



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

1122.12

Part 1: Tax Deed Application Information			
Applicant Name Applicant Address	KEYS FUNDING LLC - 6120 US BANK CF KEYS FUNDING LLC - 6120 PO BOX 645040 CINCINNATI, OH 45264-5040	Application date	Apr 20, 2022
Property description	FERNANDEZ HECTOR C FERNANDEZ JULITA S 196 TALLADEGA TRL PENSACOLA, FL 32506 4600 YORKSHIRE AVE 07-0443-080 E 70 FT OF LTS 7 & 8 BLK 4 SHERRER S/D PB 1 P 24 OR 1355 P 804 CA 186	Certificate #	2020 / 3549
		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)
# 2020/3549	06/01/2020	1,180.89	59.04	1,239.93
→Part 2: Total*				1,239.93

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)
# 2021/2773	06/01/2021	1,236.65	6.25	61.83	1,304.73
Part 3: Total*					1,304.73

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)	2,544.66
2. Delinquent taxes paid by the applicant	0.00
3. Current taxes paid by the applicant	1,256.97
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)	4,176.63

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: _____ Signature Tax Collector or Designee	Escambia, Florida Date <u>April 28th, 2022</u>
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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.	
16. Statutory opening bid (total of Lines 7, 14, 15, and 16 if applicable)	
Sign here: _____ Date of sale <u>11/07/2022</u> Signature, Clerk of Court or Designee	

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: 2200131

To: Tax Collector of ESCAMBIA COUNTY, Florida

I,
KEYS FUNDING LLC - 6120
US BANK CF KEYS FUNDING LLC - 6120
PO BOX 645040
CINCINNATI, OH 45264-5040,

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
07-0443-080	2020/3549	06-01-2020	E 70 FT OF LTS 7 & 8 BLK 4 SHERRER S/D PB 1 P 24 OR 1355 P 804 CA 186

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
KEYS FUNDING LLC - 6120
US BANK CF KEYS FUNDING LLC - 6120
PO BOX 645040
CINCINNATI, OH 45264-5040

04-20-2022
Application Date

Applicant's signature



Chris Jones Escambia County Property Appraiser

Real Estate Search

Tangible Property Search

Sale List

← Nav. Mode Account Parcel ID →

[Printer Friendly Version](#)

General Information Parcel ID: 342S300201080004 Account: 070443080 Owners: FERNANDEZ HECTOR C FERNANDEZ JULITA S Mail: 196 TALLADEGA TRL PENSACOLA, FL 32506 Situs: 4600 YORKSHIRE AVE 32506 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 <table border="1"> <thead> <tr> <th>Year</th> <th>Land</th> <th>Imprv</th> <th>Total</th> <th>Cap Val</th> </tr> </thead> <tbody> <tr> <td>2021</td> <td>\$6,938</td> <td>\$72,702</td> <td>\$79,640</td> <td>\$78,696</td> </tr> <tr> <td>2020</td> <td>\$6,938</td> <td>\$64,604</td> <td>\$71,542</td> <td>\$71,542</td> </tr> <tr> <td>2019</td> <td>\$6,938</td> <td>\$60,297</td> <td>\$67,235</td> <td>\$67,235</td> </tr> </tbody> </table> <hr/> <p style="text-align: center;">Disclaimer</p> <hr/> <p style="text-align: center;">Market Value Breakdown Letter</p> <hr/> <p style="text-align: center;">Tax Estimator</p> <hr/> <p style="text-align: center;">File for New Homestead Exemption Online</p>	Year	Land	Imprv	Total	Cap Val	2021	\$6,938	\$72,702	\$79,640	\$78,696	2020	\$6,938	\$64,604	\$71,542	\$71,542	2019	\$6,938	\$60,297	\$67,235	\$67,235
Year	Land	Imprv	Total	Cap Val																	
2021	\$6,938	\$72,702	\$79,640	\$78,696																	
2020	\$6,938	\$64,604	\$71,542	\$71,542																	
2019	\$6,938	\$60,297	\$67,235	\$67,235																	

Sales Data <table border="1"> <thead> <tr> <th>Sale Date</th> <th>Book</th> <th>Page</th> <th>Value</th> <th>Type</th> <th>Official Records (New Window)</th> </tr> </thead> <tbody> <tr> <td>08/1979</td> <td>1355</td> <td>804</td> <td>\$32,200</td> <td>WD</td> <td></td> </tr> <tr> <td>01/1910</td> <td>1154</td> <td>619</td> <td>\$28,500</td> <td>WD</td> <td></td> </tr> </tbody> </table> Official Records Inquiry courtesy of Pam Childers Escambia County Clerk of the Circuit Court and Comptroller	Sale Date	Book	Page	Value	Type	Official Records (New Window)	08/1979	1355	804	\$32,200	WD		01/1910	1154	619	\$28,500	WD		2021 Certified Roll Exemptions None
Sale Date	Book	Page	Value	Type	Official Records (New Window)														
08/1979	1355	804	\$32,200	WD															
01/1910	1154	619	\$28,500	WD															
Legal Description E 70 FT OF LTS 7 & 8 BLK 4 SHERRER S/D PB 1 P 24 OR 1355 P 804 CA 186																			
Extra Features None																			

