

APPLICATION FOR TAX DEED

Section 197.502, Florida Statutes

512
R. 12/16

Application Number: 2200132

To: Tax Collector of ESCAMBIA COUNTY, Florida

I,

KEYS FUNDING LLC - 2020
US BANK CF KEYS FUNDING LLC - 2020
PO BOX 645040
CINCINNATI, OH 45264-5040,

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

Account Number	Certificate No.	Date	Legal Description
14-4120-000	2020/8458	06-01-2020	E 15 FT OF LT 26 ALL LTS 27 28 BLK 54 NORTH HILL HIGHLANDS PLAT DB 62 P 244 ALSO SLY 10 FT OF ALLEY ADJOINING N LI OF SD LTS VACATED BY ORD 60-80 OR 503 P 328 CA 107

I agree to:

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

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

Electronic signature on file
KEYS FUNDING LLC - 2020
US BANK CF KEYS FUNDING LLC - 2020
PO BOX 645040
CINCINNATI, OH 45264-5040

04-20-2022
Application Date

Applicant's signature

Part 5: Clerk of Court Certified Amounts (Lines 8-14)	
8. Processing tax deed fee	
9. Certified or registered mail charge	
10. Clerk of Court advertising, notice for newspaper, and electronic auction fees	
11. Recording fee for certificate of notice	
12. Sheriff's fees	
13. Interest (see Clerk of Court Instructions, page 2)	
14. Total Paid (Lines 8-13)	
15. Plus one-half of the assessed value of homestead property, if applicable under s. 197.502(6)(c), F.S.	
16. Statutory opening bid (total of Lines 7, 14, 15, and 16 if applicable)	
Sign here: _____ Date of sale <u>11/07/2022</u> Signature, Clerk of Court or Designee	

INSTRUCTIONS

16.25

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.

E 15 FT OF LT 26 ALL LTS 27 28 BLK 54 NORTH HILL HIGHLANDS PLAT DB 62 P 244 ALSO SLY 10 FT OF ALLEY ADJOINING N LI OF SD LTS VACATED BY ORD 60-80 OR 503 P 328 CA 107



CERTIFICATION OF TAX DEED APPLICATION

Sections 197.502 and 197.542, Florida Statutes

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

1122.39

Part 1: Tax Deed Application Information

Applicant Name Applicant Address	KEYS FUNDING LLC - 2020 US BANK CF KEYS FUNDING LLC - 2020 PO BOX 645040 CINCINNATI, OH 45264-5040	Application date	Apr 20, 2022
Property description	WATSON CHARLIE H C/O ANTOINETTE WATSON PO BOX 17002 PENSACOLA, FL 32522 1401 N E ST 14-4120-000 E 15 FT OF LT 26 ALL LTS 27 28 BLK 54 NORTH HILL HIGHLANDS PLAT DB 62 P 244 ALSO SLY 10 FT OF ALLEY (Full legal attached.)	Certificate #	2020 / 8458
		Date certificate issued	06/01/2020

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

Column 1 Certificate Number	Column 2 Date of Certificate Sale	Column 3 Face Amount of Certificate	Column 4 Interest	Column 5: Total (Column 3 + Column 4)
# 2020/8458	06/01/2020	1,507.01	75.35	1,582.36
→ Part 2: Total*				1,582.36

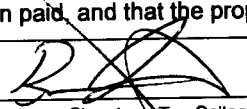
Part 3: Other Certificates Redeemed by Applicant (Other than County)

Column 1 Certificate Number	Column 2 Date of Other Certificate Sale	Column 3 Face Amount of Other Certificate	Column 4 Tax Collector's Fee	Column 5 Interest	Total (Column 3 + Column 4 + Column 5)
# /					
Part 3: Total*					0.00

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


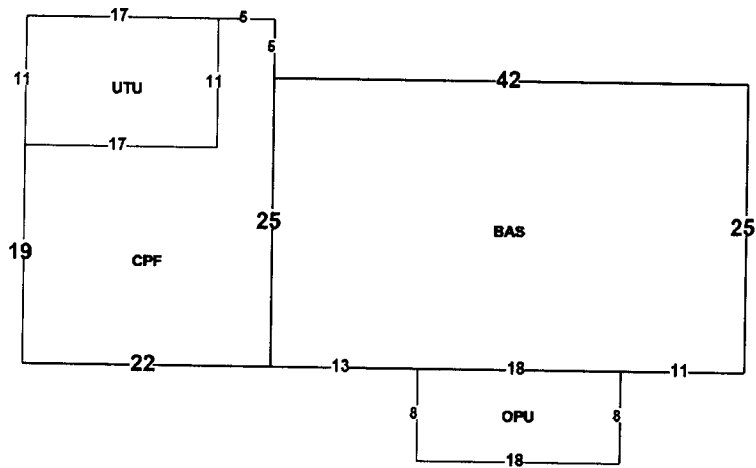
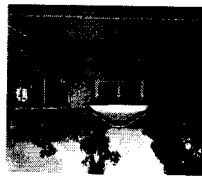
1. Cost of all certificates in applicant's possession and other certificates redeemed by applicant (*Total of Parts 2 + 3 above)	1,582.36
2. Delinquent taxes paid by the applicant	0.00
3. Current taxes paid by the applicant	0.00
4. Property information report fee	200.00
5. Tax deed application fee	175.00
6. Interest accrued by tax collector under s.197.542, F.S. (see Tax Collector Instructions, page 2)	0.00
7. Total Paid (Lines 1-6)	1,957.36

