



CERTIFICATION OF TAX DEED APPLICATION

Sections 197.502 and 197.542, Florida Statutes

DR-513
Rule 12D-16.002 F.A.C
Effective 07/19
Page 1 of 2

0922-41

Part 1: Tax Deed Application Information					
Applicant Name Applicant Address	ATCF II FLORIDA-A, LLC PO BOX 69239 BALTIMORE, MD 21264-9239			Application date	Apr 08, 2022
Property description	MUNLYN DARLENE 4471 MONTCLAIR RD PENSACOLA, FL 32505 4471 MONTCLAIR RD 05-3834-000 LT 8 BLK 11 EASTMONT UNIT NO 2 PB 5 P 31 OR 4028 P 200			Certificate #	2020 / 2561
				Date certificate issued	06/01/2020
Part 2: Certificates Owned by Applicant and Filed with Tax Deed Application					
Column 1 Certificate Number	Column 2 Date of Certificate Sale	Column 3 Face Amount of Certificate	Column 4 Interest	Column 5: Total (Column 3 + Column 4)	
# 2020/2561	06/01/2020	499.83	24.99	524.82	
→ Part 2: Total*					524.82
Part 3: Other Certificates Redeemed by Applicant (Other than County)					
Column 1 Certificate Number	Column 2 Date of Other Certificate Sale	Column 3 Face Amount of Other Certificate	Column 4 Tax Collector's Fee	Column 5 Interest	Total (Column 3 + Column 4 + Column 5)
# 2021/2028	06/01/2021	513.17	6.25	25.66	545.08
Part 3: Total*					545.08
Part 4: Tax Collector Certified Amounts (Lines 1-7)					
1. Cost of all certificates in applicant's possession and other certificates redeemed by applicant (*Total of Parts 2 + 3 above)					1,069.90
2. Delinquent taxes paid by the applicant					0.00
3. Current taxes paid by the applicant					468.58
4. Property information report fee					200.00
5. Tax deed application fee					175.00
6. Interest accrued by tax collector under s.197.542, F.S. (see Tax Collector Instructions, page 2)					0.00
7. Total Paid (Lines 1-6)					1,913.48
I certify the above information is true and the tax certificates, interest, property information report fee, and tax collector's fees have been paid, and that the property information statement is attached.					
Sign here: <u>Candice Dees</u> Signature, Tax Collector or Designee			Escambia, Florida Date April 18th, 2022		

Send this certification to the Clerk of Court by 10 days after the date signed. See Instructions on Page 2

Part 5: Clerk of Court Certified Amounts (Lines 8-14)

8. Processing tax deed fee	
9. Certified or registered mail charge	
10. Clerk of Court advertising, notice for newspaper, and electronic auction fees	
11. Recording fee for certificate of notice	
12. Sheriff's fees	
13. Interest (see Clerk of Court Instructions, page 2)	
14. Total Paid (Lines 8-13)	
15. Plus one-half of the assessed value of homestead property, if applicable under s. 197.502(6)(c), F.S.	24,401.50
16. Statutory opening bid (total of Lines 7, 14, 15, and 16 if applicable)	
Sign here: Signature, Clerk of Court or Designee	Date of sale <u>09/06/2022</u>

INSTRUCTIONS

+6.25

Tax Collector (complete Parts 1-4)

Part 2: Certificates Owned by Applicant and Filed with Tax Deed Application

Enter the Face Amount of Certificate in Column 3 and the Interest in Column 4 for each certificate number. Add Columns 3 and 4 and enter the amount in Column 5.

Part 3: Other Certificates Redeemed by Applicant (Other than County)

Total. Add the amounts in Columns 3, 4 and 5

Part 4: Tax Collector Certified Amounts (Lines 1-7)

Line 1, enter the total of Part 2 plus the total of Part 3 above.

Total Paid, Line 7: Add the amounts of Lines 1-6

Line 6, Interest accrued by tax collector. Calculate the 1.5 percent interest accrued from the month after the date of application through the month this form is certified to the clerk. Enter the amount to be certified to the clerk on Line 6. The interest calculated by the tax collector stops before the interest calculated by the clerk begins. See Section 197.542, F.S., and Rule 12D-13.060(3), Florida Administrative Code.

The tax collector's interest for redemption at the time of the tax deed application is a cost of redemption, which encompasses various percentages of interest on certificates and omitted or delinquent taxes under Section 197.502, F.S. This interest is calculated before the tax collector calculates the interest in Section 197.542, F.S.

Attach certified statement of names and addresses of persons who must be notified before the sale of the property. Send this form and any required attachments to the Clerk of Court within 10 days after it is signed.

Clerk of Court (complete Part 5)

Line 13: Interest is calculated at the rate of 1.5 percent per month starting from the first day of the month after the month of certification of this form through the last day of the month in which the sale will be held. Multiply the calculated rate by the total of Line 7, minus Line 6, plus Lines 8 through 12. Enter the amount on Line 13.

Line 14: Enter the total of Lines 8-13. Complete Lines 15-18, if applicable.

APPLICATION FOR TAX DEED

Section 197.502, Florida Statutes

512

R. 12/16

Application Number: 2200049

To: Tax Collector of ESCAMBIA COUNTY, Florida

I,

ATCF II FLORIDA-A, LLC

PO BOX 69239

BALTIMORE, MD 21264-9239,

hold the listed tax certificate and hereby surrender the same to the Tax Collector and make tax deed application thereon:

Account Number	Certificate No.	Date	Legal Description
05-3834-000	2020/2561	06-01-2020	LT 8 BLK 11 EASTMONT UNIT NO 2 PB 5 P 31 OR 4028 P 200

I agree to:

- pay any current taxes, if due and
- redeem all outstanding tax certificates plus interest not in my possession, and
- pay all delinquent and omitted taxes, plus interest covering the property.
- pay all Tax Collector's fees, property information report costs, Clerk of the Court costs, charges and fees, and Sheriff's costs, if applicable.

Attached is the tax sale certificate on which this application is based and all other certificates of the same legal description which are in my possession.

Electronic signature on file

ATCF II FLORIDA-A, LLC

PO BOX 69239

BALTIMORE, MD 21264-9239

04-08-2022
Application Date

Applicant's signature



Chris Jones

Escambia County Property Appraiser

Real Estate Search

Tangible Property Search

Sale List

[Back](#)
◀ Nav. Mode Ⓐ Account Ⓛ Parcel ID ⚡
[Printer Friendly Version](#)

General Information	
Parcel ID:	102S301001080011
Account:	053834000
Owners:	MUNLYN DARLENE
Mail:	4471 MONTCLAIR RD PENSACOLA, FL 32505
Situs:	4471 MONTCLAIR RD 32505
Use Code:	SINGLE FAMILY RESID
Taxing Authority:	COUNTY MSTU
Tax Inquiry:	Open Tax Inquiry Window
Tax Inquiry link courtesy of Scott Lunsford Escambia County Tax Collector	

Assessments

Year	Land	Imprv	Total	Cap Val
2021	\$5,000	\$53,677	\$58,677	\$48,803
2020	\$4,500	\$49,359	\$53,859	\$48,130
2019	\$4,500	\$46,094	\$50,594	\$47,048