Parcel Information
Section Map Id: CA186

Approx. Acreage: 0.1441
Zoned: MDR
Evacuation & Flood Information
[Open Report](#)

[Launch Interactive Map](#)

[View Florida Department of Environmental Protection\(DEP\) Data](#)

Buildings

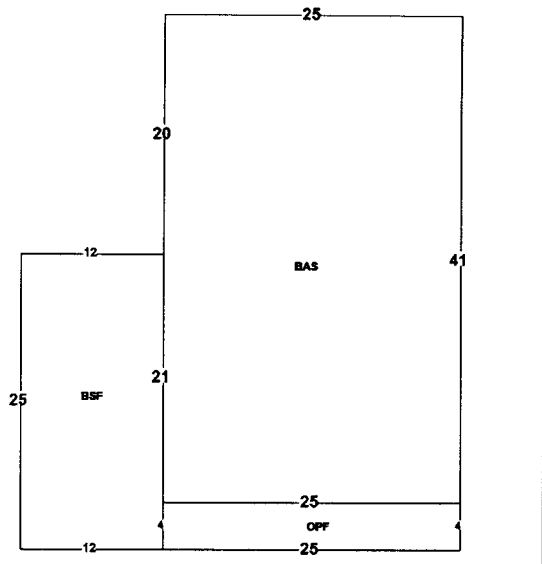
Address:4600 YORKSHIRE AVE, Year Built: 1972, Effective Year: 1972, PA Building ID#: 82134

Structural Elements

- DECOR/MILLWORK-AVERAGE**
- DWELLING UNITS-1**
- EXTERIOR WALL-BRICK-FACE/VENEER**
- FLOOR COVER-CARPET**
- FOUNDATION-SLAB ON GRADE**
- HEAT/AIR-CENTRAL H/AC**
- INTERIOR WALL-DRYWALL-PLASTER**
- INTERIOR WALL-PANEL-PLYWOOD**
- NO. PLUMBING FIXTURES-6**
- NO. STORIES-1**
- ROOF COVER-COMPOSITION SHG**
- ROOF FRAMING-GABLE**
- STORY HEIGHT-0**
- STRUCTURAL FRAME-WOOD FRAME**

 **Areas - 1425 Total SF**

- BASE AREA - 1025**
- BASE SEMI FIN - 300**
- OPEN PORCH FIN - 100**



Images



7/27/2018 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.

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That **KEYS FUNDING LLC – 6120** holder of **Tax Certificate No. 03549**, 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:

E 70 FT OF LTS 7 & 8 BLK 4 SHERRER S/D PB 1 P 24 OR 1355 P 804 CA 186

SECTION 34, TOWNSHIP 2 S, RANGE 30 W

TAX ACCOUNT NUMBER 070443080 (1122-12)

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

HECTOR C FERNANDEZ and JULITA S FERNANDEZ

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 Monday** in the month of November, which is the **7th day of November 2022**.

Dated this 11th day of May 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

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



**COUNTY OF ESCAMBIA
 OFFICE OF THE
 CLERK OF THE CIRCUIT COURT**

**BRANCH OFFICES
 ARCHIVES AND RECORDS
 JUVENILE DIVISION
 CENTURY**

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


**PAM CHILDERS, CLERK OF THE CIRCUIT COURT
 Tax Certificate Redeemed From Sale
 Account: 070443080 Certificate Number: 003549 of 2020**

Payor: JULITA FERNANDEZ 196 TALLADEGA TRL PENSACOLA, FL 32506 Date 5/31/2022

Clerk's Check # 6609202684
 Tax Collector Check # 1

Clerk's Total	\$503.88	4,388.37
Tax Collector's Total	\$4,021.43	
Postage	\$60.00	
Researcher Copies	\$0.00	
Recording	\$10.00	
Prep Fee	\$7.00	
Total Received	\$5,202.31	4405.37

**PAM CHILDERS
 Clerk of the Circuit Court**

Received By: 
 Deputy Clerk

PAM CHILDERS
 CLERK OF THE CIRCUIT COURT
 ARCHIVES AND RECORDS
 CHILDSUPPORT
 CIRCUIT CIVIL
 CIRCUIT CRIMINAL
 COUNTY CIVIL
 COUNTY CRIMINAL
 DOMESTIC RELATIONS
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 JUVENILE
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**COUNTY OF ESCAMBIA
 OFFICE OF THE
 CLERK OF THE CIRCUIT COURT**

