

Clerk of the Circuit Court and Comptroller, Escambia County

Clerk of Courts • County Comptroller • Clerk of the Board of County Commissioners • Recorder •

NOTICE OF SURPLUS FUNDS FROM TAX DEED SALE CLERK OF THE CIRCUIT COURT

ANDREA MULLER 1115 CALVIN ROAD HUNTINGDON VALLEY, PA 19006

Tax Deed File # 0725-08 Certificate # 07214 of 2020 Account # 120304920

Property legal description:

BEG AT SW COR OF LT 4 N ALG W LI OF LT 4 2032 50/100 FT E 285 49/100 FT S 16 DEG 55 MIN 0 SEC W 489 06/100 FT S 73 DEG 8 MIN 56 SEC E 139 33/100 FT FOR POB CONT SAME COURSE 139 36/100 FT S 15 DEG 10 MIN 40 SEC W 203 35/100 FT S 80 DEG 40 MIN 47 SEC W 140 FT N 15 DEG 10 MIN 40 SEC E 221 86/100 FT TO POB OR 7172 P 1927

Pursuant to Chapter 197, F.S., the above property was sold at public sale on July 2, 2025, and a surplus of \$4,751.15 (subject to change) will be held by this office for 120 days beginning on the date of this notice to benefit the persons having an interest in this property as described in section 197.502(4), Florida Statutes, as their interests may appear (except for those persons described in section 197.502(4)(h), Florida Statutes). To the extent possible, these funds will be used to satisfy any government lienholder of record before any claimant with a senior mortgage on the property and before distribution of any funds to any junior mortgage or lien claimant or to the former property owner. To be considered for payment of any portion of the surplus funds, you must file a notarized statement of claim with this office within 120 days of this notice.

If you are a lienholder, your claim must include the particulars of your lien and the amounts currently due.

THE FAILURE OF A LIENHOLDER TO FILE A CLAIM FOR SURPLUS FUNDS WITHIN 120 DAYS OF THIS NOTICE CONSTITUTES A WAIVER OF THE LIENHOLDER'S INTEREST IN THE SURPLUS FUNDS AND ALL CLAIMS THERETO ARE FOREVER BARRED.

If your claim has been satisfied, released, or you are waiving your claim, please check the "No claim will be filed" box on the enclosed claim form and return it to our office so that any other liens can be considered.

Dated this 10th day of July 2025.

ESCAMBIA COUNTY CLERK OF COURT

Deputy Clerk

Tax Deeds • 221 Palafox Place • Suite 110 • Pensacola, FL 32502 • (850) 595-3793

9171 9690 0935 0127 2058 73



Clerk of the Circuit Court and Comptroller, Escambia County

Clerk of Courts • County Comptroller • Clerk of the Board of County Commissioners • Recorder •

NOTICE OF SURPLUS FUNDS FROM TAX DEED SALE CLERK OF THE CIRCUIT COURT

GIANNA MULLER 1115 CALVIN ROAD HUNTINGDON VALLEY, PA 19006

Tax Deed File # 0725-08 Certificate # 07214 of 2020 Account # 120304920

Property legal description:

BEG AT SW COR OF LT 4 N ALG W LI OF LT 4 2032 50/100 FT E 285 49/100 FT S 16 DEG 55 MIN 0 SEC W 489 06/100 FT S 73 DEG 8 MIN 56 SEC E 139 33/100 FT FOR POB CONT SAME COURSE 139 36/100 FT S 15 DEG 10 MIN 40 SEC W 203 35/100 FT S 80 DEG 40 MIN 47 SEC W 140 FT N 15 DEG 10 MIN 40 SEC E 221 86/100 FT TO POB OR 7172 P 1927

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Dated this 10th day of July 2025.

ESCAMBIA COUNTY CLERK) OF COURT

Deputy Clerk

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9171 9690 0935 0127 2059 03



Clerk of the Circuit Court and Comptroller, Escambia County

Clerk of Courts • County Comptroller • Clerk of the Board of County Commissioners • Recorder •

NOTICE OF SURPLUS FUNDS FROM TAX DEED SALE CLERK OF THE CIRCUIT COURT

JENNIFER MULLER 1115 CALVIN ROAD HUNTINGDON VALLEY, PA 19006

Tax Deed File # 0725-08 Certificate # 07214 of 2020 Account # 120304920

Property legal description:

BEG AT SW COR OF LT 4 N ALG W LI OF LT 4 2032 50/100 FT E 285 49/100 FT S 16 DEG 55 MIN 0 SEC W 489 06/100 FT S 73 DEG 8 MIN 56 SEC E 139 33/100 FT FOR POB CONT SAME COURSE 139 36/100 FT S 15 DEG 10 MIN 40 SEC W 203 35/100 FT S 80 DEG 40 MIN 47 SEC W 140 FT N 15 DEG 10 MIN 40 SEC E 221 86/100 FT TO POB OR 7172 P 1927

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Dated this 10th day of July 2025.

COUNTY

ESCAMBIA/COUNTY CLERK OF COURT

Deputy Clerk

Tax Deeds • 221-Palafox Place • Suite 110 • Pensacola, FL 32502 • (850) 595-3793

9171 9690 0935 0127 2058 80



Clerk of the Circuit Court and Comptroller, Escambia County

Clerk of Courts • County Comptroller • Clerk of the Board of County Commissioners • Recorder •

NOTICE OF SURPLUS FUNDS FROM TAX DEED SALE CLERK OF THE CIRCUIT COURT

LPP MORTGAGE LTD ATTN:DOCUMENTCONTROLDEPT 6000 LEGACY DRIVE PLANO, TX 75024

Tax Deed File # 0725-08 Certificate # 07214 of 2020 Account # 120304920

Property legal description:

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ESCAMBIA COUNTY CHERK OF COURT

Deputy Clerk

Tax Deeds • 221 Palafox Place • Suite 110 • Pensacola, FL 32502 • (850) 595-3793

9171 9690 0935 0127 2059 34



Clerk of the Circuit Court and Comptroller, Escambia County

Clerk of Courts • County Comptroller • Clerk of the Board of County Commissioners • Recorder •

NOTICE OF SURPLUS FUNDS FROM TAX DEED SALE CLERK OF THE CIRCUIT COURT

US BANK AS CF FL DUNDEE LIEN LOCKBOX #005191 PO BOX 645191 CINCINNATI, OH 45264

Tax Deed File # 0725-08 Certificate # 07214 of 2020 Account # 120304920

Property legal description:

BEG AT SW COR OF LT 4 N ALG W LI OF LT 4 2032 50/100 FT E 285 49/100 FT S 16 DEG 55 MIN 0 SEC W 489 06/100 FT S 73 DEG 8 MIN 56 SEC E 139 33/100 FT FOR POB CONT SAME COURSE 139 36/100 FT S 15 DEG 10 MIN 40 SEC W 203 35/100 FT S 80 DEG 40 MIN 47 SEC W 140 FT N 15 DEG 10 MIN 40 SEC E 221 86/100 FT TO POB OR 7172 P 1927

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Dated this 10th day of July 2025.

ESCAMBIA COUNTY CLERK OF COURT

By: 1
Deputy Clerk

Tax Deeds • 221-Palafox Place • Suite 110 • Pensacola, FL 32502 • (850) 595-3793



Clerk of the Circuit Court and Comptroller, Escambia County

Clerk of Courts • County Comptroller • Clerk of the Board of County Commissioners • Recorder •

NOTICE OF SURPLUS FUNDS FROM TAX DEED SALE CLERK OF THE CIRCUIT COURT

US BANK AS CF FL DUNDEE LIEN LOCKBOX #005191 C/O JENNIFER MULLER; ANDREA MULLER; GIANNA MULLER 1115 CALVIN RD HUNTINGTON VALLEY, PA 19006

Tax Deed File # 0725-08 Certificate # 07214 of 2020 Account # 120304920

Property legal description:

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Dated this 10th day of July 2025.

ESCAMBIA, COUNTY

Tax Deeds • 221 Palafox Place • Suite 110 • Pensacola, FL 32502 • (850) 595-3793

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NOTICE OF SUDDI HE BUNDS FROM TAX DEED SAL. LOCKBOX CLOSED

Pam Childers

Pensacola, FL 32502

RETURN TO SENDER

Clerk of the Circuit Court & Comptrol
Official Records
221 Palafox Place, Suite 110

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Clerk of the Circuit Court & Comptro

221 Palafox Place, Suite 110 Pensacola, FL 32502

Official Records

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FIRST-CLASS MAI

07/10/2025 ZIP 32502 043M31219251

NOTICE OF SURPLUS FUNDS FROM TAY

ANDREA MULLER 1115 CALVIN ROAD **HUNTINGDON VALLEY, PA 19006**

Tax Deed File # 0725-08

NIXIE

0007/26/25 RETURN TO SENDER NOT DELIVERABLE AS ADDRESSED

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07/10/2025 ZIP 32502 043M31219251

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JENNIFER MULLER 1115 CALVIN ROAD HUNTINGDON VALLEY, PA 19006

Tax Deed File # 0725-08 Certificate # 07214 of 2020

Pam Childers Clerk of the Circuit Court & Comptro Official Records ____ 221 Palafox Place, Suite 110 Pensacola, FL 32502

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07/10/2025 ZIP 32502 043M31219251

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GIANNA MULLER

£115 CALVIN ROAD

Pam Childers

Pensacola, FL 32502

Clerk of the Circuit Court & Comp Official Records 221 Palafox Place, Suite 110

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Tax Deed File # 0725-08

HUNTINGDON VALLEY, PA 19006

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Pam Childers

Official Records 221 Palafox Place, Suite 110

Pensacola, FL 32502

Clerk of the Circuit Court & Comptr

S BANK AS CF FL DUNDEE LIEN LOCKBOX #005191 Q IENNIFER MULLER; ANDREA MULLER; GIANNA MULL 1B CALVIN RD

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FIRST-CLASS MAIL

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Tax Certificate #	2020 TD 007214
Account #	120304920
Property Owner	US Dank as CF FL Dundae Lien Lockbook
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Property Address	
sold to: Georgina Nunez \$7,6	00.00
Disbursed to/for:	Amount Pd: Registry Balance:
Recording Fees (from TXD receipt)	\$81.70 \$
Clerk Registry Fee (fee due clerk tab) Fee Code: OR860	\$ 90.87 \ \$
Tax Collector Fee (from redeem screen)	\$ 6.25 / \$
Certificate holder/taxes & app fees	\$2,471.40 \$
Refund High Bidder unused sheriff fees	\$ 8U.OO 4/\$
Additional taxes 2024	\$ 181.93 1 \$ 4,800.35
Postage final notices	\$ 49.20 \$ 4751.15
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Lien Information:	
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Post sale process:	INOTES.
Tax Deed Results Report to Tax Collector	
Print Deed/Send to Admin for signature Request check for recording fees/doc stamps	
Request check for Clerk Registry fee/fee due clerk	l →
Request check for Tax Collector fee (\$6.25 etc)	
Request check for certificate holder refund/taxes & app fees	`
Request check for any unused sheriff fees to high bidder	l →
Determine government liens of record/ amounts due	
Print Final notices to all lienholders/owners	
Request check for postage fees for final notices	
Record Tax Deed/Certificate of Mailing	
Copy of Deed for file and to Tax Collector	/