Disclaimer

Market Value Breakdown Letter

Tax Estimator

File for New Homestead Exemption Online

Sales Data					
Sale Date	Book	Page	Value	Type	Official Records (New Window)
08/1996	4028	200	\$35,000	WD	
01/1966	824	177	\$10,500	WD	
Official Records Inquiry courtesy of Pam Childers Escambia County Clerk of the Circuit Court and Comptroller					

2021 Certified Roll Exemptions

HOMESTEAD EXEMPTION

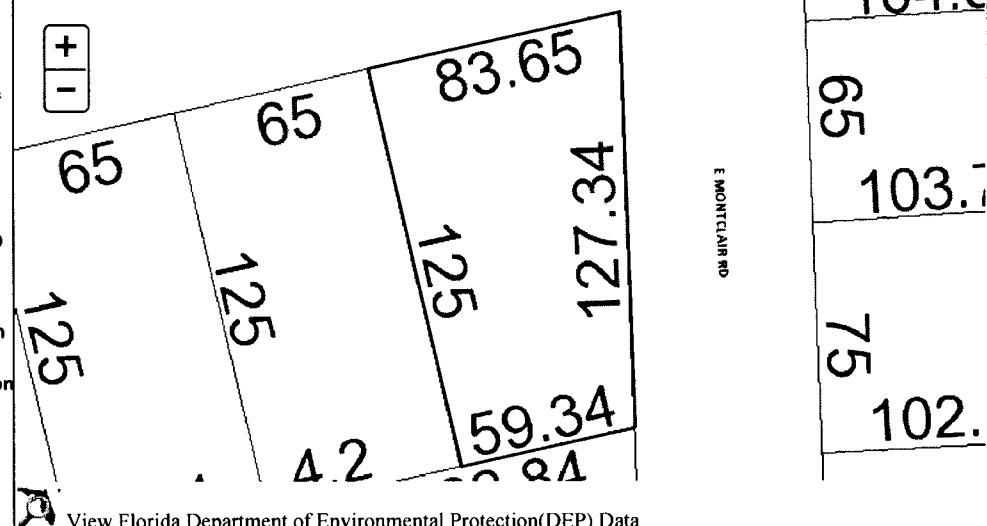
Legal Description

LT 8 BLK 11 EASTMONT UNIT NO 2 PB 5 P 31 OR 4028 P 200

Extra Features

FRAME BUILDING

Parcel Information

[Launch Interactive Map](#)Section Map Id:
46-1S-30-2[View Florida Department of Environmental Protection\(DEP\) Data](#)

Buildings

Address: 4471 MONTCLAIR RD, Year Built: 1959, Effective Year: 1959, PA Building ID#: 74646

Structural Elements

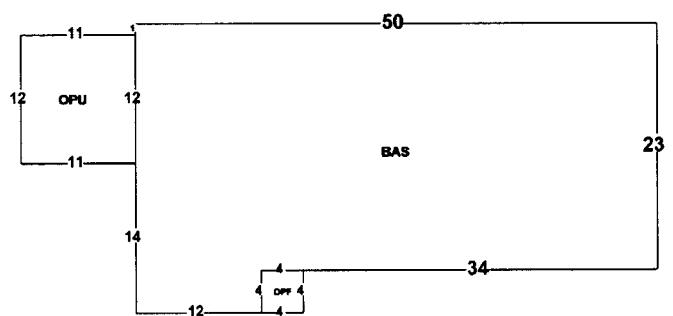
DECOR/MILLWORK-AVERAGE

DWELLING UNITS-1

EXTERIOR WALL-SIDING-SHT.AVG.

FLOOR COVER-CARPET
FOUNDATION-SLAB ON GRADE
HEAT/AIR-CENTRAL H/AC
INTERIOR WALL-DRYWALL-PLASTER
NO. PLUMBING FIXTURES-3
NO. STORIES-1
ROOF COVER-COMPOSITION SHG
ROOF FRAMING-HIP
STORY HEIGHT-0
STRUCTURAL FRAME-WOOD FRAME

 Areas - 1346 Total SF
BASE AREA - 1198
OPEN PORCH FIN - 16
OPEN PORCH UNF - 132



Images



1/6/2015 12:00:00 AM

The primary use of the assessment data is for the preparation of the current year tax roll. No responsibility or liability is assumed for inaccuracies or errors.

Last Updated 04/19/2022 (tc 83759)

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That **ATCF II FLORIDA-A LLC** holder of **Tax Certificate No. 02561**, issued the **1st day of June, A.D., 2020** has filed same in my office and has made application for a tax deed to be issued thereon. Said certificate embraces the following described property in the County of Escambia, State of Florida, to wit:

LT 8 BLK 11 EASTMONT UNIT NO 2 PB 5 P 31 OR 4028 P 200

SECTION 10, TOWNSHIP 2 S, RANGE 30 W

TAX ACCOUNT NUMBER 053834000 (0922-41)

The assessment of the said property under the said certificate issued was in the name of

DARLENE MUNLYN

Unless said certificate shall be redeemed according to law, the property described therein will be sold to the highest bidder at public auction at 9:00 A.M. on the **first Tuesday in the month of September, which is the 6th day of September 2022.**

Dated this 20th day of April 2022.

In accordance with the AMERICANS WITH DISABILITIES ACT, if you are a person with a disability who needs special accommodation in order to participate in this proceeding you are entitled to the provision of certain assistance. Please contact Emily Hogg not later than seven days prior to the proceeding at Escambia County Government Complex, 221 Palafox Place Ste 110, Pensacola FL 32502. Telephone: 850-595-3793.

**PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA**



By:
Emily Hogg
Deputy Clerk



PROPERTY INFORMATION REPORT

3050 Concho Drive, Pensacola, Florida 32507 | Phone: 850-466-3077

THE ATTACHED REPORT IS ISSUED TO:

SCOTT LUNSFORD, ESCAMBIA COUNTY TAX COLLECTOR

TAX ACCOUNT #: 05-3834-000 CERTIFICATE #: 2020-2561

THIS REPORT IS NOT TITLE INSURANCE. THE LIABILITY FOR ERRORS OR OMISSIONS IN THIS REPORT IS LIMITED TO THE PERSON(S) EXPRESSLY IDENTIFIED BY NAME IN THE PROPERTY INFORMATION REPORT AS THE RECIPIENT(S) OF THE PROPERTY INFORMATION REPORT.

The attached Report prepared in accordance with the instructions given by the user named above includes a listing of the owner(s) of record of the land described herein together with current and delinquent ad valorem tax information and a listing and copies of all open or unsatisfied leases, mortgages, judgments and encumbrances recorded in the Official Record Books of Escambia County, Florida that appear to encumber the title to said land as listed on page 2 herein. It is the responsibility of the party named above to verify receipt of each document listed. If a copy of any document listed is not received, the office issuing this Report must be contacted immediately.

This Report is subject to: Current year taxes; taxes and assessments due now or in subsequent years; oil, gas, and mineral or any subsurface rights of any kind or nature; easements, restrictions and covenants of record; encroachments, overlaps, boundary line disputes, and any other matters that would be disclosed by an accurate survey and inspection of the premises.