I certify the above information is true and the tax certificates, interest, property information report fee, and tax collector's fees have been paid, and that the property information statement is attached.

Sign here:  Escambia, Florida
Date April 28th, 2022

Signature Tax Collector or Designee

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

Structural Elements**DECOR/MILLWORK-AVERAGE****DWELLING UNITS-1****EXTERIOR WALL-SIDING-SHT.AVG.****FLOOR COVER-PINE/SOFTWOOD****FOUNDATION-WOOD/NO SUB FLR****HEAT/AIR-WALL/FLOOR FURN****INTERIOR WALL-DRYWALL-PLASTER****NO. PLUMBING FIXTURES-3****NO. STORIES-1****ROOF COVER-COMPOSITION SHG****ROOF FRAMING-GABLE****STORY HEIGHT-0****STRUCTURAL FRAME-WOOD FRAME** **Areas - 1854 Total SF****BASE AREA - 1050****CARPORT FIN - 473****OPEN PORCH UNF - 144****UTILITY UNF - 187****Images**

7/19/2021 12:00:00 AM

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

Last Updated:05/03/2022 (tc.54860)



Chris Jones

Escambia County Property Appraiser

[Real Estate Search](#)
[Tangible Property Search](#)
[Sale List](#)

◀ Nav. Mode ☒ Account ☐ Parcel ID ▶

[Printer Friendly Version](#)

General Information Parcel ID: 0005009050026054 Account: 144120000 Owners: WATSON CHARLIE H Mail: C/O ANTOINETTE WATSON PO BOX 17002 PENSACOLA, FL 32522 Situs: 1401 N E ST 32501 Use Code: SINGLE FAMILY RESID Taxing Authority: PENSACOLA CITY LIMITS Tax Inquiry: Open Tax Inquiry Window Tax Inquiry link courtesy of Scott Lunsford Escambia County Tax Collector		Assessments <table border="1"> <thead> <tr> <th>Year</th> <th>Land</th> <th>Imprv</th> <th>Total</th> <th>Cap Val</th> </tr> </thead> <tbody> <tr> <td>2021</td> <td>\$33,750</td> <td>\$55,749</td> <td>\$89,499</td> <td>\$84,649</td> </tr> <tr> <td>2020</td> <td>\$28,125</td> <td>\$48,829</td> <td>\$76,954</td> <td>\$76,954</td> </tr> <tr> <td>2019</td> <td>\$28,125</td> <td>\$45,574</td> <td>\$73,699</td> <td>\$73,334</td> </tr> </tbody> </table> Disclaimer Market Value Breakdown Letter Tax Estimator File for New Homestead Exemption Online	Year	Land	Imprv	Total	Cap Val	2021	\$33,750	\$55,749	\$89,499	\$84,649	2020	\$28,125	\$48,829	\$76,954	\$76,954	2019	\$28,125	\$45,574	\$73,699	\$73,334
Year	Land	Imprv	Total	Cap Val																		
2021	\$33,750	\$55,749	\$89,499	\$84,649																		
2020	\$28,125	\$48,829	\$76,954	\$76,954																		
2019	\$28,125	\$45,574	\$73,699	\$73,334																		

Sales Data <table border="1"> <thead> <tr> <th>Sale Date</th> <th>Book</th> <th>Page</th> <th>Value</th> <th>Type</th> <th>Official Records (New Window)</th> </tr> </thead> <tbody> <tr> <td>01/1970</td> <td>503</td> <td>328</td> <td>\$11,670</td> <td>WD</td> <td></td> </tr> </tbody> </table> Official Records Inquiry courtesy of Pam Childers Escambia County Clerk of the Circuit Court and Comptroller	Sale Date	Book	Page	Value	Type	Official Records (New Window)	01/1970	503	328	\$11,670	WD		2021 Certified Roll Exemptions None Legal Description E 15 FT OF LT 26 ALL LTS 27 28 BLK 54 NORTH HILL HIGHLANDS PLAT DB 62 P 244 ALSO SLY 10 FT OF ALLEY... Extra Features None
Sale Date	Book	Page	Value	Type	Official Records (New Window)								
01/1970	503	328	\$11,670	WD									

