

APPLICATION FOR TAX DEED

Section 197.502, Florida Statutes

512
R. 12/16

Application Number: 2300277

To: Tax Collector of ESCAMBIA COUNTY, Florida

I,
ATCF II FLORIDA-A, LLC
PO BOX 69239
BALTIMORE, MD 21264-9239,

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

Account Number	Certificate No.	Date	Legal Description
02-0115-700	2021/391	06-01-2021	BEG AT SW COR OF SEC N 0 DEG 0 MIN 3 SEC W ALG W LI 859 65/100 FT N 89 DEG 15 MIN 8 SEC E 424 17/100 FT FOR POB CONT N 89 DEG 15 MIN 8 SEC E ALG S LI 236 73/100 FT TO E LI OF LT 6 BLK 5 NATIONAL LAND SALES S/D S 0 DEG 23 MIN 26 SEC E ALG E LI OF SD LT 6 194 55/ 100 FT TO SE COR OF SD LT 6 S 89 DEG 10 MIN 30 SEC W ALG S LI 40 67/100 FT TO SE COR OF PARC DESC IN OR 918 P 537 N 0 DEG 0 MIN 3 SEC W ALG E LI OF SD PARC 70 01/ 100 FT TO NE COR OF SD PARC S 89 DEG 10 MIN 30 SEC W ALG N LI 196 52/100 FT TO SE COR OF PARC DESC IN OR 319 P 37 N 0 DEG 0 MIN 3 SEC W ALG E LI OF SD PARC 90 01/100 FT TO NE COR OF SD PARC N 1 DEG 25 MIN 27 SEC W 34 87/100 FT TO POB OR 5544 P 1719

I agree to:

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

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

Electronic signature on file
ATCF II FLORIDA-A, LLC
PO BOX 69239
BALTIMORE, MD 21264-9239

Applicant's signature

04-26-2023
Application Date

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.	25,574.50
16. Statutory opening bid (total of Lines 7, 14, 15, and 16 if applicable)	
Sign here: _____ Date of sale <u>02/07/2024</u> Signature, Clerk of Court or Designee	

INSTRUCTIONS

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 SEC N 0 DEG 0 MIN 3 SEC W ALG W LI 859 65/100 FT N 89 DEG 15 MIN 8 SEC E 424 17/100 FT FOR
POB CONT N 89 DEG 15 MIN 8 SEC E ALG S LI 236 73/100 FT TO E LI OF LT 6 BLK 5 NATIONAL LAND SALES S/D S 0 DEG
23 MIN 26 SEC E ALG E LI OF SD LT 6 194 55/ 100 FT TO SE COR OF SD LT 6 S 89 DEG 10 MIN 30 SEC W ALG S LI 40
67/100 FT TO SE COR OF PARC DESC IN OR 918 P 537 N 0 DEG 0 MIN 3 SEC W ALG E LI OF SD PARC 70 01/ 100 FT TO NE
COR OF SD PARC S 89 DEG 10 MIN 30 SEC W ALG N LI 196 52/100 FT TO SE COR OF PARC DESC IN OR 319 P 37 N 0 DEG
0 MIN 3 SEC W ALG E LI OF SD PARC 90 01/100 FT TO NE COR OF SD PARC N 1 DEG 25 MIN 27 SEC W 34 87/100 FT TO
POB OR 5544 P 1719



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

0224-10

Part 1: Tax Deed Application Information					
Applicant Name Applicant Address	ATCF II FLORIDA-A, LLC PO BOX 69239 BALTIMORE, MD 21264-9239		Application date	Apr 26, 2023	
Property description	DAVIS GWENDOLYN Y 1645 KATIE MAE LN PENSACOLA, FL 32534 1545 KATIE MAE LN 02-0115-700 BEG AT SW COR OF SEC N 0 DEG 0 MIN 3 SEC W ALG W LI 859 65/100 FT N 89 DEG 15 MIN 8 SEC E 424 17/100 (Full legal attached.)		Certificate #	2021 / 391	
			Date certificate issued	06/01/2021	
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)	
# 2021/391	06/01/2021	525.80	26.29	552.09	
# 2021/7022	06/01/2021	595.36	29.77	625.13	
→Part 2: Total*				1,177.22	
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)
# 2022/456	06/01/2022	542.19	6.25	27.11	575.55
Part 3: Total*					575.55
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)				1,752.77	
2. Delinquent taxes paid by the applicant				0.00	
3. Current taxes paid by the applicant				480.31	
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)				2,608.08	
I certify the above information is true and the tax certificates, interest, property information report fee, and tax collector's fees have been paid, and that the property information statement is attached.					
Sign here <u>Jennifer N. Cassidy</u> Signature, Tax Collector or Designee			Escambia, Florida Date <u>May 31st, 2023</u>		

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

+ \$12.50



Chris Jones Escambia County Property Appraiser

[Real Estate Search](#)

[Tangible Property Search](#)

[Sale List](#)

[Back](#)

◀ Nav. Mode ☒ Account ☐ Parcel ID ▶

[Printer Friendly Version](#)

General Information

Parcel ID:

101S301101065005

Account:

020115700

Owners:

DAVIS GWENDOLYN Y


Mail:

1645 KATIE MAE LN
PENSACOLA, FL 32534

Situs:

1645 KATIE MAE LN 32534

Use Code:

MOBILE HOME 

Taxing Authority:

COUNTY MSTU

Tax Inquiry:

[Open Tax Inquiry Window](#)