This Report does not insure or guarantee the validity or sufficiency of any document attached, nor is it to be considered a title insurance policy, an opinion of title, a guarantee of title, or as any other form of guarantee or warranty of title.

Use of the term "Report" herein refers to the Property Information Report and the documents attached hereto.

Period Searched: August 8, 1996 to and including May 19, 2022 Abstractor: Alicia Hahn

BY

Michael A. Campbell,
As President
Dated: May 26, 2022

**PROPERTY INFORMATION REPORT
CONTINUATION PAGE**

May 26, 2022
Tax Account #: **05-3834-000**

1. The Grantee(s) of the last deed(s) of record is/are: **DARLENE MUNLYN**

By Virtue of Warranty Deed recorded 8/8/1996 in OR 4028/200

2. The land covered by this Report is: **See Attached Exhibit "A"**
3. The following unsatisfied mortgages, liens, and judgments affecting the land covered by this Report appear of record:
 - a. **Mortgage in favor of Compass Bank recorded 8/8/1996 OR – 4028/201**
 - b. **MSBU Fire Lien in favor of Escambia County recorded 10/5/1998 OR – 4315/1071**
 - c. **Judgment in favor of Discover Bank recorded 9/28/2001 OR – 4776/400**
 - d. **Judgment in favor of Consumer Financial Services recorded 9/2/2005 OR – 5735/1440**
 - e. **Judgment in favor of Compass Bank recorded 12/7/2009 OR – 6537/1027**
 - f. **Judgment in favor of Tidewater Finance Company t/a Tidewater Motor Credit & Tidewater Credit Services as assignee to World Automotive of Pensacola, Inc recorded 6/17/2010 OR – 6603/1664**
4. Taxes:

Taxes for the year(s) 2019-2021 are delinquent.
Tax Account #: 05-3834-000
Assessed Value: \$48,803.00
Exemptions: HOMESTEAD

5. We find the following HOA names in our search (if a condominium, the condo docs book and page are included for your review): **NONE**

Payment of any special liens/assessments imposed by City, County, and/or State.

Note: Escambia County and/or local municipalities may impose special liens/assessments. These liens/assessments are not discovered in a title search or shown above. These special assessments typically create a lien on real property. The entity that governs subject property must be contacted to verify payment status.

PERDIDO TITLE & ABSTRACT, INC.
PROPERTY INFORMATION REPORT
3050 Concho Drive, Pensacola, Florida 32507 | Phone 850-466-3077

Scott Lunsford
Escambia County Tax Collector
P.O. Box 1312
Pensacola, FL 32591

CERTIFICATION: TITLE SEARCH FOR TDA

TAX DEED SALE DATE: SEPTEMBER 6, 2022

TAX ACCOUNT #: 05-3834-000

CERTIFICATE #: 2020-2561

In compliance with Section 197.522, Florida Statutes, the following is a list of names and addresses of those persons, firms, and/or agencies having legal interest in or claim against the above-described property. The above-referenced tax sale certificate is being submitted as proper notification of tax deed sale.

YES **NO**

Notify City of Pensacola, P.O. Box 12910, 32521
 Notify Escambia County, 190 Governmental Center, 32502
 Homestead for 2021 tax year.

DARLENE MUNLYN
4471 MONTCLAIR RD.
PENSACOLA, FL 32505

COMPASS BANK
5500 BAYOU BLVD.
PENSACOLA, FL 32503

DISCOVER BANK
3311 MILL MEADOW DR.
HILLARD, OH 43026

CONSUMER FINANCIAL SERVICES
45-E INDUSTRIAL BLVD.
PENSACOLA, FL 32503

TIDEWATER FINANCE CO T/A TIDEWATER MOTOR CREDIT
& TIDEWATER CREDIT SERVICES AS ASSIGNEE TO
WORLD AUTOMOTIVE OF PENSACOLA, INC.
6520 INDIAN RIVER RD.
VIRGINIA BEACH, VA 23464

Certified and delivered to Escambia County Tax Collector, this 26th day of May, 2022.

PERDIDO TITLE & ABSTRACT, INC.



BY: Michael A. Campbell, As It's President

NOTE: The above listed addresses are based upon current information available, but addresses are not guaranteed to be true or correct.

PROPERTY INFORMATION REPORT

May 26, 2022
Tax Account #:05-3834-000

**LEGAL DESCRIPTION
EXHIBIT "A"**

LT 8 BLK 11 EASTMONT UNIT NO 2 PB 5 P 31 OR 4028 P 200I

SECTION 10, TOWNSHIP 2 S, RANGE 30 W

TAX ACCOUNT NUMBER 05-3834-000(0922-41)

REC \$6.00
DOC \$245.00

C11560

State of Florida
COUNTY OF ESCAMBIA

WARRANTY DEED

1995 #10-2S-30-1001-008-011

OR Bk4028 Pg0200
INSTRUMENT 00316619

KNOW ALL MEN BY THESE PRESENTS: That BEN E. COKER AND HAZEL B. COKER, HUSBAND AND WIFE

for and in consideration of Ten Dollars and other good and valuable considerations, the receipt whereof is hereby acknowledged, do bargain, sell, convey and grant unto DARLENE MUNLYN, AN UNMARRIED WOMAN

4471 MONTCLAIR ROAD PENSACOLA FLORIDA 32505, Grantee, of

the following described real property, situate, lying and being in the State of Florida, and County of ESCAMBIA to wit:

LOT 8, BLOCK 11, EASTMONT UNIT NO. 2, A SUBDIVISION OF A PORTION OF SECTION 10, TOWNSHIP 2 SOUTH, RANGE 30 WEST, ESCAMBIA COUNTY, FLORIDA, ACCORDING TO PLAT THEREOF RECORDED IN PLAT BOOK 5, AT PAGE 31 OF THE PUBLIC RECORDS OF SAID COUNTY.

Instrument 00316619

Filed and recorded in the
Official Records
AUGUST 8, 1996
at 02:06 P.M.
ERNIE LEE MAGAHA
CLERK OF THE CIRCUIT COURT
Escambia County,
Florida

D S PD
Mort \$245.00
AUGUST 8, 1996 \$0.00
Ernie Lee Magaha, Clerk of the Circuit Court
BY: *Debbie Butler* B.C.

INSTRUMENT PREPARED BY:
MARY J. MAY, PRESIDENT
CITIZENS TITLE GROUP, INC.
4300 BAYOU BLVD., SUITE 31
PENSACOLA, FL 32503

RETURN TO:
CITIZENS TITLE GROUP, INC.
4300 BAYOU BLVD., SUITE 31
PENSACOLA, FL 32503

Subject to taxes for current year and to valid easements, mineral reservations and restrictions of record affecting the above property, if any.
(Use of the terms "grantor" and "grantee" shall include singular or plural, the masculine or the feminine, where appropriate, and shall also include, but not be limited to, their heirs, assigns or successors in interest.)
To have and to hold the same together with all and singular the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining, free from all exemptions and right of homestead.
And the grantor covenants that he is well seized of an indefeasible estate in fee simple in the said property, and has a good right to convey the same, that it is free of lien or encumbrance, and that he, his heirs, executors and administrators, the said grantee, his heirs, executors, administrators and assigns, in the quiet and peaceable possession and enjoyment thereof, against all persons lawfully claiming the same, shall and will forever fully warrant and defend.