Pam Childers
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY FLORIDA
INST# 2025051463 7/9/2025 10:50 AM
OFF REC BK: 9345 PG: 1137 Doc Type: COM
Recording \$18.50

STATE OF FLORIDA COUNTY OF ESCAMBIA

CERTIFICATE OF NOTICE OF MAILING NOTICE OF APPLICATION FOR TAX DEED

CERTIFICATE # 07214 of 2020

I, PAM CHILDERS, CLERK OF THE CIRCUIT COURT OF ESCAMBIA COUNTY, FLORIDA, do hereby certify that I did on May 15, 2025, mail a copy of the foregoing Notice of Application for Tax Deed, addressed to:

US BANK AS CF FL DUNDEE LIEN C/O JENNIFER MULLER; ANDREA 1115 CALVIN RD HUNTINGTON VALLEY, PA 19006	US BANK LOCKBO PO BOX CINCINN			
	LPP MORTGAGE LTD ATTN:DOCUMENTCONT 6000 LEGACY DRIVE PLANO, TX 75024	ROLDEPT	JENNIFER MULLER 1115 CALVIN ROAD HUNTINGDON VALLEY, F	PA 19006
	ANDREA MULLER 1115 CALVIN ROAD HUNTINGDON VALLEY, F	PA 19 0 06	GIANNA MULLER 1115 CALVIN ROAD HUNTINGDON VALLEY, P	A 19006

WITNESS my official seal this 15th day of May 2025.

GOMPTRO LE

PAM CHILDERS CLERK OF THE CIRCUIT COURT ESCAMBIA COUNTY, FLORIDA

By: Emily Hogg Deputy Clerk (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 Escambia Pensacola in County, published (Warrington) advertisement, the attached copy of Florida: that TAX DEED SALE NOTICE in the matter of

SALE DATE - 07-02-2025 - TAX CERTIFICATE #'S 07214 **CIRCUIT** in the Court

was published in said newspaper in the issues of

MAY 29 & JUNE 5, 12, 19, 2025

Affiant further says that the said Escambia Sun-Press is a published (Warrington) Pensacola, said at newspaper 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. Affiant complies with all legal requirements for publication in chapter 50, Florida Statutes.

Digitally signed by Michael P Driver
DN: c=US, o=The Escambia Sun Press LLC,
dnQualifier=0.014.0100000015093BD040A000E97D9, cn=Michael P Driver
Date: 2025.06.19 11:25.09 -05'00'

PUBLISHER

Sworn to and subscribed before me this 19TH day of

A.D., 2025

Heather Tuttle

Digitally signed by Heather Tuttle
DN: ceUS, o=The Escambia Sun Press LLC,
dnQualifer=041410000001890CD5793600064AAE, cn=Heather Tuttle
Date: 2025.06.19 11:27 53 -05'00'

HEATHER TUTTLE NOTARY PUBLIC



HEATHER TUTTLE Notary Public, State of Florida My Comm. Expires June 24, 2028 Commission No. HH 535214

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That SAVVY FL LLC holder of Tax Certificate No. 07214, 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:

BEG AT SW COR OF LT 4 N ALG W LI OF LT 4 2032 50/100 FT E 285 49/100 FT S 16 DEG 55 MIN 0 SEC W 489 06/100 FT S 73 DEG 8 MIN 56 SEC E 139 33/100 FT FOR POB CONT SAME COURSE 139 36/100 FT S 15 DEG 10 MIN 40 SEC W 203 35/100 FT S 80 DEG 40 MIN 47 SEC W 140 FT N 15 DEG 10 MIN 40 SEC E 221 86/100 FT TO POB OR 7172 P 1927 SECTION 14, TOWNSHIP 2 N, RANGE

TAX ACCOUNT NUMBER 120304920 (0725-08)

The assessment of the said property under the said certificate issued was in the name of US BANK AS CF FL DUNDEE LIEN LOCKBOX #005191

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 Wednesday in the month of July, which is the 2nd day of July 2025.

Dated this 22nd day of May 2025.

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-05-29-06-05-12-19-2025

Page 1 of 1

Pam Childers
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY FLORIDA
INST# 2025051464 7/9/2025 10:50 AM
OFF REC BK: 9345 PG: 1139 Doc Type: TXD
Recording \$10.00 Deed Stamps \$53.20

Tax deed file number 0725-08

Parcel ID number 142N314002000015

TAX DEED

Escambia County, Florida

for official use only

Tax Certificate numbered 07214 issued on June 1, 2020 was filed in the office of the tax collector of Escambia County, Florida. An application has been made for the issuance of a tax deed. The applicant has paid or redeemed all other taxes or tax certificates on the land as required by law. The notice of sale, including the cost and expenses of this sale, has been published as required by law. No person entitled to do so has appeared to redeem the land. On the 2nd day of July 2025, the land was offered for sale. It was sold to **Deeds Investments Group LLC**, 3034 Suwannee Ct Apopka FL 32703, who was the highest bidder and has paid the sum of the bid as required by law.

The lands described below, including any inherited property, buildings, fixtures, and improvements of any kind and description, situated in this County and State.

Description of lands: BEG AT SW COR OF LT 4 N ALG W LI OF LT 4 2032 50/100 FT E 285 49/100 FT S 16 DEG 55 MIN 0 SEC W 489 06/100 FT S 73 DEG 8 MIN 56 SEC E 139 33/100 FT FOR POB CONT SAME COURSE 139 36/100 FT S 15 DEG 10 MIN 40 SEC W 203 35/100 FT S 80 DEG 40 MIN 47 SEC W 140 FT N 15 DEG 10 MIN 40 SEC E 221 86/100 FT TO POB OR 7172 P 1927 SECTION 14, TOWNSHIP 2 N, RANGE 31 W

** Property previously assessed to: US BANK AS CF FL DUNDEE LIEN LOCKBOX #005191

On 2nd day of July 2025, in Escambia County, Florida, for the sum of (\$7,600.00) SEVEN THOUSAND SIX HUNDRED AND 00/100

Dollars, the amount paid as required by law.

Mylinda Johnson

221 Palafox Place, Ste 110

Emily Hogg 221 Palafox Place, Ste

Pensacola, FL 32502

Pam Childers,

Clerk of Court and Comptroller Escambia County, Florida COMPTRO

On this day of July 20 before me personally appeared Clerk of Court and Comptroller in and for the State and this County known to me to be the person described in, and who executed the foregoing instrument, and acknowledged the execution of this instrument to be his own free act and deed for the use and purposes therein mentioned.

Witness my hand and office seal date aforesaid

Co Expi

Emily Hogg Comm.: HH 373864 Expires: March 15, 2027 Notary Public - State of Florida



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

0725-08

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Applicant Name Applicant Address	P.O. BOX	L LLC LATERAL (1000 - DE S, TN 38'	ation date	Apr 25, 2024				
Property description	US BANK AS CF FL DUNDEE LIEN LOCKBOX #005191 LIENNIEER MULLER: ANDREA MULLER							2020 / 7214
	JENNIFER MULLER; ANDREA MULLER 1115 CALVIN RD HUNTINGTON VALLEY, PA 19006 4500 BLK RICHARDSON RD 12-0304-920 BEG AT SW COR OF LT 4 N ALG W LI OF LT 4 2032 50/100 FT E 285 49/100 FT S 16 DEG 55 MIN 0 SEC W 489 (Full legal attached.)							06/01/2020
Part 2: Certificat	es Owne			1 27-20-0-20-0-20-0-20-0-20-0-20-0-20-0-2		Applic		
Column 1 Certificate Numbe	er Da	Column te of Certific			lumn 3 int of Certificate		Column 4 Interest	Column 5: Total (Column 3 + Column 4)
# 2020/7214	-	06/01/20	20		192.55		118.78	311.33
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Part 3: Other Cer	rtificates	Redeeme	d by Ap	plicant (O	ther than Co	unty)		
Column 1 Certificate Number	Colu Date o	mn 2 f Other ate Sale	Colu Face A	Column 3 Face Amount of Other Certificate Column 4 Tax Collector's		Column 5		Total (Column 3 + Column 4 + Column 5)
# 2023/6300	06/01	/2023	· · · · · · · · · · · · · · · · · · ·	203.09		6.25	33.51	242.85
# 2022/6176	06/01	/2022		193.71		6.25	21.35	221.31
# 2021/5678	06/01	/2021		191.30		6.25 68		263.11
	1					l	Part 3: Total*	727.27
Part 4: Tax Colle	ector Cer	tified Am	ounts (Li	ines 1-7)				
1. Cost of all cert				980 30 400 000 000 000 000			by applicant Parts 2 + 3 above)	1,038.60
2. Delinquent tax	es paid by	the applica	ınt					0.00
3. Current taxes	paid by the	applicant						147.87
4. Property inform	nation repo	ort fee						200.00
5. Tax deed appl	ication fee							175.00
6. Interest accrue	ed by tax co	ollector und	ler s.197.5	542, F.S. (se	ee Tax Collecto	r Instru	ctions, page 2)	0.00
7.						Tota	I Paid (Lines 1-6)	1,561.47
I certify the above in have been paid, an						y inform	ation report fee, ar	nd tax collector's fees
							Escambia, Florid	la

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

Par	t 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 f	nere: Date of sale 07/02/2025 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.