Tax Inquiry link courtesy of Scott Lunsford

Escambia County Tax Collector



Assessments

Year	Land	Imprv	Total	Cap Val
2022	\$28,472	\$40,111	\$68,583	\$51,149
2021	\$28,472	\$33,495	\$61,967	\$49,660
2020	\$28,472	\$30,431	\$58,903	\$48,975

Disclaimer

Tax Estimator

File for New Homestead Exemption Online

Sales Data						2022 Certified Roll Exemptions	
Sale Date	Book	Page	Value	Type	Official Records (New Window)	HOMESTEAD EXEMPTION	
12/2004	5544	1719	\$100	QC		Legal Description 	
Official Records Inquiry courtesy of Pam Childers Escambia County Clerk of the Circuit Court and Comptroller						BEG AT SW COR OF SEC N 0 DEG 0 MIN 3 SEC W ALG W LI 859 65/100 FT N 89 DEG 15 MIN 8 SEC E 424 17/100 FT FOR POB...	
						Extra Features	
						None	

Parcel Information Section Map Id: 10-1S-30-2 Approx. Acreage: 0.7819 Zoned: MDR MDR Evacuation & Flood Information Open Report	<div>Launch Interactive Map</div> <div> View Florida Department of Environmental Protection (DEP) Data</div>
Buildings Address: 1645 KATIE MAE LN, Year Built: 2006, Effective Year: 2006, PA Building ID#: 126087	

Structural Elements

DWELLING UNITS-1

MH EXTERIOR WALL-VINYL/METAL

MH FLOOR FINISH-CARPET

MH FLOOR SYSTEM-TYPICAL

MH HEAT/AIR-HEAT & AIR

MH INTERIOR FINISH-DRYWALL/PLASTER

MH MILLWORK-TYPICAL

MH ROOF COVER-COMP SHINGLE/WOOD

MH ROOF FRAMING-GABLE HIP

MH STRUCTURAL FRAME-TYPICAL

NO. PLUMBING FIXTURES-6

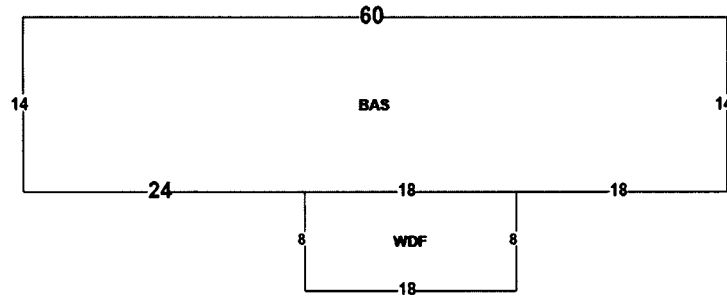
NO. STORIES-1

STORY HEIGHT-0

Areas - 984 Total SF

BASE AREA - 840

WOOD DECK FIN - 144



Images



3/2/2020 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:06/02/2023 (v.c.2402)

LEGAL DESCRIPTION

BEG AT SW COR OF SEC N 0 DEG 0 MIN 3 SEC W ALG W LI 859 65/100 FT N 89 DEG 15 MIN 8 SEC E 424 17/100 FT FOR POB CONT N 89 DEG 15 MIN 8 SEC E ALG S LI 236 73/100 FT TO E LI OF LT 6 BLK 5 NATIONAL LAND SALES S/D S 0 DEG 23 MIN 26 SEC E ALG E LI OF SD LT 6 194 55/ 100 FT TO SE COR OF SD LT 6 S 89 DEG 10 MIN 30 SEC W ALG S LI 40 67/100 FT TO SE COR OF PARC DESC IN OR 918 P 537 N 0 DEG 0 MIN 3 SEC W ALG E LI OF SD PARC 70 01/ 100 FT TO NE COR OF SD PARC S 89 DEG 10 MIN 30 SEC W ALG N LI 196 52/100 FT TO SE COR OF PARC DESC IN OR 319 P 37 N 0 DEG 0 MIN 3 SEC W ALG E LI OF SD PARC 90 01/100 FT TO NE COR OF SD PARC N 1 DEG 25 MIN 27 SEC W 34 87/100 FT TO POB OR 5544 P 1719

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That **ATCF II FLORIDA-A LLC** holder of **Tax Certificate No. 00391**, issued the **1st** day of **June, A.D., 2021** 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:

(see attached)

SECTION 10, TOWNSHIP 1 S, RANGE 30 W

TAX ACCOUNT NUMBER 020115700 (0224-10)

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

GWENDOLYN Y DAVIS

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 February, which is the **7th** day of February 2024.

Dated this 2nd day of June 2023.

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



PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

By:
Emily Hogg
Deputy Clerk



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

THE ATTACHED REPORT IS ISSUED TO:

SCOTT LUNSFORD, ESCAMBIA COUNTY TAX COLLECTOR

TAX ACCOUNT #: 02-0115-700 CERTIFICATE #: 2021-0391

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: October 25, 2003 to and including October 25, 2023 Abstractor: Pam Alvarez