IN WITNESS WHEREOF, the said grantor has signed and sealed these presents this 6th day of AUGUST, 19 96.

Debbie Butler
Signed, sealed and delivered
in the presence of: Ernie Lee Magaha

BEN E. COKER (seal)

Debbie Butler (seal)

HAZEL B. COKER (seal)

(seal)

(seal)

STATE OF FLORIDA
COUNTY OF ESCAMBIA

The foregoing instrument was acknowledged before me this the 6th day of AUGUST, 19 96, by
BEN E. COKER AND HAZEL B. COKER, HUSBAND AND WIFE

personally known to me or who produced Driver's license as identification and who did not take an oath.



Notary Public

Commission number: _____

Commission expires: _____

2
OR BK4028 Pg0201
INSTRUMENT 00316620

RETURN TO:
CITIZENS TITLE GROUP, INC.
4300 BAYOU BLVD., SUITE 31
PENSACOLA, FL 32503

Received \$66.00
in payment of Taxes due on
Class 'C' Intangible Personal
Property, pursuant to FL Statutes
ERNIE LEE MAGAHAN
CLERK OF THE CIRCUIT COURT
Escambia County, FL

(Space Above This Line For Recording Data)

Prepared by Dion H. Glover, an Employee of Compass Bank
(name)

5505 Bayou Blvd
(address)

Pensacola, FL 32503

D S PD \$0.00
Mort \$115.50 ASUM \$0.00
AUGUST 8, 1996
Ernie Lee Magahan
Clerk of the Circuit Court
8/1 (Actual) D.C.

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on August 06, 1996. The mortgagor
is Darlene Munlyn, an unmarried woman

whose address is 4471 Montclair Road, Pensacola, FL 32505
("Borrower"). This Security Instrument is given to Compass Bank

, which is organized and existing under the laws of Florida
, and whose address is
5505 Bayou Blvd, Pensacola, FL 32503
("Lender"). Borrower owes Lender the principal sum of Thirty Three Thousand and no/100
Dollars (U.S. \$ 33,000.00). This debt is evidenced
by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with
the full debt, if not paid earlier, due and payable on September 01, 2026. This Security Instrument secures
to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and
modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the
security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security
Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following
described property located in Escambia County, Florida:

LOT 8, BLOCK 11, EASTMONT UNIT NO. 2, A SUBDIVISION OF A PORTION OF SECTION 10,
TOWNSHIP 2 SOUTH, RANGE 30 WEST, ESCAMBIA COUNTY, FLORIDA, ACCORDING TO PLAT THEREON
RECORDED IN PLAT BOOK 5, AT PAGE 31 OF THE PUBLIC RECORDS OF SAID COUNTY.

which has the address of 4471 Montclair Road
(Street)
Florida 32505 ("Property Address");
(Zip Code)

FLORIDA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
Form No. 50/32-2362 (12/94)

Form 3010 9/90 (Page 1 of 6)
(JetForm - F322362A) FL

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property".

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items". Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. § 2601 *et seq.* ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable under paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

5. Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

8. Mortgage Insurance. If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve payments may no longer be required, at the option of Lender, if mortgage insurance coverage

(in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

9. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

10. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

11. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

12. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

13. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

20. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

22. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

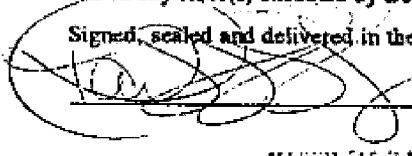
23. Attorneys' Fees. As used in this Security Instrument and the Note, "attorneys' fees" shall include any attorneys' fees awarded by an appellate court..

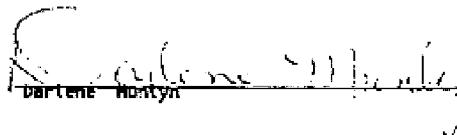
24. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable box(es)]

<input type="checkbox"/> Adjustable Rate Rider	<input type="checkbox"/> Condominium Rider	<input type="checkbox"/> 1-4 Family Rider
<input type="checkbox"/> Graduated Payment Rider	<input type="checkbox"/> Planned Unit Development Rider	<input type="checkbox"/> Biweekly Payment Rider
<input type="checkbox"/> Balloon Rider	<input type="checkbox"/> Rate Improvement Rider	<input type="checkbox"/> Second Home Rider
<input type="checkbox"/> Other(s) [specify]		

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Signed, sealed and delivered in the presence of:



Karen S. McClamary

Darlene Mlyn (Seal)
-Borrower

Debbie Butler

(Seal)
-Borrower

[Space Below This Line For Acknowledgment]

STATE OF FLORIDA

County of Escambia

The foregoing instrument was acknowledged before me this AUGUST 6, 1996 (date) by
DARLENE MUNLYN, AN UNMARRIED WOMAN
(name of person acknowledged), who is/are personally known to me or who has/have produced
drivers license (type of identification) as identification and who
did not take an oath.



Notary Public
Name of Acknowledger Typed, Printed or Stamped

Title or Rank

Serial Number, if any

OR BK 4315 PG1071
Escambia County, Florida
INSTRUMENT 98-529664

RCD Oct 05, 1998 08:47 am
Escambia County, Florida

NOTICE OF LIEN

STATE OF FLORIDA
COUNTY OF ESCAMBIA

Ernie Lee Magaha
Clerk of the Circuit Court
INSTRUMENT 98-529664

FIRE PROTECTION MUNICIPAL SERVICE BENEFIT UNIT (MSBU)

Re: MUNLYN DARLENE
4471 MONTCLAIR RD E
PENSACOLA FL 32505

ACCT. NO. 05 3834 000 000
AMOUNT \$35.20

THIS Notice of Lien is hereby filed pursuant to Section 1-15-63 of the Escambia County, Florida Code of Ordinances for delinquent annual assessments for fiscal years prior to and including September 30, 1998 plus a 10% penalty charge against real property, more particularly described as:

LT 8 BLK 11
EASTMONT UNIT NO 2
PB 5 P 31
OR 284 P 177

OR 4028 P 200
PROP. NO. 10 2S 30 1001 008 011

filed in the public records of Escambia County. This constitutes a lien against the property identified above until discharged and satisfied by payment to the Clerk of the Circuit Court of the lien, plus penalties, in the total amount of \$35.20. Evidence of discharge and satisfaction of this lien can be recorded in the public records of Escambia County, Florida by the Clerk of the Circuit Court.

This lien shall not be assigned to any person. Until fully satisfied by payment, discharged or barred by law, this lien shall remain equal in rank and dignity with the liens of all state, county, district or municipal taxes and special assessments and superior in rank and dignity to all other subsequently filed liens, encumbrances, titles and claims in, to, or against the property. This lien may be enforced at any time by the Board of County Commissioners subsequent to the date of recording of this Notice of Lien for the amount due under the recorded lien, including all penalties, plus costs and a reasonable attorney's fee by proceedings in a court of equity to foreclose liens in the manner in which a mortgage lien is foreclosed or under the provisions of Chapter 173, Florida Statutes or the collection and enforcement of payment thereof may be accomplished by any other method authorized by law.