BEG AT SW COR OF LT 4 N ALG W LI OF LT 4 2032 50/100 FT E 285 49/100 FT S 16 DEG 55 MIN 0 SEC W 489 06/100 FT S 73 DEG 8 MIN 56 SEC E 139 33/100 FT FOR POB CONT SAME COURSE 139 36/100 FT S 15 DEG 10 MIN 40 SEC W 203 35/100 FT S 80 DEG 40 MIN 47 SEC W 140 FT N 15 DEG 10 MIN 40 SEC E 221 86/100 FT TO POB OR 7172 P 1927

APPLICATION FOR TAX DEED

Section 197.502, Florida Statutes

Application Number: 2400762

To: Tax Collector of	ESCAMBIA COUNTY	, Florida
I, SAVVY FL LLC FTB COLLATERAL ASSI P.O. BOX 1000 - DEPT, 3 MEMPHIS, TN 38148-3	# 3035	

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
12-0304-920	2020/7214	06-01-2020	BEG AT SW COR OF LT 4 N ALG W LI OF LT 4 2032 50/100 FT E 285 49/100 FT S 16 DEG 55 MIN 0 SEC W 489 06/100 FT S 73 DEG 8 MIN 56 SEC E 139 33/100 FT FOR POB CONT SAME COURSE 139 36/100 FT S 15 DEG 10 MIN 40 SEC W 203 35/100 FT S 80 DEG 40 MIN 47 SEC W 140 FT N 15 DEG 10 MIN 40 SEC E 221 86/100 FT TO POB OR 7172 P 1927

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 signatul	re on file
SAVVY FL LLC	
FTB COLLATERA	L ASSIGNEE
P.O. BOX 1000 - I	DEPT, #3035
MEMPHIS, TN 3	38148-3035

Applicant's signature

04-25-2024 Application Date **Real Estate Search**

Tangible Property Search

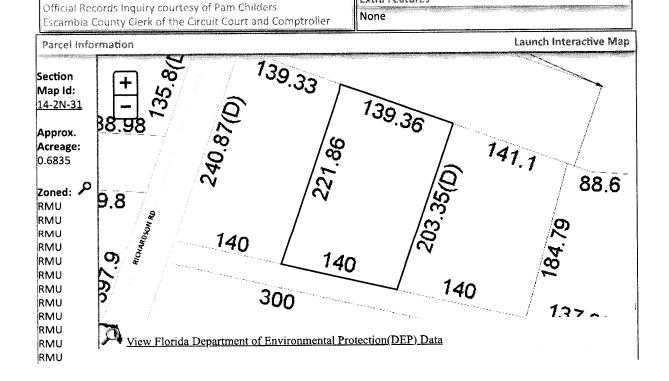
Sale List

Back

Printer Friendly Version Nav. Mode

Account

Parcel ID Assessments General Information 142N314002000015 Total Cap Val Year Land Imprv Parcel ID: 2023 \$9.690 \$0 \$9,690 \$9,690 120304920 Account: \$9,690 \$9,690 Owners: US BANK AS CF FL DUNDEE LIEN LOCKBOX #005191 2022 \$9,690 \$0 \$0 \$9,690 \$9,690 2021 \$9,690 Mail: JENNIFER MULLER; ANDREA MULLER; GIANNA MULLER 1115 CALVIN RD Disclaimer **HUNTINGTON VALLEY, PA 19006** 4500 BLK RICHARDSON RD 32577 Situs: **Tax Estimator** Use Code: VACANT RESIDENTIAL P File for Exemption(s) Online **Taxing COUNTY MSTU** Authority: **Report Storm Damage** Tax **Open Tax Inquiry Window** Inquiry: Tax Inquiry link courtesy of Scott Lunsford Escambia County Tax Collector 2023 Certified Roll Exemptions Sales Data Official Records None Value Type Sale Date Book Page (New Window) Legal Description Lb 05/25/2016 7529 1586 \$3,100 QC BEG AT SW COR OF LT 4 N ALG W LI OF LT 4 2032 05/29/2014 7180 1161 \$100 QC 50/100 FT E 285 49/100 FT S 16 DEG 55 MIN 0 SEC W 489 06/100 FT S 73... 🔑 05/19/2014 7172 1927 \$1,700 TD 03/2005 5968 1509 \$100 WD Extra Features



RMU
RMU
RMU
RMU
Evacuation
& Flood
Information
<u>Open</u>
<u>Report</u>
Buildings
lmages
None

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:05/07/2024 (tc.6105)



PROPERTY INFORMATION REPORT

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

THE ATTACHE	THE ATTACHED REPORT IS ISSUED TO:							
SCOTT LUNSFO	ORD, ESCA	MBIA COUNTY TA	X COLLECTOR					
TAX ACCOUNT	ι#:	12-0304-920	CERTIFICATE #: _	2020-72	214			
REPORT IS LIM	IITED TO TI	HE PERSON(S) EXI	HE LIABILITY FOR ERR PRESSLY IDENTIFIED F (S) OF THE PROPERTY	BY NAME IN TH	E PROPERTY			
listing of the own tax information at encumbrances rectitle to said land a	ner(s) of recording a listing a corded in the as listed on pasted. If a cop	rd of the land describ nd copies of all open Official Record Boo age 2 herein. It is the	he instructions given by the bed herein together with cu or unsatisfied leases, mon- oks of Escambia County, F e responsibility of the part isted is not received, the o	irrent and delinque tgages, judgments lorida that appear y named above to	ent ad valorem s and to encumber the verify receipt of			
and mineral or an	ny subsurface overlaps, bour	rights of any kind or ndary line disputes, a	tes and assessments due not restrict nature; easements, restrict and any other matters that	ctions and covenar	nts of record;			
			ty or sufficiency of any dottle, a guarantee of title, or					
Use of the term "	Report" here	in refers to the Prope	erty Information Report an	d the documents a	ttached hereto.			
Period Searched:	March 1	17, 2005 to and inclu	uding March 17, 2025	Abstractor:	Pam Alvarez			

Michael A. Campbell, As President

Malphel

BY

Dated: March 20, 2025

PROPERTY INFORMATION REPORT

CONTINUATION PAGE

March 20, 2025

Tax Account #: 12-0304-920

1. The Grantee(s) of the last deed(s) of record is/are: US BANK AS C/F FL DUNDEE LIEN LOCKBOX #005191 AND JENNIFER MULLER, ANDREA MULLER AND GIANNA MULLER

By Virtue of Tax Deed recorded 5/22/2014 in OR 7172/1927 and Quit Claim Deed recorded 5/25/2016 in OR 7529/1586

ABSTRACTOR'S NOTE: WE FIND NO DEED OUT OF US BANK INTO TAX EASE FLORIDA REO, LLC.

- 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 MERS acting solely as a nominee for The Mortgage Outlet Inc DBA The Money Outlet recorded 5/31/2007 OR 6155/1 and assigned to Beal Bank by Corporate Assignment of Mortgage recorded 9/8/2010 OR 6633/149 and further assigned to Property Acceptance Corp by Corporate Assignment of Mortgage recorded 9/8/2010 OR 6633/151 and last assigned to LPP Mortgage LTD by Corporate Assignment of Mortgage recorded 9/8/2010 OR 6633/153
- **4.** Taxes:

Taxes for the year(s) 2019-2023 are delinquent.

Tax Account #: 12-0304-920 Assessed Value: \$8,160.00 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: **JUL 2, 2025** TAX ACCOUNT #: 12-0304-920 **CERTIFICATE #:** 2020-7214 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 2024 tax year. US BANK AS C/F FL DUNDEE LIEN JENNIFER MULLER, ANDREA MULLER AND GIANNA MULLER

US BANK AS C/F FL DUNDEE LIEN LOCKBOX #005191 PO BOX 645191 CINCINNATI, OH 45264

JENNIFER MULLER, ANDREA MULLER AND GIANNA MULLER 1115 CALVIN ROAD HUNTINGDON VALLEY, PA 19006

LPP MORTGAGE LTD ATTN: DOCUMENT CONTROL DEPT 6000 LEGACY DRIVE PLANO, TX 75024

Certified and delivered to Escambia County Tax Collector, this 20th day of March 2025.

PERDIDO TITLE & ABSTRACT, INC.

Malphel

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

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

PROPERTY INFORMATION REPORT

March 20, 2025 Tax Account #:12-0304-920

LEGAL DESCRIPTION EXHIBIT "A"

BEG AT SW COR OF LT 4 N ALG W LI OF LT 4 2032 50/100 FT E 285 49/100 FT S 16 DEG 55 MIN 0 SEC W 489 06/100 FT S 73 DEG 8 MIN 56 SEC E 139 33/100 FT FOR POB CONT SAME COURSE 139 36/100 FT S 15 DEG 10 MIN 40 SEC W 203 35/100 FT S 80 DEG 40 MIN 47 SEC W 140 FT N 15 DEG 10 MIN 40 SEC E 221 86/100 FT TO POB OR 7172 P 1927

SECTION 14, TOWNSHIP 2 N, RANGE 31 W

TAX ACCOUNT NUMBER 12-0304-920(0725-08)

ABSTRACTOR'S NOTE: WE CAN NOT CERTIFY LEGAL AS WRITTEN ON TAX ROLL WITHOUT A CURRENT SURVEY. PROPERTY APPEARS TO HAVE NO ACCESS.

Recorded in Public Records 05/22/2014 at 03:58 PM OR Book 7172 Page 1927, Instrument #2014035948, Pam Childers Clerk of the Circuit Court Escambia County, FL Recording \$10.00 Deed Stamps \$11.90

This instrument was prepared by: Pam Childers, Clerk of the Circuit Court Escambia County Courthouse Pensacola, Florida

Tax Deed File No. 14-369 PropertyIdentification No. 142N314002000015 Tax Account No. 120304920

TAX DEED

State of Florida County of Escambia

The following Tax Sale Certificate Numbered 09470 issued on June 1, 2011 was filed in the office of the tax collector of this County and application made for the issuance of a tax deed, the applicant having paid or redeemed all other taxes or tax sale certificates on the land described as required by law to be paid or redeemed, and the costs and expenses of this sale, and due notice of sale having been published as required by law, and no person entitled to do so having appeared to redeem said land; such land was on the 5th day of May 2014, offered for sale as required by law for cash to the highest bidder and was sold to: US BANK, AS C/F FL DUNDEE LIEN LOCKBOX #005191 PO BOX 645191 CINCINNATI OH 45264, being the highest bidder and having paid the sum of his bid as required by the Laws of Florida.