BY

Michael A. Campbell,
As President
Dated: November 20, 2023

PROPERTY INFORMATION REPORT
CONTINUATION PAGE

November 20, 2023

Tax Account #: **02-0115-700**

1. The Grantee(s) of the last deed(s) of record is/are: **GWENDOLYN Y DAVIS**
By Virtue of Quit Claim Deed recorded 12/21/2004 in OR 5544/1719
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 Florida Housing Finance Corporation recorded 4/13/2006 OR 5883/726 together with Corrective Mortgage recorded 5/11/2006 OR 5903/890**
 - b. **Notice of Lien in favor of Emerald Coast Utilities Authority recorded 10/2/2018 OR 7976/657**
 - c. **Notice of Lien in favor of Emerald Coast Utilities Authority recorded 6/19/2019 OR 8115/1723**
 - d. **Code Enforcement Order in favor of Escambia County recorded 8/9/2023 OR 9021/701**
 - e. **Judgment in favor of Escambia County recorded 10/8/2014 OR 7239/786**
 - f. **Judgment in favor of Escambia County recorded 8/28/2013 OR 7066/1826**
 - g. **Judgment in favor of TCF National Bank Minnesota as successor in interest to TCF Financial Services Inc recorded 6/14/2004 OR 5431/1360**
4. Taxes:

Taxes for the year(s) 2020-2022 are delinquent.
Tax Account #: 02-0115-700
Assessed Value: \$51,149.00
Exemptions: HOMESTEAD
5. We find the following HOA names in our search (if a condominium, the condo docs book and page are included for your review): **NONE**

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

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

PERDIDO TITLE & ABSTRACT, INC.

PROPERTY INFORMATION REPORT

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

Scott Lunsford

Escambia County Tax Collector

P.O. Box 1312

Pensacola, FL 32591

CERTIFICATION: TITLE SEARCH FOR TDA

TAX DEED SALE DATE: FEB 7, 2024

TAX ACCOUNT #: 02-0115-700

CERTIFICATE #: 2021-0391

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 2022 tax year.

GWENDOLYN Y DAVIS

1645 KATIE MAE LN

PENSACOLA, FL 32534

FLORIDA HOUSING FINANCE CORP

227 NORTH BRONOUGH ST SUITE 5000

TALLAHASSEE, FL 32301-1329

EMERALD COAST UTILITIES AUTHORITY

9255 STURDEVANT STREET

PENSACOLA, FL 32514-0311

ESCAMBIA COUNTY ANIMAL CONTROL

3363 W PARK PL

PENSACOLA, FL 32505

ESCAMBIA COUNTY CODE ENFORCEMENT

3363 W PARK PL

PENSACOLA, FL 32505

TCF NATIONAL BANK MINNESOTA

AS SUCCESSOR IN INTEREST TO TCF

FINANCIAL SERVICES INC

801 MARQUETTE AVENUE

MINNEAPOLIS, MN 55402

Certified and delivered to Escambia County Tax Collector, this 20th day of November, 2023.

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

November 20, 2023

Tax Account #:02-0115-700

LEGAL DESCRIPTION EXHIBIT "A"

BEG AT SW COR OF SEC N 0 DEG 0 MIN 3 SEC W ALG W LI 859 65/100 FT N 89 DEG 15 MIN 8 SEC E 424 17/100 FT FOR POB CONT N 89 DEG 15 MIN 8 SEC E ALG S LI 236 73/100 FT TO E LI OF LT 6 BLK 5 NATIONAL LAND SALES S/D S 0 DEG 23 MIN 26 SEC E ALG E LI OF SD LT 6 194 55/ 100 FT TO SE COR OF SD LT 6 S 89 DEG 10 MIN 30 SEC W ALG S LI 40 67/100 FT TO SE COR OF PARC DESC IN OR 918 P 537 N 0 DEG 0 MIN 3 SEC W ALG E LI OF SD PARC 70 01/ 100 FT TO NE COR OF SD PARC S 89 DEG 10 MIN 30 SEC W ALG N LI 196 52/100 FT TO SE COR OF PARC DESC IN OR 319 P 37 N 0 DEG 0 MIN 3 SEC W ALG E LI OF SD PARC 90 01/100 FT TO NE COR OF SD PARC N 1 DEG 25 MIN 27 SEC W 34 87/100 FT TO POB OR 5544 P 1719

SECTION 10, TOWNSHIP 1 S, RANGE 30 W

TAX ACCOUNT NUMBER 02-0115-700(0224-10)

ABTRACTOR'S NOTE: WE CAN NOT CERTIFY LEGAL AS WRITTEN ON TAX ROLL WITHOUT A CURRENT SURVEY. KATIE MAE LANE DOES NOT APPEAR TO BE COUNTY MAINTAINED ROADWAY ALL THE WAY TO THIS PARCEL AS PER APPRAISER'S MAP

This instrument prepared by:
MARK R. WHITTAKER
17 West Cervantes Street
Pensacola, Florida 32501

QUIT-CLAIM DEED

This Quit-Claim Deed, Executed this 21st day of December, 2004, by Samuel M. Smith, a married man whose post office address is 3002 Ashbury Lane, Cantonment, Florida 32533 and Thelma Eloise Smith, an unmarried woman whose post office address is 1690 Katie Mae Lane, Pensacola, Florida 32534 and Joyce T. Rusk, a married woman whose post office address is 1650 Katie Mae Lane, Pensacola, Florida 32534, first party to Gwendolyn Y. Davis, an unmarried woman, whose post office address is 1645 Katie Mae Lane, second party: ✓

32534

(Wherever used herein the terms "first party" and "second party" shall include singular and plural heirs, legal representatives, and assigns of individuals, and the successors and assigns of corporations, wherever the context so admits or requires.)

Witnesseth, That the said first party for and in consideration of the sum of \$10.00 & OVG, in hand paid by the said second party, the receipt whereof is hereby acknowledged, does hereby remise, release and quit-claim unto the said second party forever, all the right, title, interest, claim and demand which the said first party has in and to the following described lot, piece or parcel of land, situate, lying and being in the County of Escambia, State of Florida, to wit:

See attached legal description.