Date: 09/04/1998

Ernie Lee Magaha
Clerk of the Circuit Court
by: *John M. McCarthy*
Finance Director

Ernie Lee Magaha
Clerk of the Circuit Court

George B. Donnelly
Deputy Clerk

OR BK 4776 PGO 400
Escambia County, Florida
INSTRUMENT 2001-887160

OR BK 4763 PGO 141
Escambia County, Florida
INSTRUMENT 2001-878477

8584146.00/D455E/8/5/01/CID#6011004430097556/

IN THE COUNTY COURT IN THE 1ST JUDICIAL CIRCUIT COURT
CIRCUIT IN AND FOR ESCAMBIA COUNTY, FLORIDA

2001 AUG 28 A 9:30

DISCOVER BANK

Plaintiff,

vs.

DARLENE MUNLYN

Defendant(s).

CASE NUMBER: 2001-SC-2508

FILED & RECORDED
CIVIL DIVISION

RCD Aug 30, 2001 02:19 pm
Escambia County, Florida

Ernie Lee Magaha
Clerk of the Circuit Court
INSTRUMENT 2001-878477

FINAL JUDGMENT

THIS CAUSE, came onto be heard upon the Plaintiffs Ex Parte Motion for Entry of Final Judgment against the Defendant(s) for failure to comply with the Stipulation for Settlement ratified by this Court; IT IS HEREBY ORDERED AND ADJUDGED, that the Plaintiff, DISCOVER BANK, hereby recovers from the Defendant(s), DARLENE MUNLYN, the sum of \$3039.78 which shall bear interest at the rate of 11 percent % per year until paid in full, as provided by Florida Statute 55.03, for all of which let execution issue.

DONE AND ORDERED, in Chambers, Pensacola, ESCAMBIA County, Florida, this

27th day of August, 2001.

RCD Sep 28, 2001 08:38 am
Escambia County, Florida

Ernie Lee Magaha
Clerk of the Circuit Court
INSTRUMENT 2001-887160


COUNTY COURT JUDGE

Conformed Copies to:

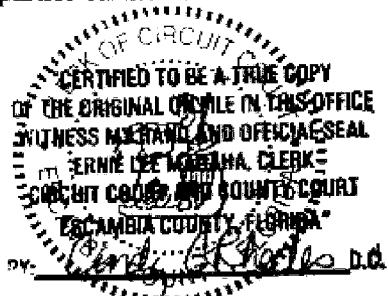
To: The Plaintiff at: 3311 MILL MEADOW DRIVE, HILLARD, OH 43026

To: Law Offices of Stanley B. Erskine (Fla Bar ID# 264547) & Andrew D. Fleisher (Fla Bar ID# 260355) Attorney for Plaintiff
/ 55 Weston Road, Suite 300 Fort Lauderdale, Florida 33326 (954)384-1490

To: The Defendant at: 4471 MONTCLAIR RD, PENSACOLA, FL 32505

I hereby certify that a copy of the above judgment was mailed to each of the above parties on the above date:

By: _____
Court Assistant or Deputy Court Clerk



IN THE COUNTY COURT IN AND
FOR ESCAMBIA COUNTY, FLORIDA

CONSUMER FINANCIAL SERVICES
45-E INDUSTRIAL BLVD
PENSACOLA FL 32503

Plaintiff,
VS.

DARLENE MUNLYN
4471 E MONTCLAIR ROAD
PENSACOLA FL 32505

Defendant.

Case No. 2005 SC 002182
Division: IV
FINAL JUDGMENT AGAINST
DARLENE MUNLYN

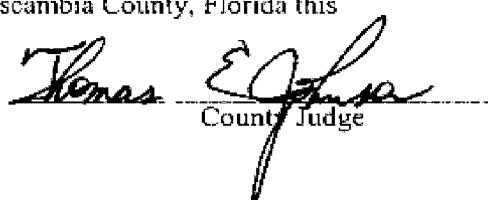
THIS CAUSE having come before the Court upon default after a Mediated Agreement, and the Court
being fully advised in the premises, it is therefore

ORDERED AND ADJUDGED that the Plaintiff CONSUMER FINANCIAL SERVICES hereby
recovers from the Defendant DARLENE MUNLYN the total of \$2261.40 that shall bear interest at the
rate of 7% per annum, for which let execution issue.

IT IS FURTHER ORDERED AND ADJUDGED that the Defendant shall complete Florida
Small Claims Rules Form 7.343 (Fact Information Sheet) and return it to the Plaintiff within 45 days from
the date of this final judgment, unless the final judgment is satisfied or a motion for new trial or notice of
appeal is filed.

Jurisdiction of this case is retained to enter further orders that are proper to compel the Defendant
to complete Form 7.343 and return it to the Plaintiff's attorney or to the Plaintiff if the Plaintiff is not
represented by an attorney.

DONE AND ORDERED in Chambers at Pensacola, Escambia County, Florida this
16 day of September, 2005.


Thomas E. Johnson
County Judge

Copies to:

CONSUMER FINANCIAL SERVICES

DARLENE MUNLYN

Recorded in Public Records 05/06/2010 at 02:21 PM OR Book 6588 Page 1814,
Instrument #2010028712, Ernie Lee Magaha Clerk of the Circuit Court Escambia
County, FL

IN THE COUNTY COURT IN AND FOR ESCAMBIA
COUNTY, FLORIDA

CASE NO: 2009 SC 004281

TIDEWATER FINANCE COMPANY v/s
Tidewater Motor Credit and
Tidewater Credit Services
as assignee to World
Automotive of Pensacola, Inc.

Plaintiff,

vs.

DARLENE MUNLYN

Defendant(s)

ERINIE LEE MAGAH
CLERK OF THE CIRCUIT COURT
OF ESCAMBIA COUNTY, FL

2010 MAY -4 P 2:39

COUNTRY CIVIL DIVISION
FILED & INDEXED

The above space reserved for recording information

CONSENT FINAL JUDGMENT

The respective parties having agreed to the entry of this Judgment upon Default by the Defendant(s) of the Stipulation for Settlement, and the Court being fully apprised of the pleadings herein, and more specifically with that Stipulation for Settlement entered into and approved by this Court, it is ORDERED AND ADJUDGED that:

1. Plaintiff, TIDEWATER FINANCE COMPANY v/s Tidewater Motor Credit and Tidewater Credit Services as assignee to World Automotive of Pensacola, Inc. does have, receive and recover from the Defendant(s), DARLENE MUNLYN the following:

Principal	\$1,818.61
Interest	\$84.01
Reopening Fee	\$0.00
Attorney's Fees	\$ <u>0</u>

That shall bear interest at the rate of 8% until such time as this judgment is satisfied.
For all of the above sums let execution issue.

2. This Court reserves jurisdiction to award further costs expended for the purposes of satisfaction of this judgment.

DONE AND ORDERED IN CHAMBERS AT ESCAMBIA COUNTY, FLORIDA, this 4 day of MAY, 2010.