Parcel Information Section Map Id: CA107 Approx. Acreage: 0.2583 Zoned: R-1AAA Evacuation & Flood Information Open Report	<div style="text-align: right;">Launch Interactive Map</div>
---	--

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

Buildings

Address: 1401 N E ST, Year Built: 1948, Effective Year: 1965, PA Building ID#: 24171

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That **KEYS FUNDING LLC – 2020** holder of **Tax Certificate No. 08458**, issued the **1st day of June, A.D., 2020** has filed same in my office and has made application for a tax deed to be issued thereon. Said certificate embraces the following described property in the County of Escambia, State of Florida, to wit:

**E 15 FT OF LT 26 ALL LTS 27 28 BLK 54 NORTH HILL HIGHLANDS PLAT DB 62 P 244 ALSO
SLY 10 FT OF ALLEY ADJOINING N LI OF SD LTS VACATED BY ORD 60-80 OR 503 P 328 CA
107**

SECTION 00, TOWNSHIP 0 S, RANGE 00 W

TAX ACCOUNT NUMBER 144120000 (1122-39)

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

CHARLIE H WATSON

Unless said certificate shall be redeemed according to law, the property described therein will be sold to the highest bidder at public auction at 9:00 A.M. on the **first** Monday in the month of November, which is the **7th day of November 2022**.

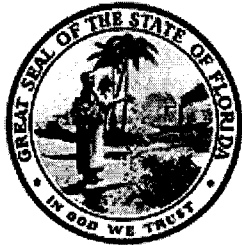
Dated this 11th day of May 2022.

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



PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

By:
Emily Hogg
Deputy Clerk



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

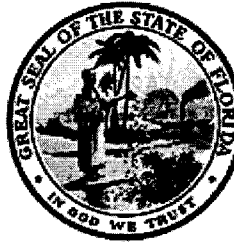
Tax Deed - Redemption Calculator

Account: 144120000 Certificate Number: 008458 of 2020

Redemption Yes ☒ Application Date 4/20/2022 Interest Rate 18%

	Final Redemption Payment ESTIMATED	Redemption Overpayment ACTUAL
	Auction Date 11/7/2022	Redemption Date 5/31/2022
Months	7	1
Tax Collector	\$1,957.36	\$1,957.36
Tax Collector Interest	\$205.52	\$29.36
Tax Collector Fee	\$6.25	\$6.25
Total Tax Collector	\$2,169.13	\$1,992.97 TC
Record TDA Notice	\$17.00	\$17.00
Clerk Fee	\$119.00	\$119.00
Sheriff Fee	\$120.00	\$120.00
Legal Advertisement	\$200.00	\$200.00
App. Fee Interest	\$47.88	\$6.84
Total Clerk	\$503.88	\$462.84 CH
Release TDA Notice (Recording)	\$10.00	\$10.00
Release TDA Notice (Prep Fee)	\$7.00	\$7.00
Postage	\$60.00	\$0.00
Researcher Copies	\$0.00	\$0.00
Total Redemption Amount	\$2,750.01	\$2,472.81
	Repayment Overpayment Refund Amount	\$277.20

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 008458

Redeemed Date 5/27/2022

Name VICTOR WATSON 1401 N E ST PENSACOLA FL 32501

Clerk's Total = TAXDEED	\$503.88	2135.81
Due Tax Collector = TAXDEED	\$2,169.13	
Postage = TD2	\$60.00	
ResearcherCopies = TD6	\$0.00	
Release TDA Notice (Recording) = RECORD2	\$10.00	
Release TDA Notice (Prep Fee) = TD4	\$7.00	

• For Office Use Only

Date	Docket	Desc	Amount Owed	Amount Due	Payee Name
------	--------	------	-------------	------------	------------

FINANCIAL SUMMARY

No Information Available - See Dockets

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



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

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

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

**PAM CHILDERS, CLERK OF THE CIRCUIT COURT
Tax Certificate Redeemed From Sale
Account: 144120000 Certificate Number: 008458 of 2020**

Payor: VICTOR WATSON 1401 N E ST PENSACOLA FL 32501 Date 5/27/2022

Clerk's Check #	1	Clerk's Total	\$503.88
Tax Collector Check #	1	Tax Collector's Total	\$2,159.13
		Postage	\$60.00
		Researcher Copies	\$0.00
		Recording	\$10.00
		Prep Fee	\$7.00
		Total Received	\$2,750.01