The grantors jointly own the property herein described and assert the property is not their homestead.

THIS INSTRUMENT WAS PREPARED WITHOUT BENEFIT OF TITLE
EXAMINATION OR TITLE INSURANCE FROM A LEGAL DESCRIPTION
PROVIDED BY THE GRANTOR.

To Have and to Hold the same together with all and singular the appurtenance thereunto belonging or in anywise appertaining, and all the estate, right, title, interest, lien, equity and claim whatsoever of the first party, either in law or equity, to the only proper use, benefit and behoof of the said second party forever.

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

Signed, sealed and delivered
in the presence of:

Lauren Basilli Samuel M. Smith
SAMUEL M. SMITH

PRINTED NAME:

Lauren Basilli Thelma Eloise Smith
THELMA ELOISE SMITH

Julie Lien Joyce T. Rusk
JOYCE T. RUSK

PRINTED NAME:

JULIE LIEN

STATE OF FLORIDA
COUNTY OF ESCAMBIA

I HEREBY CERTIFY that on this day, before me, an officer duly authorized in the State aforesaid in the County aforesaid to take acknowledgments, personally appeared Samuel M. Smith, Thelma Eloise Smith, and Joyce T. Rusk to me personally known to be the persons described and who executed the foregoing instrument and who acknowledged before me that they executed the same.

Witness my hand and official seal in the County and State last aforesaid this 21st day of December, 2004.

Clara A. Zomes
NOTARY PUBLIC
My Commission Expires:



OR BK 5544 PG1721
Escambia County, Florida
INSTRUMENT 2004-314470

RCD Dec 21, 2004 11:42 am
Escambia County, Florida

ERNIE LEE MAGAHA
Clerk of the Circuit Court
INSTRUMENT 2004-314470

DESCRIPTION: (AS PREPARED BY MERRILL PARKER SHAW, INC.)

COMMENCE AT THE SOUTHWEST CORNER OF SECTION 10, TOWNSHIP 1 SOUTH, RANGE 30 WEST, ESCAMBIA COUNTY, FLORIDA. SAID POINT ALSO BEING THE SOUTHWEST CORNER OF BLOCK 5 OF THE NATIONAL LAND SALES COMPANY SUBDIVISION OF SAID SECTION 10; THENCE GO NORTH 00 DEGREES 00 MINUTES 03 SECONDS WEST ALONG THE WEST LINE OF SAID SECTION 10 AND THE WEST LINE OF SAID BLOCK 5 FOR A DISTANCE OF 859.65 FEET; THENCE DEPARTING SAID WEST LINE OF SECTION 10, GO NORTH 89 DEGREES 15 MINUTES 08 SECONDS EAST FOR A DISTANCE OF 424.17 FEET TO THE POINT OF BEGINNING, SAID POINT ALSO BEING THE SOUTHWEST CORNER OF PARCEL AS DESCRIBED IN OFFICIAL RECORDS BOOK 1969 AT PAGE 970 OF THE PUBLIC RECORDS OF SAID COUNTY; THENCE CONTINUE NORTH 89 DEGREES 15 MINUTES 08 SECONDS EAST ALONG THE SOUTH LINE OF SAID PARCEL AS DESCRIBED IN OFFICIAL RECORDS BOOK 1969 AT PAGE 970 AND AN EASTERLY EXTENSION THEREOF FOR A DISTANCE OF 236.73 FEET TO THE EAST LINE OF LOT 6, SAID BLOCK 5, NATIONAL LAND SALES SUBDIVISION; THENCE GO SOUTH 00 DEGREES 23 MINUTES 26 SECONDS EAST ALONG SAID EAST LINE OF SAID LOT 6 FOR A DISTANCE OF 194.55 FEET TO THE SOUTHEAST CORNER OF SAID LOT 6; THENCE GO SOUTH 89 DEGREES 10 MINUTES 30 SECONDS WEST ALONG THE SOUTH LINE OF SAID LOT 6 FOR A DISTANCE OF 40.67 FEET TO THE SOUTHEAST CORNER OF PARCEL AS DESCRIBED IN OFFICIAL RECORDS BOOK 918 AT PAGE 537 OF THE PUBLIC RECORDS OF SAID COUNTY; THENCE GO NORTH 00 DEGREES 00 MINUTES 03 SECONDS WEST ALONG THE EAST LINE OF SAID PARCEL AS DESCRIBED IN OFFICIAL RECORDS BOOK 918 AT PAGE 537 FOR A DISTANCE OF 70.01 FEET TO THE NORTHEAST CORNER OF SAID PARCEL AS DESCRIBED IN OFFICIAL RECORDS BOOK 918 AT PAGE 537; THENCE GO SOUTH 89 DEGREES 10 MINUTES 30 SECONDS WEST ALONG THE NORTH LINE OF SAID PARCEL AS DESCRIBED IN OFFICIAL RECORDS BOOK 918 AT PAGE 537 FOR A DISTANCE OF 196.52 FEET TO THE SOUTHEAST CORNER OF PARCEL AS DESCRIBED IN OFFICIAL RECORDS BOOK 319 AT PAGE 37 OF THE PUBLIC RECORDS OF SAID COUNTY; THENCE GO NORTH 00 DEGREES 00 MINUTES 03 SECONDS WEST ALONG THE EAST LINE OF PARCEL AS DESCRIBED IN OFFICIAL RECORDS BOOK 319 AT PAGE 37 FOR A DISTANCE OF 90.01 FEET TO THE NORTHEAST CORNER OF SAID PARCEL AS DESCRIBED IN OFFICIAL RECORDS BOOK 319 AT PAGE 37; THENCE DEPARTING SAID EAST LINE, GO NORTH 01 DEGREES 25 MINUTES 27 SECONDS WEST FOR A DISTANCE OF 34.87 FEET TO THE POINT OF BEGINNING. SAID PARCEL BEING A PORTION OF LOT 6, BLOCK 5, NATIONAL LAND SALES SUBDIVISION OF SECTION 10, TOWNSHIP 1 SOUTH, RANGE 30 WEST, ESCAMBIA COUNTY, FLORIDA, AND CONTAINS 0.74 ACRES.