Now, on this 5th day of May 2014, in the County of Escambia, State of Florida, in consideration of the sum of (\$1,675.81) ONE THOUSAND SIX HUNDRED SEVENTY FIVE AND 81/100 Dollars, being the amount paid pursuant to the Laws of Florida does hereby sell the following lands, including any hereditaments, buildings, fixtures and improvements of any kind and description, situated in the County and State aforesaid and described as follows:

BEG AT SW COR OF LT 4 N ALG W LI OF LT 4 2032 50/100 FT E 285 49/100 FT S 16 DEG 55 MIN 0 SEC W 489 06/100 FT S 73 DEG 8 MIN 56 SEC E 139 33/100 FT FOR POB CONT SAME COURSE 139 36/100 FT S 15 DEG 10 MIN 40 SEC W 203 35/100 FT S 80 DEG 40 MIN 47 SEC W 140 FT N 15 DEG 10 MIN 40 SEC E 221 86/100 FT TO POB DB 161 P 177 OR 92 P 185 OR 3167 P 939 OR 3490 P 904 OR 5968 P 1509

** Property previously assessed to: EULA RICHARDSON, WOODROW W RICHARDSON JR

SECTION 14, TOWNSHIP 2 N, RANGE 31 W

Escambia County, Florida

witness

State of Florida County of Escambia

On this Photograph Before me Emily Hogg personally appeared Pam Childers, Clerk of the Circuit Court in and for the State and this County known to me to be the person described in, and who executed the foregoing instrument, and acknowledged the execution of this instrument to be his own free act and deed for the use and purposes therein mentioned.

Witness my hand and official seal date aforesaid.

PAM CHILDERS, Clerk of the Circuit Cour

PAM CHILDERS, Clerk of the Circuit Court

Emily Hogg, Deputy Clerk

Recorded in Public Records 05/25/2016 at 02:28 PM OR Book 7529 Page 1586, Instrument #2016039069, Pam Childers Clerk of the Circuit Court Escambia County, FL Recording \$10.00 Deed Stamps \$21.70

PREPARED BY AND RECORD AND RETURN TO:

Vision Tax Lien Services, Inc. Jaimie Nelson 20 Towne Dr., Ste. 129 Bluffton, SC 29910

Property ID No: 12-0304-920

Grantee's Mailing Address:

Jennifer Muller 1115 Calvin Road Huntingdon Valley, PA 19006

Quit Claim Deed

Day of May, 2016 by TAX EASE FLORIDA REO, LLC, a Texas limited liability company, 14800 Landmark Blvd., Suite 400, Dallas, TX 75254 hereinafter called the "grantor", Jennifer Muller and Andrea Muller and Gianna Muller, 1115 Calvin Road, Huntingdon Valley, PA 19006 hereinafter called the "grantee(s)".

(Whenever used herein the term "grantor" and "grantee" include all the parties to this instrument and the heirs, legal representatives and assigns of individuals, and the successors and assigns of corporations)

Witnesseth, that the grantor, for and in consideration of the sum of THREE THOUSAND THREE DOLLARS AND ZERO CENTS (\$3003.00) and other valuable considerations, receipt whereof is hereby acknowledged, does hereby remise, release, and quit claim unto the grantee forever, all the right, title, interest, claim and demand which the said grantor has in and to, all that certain land situate in Escambia County, Florida, to wit:

BEG AT SW COR OF LT 4 N ALG W LI OF LT 4 2032 50/100 FT E 285 49/100 FT S 16 DEG 55 MIN 0 SEC W 489 06/100 FT 5 73 DEG 8 MIN 56 SEC E 139 33/100 FT FOR POB CONT SAME COURSE 130 36/100 FT 5 15 DEG 10 MIN 40 SEC W 203 35/100 FT S 80 DEG 40 MIN 47 SEC W 140 FT N 15 DEG 10 MIN 40 SEC E 221 86/100 FT TO POB DB 161 P 177 OR 92 P 185 OR 3167 P 939 OR 3490 P 904 OR 5968 P 1509

Together with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

To Have and to Hold, the same together with all and singular the appurtenances thereunto belonging or in anywise appertaining, and all the estate, right, title, interest, lien, equity, and claim whatsoever of the said grantor, either in law or equity, to the only proper use, benefit and be hoof of the said grantee forever.

In Witness Whereof, the said grantor has signed and sealed these presents the day and year first above written.

sealed and delive ed in our presence:

Name: Brian Seidenstieker, Authorized Agent

₩ithess Printed Name

State of South Carolina County of Beaufort

The foregoing instrument was acknowledged before me this e

Agent, TAX EASE FLORID who is personally known to me. of May 2016, by Brian Seidensticker, Authorized

(SEAL)

Notary Public Printed Name: -

My Commission Expires:

Recorded in Public Records 05/31/2007 at 02:41 PM OR Book 6155 Page 1, Instrument #2007051911, Ernie Lee Magaha Clerk of the Circuit Court Escambia County, FL Recording \$146.00 MTG Stamps \$630.00 Int. Tax \$360.00

30.00 179.00 Prepared by: Wilson, Harrell Smith, Farrington & Ford, P.A.

WILSON, HARRELL ARRINGTON & FORD, P.A. 307 SOUTH PALAFOX ST. PENSACOLA, FL 32502

311-42294

[Space	A	bove	This	Lin	e for	Rec	cordin	g Dat	a]	
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MORTGAGE

MIN: 1001749-0121237480-2

Loan ID: RIWO01

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

- (A) "Security Instrument" means this document, which is dated May 22nd, 2007 together with all Riders to this document.
- (B) "Borrower" is Woodrow W. Richardson, Jr., and
 Genodra I. Green Richardson, Husband and Wife
 Eula Richardson, Unmarried

Borrower is the mortgagor under this Security Instrument.

(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the mortgagee under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint MI 48501-2026, tel. (888) 679-MERS.

(D) "Lender" is The Mortgage Outlet, Inc. DBA The Money Outlet

Lender is a Corporation organized and existing under the laws of The State of Georgia.

Lender's address is 1800 Sandy Plains Pky Ste.304,

Marietta, GA 30066 Lender is the mortgagee under this Security Instrument.

(E) "Note" means the promissory note signed by Borrower and dated May 22nd, 2007
The Note states that Borrower owes Lender One Hundred Eighty Thousand and no/100 --- dol

Dollars (U.S. \$ 180,000.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than June 1st, 2037 (F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

FLORIDA--Single Family--Fannie Mac/Freddle Mac UNIFORM INSTRUMENT

Form 3019 1/01 (page 1 of 16 pages)

Laser Forms by: Prime Services - (770) 516-8025 - fimtg01

(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:
Adjustable Rate Rider Condominium Rider Second Home Rider Balloon Rider Planned Unit Development Rider Other(s) [specify] 1-4 Family Rider Biweekly Payment Rider
(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations,
ordinances and administrative rules and orders (that have the effect of law) as well as all applicable
final, non-appealable judicial opinions.
(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and
other charges that are imposed on Borrower or the Property by a condominium association.
homeowners association or similar organization.
(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by
check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic
instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to
debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated
teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.
(L) "Escrow Items" means those items that are described in Section 3.
(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds
paid by any third party (other than insurance proceeds paid under the coverages described in Section
5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any
part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or
omissions as to, the value and/or condition of the Property.
(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default
on, the Loan. (O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest
under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.
(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its
implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to
time, or any additional or successor legislation or regulation that governs the same subject matter. As
used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed
in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally
related mortgage loan" under RESPA.
(Q) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security
Instrument.
instrument.
TRANSFER OF RIGHTS IN THE PROPERTY
TRANSPER OF RIGHTS IN THE PROPERTY
This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals,
extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and
agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby
agreements under this security historical and the roote. For this purpose, Borrower does noteey

Laser Forms by: Prime Services - (770) 516-8025 - fintg02

FLORIDA--Single Family--Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3010 1/01 (page 2 of 16 pages)

mortgage, grant and convey to Lender, the following described property located in the County of Escambia

County
[Type of Recording Jurisdiction]

Escambia
[Name of Recording Jurisdiction]

SEE ATTACHED LEGAL DESCRIPTION

which currently has the address of 4520 Richardson Road,

[Street]

Molino

, Florida

32577 [Zip Code] ("Property Address"):

[City] [Zip Code]
TO HAVE AND TO HOLD this property unto MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, forever, 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 understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seised 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 nonuniform 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, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

FLORIDA-Single Family-Fannie Mae/Freddle Mac UNIFORM INSTRUMENT

Form 3010 1/01 (page 3 of 16 pages)

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Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. Funds for Escrow Items. Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the

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Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall 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 an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall 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. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can 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 as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

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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, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; 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 can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

5. 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, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall

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include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee.

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, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. 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 the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. Occupancy. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 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.

7. Preservation, Maintenance and Protection of the Property; Inspections. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for

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the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

- 8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.
- 9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument, (b) appearing in court; and (c) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

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.

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay

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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 selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a nonrefundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a nonrefundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

- (a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.
- (b) Any such agreements will not affect the rights Borrower has if any with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated

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automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

11. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous 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 Opposing Party (as defined in the next sentence) offers to make an award to 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 Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

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Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

- 12. 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 Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to 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 any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.
- 13. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer'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 can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

14. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan 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

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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 (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

15. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

16. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. 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.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

- 17. Borrower's Copy. Borrower shall be given one copy of the Note and of this Security Instrument.
- 18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

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If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

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 given in accordance with Section 15 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.

- Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) 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, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash, (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and 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 Section 18.
- 20. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might 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 which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

FLORIDA--Single Family--Fannie Mac/Freddie Mec UNIFORM INSTRUMENT

Form 3010 1/61 (page 13 of 16 pages)

Lazer Forms by: Prime Services - (776) 516-8025 - fluitg13

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice and opportunity to take corrective action provisions of this Section 20.

21. Hazardous Substances. As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes 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; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. 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 (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) 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, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, 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. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

Santa Rosa

FLORIDA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3010 1/01 (page 14 of 16 pages)

Laser Forms by: Prime Services - (779) 516-8025 - finigl4

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

- 22. 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 Section 18 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, foreclosure by judicial proceeding 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 nonexistence 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 Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.
- 23. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.
- 24. Attorneys' Fees. As used in this Security Instrument and the Note, attorneys' fees shall include those awarded by an appellate court and any attorneys' fees incurred in a bankruptcy proceeding.
- 25. Jury Trial Waiver. The Borrower hereby waives any right to a trial by jury in any action, proceeding, claim, or counterclaim, whether in contract or tort, at law or in equity, arising out of or in any way related to this Security Instrument or the Note.

FLORIDA-Single Family-Fannie Mac/Freddie Mac UNIFORM INSTRUMENT

Form 3010 1/01 (page 15 of 16 pages)

Laser Forms by: Prime Services - (770) 516-8025 - fimigi5

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

Signed, sealed and delivered in the presence of:

Woodnew W. Richardson, Jr.