COUNTY COURT JUDGE

Copies furnished to:
Joshua J. Kenny, Esq.
Sprechman & Associates, P.A.
Attorneys for Plaintiff
2775 Sunny Isles Blvd., Suite 100
Miami, Florida 33160-4007
(305) 931-0100 (800) 440-6289

Plaintiff's name and address:
TIDEWATER FINANCE COMPANY v/s Tidewater
Motor Credit and Tidewater Credit Services as
assignee to World Automotive of Pensacola, Inc.
6520 Indian River Road
Virginia Beach VA 23464

"CERTIFIED TO BE A TRUE COPY Defendant's name and address:

OF THE ORIGINAL ON FILE IN THIS OFFICE
WITNESS MY HAND AND OFFICIAL SEAL
ERINIE LEE MAGAH, CLERK
CIRCUIT COURT AND COUNTY COURT
ESCAMBIA COUNTY, FLORIDA

BY: DARLENE MUNLYN D.C.

Case: 2009 SC 004281

00048373508

Dkt: CC1033 Pg# 1



STATE OF FLORIDA
COUNTY OF ESCAMBIA

**CERTIFICATE OF NOTICE OF MAILING
NOTICE OF APPLICATION FOR TAX DEED**

CERTIFICATE # 02561 of 2020

I, PAM CHILDERS, CLERK OF THE CIRCUIT COURT OF ESCAMBIA COUNTY, FLORIDA, do hereby certify that I did on July 21, 2022, mail a copy of the foregoing Notice of Application for Tax Deed, addressed to:

DARLENE MUNLYN 4471 MONTCLAIR RD PENSACOLA, FL 32505	DISCOVER BANK 3311 MILL MEADOW DR. HILLARD, OH 43026
--	--

TIDEWATER FINANCE CO T/A TIDEWATER MOTOR CREDIT & TIDEWATER CREDIT SERVICES AS ASSIGNEE TO
WORLD AUTOMOTIVE OF PENSACOLA, INC.
6520 INDIAN RIVER RD.
VIRGINIA BEACH, VA 23464

COMPASS BANK
5500 BAYOU BLVD.
PENSACOLA, FL
32503

CONSUMER FINANCIAL SERVICES 45-E INDUSTRIAL BLVD. PENSACOLA, FL 32503	ESCAMBIA COUNTY / COUNTY ATTORNEY 221 PALAFOX PLACE STE 430 PENSACOLA FL 32502
---	--

WITNESS my official seal this 21th day of July 2022.

PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA



By:
Emily Hogg
Deputy Clerk

W A R N I N G

THERE ARE UNPAID TAXES ON PROPERTY WHICH YOU OWN OR IN WHICH YOU HAVE A LEGAL INTEREST. THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON September 6, 2022, UNLESS THE TAXES ARE PAID. SHOULD YOU NEED FURTHER INFORMATION CONTACT THE CLERK OF THE CIRCUIT COURT IMMEDIATELY AT THE COUNTY COURTHOUSE IN PENSACOLA, FLORIDA, OR CALL 850-595-3793.

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That ATCF II FLORIDA-A LLC holder of Tax Certificate No. 02561, issued the 1st day of June, A.D., 2020 has filed same in my office and has made application for a tax deed to be issued thereon. Said certificate embraces the following described property in the County of Escambia, State of Florida, to wit:

LT 8 BLK 11 EASTMONT UNIT NO 2 PB 5 P 31 OR 4028 P 200

SECTION 10, TOWNSHIP 2 S, RANGE 30 W

TAX ACCOUNT NUMBER 053834000 (0922-41)

The assessment of the said property under the said certificate issued was in the name of

DARLENE MUNLYN

Unless said certificate shall be redeemed according to law, the property described therein will be sold to the highest bidder at public auction at 9:00 A.M. on the **first Tuesday in the month of September, which is the 6th day of September 2022.**

Dated this 19th day of July 2022.

In accordance with the AMERICANS WITH DISABILITIES ACT, if you are a person with a disability who needs special accommodation in order to participate in this proceeding you are entitled to the provision of certain assistance. Please contact Emily Hogg not later than seven days prior to the proceeding at Escambia County Government Complex, 221 Palafox Place Ste 110, Pensacola FL 32502. Telephone: 850-595-3793.

**PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA**



By:
Emily Hogg
Deputy Clerk

WARNING

THERE ARE UNPAID TAXES ON PROPERTY WHICH YOU OWN OR IN WHICH YOU HAVE A LEGAL INTEREST. THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON September 6, 2022, UNLESS THE TAXES ARE PAID. SHOULD YOU NEED FURTHER INFORMATION CONTACT THE CLERK OF THE CIRCUIT COURT IMMEDIATELY AT THE COUNTY COURTHOUSE IN PENSACOLA, FLORIDA, OR CALL 850-595-3793.

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That ATCF II FLORIDA-A LLC holder of Tax Certificate No. 02561, issued the 1st day of June, A.D., 2020 has filed same in my office and has made application for a tax deed to be issued thereon. Said certificate embraces the following described property in the County of Escambia, State of Florida, to wit:

LT 8 BLK 11 EASTMONT UNIT NO 2 PB 5 P 31 OR 4028 P 200

SECTION 10, TOWNSHIP 2 S, RANGE 30 W

TAX ACCOUNT NUMBER 053834000 (0922-41)

The assessment of the said property under the said certificate issued was in the name of

DARLENE MUNLYN

Unless said certificate shall be redeemed according to law, the property described therein will be sold to the highest bidder at public auction at 9:00 A.M. on the first Tuesday in the month of September, which is the **6th day of September 2022**.

Dated this 15th day of July 2022.

In accordance with the AMERICANS WITH DISABILITIES ACT, if you are a person with a disability who needs special accommodation in order to participate in this proceeding you are entitled to the provision of certain assistance. Please contact Emily Hogg not later than seven days prior to the proceeding at Escambia County Government Complex, 221 Palafox Place Ste 110, Pensacola FL 32502. Telephone: 850-595-3793.

Post Property:

4471 MONTCLAIR RD 32505



PAM CHILDERS

**CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA**

By:

Emily Hogg
Deputy Clerk

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Personal Services:

DARLENE MUNLYN
4471 MONTCLAIR RD
PENSACOLA, FL 32505

PAM CHILDEERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA



By:
Emily Hogg
Deputy Clerk

ESCAMBIA COUNTY SHERIFF'S OFFICE
ESCAMBIA COUNTY, FLORIDA

NON-ENFORCEABLE RETURN OF SERVICE

0922-41

Document Number: ECSO22CIV024733NON

Agency Number: 22-007879

Court: TAX DEED

County: ESCAMBIA

Case Number: CERT NO 02561 2020

Attorney/Agent:

PAM CHILDERS
CLERK OF COURT
TAX DEED

Plaintiff: RE: DARLENE MUNLYN

Defendant:

Type of Process: NOTICE OF APPLICATION FOR TAX DEED

Individual

Received this Writ on 7/22/2022 at 9:27 AM and served same on DARLENE MUNLYN , at 8:08 AM on 7/26/2022 in ESCAMBIA COUNTY, FLORIDA, by delivering a true copy of this Writ together with a copy of the initial pleadings, if any, with the date and hour of service endorsed thereon by me.