AND

Recorded in Public Records 04/13/2006 at 10:53 AM OR Book 5883 Page 726,
Instrument #2006037511, Ernie Lee Magaha Clerk of the Circuit Court Escambia
County, FL Recording \$69.50 MTG Stamps \$136.15

This instrument was prepared by:
Stephen R. Moorhead
McDonald Fleming Moorhead
Attorneys At Law
25 West Government Street
Pensacola, FL 32502

County: Escambia

Borrower's Income: _____

County's AMI: \$51,900.00

Affordability Period Applies: ☐ Yes ☐ No

*Section should be completed by Administrator

HOME Again
FHFC Disaster Relief HOME Assistance Program

SUBORDINATE MORTGAGE

THIS SUBORDINATE MORTGAGE ("Security Agreement") is made on this 11th day of April, 2006. The grantor is Gwendolyn Y. Davis (herein "Borrower/Mortgagor") whose address is 1645 Katie Mae Lane, Pensacola, FL 32534. This Security Instrument is given to the Florida Housing Finance Corporation, a public corporation, whose address is 227 North Bronough Street, Suite 5000, Tallahassee, Florida 32301-1329 (herein "Lender/Mortgagee"). Borrower owes Lender the principal sum of Thirty Eight Thousand Eight Hundred Fifty-Four and 01/100 dollars Dollars (U.S. \$ 38,854.40). This debt is evidenced by the Borrower's note ("Note") dated the same date as this Security Instrument.

The Note provides that payment shall be deferred until the first to occur of the following events: (a) Borrower sells, transfers or disposes of the Property or Home either voluntarily or involuntarily; (b) the Borrower fails or ceases to occupy the Home as a principal residence; (c) the Borrower, or if the Borrower is married, the survivor of the Borrower or the Borrower's spouse, dies; or (d) the Borrower refinances the first mortgage loan at which time the remaining principle balance is due unless the Mortgagee agrees to a one-time only subordination as outlined in Paragraph 19 of this Mortgage. If the Borrower has an income level at or below fifty percent (50%) of the County's area median income (AMI) in which the home is located at the time the Mortgage and Note are executed, fifty percent (50%) of the Loan may be forgiven at a rate of ten percent (10%) per year over a period of five (5) years. Upon the first to occur of any of the conditions mentioned above, repayment for Borrowers at or below fifty percent (50%) AMI will be prorated on a monthly basis, giving the Borrower the benefit of the entire month in which a payoff of the Mortgage is quoted.

The loan evidenced by the Note and secured by this Security Instrument (the "Loan") is being made pursuant to Title II, the Cranston-Gonzalez National Affordable Housing Act, Public Law No. 101-825, 104 Stat. 4079 (1990), 24 CFR Part 92 (the "Home Program").

TO SECURE to Mortgagee the repayment of the indebtedness evidenced by the Note, the payment of all other sums, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants and agreements of the Mortgagor herein contained, the Mortgagor does hereby mortgage, grant and convey to Mortgagee the following described property located in the County of Escambia, State of Florida (insert legal description):

SEE EXHIBIT "A" ANNEXED HERETO AND MADE A PART HEREOF

THIS MORTGAGE IS GIVEN TO THE FLORIDA HOUSING FINANCE CORPORATION AND IS EXEMPT FROM PAYMENT OF INTANGIBLE TAX ON DOCUMENTS PURSUANT TO SECTIONS 420.513 AND 199.183, FLORIDA STATUTES.

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances and rents, all of which shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are hereinafter referred to as the "Property" or "Home."

MORTGAGOR COVENANTS, represents and warrants to Mortgagee and its successors and assigns that Mortgagor is indefeasibly seized of the estate hereby conveyed in fee simple; has full right to mortgage, grant and convey the Property; and that the Property is unencumbered, except for other encumbrances of record. Mortgagor warrants title to the Property and will defend same against the lawful claims and demands of all persons whomsoever.

PROVIDED ALWAYS that if Mortgagor shall pay to Mortgagee, all sums due or to become due under the Note or this Mortgage and shall perform, comply with, and abide by each and every stipulation, agreement, condition, and covenant of the Note and of this mortgage, and shall pay all taxes that may accrue on the Property and all costs and expenses that Mortgagee, may be put to in collecting the Note in foreclosure of this Mortgage or otherwise, including costs and reasonable attorney's fee, then this Mortgage and the estate hereby created shall cease and be null and void.