(Seal)

Amanda J. Jan Che Amanda N. Sarrello

Genodra I. Green Richardson Borrower

<u>6 ula Richard</u> Eula Richardson

___(Seal)
- Borrower

____(Seal)
- Borrower

[Space Below This Line for Acknowledgment]

State of Florida County of Santa Rosa

Santa Rosa Escambia

I, When the familiary Public in and for said County in said State (or for said State at Large), hereby certify that Woodrow W. Richardson, Jr., Genodra I. Green Richardson, Eula Richardson, Jr. house name(s) is/are signed to the foregoing Security Instrument, and who is/are known to me, acknowledged before me on this day that, being informed of the contents of the above and foregoing Security Instrument, he/she/they executed the same voluntarily on the day the same bears date.

Given under my hand and officail seal of office this 22nd day of May, 2007

(Seal)

Notary Public My commission expires:

FLORIDA--Single Family--Faunte Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3010 1/01 (page 16 of 16 pages)

Laser Forms by: Prime Services - (770) 516-8025 - funtgi6

BK: 6155 PG: 17 Last Page

Exhibit "A"

Beginning at a point 742 1/2 feet North of the Southwest corner of Lot 4 in Section 14, Township 2 North, Range 31 West, Escambia County, Florida; thence East to Grant line, 2234 feet; thence Northwest along Grant line, 1656 feet; thence Westerly 1190 feet to the West line of said Lot 4; thence South 1290 feet to the Point of Beginning. LESS AND EXCEPT: OR Book 70, Page 265; OR Book 81, Page 327; OR Book 108, Page 134; OR Book 266, Page 155; OR Book 592, Page 446; OR Book 605, Page 154; OR Book 1325, Page 54; OR Book 1536, Page 163; OR Book 1668, Page 974; OR Book 1744, Page 727; OR Book 2075, Page 803; OR Book 2127, Page 974; OR Book 2136, Page 451; OR Book 2152, Page 306; OR Book 2459, Page 46; OR Book 2637, Page 510; Or Book 2760, Page 885; OR Book 3173, Page 67; OR Book 4289, Page 200 and OR Book 5106, Page 1784, all of the Public Records of said County.

File Number: 311-42296 Legal Description with Non Homestead

Closer's Choice

Recorded in Public Records 09/08/2010 at 01:41 PM OR Book 6633 Page 149, Instrument #2010058370, Ernie Lee Magaha Clerk of the Circuit Court Escambia County, FL Recording \$18.50

Recording Requested By: MGC MORTGAGE, INC.

When Recorded Return To:

CARISSA GOLDEN MGC MORTGAGE, INC. POST CLOSING/LIEN RELEASE DEPT PO BOX 251686 PLANO, TX 75025-9933

BC: 708018

CORPORATE ASSIGNMENT OF MORTGAGE

Escambia, Florida
SERVICING #:301896 "RICHARDSON"

MERS #: 1001749-0121237480-2 VRU #: 1-888-679-6377

Date of Assignment: June 10th, 2010 Date of Assignment, Julie 10th, 2010
Assignor: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) AS NOMINEE FOR ORIGINAL LENDER, ITS SUCCESSORS AND/OR ASSIGNS at P.O. BOX 2026, FLINT, MI 48501
Assignee: BEAL BANK at ATTN: DOCUMENT CONTROL DEPT, 6000 LEGACY DRIVE, PLANO, TX 75024
Executed By: WOODROW W. RICHARDSON, JR. AND GENODRA I. GREEN RICHARDSON, HUSBAND AND WIFE EULA RICHARDSON, UNMARRIED TO: MERS AS NOMINEE FOR THE MORTGAGE OUTLET, INC., A GEORGIA CORPORATION DBA THE MONEY OUTLET. Date of Mortgage: 05/22/2007 Recorded: 05/31/2007 in Book/Reel/Liber: 6155 Page/Folio: 1-17 as Instrument No.: 2007051911 In Escambia, Florida

Property Address: 4520 RICHARDSON ROAD, MOLINO, FL 32577

KNOW ALL MEN BY THESE PRESENTS that in consideration of the sum of TEN and NO/100ths DOLLARS and other good and valuable consideration, paid to the above named Assignor, the receipt and sufficiency of which is hereby acknowledged, the said Assignor hereby assigns unto the above-named Assignee, the said Mortgage together with the Note or other evidence of indebtedness (the "Note"), said Note having an original principal sum of together with the Note of other evidence of indepteurless (the Note), said Note having an original principal sum of \$180,000.00 with interest, secured thereby, together with all moneys now owing or that may hereafter become due or owing in respect thereof, and the full benefit of all the powers and of all the covenants and provisos therein contained, and the said Assignor hereby grants and conveys unto the said Assignee, the Assignor's beneficial interest under the Mortgage

TO HAVE AND TO HOLD the said Mortgage and Note, and also the said property unto the said Assignee forever, subject to the terms contained in said Mortgage and Note.

To be effective pursuant to the terms of that certain Purchase and Assumption Agreement dated December 18, 2009, between Federal Deposit Insurance Corporation in its Corporate and/or Receivership Capacity and Beal Bank.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) AS NOMINEE FOR ORIGINAL LENDER, ITS SUCCESSORS AND/OR ASSIGNS On 6-10-10

Brock Henslee, Attorney-In-Pact

WITNESS

Mark Benson

POA to be recorded immediately prior to this Assignment, or POA previously

recorded ____ ____, 2010, Inst. #

Book Page

WITNESS

This assignment is made without recourse, representation or warranty, express or implied, by the FDIC in its corporate capacity or as Receiver.

[&]quot;TAW TAWMGCM"06/10/2010 05:00:59 PM" MGCM01MGCMA0000000000000019192" FLESCAM" 301896 FLSTATE_MORT_ASSIGN_ASSN "TUW TUWMGCM"

BK: 6633 PG: 150 Last Page

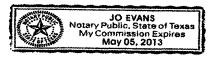
CORPORATE ASSIGNMENT OF MORTGAGE Page 2 of 2

STATE OF Texas COUNTY OF Collin

On 6-10-10, before me, JO EVANS, a Notary Public in and for Collin County, in the State of Texas, personally appeared Brock Henslee, Attorney-In-Fact, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

JO EVANS Notary Expires: 05/05/2013 #12689043-5



(This area for notarial seal)

Prepared By: CAR(SSA GOLDEN, MANAGER, MGC MORTGAGE, INC. POST CLOSING/LIEN RELEASE DEPT, 7195 DALLAS PARKWAY, PLANO, TX 75024 866-544-9820

^{*}TAW*TAWMGCM*08/10/2010 05:00:59 PM* MGCM01MGCMA00000000000000019192* FLE3CAM* 301896 FLSTATE_MORT_ASSIGN_ASSN *TUW*TUWMGCM*

Recorded in Public Records 09/08/2010 at 01:41 PM OR Book 6633 Page 151, Instrument #2010058371, Ernie Lee Magaha Clerk of the Circuit Court Escambia County, FL Recording \$18.50

> Recording Requested By: MGC MORTGAGE, INC.

When Recorded Return To:

CARISSA GOLDEN MGC MORTGAGE, INC POST CLOSING/LIEN RELEASE DEPT PO BOX 251686 PLANO, TX 75025-9933

BC: 708018

CORPORATE ASSIGNMENT OF MORTGAGE

Escambia, Florida SERVICING #:301896 "RICHARDSON"

MERS #: 1001749-0121237480-2 VRU #: 1-888-679-6377

Date of Assignment: June 30th, 2010 Date of Assignment, June 30th, 2010
Assignor: BEAL BANK at 6000 LEGACY DRIVE, PLANO, TX 75024
Assignee: PROPERTY ACCEPTANCE CORP. at 8000 LEGACY DRIVE, PLANO, TX 75024
Executed By: WOODROW W. RICHARDSON, JR. AND GENODRA I. GREEN RICHARDSON, HUSBAND AND
WIFE EULA RICHARDSON, UNMARRIED TO: MERS AS NOMINEE FOR THE MORTGAGE OUTLET, INC., A
GEORGIA CORPORATION DBA THE MONEY OUTLET Date of Mortgage: 05/22/2007 Recorded: 05/31/2007 in Book/Reel/Liber: 6155 Page/Folio: 1-17 as Instrument No.: 2007051911 In the County of Escambia, State of Florida.

Property Address: 4520 RICHARDSON ROAD, MOLINO, FL 32577

KNOW ALL MEN BY THESE PRESENTS that in consideration of the sum of TEN and NO/100ths DOLLARS and other good and valuable consideration, paid to the above named Assignor, the receipt and sufficiency of which is hereby acknowledged, the said Assignor hereby assigns unto the above-named Assignee, the said Mortgage, secured thereby, with all moneys now owing or that may hereafter become due or owing in respect thereof, and the full benefit of all the powers and of all the covenants and provisos therein contained, and the said Assignor hereby grants and conveys unto the said Assignee, the Assignor's beneficial interest under the Mortgage.

TO HAVE AND TO HOLD the said Mortgage, and the said property unto the said Assignee forever, subject to the terms contained in said Mortgage.

This transfer to be effective as of January 9, 2010. This assignment is made without recourse, representation or warranty, express or implied.

BEAL BANK POA: 04/13/2010 in Book/Reel/Liber: 6579 Page/Folio: 1992 as Instrument No.: 2010023143 On 6.30-10

Allison Martin, VP of MGC Mortgage, Inc., Attorney-In-Fact

WITNESS

WITNESS

Mark Benson

STATE OF Texas COUNTY OF Collin

, before me, JO EVANS, a Notary Public in and for Collin County, in the State of Texas, personally appeared Allison Martin, VP of MGC Mortgage, Inc., Attorney-In-Fact, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Notary Expires: 05/05/2013 #12689043-5

JO EVANS Notary Public, State of Texa My Commission Expires May 05, 2013

(This area for notarial seal)

*TAW*TAWMGCM*06/30/2010 07:57:27 AM* MGCM01MGCMA00000000000000019192* FLESCAM* 301696 FLSTATE_MORT_ASSIGN_ASSN *KAW*KAWMGCM*

BK: 6633 PG: 152 Last Page

CORPORATE ASSIGNMENT OF MORTGAGE Page 2 of 2

Prepared By: CARISSA GOLDEN, MANAGER, MGC MORTGAGE, INC. POST CLOSING/LIEN RELEASE DEPT, 7195 DALLAS PARKWAY, PLANO, TX 75024 866-544-9820

*TAW*TAWMGCM*06/30/2010 07 57:27 AM* MGCM01MGCMA0000000000000019192* FLESCAM* 301896 FLSTATE_MORT_ASSIGN_ASSN *KAW*KAWMGCM*

Recorded in Public Records 09/08/2010 at 01:41 PM OR Book 6633 Page 153, Instrument #2010058372, Ernie Lee Magaha Clerk of the Circuit Court Escambia County, FL Recording \$18.50

Recording Requested By: MGC MORTGAGE, INC.