**BRANCH OFFICES
 ARCHIVES AND RECORDS
 JUVENILE DIVISION
 CENTURY**

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

**Case # 2020 TD 003549
 Redeemed Date 5/31/2022**

Name JULITA FERNANDEZ 196 TALLADEGA TRL PENSACOLA, FL 32506

Clerk's Total = TAXDEED	\$503.88	
Due Tax Collector = TAXDEED	\$4,621.43	4,388.37
Postage = TD2	\$60.00	
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
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FINANCIAL SUMMARY

No Information Available - See Dockets



PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

Tax Deed - Redemption Calculator
Account: 070443080 Certificate Number: 003549 of 2020

Redemption	Yes <input type="checkbox"/>	Application Date	<u>4/20/2022</u>	Interest Rate	<u>18%</u>
		Final Redemption Payment	ESTIMATED	Redemption Overpayment	ACTUAL
		Auction Date	<u>11/7/2022</u>	Redemption Date	<u>5/31/2022</u>
Months	<u>7</u>				<u>1</u>
Tax Collector	<u>\$4,176.63</u>				<u>\$4,176.63</u>
Tax Collector Interest	<u>\$438.55</u>				<u>\$62.65</u>
Tax Collector Fee	<u>\$6.25</u>				<u>\$6.25</u>
Total Tax Collector	<u>\$4,621.43</u>				<u>\$4,245.53</u> TC
Record TDA Notice	<u>\$17.00</u>				<u>\$17.00</u>
Clerk Fee	<u>\$119.00</u>				<u>\$119.00</u>
Sheriff Fee	<u>\$120.00</u>				<u>\$120.00</u>
Legal Advertisement	<u>\$200.00</u>				<u>\$200.00</u>
App. Fee Interest	<u>\$47.88</u>				<u>\$6.84</u>
Total Clerk	<u>\$503.88</u>				<u>\$462.84</u> CH
Release TDA Notice (Recording)	<u>\$10.00</u>				<u>\$10.00</u>
Release TDA Notice (Prep Fee)	<u>\$7.00</u>				<u>\$7.00</u>
Postage	<u>\$60.00</u>				<u>\$0.00</u>
Researcher Copies	<u>\$0.00</u>				<u>\$0.00</u>
Total Redemption Amount	<u>\$5,202.31</u>				<u>\$4,725.37</u>
		Repayment Overpayment Refund Amount			<u>\$476.94</u>

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 8782, Page 221, of Escambia County, for the tax certificate, tax deed, and property described below:

Tax Certificate No. Certificate No. 03549, issued the 1st day of June, A.D., 2020

TAX ACCOUNT NUMBER: **070443080 (1122-12)**

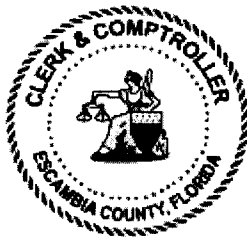
DESCRIPTION OF PROPERTY:

E 70 FT OF LTS 7 & 8 BLK 4 SHERRER S/D PB 1 P 24 OR 1355 P 804 CA 186

SECTION 34, TOWNSHIP 2 S, RANGE 30 W

NAME IN WHICH ASSESSED: HECTOR C FERNANDEZ and JULITA S FERNANDEZ

Dated this 31st day of May 2022.



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 #: 07-0443-080 CERTIFICATE #: 2020-3549

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: July 24, 2002 to and including July 24, 2022 Abstractor: Pam Alvarez

BY

Michael A. Campbell,
As President
Dated: August 11, 2022

PROPERTY INFORMATION REPORT
CONTINUATION PAGE

August 11, 2022

Tax Account #: **07-0443-080**

1. The Grantee(s) of the last deed(s) of record is/are: **HECTOR C FERNANDEZ AND JULITA S FERNANDEZ**

By Virtue of Warranty Deed recorded 8/6/1979 in OR 1355/804

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. NONE

4. Taxes:

Taxes for the year(s) 2019-2021 are delinquent.

Tax Account #: 07-0443-080

Assessed Value: \$78,696.00

Exemptions: NONE

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: _____ **NOV 7, 2022** _____
TAX ACCOUNT #: _____ **07-0443-080** _____
CERTIFICATE #: _____ **2020-3549** _____

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	
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Notify City of Pensacola, P.O. Box 12910, 32521
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Notify Escambia County, 190 Governmental Center, 32502
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Homestead for <u>2021</u> tax year.