MORTGAGOR FURTHER COVENANTS and agrees with Mortgagee as follows:

1. **Payment.** Mortgagor shall promptly pay when due the principal amount evidenced by the Note and all other sums of money payable by virtue of the Note or this Mortgage.
2. **Prior Mortgages and Deeds of Trust; Charges; Liens.** Mortgagor shall perform all of Mortgagor's obligations under the First Mortgage and any other mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage, including Mortgagor's covenants to make payments when due. Mortgagor shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Property which have attained or may attain a priority over this Mortgage, and leasehold payments or ground rents, if any.
3. **Hazard Insurance.** Mortgagor 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 such other hazards as Mortgagee may require and in such amounts and for such periods as Mortgagee may require. The insurance carrier providing the insurance shall be chosen by the Mortgagor subject to approval by Mortgagee; provided, that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Mortgagee and shall include a standard mortgage clause in favor of, and in a form acceptable to Mortgagee. Mortgagee shall have the right to hold the policies and renewals thereof, subject to the terms of any other mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage. In the event of loss, the Mortgagor shall give prompt notice to the insurance carrier and to the Mortgagee. Mortgagee may make proof of loss if not made promptly by the Mortgagor. If the Property is abandoned by the Mortgagor, or if the Mortgagor fails to respond to Mortgagee within thirty (30) days from the date notice is mailed by Mortgagee to the Mortgagor that the insurance carrier offers to settle a claim for insurance benefits, Mortgagee is authorized to collect and apply the insurance proceeds at Mortgagee's option either to restoration or repair of the Property or to the sums secured by this Mortgage.
4. **Preservation and Maintenance of Property; Leaseholds; Condominiums, Planned Unit Developments.** Mortgagor shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Mortgage is on a leasehold. If this Mortgage is on a unit in a condominium or a planned unit development, Mortgagor shall perform all of Mortgagor's obligations under the declaration or covenants creating or governing such condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development and constituent any other documents.
5. **Protection of Mortgagee's Security.** If Mortgagor fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects Mortgagee's interest in the Property, then Mortgagee, at Mortgagee's option, may make such appearances, disburse such sums, including reasonable attorneys' fees, and take such action as is necessary to protect Mortgagee's interest in the Property. If Mortgagor is required to maintain mortgage insurance as a condition of this Mortgage or any other mortgage or deed of trust, Mortgagor shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with the Mortgagor's written agreement or applicable law. Any amounts disbursed by Mortgagee pursuant to this paragraph, with interest thereon, at the rate of twelve percent (12%) per annum, shall become additional indebtedness of the Mortgagor secured by this Mortgage. Unless Mortgagor and Mortgagee

agree otherwise, such amounts shall be payable upon demand. Nothing contained in this Paragraph 5 shall require Mortgagee to incur any expense or take any action hereunder.

6. Inspection. Mortgagee may make or cause to be made reasonable entries upon and inspections of the Property upon notice to Mortgagor specifying reasonable cause therefor related to the Lender's interest in the Property.

7. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation to the extent of the unpaid balance of all sums due or to become due under the Note or this Mortgage, are hereby assigned and shall be paid to Mortgagee, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

8. Mortgagor Not Released; Forbearance by Mortgagee Not a Waiver. No extension of the time for payment or modification of the terms or conditions of the Note or this Mortgage granted to Mortgagor shall operate or release Mortgagor, in any manner, from liability under the Note or this Mortgage. Mortgagee shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by the original Mortgagor and Mortgagor's successors in interest. Any forbearance by Mortgagee in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy.

9. Successors and Assigns Bound; Joint and Several Liability; Co-Signers. The covenants and agreements and references to Mortgagor and Mortgagee herein contained shall bind, and the rights hereunder shall inure to, their respective heirs, successors and assigns, subject to the provisions of Paragraph 14 hereof. All covenants and agreements of Mortgagor shall be joint and several. Any Mortgagor who co-signs this Mortgage, but does not execute the Note is co-signing this Mortgage only to mortgage, grant and convey that Mortgagor's interest in the property to Mortgagee under the terms of this Mortgage; is not personally liable on the Note or under this Mortgage; agrees that Mortgagee and any other Mortgagor hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Mortgage or the Note without that Mortgagor's consent and without releasing that Mortgagor or modifying this Mortgage as to that Mortgagor's interest in the Property. This Mortgage and the Note secured thereby are non-assumable, except as may be provided in Paragraph 14 hereof.

10. Notice. Except for any notice required under applicable law to be given in another manner: (a) any notice to the Mortgagor provided for in this Mortgage shall be given by delivering it or by mailing such notice by certified mail at the Property Address or at such other address as Mortgagor may designate by notice to the Mortgagee as provided herein, and (b) any notice to Mortgagee shall be given by certified mail, to the address stated herein with a copy to Florida Housing Finance Corporation, HOME Program, 227 North Bronough Street, Suite 5000, Tallahassee, Florida 32301-1329, or to such other address as Mortgagee may designate by notice to the Mortgagor as provided herein.

11. Governing Law; Severability; Costs. The state and local laws applicable to this Mortgage shall be the laws of the jurisdiction in which the Property is located. The foregoing sentence shall not limit the applicability of federal law to this Mortgage. In the event that any provision or clause of this Mortgage or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Note which can be given effect without the conflicting provision, and to this end the provisions of this Mortgage and the Note are declared to be severable. As used herein, "costs," "expenses," and "attorneys' fees" include all sums to the extent not prohibited by applicable law or limited herein.

12. Mortgagor's Copy. Mortgagor shall be furnished a conformed copy of the Note and of this Mortgage at the time of execution or after recordation thereof.