When Recorded Return To:

CARISSA GOLDEN MGC MORTGAGE, INC. POST CLOSING/LIEN RELEASE DEPT PO BOX 251686 PLANO, TX 75025-9933

Record.

BC: 708018

CORPORATE ASSIGNMENT OF MORTGAGE

Escambia, Florida SERVICING #:301896 "RICHARDSON"

MERS #: 1001749-0121237480-2 VRU #: 1-888-679-6377

Date of Assignment: June 30th, 2010
Assignor: PROPERTY ACCEPTANCE CORP. at 6000 LEGACY DRIVE, PLANO, TX 75024
Assignee: LPP MORTGAGE LTD at ATTN: DOCUMENT CONTROL DEPT, 6000 LEGACY DRIVE, PLANO, TX 75024

Executed By: WOODROW W. RICHARDSON, JR. AND GENODRA (. GREEN RICHARDSON, HUSBAND AND WIFE EULA RICHARDSON, UNMARRIED TO: MERS AS NOMINEE FOR THE MORTGAGE OUTLET, INC., A GEORGIA CORPORATION DBA THE MONEY OUTLET Date of Mortgage: 05/22/2007 Recorded: 05/31/2007 in Book/Reel/Liber: 6155 Page/Folio: 1-17 as Instrument No.: 2007051911 In the County of Escambia, State of Florida.

Property Address: 4520 RICHARDSON ROAD, MOLINO, FL 32577

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TO HAVE AND TO HOLD the said Mortgage, and the said property unto the said Assignee forever, subject to the terms contained in said Mortgage.

This transfer to be effective as of January 9, 2010. This assignment is made without recourse, representation or warranty, express or implied

warranty, express or implied.

PROPERTY ACCEPTANCE CORP.
On 7-2-10

By leais lart

Allison Martin, VP of MGC Mortgage, Inc.,

Attorney-In-Fact

WITNESS

Mark Benson

POA to be recorded immediately prior to this Assignment, or POA previously recorded 7:22, 2010, Inst.

recorded 7-22-, 2010, Inst. # 2010047286 in

Book 6616, Page 1306-1308

WITNESS

Edith Ghmer

^{*}TAW*TAWMGCM*06/30/2010 07:57:44 AM* MGCM01MGCMA00000000000000019192* FLESCAM* 301896 FLSTATE_MORT_ASSIGN_ASSN *KAW*KAWMGCM*

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BK: 6633 PG: 154 Last Page

CORPORATE ASSIGNMENT OF MORTGAGE Page 2 of 2

STATE OF Texas COUNTY OF Collin

On _________, before me, JO EVANS, a Notary Public in and for Collin County, in the State of Texas, personally appeared Allison Martin, VP of MGC Mortgage, Inc., Attorney-In-Fact, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

JO EVANS Notary Expires: 05/05/2013 #12689043-5 Notary Public, State of Texas My Commission Expires May 05, 2013

(This area for notarial seal)

Prepared By: CARISSA GOLDEN, MANAGER, MGC MORTGAGE, INC. POST CLOSING/LIEN RELEASE DEPT, 7195 DALLAS PARKWAY, PLANO, TX 75024 866-544-9820

*TAW*TAWMGCM*06/30/2010 07:57:44 AM* MGCM01MGCMA000000000000019192* FLESCAM* 301896 FLSTATE_MORT_ASSIGN_ASSN *KAW*KAWMGCM*

STATE OF FLORIDA COUNTY OF ESCAMBIA

CERTIFICATE OF NOTICE OF MAILING NOTICE OF APPLICATION FOR TAX DEED

CERTIFICATE # 07214 of 2020

I, PAM CHILDERS, CLERK OF THE CIRCUIT COURT OF ESCAMBIA COUNTY, FLORIDA, do hereby certify that I did on May 15, 2025, mail a copy of the foregoing Notice of Application for Tax Deed, addressed to:

US BANK AS CF FL DUNDEE LIEN LC C/O JENNIFER MULLER; ANDREA MI 1115 CALVIN RD HUNTINGTON VALLEY, PA 19006	US BANK AS CF FL DUNDEE LIEN LOCKBOX #005191 PO BOX 645191 CINCINNATI, OH 45264			
	LPP MORTGAGE LTD ATTN:DOCUMENTCONTF 6000 LEGACY DRIVE PLANO, TX 75024			
	ANDREA MULLER 1115 CALVIN ROAD HUNTINGDON VALLEY, P	A 19006	GIANNA MULLER 1115 CALVIN ROAD HUNTINGDON VALLEY, PA 19006	

WITNESS my official seal this 15th day of May 2025.

S COMP ROLL

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 July 2, 2025, UNLESS THE TAXES ARE PAID. SHOULD YOU NEED FURTHER INFORMATION CONTACT THE CLERK OF THE CIRCUIT COURT IMMEDIATELY AT 850-595-3793.

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That SAVVY FL LLC holder of Tax Certificate No. 07214, 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:

BEG AT SW COR OF LT 4 N ALG W LI OF LT 4 2032 50/100 FT E 285 49/100 FT S 16 DEG 55 MIN 0 SEC W 489 06/100 FT S 73 DEG 8 MIN 56 SEC E 139 33/100 FT FOR POB CONT SAME COURSE 139 36/100 FT S 15 DEG 10 MIN 40 SEC W 203 35/100 FT S 80 DEG 40 MIN 47 SEC W 140 FT N 15 DEG 10 MIN 40 SEC E 221 86/100 FT TO POB OR 7172 P 1927

SECTION 14, TOWNSHIP 2 N, RANGE 31 W

TAX ACCOUNT NUMBER 120304920 (0725-08)

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

US BANK AS CF FL DUNDEE LIEN LOCKBOX #005191

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 Wednesday in the month of July, which is the 2nd day

Dated this 16th day of May 2025.

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

IF THE PROPERTY PROCEEDS TO SALE, YOU WILL RECEIVE NOTICE FROM US REGARDING SURPLUS FUNDS. YOU MAY CLAIM THE FUNDS DIRECTLY FROM OUR OFFICE, FREE OF CHARGE. PAYING A FEE FROM THE SURPLUS FOR ASSISTANCE FROM A THIRD PARTY IS NOT REQUIRED.

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 July 2, 2025, UNLESS THE TAXES ARE PAID. SHOULD YOU NEED FURTHER INFORMATION CONTACT THE CLERK OF THE CIRCUIT COURT IMMEDIATELY AT 850-595-3793.

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Dated this 16th day of May 2025.

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:

4500 BLK RICHARDSON RD 32577



PAM CHILDERS CLERK OF THE CIRCUIT COURT ESCAMBIA COUNTY, FLORIDA

By: Emily Hogg Deputy Clerk

IF THE PROPERTY PROCEEDS TO SALE, YOU WILL RECEIVE NOTICE FROM US REGARDING SURPLUS FUNDS. YOU MAY CLAIM THE FUNDS DIRECTLY FROM OUR OFFICE, FREE OF CHARGE. PAYING A FEE FROM THE SURPLUS FOR ASSISTANCE FROM A THIRD PARTY IS NOT REQUIRED.

ESCAMBIA COUNTY SHERIFF'S OFFICE ESCAMBIA COUNTY, FLORIDA

ons.08

NON-ENFORCEABLE RETURN OF SERVICE

Document Number: ECSO25CIV017522NON

Agency Number: 25-006466

Court: TAX DEED
County: ESCAMBIA

Case Number: CERT NO 07214 2020

Attorney/Agent:
PAM CHILDERS
CLERK OF COURT
TAX DEED

Plaintiff:

IN RE US BANK AS CF FL DUNDEE LIEN LOCKBOX #005191

Defendant:

Type of Process: NOTICE OF APPLICATION FOR TAX DEED

Received this Writ on 5/23/2025 at 8:50 AM and served same at 7:59 AM on 5/28/2025 in ESCAMBIA COUNTY, FLORIDA, by serving POST PROPERTY , the within named, to wit: , .

POSTED TO PROPERTY PER CLERKS OFFICE INSTRUCTIONS.

CHIP W SIMMONS, SHERIFF ESCAMBIA COUNTY, FLORIDA

By:

A. HARDIN, CPS

Service Fee:

\$40.00

Receipt No:

BILL

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 July 2, 2025, UNLESS THE TAXES ARE PAID. SHOULD YOU NEED FURTHER INFORMATION CONTACT THE CLERK OF THE CIRCUIT COURT IMMEDIATELY AT 850-595-3793.

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That SAVVY FL LLC holder of Tax Certificate No. 07214, 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:

BEG AT SW COR OF LT 4 N ALG W LI OF LT 4 2032 50/100 FT E 285 49/100 FT S 16 DEG 55 MIN 0 SEC W 489 06/100 FT S 73 DEG 8 MIN 56 SEC E 139 33/100 FT FOR POB CONT SAME COURSE 139 36/100 FT S 15 DEG 10 MIN 40 SEC W 203 35/100 FT S 80 DEG 40 MIN 47 SEC W 140 FT N 15 DEG 10 MIN 40 SEC E 221 86/100 FT TO POB OR 7172 P 1927

SECTION 14, TOWNSHIP 2 N, RANGE 31 W

TAX ACCOUNT NUMBER 120304920 (0725-08)

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

US BANK AS CF FL DUNDEE LIEN LOCKBOX #005191

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 Wednesday in the month of July, which is the 2nd day of July 2025.

Dated this 16th day of May 2025.

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:

4500 BLK RICHARDSON RD 32577

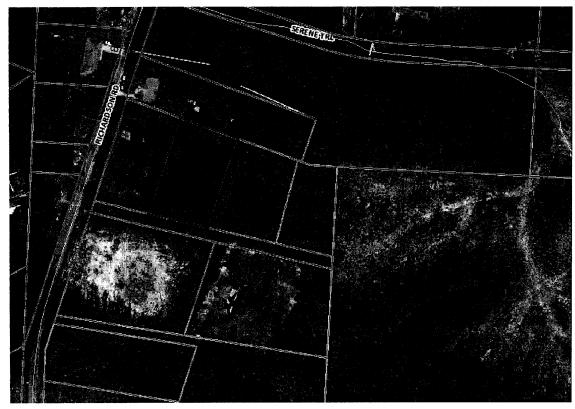


PAM CHILDERS CLERK OF THE CIRCUIT CC ESCAMBIA COUNTY, FLORI

By: Emily Hogg Deputy Clerk

IF THE PROPERTY PROCEEDS TO SALE, YOU WILL RECEIVE NOTICE FROM US REGARDING SURPLUS FUNDS. YOU MAY CLAIM THE FUNDS DIRECTLY FROM OUR OFFICE, FREE OF CHARGE. PAYING A FEE FROM THE SURPLUS FOR ASSISTANCE FROM A THIRD PARTY IS NOT REQUIRED.