CHIP W SIMMONS, SHERIFF
ESCAMBIA COUNTY, FLORIDA
By: *[Signature]* 923
J. JACKSON, CPS
Service Fee: \$40.00
Receipt No: BILL

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Personal Services:

DARLENE MUNLYN
4471 MONTCLAIR RD
PENSACOLA, FL 32505

PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA



By:
Emily Hogg
Deputy Clerk

2022-09-22 AM 9:27
ESCAMBIA COUNTY FL
CIRCUIT CLERK'S OFFICE
RECEIVED
RECORDED

ESCAMBIA COUNTY SHERIFF'S OFFICE
ESCAMBIA COUNTY, FLORIDA

NON-ENFORCEABLE RETURN OF SERVICE

0922-41

Document Number: ECSO22CIV024734NON

Agency Number: 22-007880

Court: TAX DEED

County: ESCAMBIA

Case Number: CERT NO 02561 2020

Attorney/Agent:

PAM CHILDEERS
CLERK OF COURT
TAX DEED

Plaintiff: RE: DARLENE MUNLYN

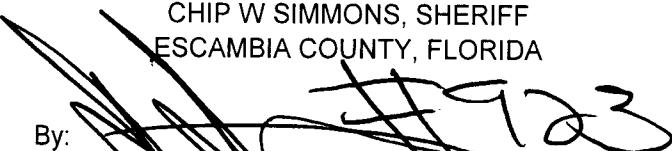
Defendant:

Type of Process: NOTICE OF APPLICATION FOR TAX DEED

Received this Writ on 7/22/2022 at 9:27 AM and served same at 8:08 AM on 7/26/2022 in ESCAMBIA COUNTY, FLORIDA, by serving POST PROPERTY , the within named, to wit: , .

POSTED TO THE PROPERTY AS INSTRUCTED BY THE CLERKS OFFICE

CHIP W SIMMONS, SHERIFF
ESCAMBIA COUNTY, FLORIDA

By: 

J. JACKSON, CPS

Service Fee: \$40.00

Receipt No: BILL

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Post Property:

4471 MONTCLAIR RD 32505



**PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA**

By:
Emily Hogg
Deputy Clerk

RECEIVED
2022 JUL 22 AM 9:27
ESCAMBIA COUNTY
CLERK'S OFFICE
PENSACOLA FL

DARLENE MUNLYN [0922-41]
4471 MONTCLAIR RD
PENSACOLA, FL 32505

9171 9690 0935 0128 3048 41

DISCOVER BANK [0922-41]
3311 MILL MEADOW DR.
HILLARD, OH 43026

9171 9690 0935 0128 3048 58

TIDEWATER FINANCE CO T/A TIDEWATER
MOTOR CREDIT & TIDEWATER CREDIT
SERVICES AS ASSIGNEE TO WORLD
AUTOMOTIVE OF PENSACOLA, INC. [0922-41]
6520 INDIAN RIVER RD.
VIRGINIA BEACH, VA 23464

9171 9690 0935 0128 3048 65

COMPASS BANK [0922-41]
5500 BAYOU BLVD.
PENSACOLA, FL 32503

9171 9690 0935 0128 3048 72

CONSUMER FINANCIAL SERVICES
[0922-41]
45-E INDUSTRIAL BLVD.
PENSACOLA, FL 32503

9171 9690 0935 0128 3048 89

ESCAMBIA COUNTY / COUNTY
ATTORNEY [0922-41]
221 PALAFOX PLACE STE 430
PENSACOLA FL 32502

9171 9690 0935 0128 3048 96

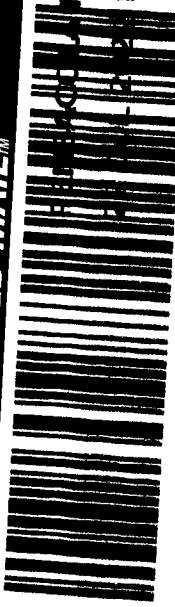
*Contact
owner*

US POSTAGE

Pam Childers

Clerk of the Circuit Court & Comptroller
Official Records
221 Palafox Place, Suite 110
Pensacola, FL 32502-55843

CERTIFIED MAIL™



9171 9690 0935 0128 3048 72

quadrant
FIRST CLASS MAIL
AMW.
\$006.57

COMPASS BANK [0922-41]
5500 BAYOU BLVD.
PENSACOLA, FL 32501

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Pam Childers

Clerk of the Circuit Court & Comptroller
Official Records
221 Palafox Place, Suite 110
Pensacola, FL 32502-5843

CERTIFIED MAIL™



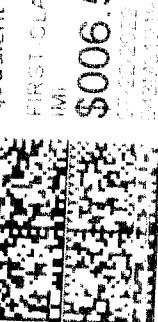
9171 9690 0935 0128 3048 58

U.S. POSTAGE

Quadrant
FIRST CLASS MAIL
4M

\$006.57

FL 32501



DISCOVER BANK [0922-41]
3311 MILL MEADOW DR.
HILLARD, OH 43026

NOT RETURN TO SENDER
UNDELIVERABLE TO ADDRESSED
FORWARD

RT: 32502-58335 * 2187-85148-77-48

435 435 435 435

008/01/22

PAM CHILDERS
 CLERK OF THE CIRCUIT COURT
 ARCHIVES AND RECORDS
 CHILDSUPPORT
 CIRCUIT CIVIL
 CIRCUIT CRIMINAL
 COUNTY CIVIL
 COUNTY CRIMINAL
 DOMESTIC RELATIONS
 FAMILY LAW
 JURY ASSEMBLY
 JUVENILE
 MENTAL HEALTH
 MIS
 OPERATIONAL SERVICES
 PROBATE
 TRAFFIC



BRANCH OFFICES
ARCHIVES AND RECORDS
JUVENILE DIVISION
CENTURY

CLERK TO THE BOARD OF
 COUNTY COMMISSIONERS
 OFFICIAL RECORDS
 COUNTY TREASURY
 AUDITOR

COUNTY OF ESCAMBIA
OFFICE OF THE
CLERK OF THE CIRCUIT COURT

PAM CHILDERS, CLERK OF THE CIRCUIT COURT
Tax Certificate Redeemed From Sale

Account: 053834000 Certificate Number: 002561 of 2020

Payor: DARLENE MUNLYN 4471 MONTCLAIR RD PENSACOLA, FL 32505 Date 9/1/2022

Clerk's Check #	1	Clerk's Total	\$490.20
Tax Collector Check #	1	Tax Collector's Total	\$2,063.24
		Postage	\$37.08
		Researcher Copies	\$0.00
		Recording	\$10.00
		Prep Fee	\$7.00
		Total Received	\$2,607.52

\$2561.52

PAM CHILDERS
 Clerk of the Circuit Court

Received By
 Deputy Clerk

A handwritten signature in black ink, appearing to read "Pam Childers".