13. Rehabilitation Loan Agreement. Mortgagor shall fulfill all of Mortgagor's obligations under any home rehabilitation, improvement, repair, or other loan agreement which is entered into with Mortgagee. At Mortgagee's option, Mortgagor shall execute and deliver to Mortgagee, in a form acceptable to Mortgagee, an assignment of any rights, claims or defenses which Mortgagor may have against parties who supply labor, materials or services in connection with improvements made to the Property.

14. Transfer of the Property. If all or any part of the Property or any interest in it is sold, transferred, gifted or otherwise conveyed, whether by voluntary act, involuntarily, by operation of law or otherwise, or if the Mortgagor is

divested of title by judicial sale, levy or other proceeding, or if foreclosure action is instituted against the Property, or if a prior mortgage is refinanced, or if the Property is leased or rented, all sums secured by this Mortgage shall immediately become due and payable. Provided, however, a transfer to person who is an heir or devisee of Mortgagor, upon the death of Mortgagor, shall be permissible provided that the Note and this Mortgage are not then in default and that said person: (a) occupies the Property as their principal place of residence; (b) qualifies under the income eligibility requirements set forth in Rule 67-50, F.A.C. and 24 CFR Part 92; and (c) executes such documents (including without limitation an agreement assuming the obligations under the Note and this Mortgage) and pays such fees and charges as Mortgagee may reasonably require. Mortgagee shall give Mortgagor notice of acceleration. The notice shall provide a period of not less than thirty (30) days from the date the notice is given in accordance with Paragraph 10 hereof within which Mortgagor must pay all sums secured by this Mortgage. If said sums are not paid in full prior to the expiration of this period, Mortgagee may invoke any remedies permitted by this Mortgage without further notice or demand.

15. Acceleration; Remedies. Except as provided in Paragraph 16 hereof, upon the Mortgagor's breach of any covenant or agreement of the Mortgagor in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, or in the event that the Mortgagor shall have made a material misrepresentation or material omission in Mortgagor's application for the loan evidenced by the Note, Mortgagee, may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may foreclose this Mortgage by judicial proceeding. Prior to acceleration of this Mortgage, Mortgagee shall give notice to Mortgagor as provided in Paragraph 10 hereof specifying (1) the breach (if the breach is curable); (2) the action required to cure such breach; (3) a date, not less than ten (10) days from the date the notice is mailed to Mortgagor, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage, foreclosure by judicial proceeding, and sale of the Property. The notice shall further inform Mortgagor 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 Mortgagor acceleration and foreclosure. Mortgagee shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorneys' fees, court costs, and costs of documentary evidence, abstracts and title reports.

Catastrophic Exception: "In the event the Lender and the servicer, at their sole and absolute discretion, after a loss mitigation analysis, find that a catastrophic event, including but not limited to the Borrower's death or extended illness, or the extended illness of a close family member who depends primarily on the Borrower for support has occurred which substantially and permanently impairs their ability to repay this Note and requires them to sell the Property for an amount less than the Note, that portion of the Note which cannot be satisfied from the proceeds of such sale shall be released."

16. Mortgagor's Right to Reinstate. Notwithstanding the acceleration of the sums secured by this Mortgage due to the Mortgagor's breach, the Mortgagor shall have the right to have any proceedings begun by Mortgagee to enforce this Mortgage discontinued at any time prior to entry of a judgment enforcing this Mortgage if: (a) Mortgagor pays Mortgagee all sums which would be then due under this Mortgage and the Note had no acceleration occurred; (b) Mortgagor cures all breaches of any other covenants or agreements of Mortgagor contained in this Mortgage; (c) Mortgagor pays all reasonable expenses incurred by Mortgagee in enforcing the covenants and agreements of Mortgagor contained in this Mortgage, and in enforcing Mortgagee's remedies as provided in Paragraph 15 hereof, including, but not limited to, reasonable attorneys' fees and court costs; and (d) the Mortgagor takes such action as Mortgagee may reasonably require to assure that the lien of this Mortgage, Mortgagee's interest in the Property and the Mortgagor's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by Mortgagor, this Mortgage and the obligations secured shall hereby remain in full force and effect as if no acceleration had occurred.

17. Assignment of Revenues; Appointment of Receiver. As additional security hereunder, Mortgagor hereby assigns to Mortgagee the revenues of the Property, provided that Mortgagor shall, prior to acceleration under Paragraph 15 hereof or abandonment of the Property, have the right to collect and retain such revenues as they become due and payable. Upon acceleration under Paragraph 15 hereof or abandonment of the Property, Mortgagee shall be entitled to have a receiver appointed by a court to enter upon, take possession of and manage the Property and to collect the revenues of the Property including those past due. All revenues collected by the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and the reasonable attorneys' fees, and then to the sums secured by this Mortgage. The receiver shall be liable to account only for those revenues actually received.

18. Release. Upon payment of all sums secured by this Mortgage, Mortgagee shall prepare a written satisfaction of this Mortgage. The Mortgagee shall not bear the cost of recording the Satisfaction of Mortgage; it shall be the responsibility of the Mortgagor.