\$2152.81

**PAM CHILDERS
Clerk of the Circuit Court**

Received 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>**

RELEASE OF NOTICE OF APPLICATION FOR TAX DEED

Pursuant to § 197.502(5)(c), Florida Statutes, the Escambia County Clerk of Court fully releases the Notice of Tax Deed Application recorded at Official Records Book 8782, Page 1769, of Escambia County, for the tax certificate, tax deed, and property described below:

Tax Certificate No. Certificate No. 08458, issued the 1st day of June, A.D., 2020

TAX ACCOUNT NUMBER: **144120000 (1122-39)**

DESCRIPTION OF PROPERTY:

**E 15 FT OF LT 26 ALL LTS 27 28 BLK 54 NORTH HILL HIGHLANDS PLAT DB 62 P 244 ALSO SLY
10 FT OF ALLEY ADJOINING N LI OF SD LTS VACATED BY ORD 60-80 OR 503 P 328 CA 107**

SECTION 00, TOWNSHIP 0 S, RANGE 00 W

NAME IN WHICH ASSESSED: CHARLIE H WATSON

Dated this 27th day of May 2022.



PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

By:
Emily Hogg
Deputy Clerk

BK: 5999 PG: 1946 Last Page

Dated: 9/21/06

Emerald Coast Utilities Authority

By: Veronica SmithSTATE OF FLORIDA
COUNTY OF ESCAMBIAThe foregoing instrument was acknowledged before me this 21ST day of
SEPTEMBER, 20 06, by VERONICA SMITHof the Emerald Coast Utilities Authority, who is personally known to me and who did
not take an oath.SUZANNE COFFEY
My Comm. Exp. Dec. 17, 2008
LD # 103608 DD# 492341
() Personally Known () Other LD.

[NOTARY SEAL]

Revised 10/05
RWK:lsSuzanne Coffey
Notary Public - State of Florida

Recorded in Public Records 09/27/2006 at 03:07 PM OR Book 5999 Page 1945,
Instrument #2006097797, Ernie Lee Magaha Clerk of the Circuit Court Escambia
County, FL Recording \$18.50

This Instrument Was Prepared
By And Is To Be Returned To:
VERONICA SMITH
Emerald Coast Utilities Authority
9255 Sturdevant Street
Pensacola, Florida 32514-0311



NOTICE OF LIEN

STATE OF FLORIDA
COUNTY OF ESCAMBIA

Notice is hereby given that the EMERALD COAST UTILITIES AUTHORITY has a lien against the following described real property situated in Escambia County, Florida, for water, wastewater, and/or sanitation service provided to the following customer:

E 15 FT OF LT 26 ALL LTS 27 28 BLK 54 NORTH HILL
HIGHLANDS PLAT DB 62 P 244 ALSO SLY 10 FT OF ALLEY
ADJOINING ...

Customer: CHARLIE H WATSON

Account Number: 2282-1953

Amount of Lien: \$212.77, together with additional unpaid utility service charges, if any, which may accrue subsequent to the date of this notice, and simple interest on unpaid charges at 18 percent per annum, or at such lesser rate as may be allowed by law.

This lien is imposed in accordance with Section 159.17, Florida Statutes, Chapter 92-248, Laws of Florida, as amended and Emerald Coast Utilities Authority Resolution 87-10, as amended.

Provided, however, that if the above-named customer has conveyed said property by means of a deed recorded in the public records of Escambia County, Florida, prior to the recording of this Instrument, or if the interest of the above-named customer is foreclosed by a proceeding in which notice of lis pendens has been filed prior to the recording of this Instrument, this lien shall be void and of no effect.

CENTRAL
CREDIT UNION OF FLORIDA

P.O. Box 17048 • 820 North W. St. • Pensacola, FL 32522
474-0670

EXPRESS
Mortgage Deed

DR 500 2601 PG 490

STATE OF FLORIDA
COUNTY OF ESCAMBIA

NAME OF OWNER(S) (Called "You") **CHARLIE H. WATSON** DATE **2 SEP 1988**

AMOUNT OF MORTGAGE

This mortgage secures an initial advance of \$ **4,021.15**. It also secures future advances up to a maximum credit limit of \$ **11,000.00**. This is a home equity loan obtained from the Credit Union (called "we," "us," or "our") and we will maintain this mortgage as security even if the amount advanced is repaid, unless you ask us to satisfy this mortgage. However, even if you ask us to satisfy this mortgage, we will maintain our interest in the security if you are in default on any other loan.