MARPATED



Close to 4536 PICHAMOSON

TAX DEED SEARCH RESULTS:			
FILE #: CERTIFICATE #: ACCOUNT #: PROPERTY ADDRESS: TITLE HOLDER: INDIVIDUAL COMPANY	12.0304.97 4900 BUK 1 US BANK NE		
ADDRESSES WHERE LETTERS MAILED):		
	CALUEN ROL SON LOUSIA! ANTER/ANDREBISIA	STATUS:	D
DATE OF ADDITIONAL RESEARCH	6/17/2015		
Escambia Property Appraiser Website Escambia Tax Collector Software Most Recent Tax Roll Escambia Tax Deed records Florida Corporation Search Escambia Official Records Search Escambia Court Records Search Google (Truepeoplesearch.com)	no new address	7 NI	
NOTES: US BANG NA ENA	LOUNDER WA	ts ober Holdber	

US BANK AS CF FL DUNDEE LIEN LOCKBOX #005191 C/O JENNIFER MULLER; ANDREA MULLER; GIANNA MULLER 1115 CALVIN RD HUNTINGTON VALLEY, PA 19006

9171 9690 0935 0129 5945 48 4134 NOT DELIVEYED*

LPP MORTGAGE LTD [0725-08] ATTN:DOCUMENTCONTROLDEPT 6000 LEGACY DRIVE PLANO, TX 75024

9171 9690 0935 0129 5945 24

ANDREA MULLER [0725-08] 1115 CALVIN ROAD HUNTINGDON VALLEY, PA 19006

9171 9690 0935 0129 5945 00

4/3 Nor Daiveres

US BANK AS CF FL DUNDEE LIEN
[0725-08]
LOCKBOX #005191
PO BOX 645191
CINCINNATI, OH 45264

9171 9690 0935 0129 5945 31 GII RETURNED

JENNIFER MULLER [0725-08] 1115 CALVIN ROAD HUNTINGDON VALLEY, PA 19006

9171 9690 0935 0129 5945 17

6/2 NOTLIVETED

GIANNA MULLER [0725-08] 1115 CALVIN ROAD HUNTINGDON VALLEY, PA 19006

9171 9690 0935 0129 5944 94

4/13 NOT DELIVERED

Official Records
221 Palafox Place, Suite 110
Pensacola, FL 32502

CEKITHIED WAIL



quadient
FIRST-CLASS MAIL

\$008.16°

05/23/2025 ZIP 32502 043M31219251

0725.08

LOCKBOX CLOSED
RETURN TO SENDER

ESCAMBIA COUNTY FL

PAM CHILDERS SLERK & COMPTROLLER FILED

Mylinda Johnson (COC)

To:

dundee@taxease.com

Cc:

Emily Hogg (COC)

Subject:

12-0304-920 / 4500 BLK RICHARDSON RD

Good afternoon,

The property at 4500 Blk Richardson Rd is scheduled for auction for delinquent taxes. It appears that you are the current owner of record.

The property is scheduled for auction on 7/2/2025. To cancel the auction, we must receive payment by that date in the amount of \$2,463.85.

It appears that a deed may have been recorded to transfer the property to new owners, but it never fully transferred, according to the Property Information Report.



Mylinda Johnson

Operations Supervisor 850-595-4813 mjohnson@escambiaclerk.com

Office of Pam Childers
Escambia County Clerk of the Circuit Court
& Comptroller
221 S. Palafox Street, Suite 110, Pensacola, FL 32502
www.EscambiaClerk.com

Under Florida law, written communication to or from the Escambia County Clerk's Office may be subject to public records disclosure.

ESCAMBIA COUNTY, F

UEKIIFIED WAIL

Pam Childers Clerk of the Circuit Court & Comptroller

Official Records 221 Palafox Place, Suite 110 Pensacola, FL 32502

-R-T-S-

9171 9690 0935 0129 5945 00 *91 06/13/25

19006-RFS-1N

UNABLE TO FORWAR RETURN TO SENDER FORWARD

ANDREA MULLER [0725-08] 1115 CALVIN ROAD

HUNTINGDON VALLEY, PA 19006



19006-370515

CERTIFIED MAIL.

Pam Childers
Clerk of the Circuit Court & Comptroller

Official Records

-R-T-S-

221 Palafox Place, Suite 110 Pensacola, FL 32502 74 P32 25M9

9171 9690 0935 0129 5945 17

*91 06/13/25

RETURN TO SENDER ATTEMPTED - NOT KNOWN UNABLE TO FORWARD RETURN TO SENDER

19006-RFS-1N

ENNIFER MULLER [0725-08] 1115 CALVIN ROAD HUNTINGDON VALLEY, PA 19006



FIRST-CLASS MAIL

FIRST-CLASS MAIL

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SOURCE

05/23/2025 ZIP 32502

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PAM CHILDERS
CLERK & COMPTROLLE
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105 JUN 20 A 10 4
ESCAMBIA COUNTY, F

19008-370515

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CERTIFIED MAIL

Pam Childers

Clerk of the Circuit Court & Comptroller Official Records

221 Palafox Pface, suite 110 Pensacola, FL 32502

9171 9690 0935 0129 5945 48 19006-RFS-1N *91 06/13/25

RETURN TO SENDER ATTEMPTED - NOT KNOWN UNABLE TO FORWARD RETURN TO SENDER

US BANK AS CF FL DUNDEE LIEN LOCKBOX #005191 C/O JENNIFER MULLER; ANDREA MULLER; GIANNA MULLER 1115 CALVIN RD **HUNTINGTON VALLEY, PA 19006**

-R-T-S-

auadient FIRST-CLASS MAIL

05/23/2025 ZIP 32502 043M31219251

JUZ:08

19006-370515

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Pam Childers

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



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FIRST-CLASS MAIL

\$008 16 º

05/23/2025 ZIP 32502 043M31219251

R-T-S- 19006-RFS-1N *91 06/13/25

RETURN TO SENDER ATTEMPTED - NOT KNOWN UNABLE TO FORWARD RETURN TO SENDER





ESCAMBIA COUNTY. FL

19008-370515

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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 published at (Warrington) Pensacola in Escambia County, advertisement. Florida; that the attached copy of being a TAX DEED SALE NOTICE in the matter of

SALE DATE - 07-02-2025 - TAX CERTIFICATE #'S 07214

in the CIRCUIT Court

was published in said newspaper in the issues of

MAY 29 & JUNE 5, 12, 19, 2025

Affiant further says that the said Escambia Sun-Press is a newspaper published at (Warrington) Pensacola, 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. Affiant complies with all legal requirements for publication in chapter 50, Florida Statutes.

Will Pa

Digitally signed by Michael P Driver
DN: c=US, o=The Escambia Sun Press LLC,
dnQualifier=A01410D0000019093B5D40A000E97D9, cn=Michael P Driver
Date: 2025.06.19 11:25:09 -05'00'

PUBLISHER

Sworn to and subscribed before me this 19TH day of ____JUNE

A.D., 2025

ather Tuttle

Digitally signed by Heather Tuttle DN: c=US, o=The Escambia Sun Press LLC, dnQualifier=201410C000001890CD5793600064AAE, cn=Heather Tuttle Date: 2025.06.19 11:27:53 -05'00'

HEATHER TUTTLE NOTARY PUBLIC



HEATHER TUTTLE Notary Public, State of Florida My Comm. Expires June 24, 2028 Commission No. HH 535214

Page 1 of 1

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That SAVVY FL LLC holder of Tax Certificate No. 07214, 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:

BEG AT SW COR OF LT 4 N ALG W LI OF LT 4 2032 50/100 FT E 285 49/100 FT S 16 DEG 55 MIN 0 SEC W 489 06/100 FT S 73 DEG 8 MIN 56 SEC E 139 33/100 FT FOR POB CONT SAME COURSE 139 36/100 FT S 15 DEG 10 MIN 40 SEC W 203 35/100 FT S 80 DEG 40 MIN 47 SEC W 140 FT N 15 DEG 10 MIN 40 SEC E 221 86/100 FT TO POB OR 7172 P 1927 SECTION 14, TOWNSHIP 2 N, RANGE 31 W

TAX ACCOUNT NUMBER 120304920 (0725-08)

The assessment of the said property under the said certificate issued was in the name of US BANK AS CF FL DUNDEE LIEN LOCKBOX #005191

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 Wednesday in the month of July, which is the 2nd day of July 2025.

Dated this 22nd day of May 2025.

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-05-29-06-05-12-19-2025



Scott Lunsford, CFC • Escambia County Tax Collector

EscambiaTaxCollector.com





2024

REAL ESTATE

TAXES

SCAN TO PAY ONLINE

MILLAGE CODE ESCROW CODE PROPERTY REFERENCE NUMBER ACCOUNT NUMBER 142N314002000015 12-0304-920 06

AD VALOREM TAXES

Notice of Ad Valorem and Non-Ad Valorem Assessments

PROPERTY ADDRESS: 4500 BLK RICHARDSON RD **EXEMPTIONS:**

US BANK AS CF FL DUNDEE LIEN LOCKBOX #005191 JENNIFER MULLER; ANDREA MULLER 1115 CALVIN RD HUNTINGTON VALLEY, PA 19006

PRIOR YEAR(S) TAXES OUTSTANDING

PAY DELINQUENT TAXES BY CASH, CASHIER'S CHECK OR MONEY ORDER

TAXING AUTHORITY	MILLA	GE RATE	ASSESSED VALUE	EXEMPTIC	INDOMANC	AXABLE AMOUN	IAXES	TEALED
COUNTY		6.6165	8,160		0	8,160)	53.99
PUBLIC SCHOOLS								
BY LOCAL BOARD		1.7520	8,160		0	8,16)	14.30
BY STATE LAW		3.0950	8,160		0	8,16)	25.26
WATER MANAGEMENT	•	0.0218	8,160		0	8,16)	0.18
SHERIFF		0.6850	8,160		0	8,16)	5.59
M.S.T.U. LIBRARY		0.3590	8,160	1	0	8,16)	2.93
ESCAMBIA CHILDRENS	TRUST	0.4043	8,160	ı	0	8,16)	3.30
BEG AT SW COR OF LT 4 50/100 FT E 285 4 See Additional L	N ALG W LI OF LT 4 2032		NO TING AUTHORITY RE PROTECTION	N-AD VAL	OREM ASSE	REM ASSESSME		15.03 \$15.03
					NON-AD VALO	KEW ASSESSIVE	1412	\$15.05
	t EscambiaTax st be in U.S. funds draw			СОМВ	INED TAXES A	ND ASSESSME	NTS	\$120.58
Face: \$167.31	Cert #6676	If Rec	eived By	Jun 30, 2025	Jul 31,	2025	Aug 29, 2	025