PAM CHILDERS
 CLERK OF THE CIRCUIT COURT
 ARCHIVES AND RECORDS
 CHILDSUPPORT
 CIRCUIT CIVIL
 CIRCUIT CRIMINAL
 COUNTY CIVIL
 COUNTY CRIMINAL
 DOMESTIC RELATIONS
 FAMILY LAW
 JURY ASSEMBLY
 JUVENILE
 MENTAL HEALTH
 MIS
 OPERATIONAL SERVICES
 PROBATE
 TRAFFIC



BRANCH OFFICES
 ARCHIVES AND RECORDS
 JUVENILE DIVISION
 CENTURY

CLERK TO THE BOARD OF
 COUNTY COMMISSIONERS
 OFFICIAL RECORDS
 COUNTY TREASURY
 AUDITOR

COUNTY OF ESCAMBIA
OFFICE OF THE
CLERK OF THE CIRCUIT COURT

Case # 2020 TD 002561

Redeemed Date 9/1/2022

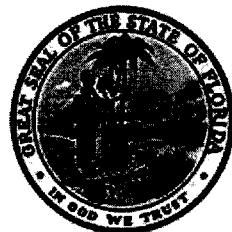
Name DARLENE MUNLYN 4471 MONTCLAIR RD PENSACOLA, FL 32505

Clerk's Total = TAXDEED	\$490.20	\$ 2513.44
Due Tax Collector = TAXDEED	\$2,063.24	
Postage = TD2	\$37.08	
ResearcherCopies = TD6	\$0.00	
Release TDA Notice (Recording) = RECORD2	\$10.00	
Release TDA Notice (Prep Fee) = TD4	\$7.00	

• For Office Use Only

Date	Docket	Desc	Amount Owed	Amount Due	Payee Name

No Information Available - See Dockets



**PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA**

Tax Deed - Redemption Calculator

Account: 053834000 Certificate Number: 002561 of 2020

Redemption No Application Date Interest Rate

	Final Redemption Payment ESTIMATED	Redemption Overpayment ACTUAL
	Auction Date <input type="text" value="9/6/2022"/>	Redemption Date <input type="text" value="9/1/2022"/> 12
Months	5	5
Tax Collector	<input type="text" value="\$1,913.48"/>	<input type="text" value="\$1,913.48"/>
Tax Collector Interest	<input type="text" value="\$143.51"/>	<input type="text" value="\$143.51"/>
Tax Collector Fee	<input type="text" value="\$6.25"/>	<input type="text" value="\$6.25"/>
Total Tax Collector	<input type="text" value="\$2,063.24"/>	<input type="text" value="\$2,063.24"/> 12
Record TDA Notice	<input type="text" value="\$17.00"/>	<input type="text" value="\$17.00"/>
Clerk Fee	<input type="text" value="\$119.00"/>	<input type="text" value="\$119.00"/>
Sheriff Fee	<input type="text" value="\$120.00"/>	<input type="text" value="\$120.00"/>
Legal Advertisement	<input type="text" value="\$200.00"/>	<input type="text" value="\$200.00"/>
App. Fee Interest	<input type="text" value="\$34.20"/>	<input type="text" value="\$34.20"/> CH
Total Clerk	<input type="text" value="\$490.20"/>	<input type="text" value="\$490.20"/> CH
Release TDA Notice (Recording)	<input type="text" value="\$10.00"/>	<input type="text" value="\$10.00"/>
Release TDA Notice (Prep Fee)	<input type="text" value="\$7.00"/>	<input type="text" value="\$7.00"/>
Postage	<input type="text" value="\$37.08"/>	<input type="text" value="\$37.08"/>
Researcher Copies	<input type="text" value="\$0.00"/>	<input type="text" value="\$0.00"/>
Total Redemption Amount	<input type="text" value="\$2,607.52"/>	<input type="text" value="\$2,607.52"/>
	Repayment Overpayment Refund Amount	<input type="text" value="\$0.00"/>
Book/Page	<input type="text" value="8768"/>	<input type="text" value="17"/>

RELEASE OF NOTICE OF APPLICATION FOR TAX DEED

Pursuant to § 197.502(5)(c), Florida Statutes, the Escambia County Clerk of Court fully releases the Notice of Tax Deed Application recorded at Official Records Book 8768, Page 17, of Escambia County, for the tax certificate, tax deed, and property described below:

Tax Certificate No. Certificate No. 02561, issued the 1st day of June, A.D., 2020

TAX ACCOUNT NUMBER: **053834000 (0922-41)**

DESCRIPTION OF PROPERTY:

LT 8 BLK 11 EASTMONT UNIT NO 2 PB 5 P 31 OR 4028 P 200

SECTION 10, TOWNSHIP 2 S, RANGE 30 W

NAME IN WHICH ASSESSED: DARLENE MUNLYN

Dated this 1st day of September 2022.

PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA



By:
Emily Hogg
Deputy Clerk

Escambia
Sun Press
PUBLISHED WEEKLY SINCE 1948
(Warrington) Pensacola, Escambia County, Florida

STATE OF FLORIDA

County of Escambia

Before the undersigned authority personally appeared Michael P. Driver who is personally known to me and who on oath says that he is Publisher of The Escambia Sun Press, a weekly newspaper published at (Warrington) Pensacola in Escambia County, Florida; that the attached copy of advertisement, being a

NOTICE in the matter of TAX DEED SALE

DATE - 09-06-2022 - TAX CERTIFICATE #'S 02561

in the CIRCUIT Court

was published in said newspaper in the issues of

AUGUST 4, 11, 18, 25, 2022

Affiant further says that the said Escambia Sun-Press is a newspaper published at (Warrington) Pensacola, in said Escambia County, Florida, and that the said newspaper has heretofore been continuously published in said Escambia County, Florida each week and has been entered as second class mail matter at the post office in Pensacola, in said Escambia and Santa Rosa Counties, Florida, for a period of one year next preceding the first publication of the attached copy of advertisement; and affiant further says that he has neither paid nor promised any person, firm or corporation any discount, rebate, commission or refund for the purpose of securing this advertisement for publication in the said newspaper.



Digitally signed by Michael P Driver
DN: c=US, o=The Escambia Sun Press LLC,
dnQualifier=A01410D00000181FD1A68F30006C09B, cn=Michael P
Driver
Date: 2022.08.25 10:05:41 -05'00'

PUBLISHER

Sworn to and subscribed before me this 25TH day of AUGUST
A.D., 2022



Digitally signed by Heather Tuttle
DN: c=US, o=The Escambia Sun Press LLC,
dnQualifier=A01410D00000181F3C90F20000659C7, cn=Heather Tuttle
Date: 2022.08.25 10:14:06 -05'00'

HEATHER TUTTLE
NOTARY PUBLIC



HEATHER TUTTLE
Notary Public, State of Florida
My Comm. Expires June 24, 2024
Commission No. HH4627

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TAX DEED**

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5 P 31 OR 4028 P 200 SECTION 10,
TOWNSHIP 2 S, RANGE 30 W

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(0922-41)

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Dated this 21st day of July 2022.

In accordance with the AMERICANS WITH DISABILITIES ACT, if you are a person with a disability who needs special accommodation in order to participate in this proceeding you are entitled to the provision of certain assistance. Please contact Emily Hogg not later than seven days prior to the proceeding at Escambia County Government Complex, 221 Palafox Place Ste 110, Pensacola FL 32502. Telephone: 850-595-3793.

PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA
(SEAL)
By: Emily Hogg
Deputy Clerk

oaw-4w-08-04-11-18-25-2022