**HECTOR C FERNANDEZ AND
JULITA S FERNANDEZ
4600 YORKSHIRE AVE
PENSACOLA, FL 32506**

**HECTOR C FERNANDEZ AND
JULITA S FERNANDEZ
196 TALLADEGA TRL
PENSACOLA, FL 32506**

Certified and delivered to Escambia County Tax Collector, this 11th day of August, 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

August 11, 2022

Tax Account #:07-0443-080

**LEGAL DESCRIPTION
EXHIBIT "A"**

E 70 FT OF LTS 7 & 8 BLK 4 SHERRER S/D PB 1 P 24 OR 1355 P 804 CA 186

SECTION 34, TOWNSHIP 2 S, RANGE 30 W

TAX ACCOUNT NUMBER 07-0443-080(1122-12)

Clerk's Rec. Fee 4.00
 St. Doc. Stamp Tax 96.60
 St. Doc. Sur-Tax 5.50
TOTAL 106.10

1355 804
 This instrument was prepared by
 ✓ **E. N. STEPHENS, JR.**
 Attorney at Law
 801 North 12th Avenue
 Pensacola, Florida 32506

WARRANTY DEED

State of Florida, COUNTY OF ESCAMBIA

File No. _____

KNOW ALL MEN BY THESE PRESENTS, That I, We, ANTONIO C. ABAD and
LETICIA C. ABAD, Husband and Wife
 for and in consideration of Ten Dollars and other good and valuable considerations, the receipt of which is hereby ac-
 knowledged, do bargain, sell, convey and grant unto HECTOR C. FERNANDEZ and
JULITA S. FERNANDEZ, Husband and Wife (whose mailing address is
4600 Yorkshire Street Pensacola, Florida 32506), their heirs,
 executors, administrators, successors and assigns, forever, the following described real property, situate, lying and being
 in the _____ County of Escambia, State of Florida, to-wit:

The East 70.0 feet of Lots 7 and 8, Block 4, SHERRER SUBDIVISION, as per
 plat thereof recorded in Plat Book I, Page 24, Public Records of Escambia
 County, Florida.

"Subject to a mortgage to Engel Mortgage Company, Inc., dated 10/24/77,
 and filed 10/25/77, in O. R. Book 1154, Page 620, Public Records of Escambia
 County, Florida, in the original sum of \$27,500.00, which sum grantees
 expressly assume and agree to pay beginning with payment due 9/1/79, and
 also hereby assume and agree to pay all the obligations of Antonio C. Abad and
 Leticia C. Abad under the terms of the instruments creating the loan to indem-
 nify the Veterans Administration to the extent of any claim payment arising
 from the guaranty or insurance of the indebtedness above mentioned; as provided
 by Title 38, Chapter 37, Section 1801, et seq., U. S. C. A., and the Regulations
 promulgated pursuant thereto.

SATISFIED IN OR 6182/1172

Subject to taxes for the current year and to valid encumbrances and restrictions of record affecting the above property,
 if any, which are not hereby released.

To have and to hold, unto the said granteeS, their heirs, successors and assigns, forever, together with all
 and singular the tenements, hereditaments and appurtenances thereunto belonging or in anywise appertaining, free from
 all exemptions and right of homestead. And the said grantorS covenant that they are well seized of an indefea-
 sible estate in fee simple in said property and have a good right to convey the same; that it is free from liens and
 encumbrances, except as set forth above, and that the said grantorS, their heirs, executors and administrators, the
 said granteeS, their heirs, executors, administrators, successors and assigns, in the quiet and peaceful possession
 and enjoyment thereof, against all persons lawfully claiming the same, shall and will forever warrant and defend.

IN WITNESS WHEREOF, We have hereunto set our hands and seals this 3rd
 day of August, A.D., 1979

Signed, sealed and delivered in the presence of:

William J. Brown
Angela H. [unclear]

Antonio C. Abad (SEAL)
ANTONIO C. ABAD (SEAL)
Leticia C. Abad (SEAL)
LETICIA C. ABAD (SEAL)

State of FLORIDA, COUNTY OF ESCAMBIA

Before the subscriber personally appeared
Antonio C. Abad and Leticia C. Abad

known to me to be the individualS described by said nameS, who executed the fore-
 going instrument and acknowledged that they executed the same for the uses and
 purposes therein set forth.

Given under my hand and official seal this 3rd day of
August, A.D., 1979
 (Notary Seal)

[Signature]
 Notary Public, State of Florida at Large
 My Commission expires: 2/26/82

Clerk's File for Record No.
 FILED & RECORDED IN
 THE PUBLIC RECORDS OF
 ESCAMBIA COUNTY, FLORIDA
 AUG 5 9 21 AM '79

966201

STATE OF FLORIDA
 ESCAMBIA COUNTY
 96660
 DOCUMENTARY
 SURTAX
 0550