MORTGAGED PROPERTY

Description: The East 15 feet of Lot 26 and all of lots 27 and 28 in Block 54, North Hill Highland, the Dallas Land Company's resubdivision of a part of the Dallas Tract, City of Pensacola, Escambia County, Florida, according to plat recorded in Deed Book 62, page 244 of the record of said County.

THIS INSTRUMENT PREPARED BY W C MELSON OF
CENTRAL CREDIT UNION OF FLORIDA
P O BOX 17048, PENSACOLA, FL 32522

This property is located in **ESCAMBIA** County, **FLORIDA**.
Together with all structures and future improvements, including all current and future fixtures, equipment and appliances.

GRANT OF MORTGAGE

You are the owner of the property described above. By this Agreement you grant, bargain, sell, and convey the property to us as security for a debt owed or to be owed. You agree to use the proceeds of this loan for the intended purpose. If the purpose of any advance is a home improvement, you agree to complete any improvements to the property in accordance with plans furnished to us, and to provide us with evidence that you've paid for the improvements. Unless you tell us otherwise in writing, this is a first mortgage and there are no other claims against the property.

DEFAULT

You will be in default if:
1. You fail to comply with any of the terms of your home equity Loan Agreement or this mortgage deed.
2. A judgment is entered against you or the property.
3. Any mortgage or lien superior or inferior to this one is in default.
4. You die.
5. You default on any other loan with us.

ACTION UPON DEFAULT

If you are in default, we may require you to pay the entire unpaid amount on all loans at once. We may foreclose this mortgage, and we may appoint a receiver. If, in our opinion, one is necessary to protect our security, you agree to pay our reasonable expenses to protect the security, including costs to inspect, insure, or maintain the value of the security. In addition, if we foreclose, you will pay reasonable legal fees and cost of foreclosure. If we are required to advance funds to protect the security, this mortgage will secure those advances.

ASSUMPTION OF MORTGAGE

You may only transfer title with our prior written consent. We will provide forms for this purpose and we may charge a fee for this service. Any person to whom you transfer title will pay interest based on our current rate. If you transfer title without our written consent, we may declare the entire unpaid amount due.

INCORPORATION BY REFERENCE

This Mortgage Deed is given, for consideration, as a part of an open-end lending plan offered by us. All terms of all other agreements are incorporated by reference herein.

OWNER'S OBLIGATIONS

While any part of this loan is unpaid, you promise:

1. To maintain the property and keep it in good repair.
2. To pay all taxes due on the property and provide us with evidence that they have been paid.
3. To keep the property fully insured against loss or damage. You also agree to make your insurance policy payable to us and to deliver a copy of the policy to us upon request. You will notify us in writing of any loss and we have the right to any recovery you make from your insurance company for any reason.
4. To prevent the addition of any lien or security interest and to keep all other mortgages current at all times.
5. To not convey the property by gift, sale or lease for a period in excess of three years, without our prior written consent.
6. To protect our interest in the property and to defend it against all other claims.
7. To permit us to inspect the property at our reasonable discretion.

NOTICE: THIS MORTGAGE MAY BE USED TO SECURE FUTURE ADVANCES

SIGNATURES

Witness *[Signature]*
Witness *[Signature]*

[Signature] (SEAL)
Signature of Owner
CHARLIE H. WATSON

Witness
State of **FLORIDA** County of **ESCAMBIA**

[Signature] (SEAL)
Signature of Owner

This document was acknowledged before me this **2nd** day of **SEPTEMBER**, 19 **88** by **CHARLIE H. WATSON** (Owner)
and **N/A** (Owner)

NOTARY PUBLIC My Commission Expires Oct. 27, 1990

White — Credit Union Copy Yellow — Member's Copy

2601M 489

ADDITIONAL TERMS AND CONDITIONS

PREPAYMENT: You may prepay this loan in full or in part, without penalty and this prepayment will decrease the **FINANCE CHARGE**.

LATE PAYMENT: Late payment will increase the cost of credit. If your payment is more than 7 days late, we may collect a late payment charge from you of 20% of the **FINANCE CHARGE** then due with a minimum of \$5.

DEFAULT: If you default on any loan under this Agreement, we may require you to pay at once the total principal loan balance of all loans plus any late payment charges and **FINANCE CHARGE** due. You must also pay any collection costs we incur. If we use an attorney to collect, you must pay our reasonable attorney's fees. You will be in default if: (1) you do not pay on time; (2) you obtain an advance based on a false or misleading application; (3) you become insolvent or bankrupt; (4) you fail to notify us if your credit or debit card or draft is lost or stolen; (5) you do not fulfill any promise made in this Agreement or in any Security Agreement or Mortgage Deed; or (6) we feel any loan is insecure. Default under one loan can be considered as default under all loans.