RETAIN FOR YOUR RECORDS

\$181.93

DETACH HERE AND RETURN THIS PORTION WITH YOUR PAYMENT **2024 REAL ESTATE TAXES**

Please Pay

Bidder #11817

Make checks payable to:

Scott Lunsford, CFC

Escambia County Tax Collector P.O. BOX 1312

PENSACOLA, FL 32591

Pay online at EscambiaTaxCollector.com

PRIOR YEAR(S) TAXES OUTSTANDING

PAY DELINQUENT TAXES BY CASH, **CASHIER'S CHECK OR MONEY ORDER** Payments in U.S. funds from a U.S. bank

\$181.93

\$181.93

ACCOUNT NUMBER
12-0304-920
PROPERTY ADDRESS
4500 BLK RICHARDSON R

Rate: 15.75%

US BANK AS CF FL DUNDEE LIEN LOCKBOX #005191 JENNIFER MULLER; ANDREA MULLER 1115 CALVIN RD HUNTINGTON VALLEY, PA 19006

PAY ONLY ONE AMOUNT		
AMOUNT IF PAID BY	Jun 30, 2025 181.93	
AMOUNT IF PAID BY	Jul 31, 2025 181.93	
AMOUNT IF PAID BY	Aug 29, 2025 181.93	
AMOUNT IF PAID BY		
AMOUNT IF PAID BY		
DO NOT FOLD STAR	LE OP MILITI ATE	

DO NOT FOLD, STAPLE, OR MUTILATE



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 High Bid Tax Deed Sale

Cert # 007214 of 2020 Date 7/2/2025 Name GEORGINA NUNEZ **Cash Summary**

Cash Deposit	\$380.00
Total Check	\$7,315.70
Grand Total	\$7,695.70

PAM CHILDERS
Clerk of the Circuit C

Deputy Clerk

Escambia County Government Complex • 221 Palafox Place Ste 110 • PENSACOLA, RLOPADA 32502 (850) 595-3793 • FAX (850) 595-4827 • http://www.clerk.co.escambia.fl.us

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 High Bid Tax Deed Sale

Cert # 007214 of 2020 Date 7/2/2025 Name GEORGINA NUNEZ

Cash Summary

Cash Deposit	\$380.00
Total Check	\$7,315.70
Grand Total	\$7,695.70

Maine GLC	ROINA NONEZ	
Purchase Price (high bid amount)	\$7,600.00	Total Check \$7,315.70
+ adv recording deed	\$10.00	Adv Recording Deed \$10.00
+ adv doc. stamps deed	\$53.20	Adv Doc. Stamps \$53.20
+ Adv Recording For Mailing	\$18.50	
Opening Bid Amount	\$2,708.78	Postage \$49.20
		Researcher Copies \$0.00
- postage	\$49.20	
- Researcher Copies	\$0.00	
	,	Adv Recording Mail Cert \$18.50
- Homestead Exempt	\$0.00	
	Appendix of the second	Clerk's Prep Fee \$14.00
=Registry of Court	\$2,659.58	Registry of Court \$2,659.58
Purchase Price (high bid)	\$7,600.00	
-Registry of Court	\$2,659.58	Overbid Amount \$4,891.22
-advance recording (for mail certificate)	\$18.50	
-postage	\$49.20	
-Researcher Copies	\$0.00	
= Overbid Amount	\$4,891.22	
the second secon		DAM CHII DEDC

PAM CHILDERS
Clerk of the Circuit Court

By:		
Deputy	Clerk	

Escambia County Government Complex • 221 Palafox Place Ste 110 • PENSACOLA, FLORIDA 32502 (850) 595-3793 • FAX (850) 595-4827 • http://www.clerk.co.escambia.fl.us

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

Case # 2020 TD 007214 Sold Date 7/2/2025 Name GEORGINA NUNEZ

RegistryOfCourtT = TAXDEED	\$2,659.58
overbidamount = TAXDEED	\$4,891.22
PostageT = TD2	\$49.20
Researcher Copies = TD6	\$0.00
prepFee = TD4	\$14.00
advdocstampsdeed = TAXDEED	\$53.20
advancerecording = TAXDEED	\$18.50
AdvRecordingDeedT = TAXDEED	\$10.00

Date	Docket	Desc	M VIEW IMAGES
6/1/2020	0101	CASE FILED 06/01/2020 CASE NUMBER 2020 TD 007214	
5/7/2024	TD83	TAX COLLECTOR CERTIFICATION	
5/7/2024	TD84	PA INFO	
5/8/2024	RECEIPT	PAYMENT \$456.00 RECEIPT #2024033283	
7/3/2024	TDNOT	NOTICE OF APPLICATION FOR TAX DEED	
7/8/2024	TDNOT	TDNOT DEED - RECORDED (OR.9171.565. / 2024051598)	
3/27/2025	TD82	PROPERTY INFORMATION REPORT	
5/27/2025	TD81	CERTIFICATE OF MAILING	
6/6/2025	TD84	SHERIFF RETURN OF SERVICE	
6/17/2025	TD84	CERTIFIED MAIL TRACKING / RETURNED MAIL / ADDITIONAL RESEARCH	
6/20/2025	CheckVoided	CHECK (CHECKID 143270) VOIDED:	
6/20/2025	CheckMailed	CHECK PRINTED: CHECK # 900039041 - - REGISTRY CHECK	
6/24/2025	TD84	PROOF OF PUBLICATION	
6/30/2025	TD84	2024 TAX BILL	

FEES

EffectiveDate	FeeCode	FeeDesc	TotalFee	AmountPaid	WaivedAmount	AmountOutstanding
5/7/2024 4:22:37 PM	RECORD2	RECORD FEE FIRST PAGE	10.00	10.00	0.00	0.00
5/7/2024 4:22:37 PM	TAXDEED	TAX DEED CERTIFICATES	320.00	320.00	0.00	0.00
5/7/2024 4:22:36 PM	TD4	PREPARE ANY INSTRUMENT	7.00	7.00	0.00	0.00
5/7/2024 4:22:38 PM	TD7	ONLINE AUCTION FEE	59.00	59.00	0.00	0.00
5/7/2024 4:27:40 PM	TD10	TAX DEED APPLICATION	60.00	60.00	0.00	0.00
		Total	456.00	456.00	0.00	0.00

RECEIPTS

ReceiptDate	ReceiptNumber	Received_from	payment_amt	applied_amt	refunded_amt
5/8/2024 7:45:59 AM	2024033283	SAVVY FL LLC	456.00	456.00	0.00
		Total	456.00	456.00	0.00

REGISTRY

CashierDate Type TransactionID			TransactionName	Name	Amount	Status	
6/20/2025 9:19:10 AM	Check (outgoing)	102010363	ESCAMBIA SUN PRESS	605 S OLD CORRY FIELD RD	200.00	900039041 CLEARED ON 6/20/2025	
5/8/2024 7:45:59 AM	Deposit	101892180	SAVVY FL LLC		320.00	Deposit	
Deposited			Used		Ba	lance	
320.00			8,400.00	-8,080.00			

Auction Results Report

φ ?

** Doc stamps for tax deed auctions are due in conjunction with the final payment due at 11:00 AM CT on the following business day after the sale.

Sale Date	Case ID	Parcel	Bidder	Winning Deposit	Auction	Clerk Eas	Rec Fee	-	POPR F	Doc Stam	Total Due	Certificate Number	Name On Title	Title Address
07/02/2025 <u>20</u>	20 TD 007214	14:	t Name on Title	J		_ SP&E		×J	\$0.00	\$53.20	\$7,315.70	07214	Deeds investment	
07/02/2025 20	19 TD 007687	001	Name on Title	Custom Fields	Style				\$0.00	\$156.10	\$21,383.60	07687	Michael L and Lisa	5009 Soundside
07/02/2025 20	19 TD 005601	08:	Marile on Tibe						\$0.00	\$11.20	\$1,453.70	05601	Mark Broome	2795 W. Highwa
-	19 TD 005587	08:	Case Nur	nber: 2020 TE	007214				\$0.00	\$10.50	\$53.00	05587		
	19 TD 005539	08:	Result Da	ite: 07/02/202	5				\$0.00	\$9.80	\$52.30	05539		
	19 TD 005538	08:							\$0.00	\$9.80	\$52.30	05538		
- -	19 TD 005537	08:	Title Info	mation:					\$0.00	\$9.80	\$52.30	05537		
	019 TD 005505	08:	Name:	Deeds Investm	ents Group	LLC		1	\$0.00	\$36.40	\$5,018.90	05505	Tatyana Gooch	2790 Joe Pruitt
	019 TD 005188	35:						- 54	\$0.00	\$9.10	\$51.60	05188		
	019 TD 002642	16:	Address1:	3034 Suwanne	e Ct			- 194 195	\$0.00	\$15.40	\$2,057.90	02642	Andala Enterprise	5201 North Da
	019 TD 002010	04:	A didropoOr						\$0.00	\$21.70	\$2,964.20	02010	Tatyana Gooch	2790 Joe Pruit
	018 TD 008221	001	Address2:					Ŀ	\$0.00	\$140.70	\$19,278.20	08221	SEE CHELL INVE	1221 E JACKS
	018 TD 008060	001	City:	Apopka					\$0.00	\$77.00	\$10,569.50	08060	LGP4, LLC	803 N. Hwy 95
	018 TD 006794	10	•						\$0.00	\$21.70	\$2,964.20	06794	LGP4, LLC	803 N. Hwy 95
_	018 TD 006460	06:	State: FL 🗸						\$0.00	\$21.70	\$2,964.20	06460	LGP4, LLC	803 N. Hwy 95
_	018 TD 005445	35.	Zip:	32703					\$0.00	\$58.80	\$8,081.30	05445	Haesung Park	11318 Mallory
	018 TD 003697	34:							\$0.00	\$86.10	\$11,813.60	03697	Champion Peak L	16901A N 9th A
					Cancel	Upd	ate	F.	h L					
		6.51							9					

of 1 ... »: 30 🕶

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TOTALS: Items Count: 17 Balance: \$94,655.00 Clerk Fees: \$0.00 Rec Fees: \$722.50 Doc Stamps: \$749.00 Total Due: \$96,126.50

020201

Georgina Nunez

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\$7,600.00

Deposit \$1,115.00