OTHER RIGHTS: You agree that you will honor the terms of this Agreement, even if we agree to renew the loan, extend it, revise its terms or release the security without notifying you. You also agree that all existing balances for any obligation you owe to us may be incorporated within this Agreement. We can also delay enforcing any of our other rights under this Agreement without losing them. These same conditions apply to everyone who signs on the reverse side, though we may limit a guarantor's liability to specific advances.

GUARANTOR'S LIABILITY: Each person other than you who signs this Agreement guarantees payment. A guarantor may be relieved of liability for future advances only if we approve in writing.

DEFAULT AND OVER-CREDIT LIMIT CHARGE: If any credit or debit card is used or loan draft is submitted against a delinquent (defaulted) account, or which would result in an unpaid loan balance in excess of your credit limit, we may charge you an additional fee in the amount of \$10 per each such occurrence, whether or not the advance is honored.

CREDIT LIFE/DISABILITY INSURANCE: Credit Life and Disability Insurance are not required. If you desire such insurance, you may obtain it from any source you choose. If you obtain such insurance through us, it must be requested in writing on a separate agreement signed by you.

TERMINATION OF AGREEMENT: We may terminate this Agreement if (1) you are no longer deemed creditworthy; (2) you fail to comply with this Agreement; or (3) other good cause arises.

SECURITY

SECURITY INTEREST: All loans are secured by a \$5 minimum deposit and a pledge of all Shares now deposited or to be deposited with us. If you default, we have a lien under Section 107(11) of the Federal Credit Union Act in all Shares. Notwithstanding that statutory right, we will claim no security in any Individual Retirement Trust or Keogh Plan. We will require you to give us a security interest in the collateral by executing a Security Agreement or Mortgage Deed. The specific collateral will be listed and described in any security instrument you sign. When you repay any loan for which a security interest has been given, we may retain security in a Mortgage Deed, whether or not the amount it secures has been repaid unless you ask us to release it. However, if you are then in default on any other loan, we will maintain all security under this Agreement until you are no longer in default.

REPOSSESSION: If you default, we may take possession of the collateral, and we can sell it and apply the proceeds to the unpaid loan balance under this Agreement. You will have to pay our expenses in taking possession of and selling the collateral. If the proceeds are not enough to pay those expenses, the unpaid balance under this Agreement, and the **FINANCE CHARGE** then due, you must pay the difference. You are entitled to any excess if the proceeds are more than you owe.

PROPERTY INSURANCE: Property insurance, if required by the terms of a Security Agreement or Mortgage Deed may be obtained from whomsoever you choose.

YOUR BILLING RIGHTS - KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

NOTIFY US IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT.

If you think your statement is wrong, or if you need more information about a transaction on your statement, write us at the address listed on the reverse side. Write us as soon as possible. We must hear from you not later than 60 days after we've sent you the first statement on which the problem or error appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and member number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your credit card bill automatically from your share or share draft account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter must reach us three business days before the automatic payment is scheduled to occur.

YOUR RIGHTS AND OUR RESPONSIBILITIES AFTER WE RECEIVE YOUR WRITTEN NOTICE.

We must acknowledge your letter within thirty days, unless we have corrected the error by then. Within ninety days, we must either correct the error or explain why we believe the statement was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to send statements to you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your statement that is not in question. If we find that we made a mistake on your statement, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must still tell anyone to whom we report you that you have a question about your statement. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your statement was correct.

SPECIAL RULE FOR CREDIT CARD PURCHASERS

If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right:

- (a) You must have made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address; and
- (b) The purchase price must have been for more than \$50.

These limitations do not apply, if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

2601-488



HomeEquity Loan Agreement And Initial Disclosure Statement

2601N 488

STATE OF FLORIDA
COUNTY OF ESCAMBIA

PURPOSE TO PAY
This is a HomeEquity Loan Agreement and Initial Disclosure Statement between you and the Credit Union (referred to as "us", "we", or "our"). By this Agreement, you promise to pay us all amounts that we advance from time to time, plus a **FINANCE CHARGE**. The **FINANCE CHARGE** begins to accrue on the date of each advance. The terms of this Agreement apply to all advances. We may amend any of the terms of this Agreement and disclose after giving 15 days prior notice and making or delivering you a copy of the amendment(s). This includes increasing or decreasing the daily periodic rate and **ANNUAL PERCENTAGE RATE** on existing unpaid balances.

APPLICATION FOR CREDIT
If you desire a loan, you must complete a credit application. You must update this application at our request. In evaluating your application, we may contact other parties, such as your employers, references, and consumer reporting agencies. We may also call or visit your home or place of work to obtain information. We may also furnish information about your credit history with us to others requesting it. We may set your maximum credit limit, in writing, at the time of your first advance, and we may change it according to our policy as established from time to time.

TERMS AND CONDITIONS
ADVANCES: You, or a joint borrower, may request advances in person, by credit or debit card, draft, or any other method we authorize you to use. The minimum advance at any one time is \$100, except in the case of use of credit or debit card. If you overdraw your Share account(s), we may transfer funds directly into your account, in multiples of \$100, within your available credit limit. That transfer will be considered an advance under this agreement.

REPAYMENT: Your first payment will be due at our address on the date established by us at the time of your first advance, but at least within 45 days. Unless we change the date, payments thereafter will be made monthly, on that date. Your minimum monthly payment shown in the table below will be based on the unpaid principal balance determined after each advance on each loan and will remain the same even though the unpaid principal balance decreases. Payments will be applied first to any late payment charges due as explained on the reverse side, then to **FINANCE CHARGE**, and then to the unpaid principal balance.

If you have more than one loan with us, we will apply payments so that the minimum payment will be made on each loan. If the payment is more or less than the minimum payment due, we may apply it solely at our discretion. We can agree with you in writing to different payment terms, except that the minimum monthly payment can never be less than the lesser of (1) \$30 on each loan, or (2) the unpaid loan balance(s).

DETERMINATION OF FINANCE CHARGE: We will determine and impose your **FINANCE CHARGE** by applying the appropriate daily periodic rate shown in the table below to the daily unpaid principal balance for the number of days that balance remains unpaid. The daily periodic rate is the **ANNUAL PERCENTAGE RATE** divided by 365. The rates which apply depend upon the types of loans and payment terms you select. To get the daily unpaid principal balance, we take the beginning balance each day, add any new advances or debits, and subtract any payments or credits.

TABLE OF FINANCE CHARGES ESTIMATED

The types of loans we may offer are listed below. You may have more than one type of loan at any one time, or you may have more than one loan of the same type, but only where separate advances secured by separate collateral are made. The type of loan you have will be determined by the collateral offered. Regardless of the number of loans, the unpaid loan balance owed under this Agreement at any one time will be the total amount owed on all advances.

Collateral	Minimum Payment Per \$100 Borrowed	ANNUAL PERCENTAGE RATE	Daily Periodic Rate
REAL PROPERTY HOME IMPROVEMENT LOAN	3.34	9.9	.0271233

MAXIMUM INTEREST RATE WILL NOT EXCEED 18 % (ANNUAL PERCENTAGE RATE)

ADDITIONAL CHARGES
Additional charges which you may incur during loan processing that are not a part of the **FINANCE CHARGE** are listed below. Amounts that are estimates, are followed by an "e".

Life Insurance _____
Appraisal Fee _____
Survey _____
State Tax Stamps _____
DATE _____
JOE A. FLOWERS, COMPTROLLER
CERT. REG. 3811

15.00
6.15

JOE A. FLOWERS
JOE A. FLOWERS
JOE A. FLOWERS

PLAN DESIRED: ☒ With Joint Borrower(s)
The person signing as joint borrower may also receive advances and is equally bound by the terms of this Agreement. Any cancellation of the power to make advances must be submitted in writing to us, and approved by us.

N/A (SEAL)
Signature Of Joint Borrower And Relationship

SIGNATURES
Signature Of Member
CHARLIE H. WATSON (SEAL)
Signature Of Borrower Or Co-Maker
1401 North "E" Street
Pensacola, Florida (SEAL)

White — Credit Union Copy Yellow — Member's Copy Pink — Other Owner's Copy

State of Florida
Escambia County

WARRANTY DEED

503 328

Know All Men by These Presents: That Sarah E. Wright, a divorced and unmarried single woman

for and in consideration of Ten (\$10.00) Dollars and other good and valuable considerations, the receipt whereof is hereby acknowledged, do bargain, sell, convey and grant unto Charles H. Watson and Mary Lee Watson, husband and wife,

their heirs, executors, administrators and assigns, forever, the following described real property, situate, lying and being in the County of Escambia, State of Florida

to-wit: The East 15 feet of Lot 26 and all of Lots 27 and 28 in Block 54, North Hill Highlands, the Dallas Land Company's resubdivision of a part of the Dallas Tract, City of Pensacola, Escambia County, Florida, according to plat recorded in Deed Book 62, page 244 of the record of said County.

There is expressly excepted from the warranties herein contained all easements and restrictions of record, if any, and the lien of ad valorem real property taxes for the year 1970 and subsequent years.

425862

FILED
IN
RECORD
OFFICE
OF
CLERK
JUL 23 8 44 AM '71
PENSACOLA, FLORIDA

PREPARED BY: Donald K. Nuttgen
MILNER & VIVIANO
ATTORNEYS AT LAW
321 S. ALCONY ST.
PENSACOLA, FLORIDA 32501

Together with all and singular the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining, free from all exemptions and right of homestead.

And I, the covenantor, that I am well seized of an indefeasible estate in fee simple in the said property, and have a good right to convey the same; that it is free of lien or encumbrance, and that my heirs, executors and administrators, the said grantee and their heirs, executors, administrators and assigns, in the quiet and peaceable possession and enjoyment thereof, against all persons lawfully claiming the same, shall and will forever warrant and defend.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 21st

day of August, A.D. 1970.

Subscribed and delivered in the presence of

[Signature] Sarah E. Wright (SEAL)
[Signature] Mary Lee Watson (SEAL)

State of Florida
Escambia County

Before the subscriber personally appeared Sarah E. Wright, a divorced and unmarried single woman

known to me, and known to me to be the individual described by said name in and who executed the foregoing instrument and acknowledged that she executed the same for the uses and purposes therein set forth.

Given under my hand and official seal this 21st day of August, 1970.

CLERK
COUNTY



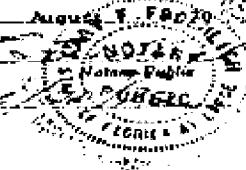
FLORIDA
AMERICAN
1970

DOCUMENTARY
SUR TAX
\$ 08.90

My commission expires

CLERK
COUNTY

STATE OF FLORIDA
DOCUMENTARY
STAMP TAX
\$ 35.00



PROPERTY INFORMATION REPORT

August 21, 2022

Tax Account #:14-4120-000

**LEGAL DESCRIPTION
EXHIBIT "A"**

**E 15 FT OF LT 26 ALL LTS 27 28 BLK 54 NORTH HILL HIGHLANDS PLAT DB 62 P 244 ALSO
SLY 10 FT OF ALLEY ADJOINING N LI OF SD LTS VACATED BY ORD 60-80 OR 503 P 328 CA
107**

SECTION 00, TOWNSHIP 0 S, RANGE 00 W

TAX ACCOUNT NUMBER 14-4120-000(1122-39)

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:	<u>NOVEMBER 7, 2022</u>
TAX ACCOUNT #:	<u>14-4120-000</u>
CERTIFICATE #:	<u>2020-8458</u>

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

YES	NO	
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Notify City of Pensacola, P.O. Box 12910, 32521
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Notify Escambia County, 190 Governmental Center, 32502
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Homestead for <u>2021</u> tax year.

CHARLIE H WATSON
MARY LEE WATSON
C/O ANTOINETTE WATSON
PO BOX 17002
PENSACOLA, FL 32522

CENTRAL CREDIT UNION OF FLORIDA
PO BOX 17048
PENSACOLA, FL 32522

EMERALD COAST UTILITIES AUTHORITY
9255 STURDEVANT ST
PENSACOLA, FL 32514-0311

CHARLIE H WATSON
AND MARY LEE WATSON
1401 N E ST
PENSACOLA, FL 32501

Certified and delivered to Escambia County Tax Collector, this 21st day of August, 2021.
PERDIDO TITLE & ABSTRACT, INC.



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

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

**PROPERTY INFORMATION REPORT
CONTINUATION PAGE**

August 21, 2022

Tax Account #: **14-4120-000**

1. The Grantee(s) of the last deed(s) of record is/are: **Charlie H. Watson and Mary Lee Watson**
By Virtue of Warranty Deed recorded 8/25/1970 in OR 503/328
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 Central Credit Union of Florida recorded 9/12/1988 OR 2601/488**
 - b. **Notice of Lien in favor of Emerald Coast Utilities Authority recorded 9/27/2006 OR 5999/1945**
4. Taxes:

Taxes for the year(s) NONE are delinquent. ☒ Mark if paid
Tax Account #: 14-4120-000
Assessed Value: \$84,649.00
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.



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

THE ATTACHED REPORT IS ISSUED TO:

SCOTT LUNSFORD, ESCAMBIA COUNTY TAX COLLECTOR

TAX ACCOUNT #: 14-4120-000 CERTIFICATE #: 2020-8458

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

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

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

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

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

Period Searched: 8/8/2002 to and including 8/8/2022 Abstractor: BYRON BROWN

BY

Michael A. Campbell,
As President
Dated: August 21, 2022