19. Subordination. Lender and Borrower acknowledge and agree that this Security Instrument is subject and subordinate in all respects to the liens, terms, covenants and conditions of the First Mortgage and to all advances heretofore made or which may hereafter be made pursuant to the First Mortgage including all sums advanced for the purpose of (a) protecting or further securing the lien of the First Mortgage, curing defaults by the Borrower under the First Mortgage, or for any other purpose expressly permitted by the First Mortgage or (b) constructing, renovating, repairing, furnishing, fixturing or equipping the Property. However, if the Property undergoes a refinancing, the Mortgagee reserves the right to review any information relative to the new loan and determine whether the Mortgagee's lien position remains secure. The terms and provisions of the First Mortgage are paramount and controlling, and they supersede any other terms and provisions hereof in conflict therewith. For purposes of this program, the Mortgagee, in its sole discretion may choose to take a further subordinated lien position other than what is contemplated under this paragraph herein if current liens on said Property existed prior to mortgaging the Property under this program. In the event of a foreclosure or deed in lieu of foreclosure of the First Mortgage, any provisions herein or any provisions in any other collateral agreement restricting the use of the Property to low or moderate income households or otherwise restricting the Borrower's ability to sell the Property shall have no further force or effect on subsequent owners or purchasers of the Property. Any person, including his successors or assigns (other than the Borrower or a related entity of the Borrower), receiving title to the Property through a foreclosure or deed in lieu of foreclosure of the First Mortgage shall receive title to the Property free and clear from such restrictions. Further, if the Senior Lien Holder acquires title to the Property pursuant to a deed in lieu of foreclosure, the lien of this Security Instrument shall terminate at the discretion of the Lender upon the Senior Lien Holder's acquisition of title, such termination will not be unreasonably withheld provided that (i) the Lender has been given written notice of a default under the First Mortgage, (ii) the Lender shall not have cured the default under the First Mortgage within the 30-day period provided in such notice sent to the Lender, and (iii) there is not sufficient equity in the Property to satisfy the senior lien (assuming reasonable costs) and the lien of this HOME loan.

20. Affordability Period. In most cases owner-occupied rehab is not subject to an affordability period. However, in situations where a manufactured home is replaced with a site built home, this is considered a new construction activity and the amount of HOME Subsidy that is invested in the home is subject to the related affordability period. Please reference the chart below:

HOME Subsidy Investment	Affordability Period (years)
\$14,999 and under	5
\$15,000 up to \$40,000	10
\$40,001 and up	15

The borrower must occupy the home throughout the duration of the affordability period pursuant to 24 CFR Part 92.254(a)(4).

21. Attorneys' Fees. As used in this Mortgage and in the Note, "attorneys' fees" shall include attorneys' fees, if any, incurred in connection with the collection or enforcement of this Mortgage or of the Note, whether or not suit is brought and whether incurred at trial, on appeal, in bankruptcy proceedings or otherwise.

22. Special Home Investment Partnerships Program Covenants, Warrants and Representations. Mortgagor covenants, represents and warrants to Mortgagee that: (a) the Mortgagor, along with his/her/their family, will occupy the Property as their principal residence; (b) the Property is a single-family residence and is an eligible homeownership activity under Rule 67-50, F.A.C. and 24 CFR Part 92; and (c) Mortgagor's total family income at the time of its application for the Loan was no greater than eighty percent (80%) of the local area median income, so that Mortgagor is a Very Low-Income Person within the meaning of Rule 67-50, F.A.C. and 24 CFR Part 92.

BK: 5883 PG: 731

**REQUEST FOR NOTICE OF DEFAULT AND FORECLOSURE UNDER
SUPERIOR MORTGAGES OR DEEDS OF TRUST.**

Mortgagee requests the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Notice, at Mortgagee's address set forth on page one of this Mortgage of any default under the superior encumbrance and of any sale or other foreclosure action.

[REMAINDER OF PAGE INTENTIONALLY LEFT BLANK]

HOME Again Subordinate Mortgage (Rev. 11/3/2005)


BK: 5883 PG: 732


IN WITNESS WHEREOF, Mortgagor has executed this Mortgage on the date first above written.

NOTICE TO MORTGAGOR
DO NOT SIGN THIS MORTGAGE IF IT CONTAINS BLANK SPACES.
ALL SPACES SHOULD BE COMPLETED BEFORE YOU SIGN.

Signed, sealed in the presence of and delivered:


DOROTHY A. GARRETT
 Printed Name of Witness



Margaret Hunter
 Printed Name of Witness


Gwendolyn Y. Davis
 Printed Name of Mortgagor

Printed Name of Mortgagor

STATE OF FLORIDA
 COUNTY OF Escambia

The foregoing instrument was acknowledged before me this 11th day of April, 2006,
 by Gwendolyn Y. Davis, Mortgagor. Said person is personally known to me or has produced a
 valid driver's license as identification.
Florida


 Notary Public, State of Florida
 Print Name: Dorothy A. Garrett
 My Commission Expires: _____
 My Commission No.: _____



File Number: 06-1326

FULL LEGAL

Exhibit "A" to

Commence at the Southwest corner of Section 10, Township 1 South, Range 30 West, Escambia County, Florida, said point also being the Southwest corner of Block 5 of the National Land Sales Company Subdivision of said Section 10; thence go North 00 degrees 00 minutes 03 seconds West along the West line of said Section 10 and the West line of said Block 5 for a distance of 859.65 feet; thence departing said West line of Section 10, go North 89 degrees 15 minutes 08 seconds East for a distance of 424.17 feet to the Point of Beginning, said point also being the Southwest corner of parcel as described in Official Records Book 1969 at page 970 of the Public records of said county; thence continue North 89 degrees 15 minutes 08 seconds East along the South line of said parcel as described in Official Records Book 1969 at Page 970 and an Easterly extension thereof for a distance of 236.73 feet to the East line of Lot 6, said Block 5, National Land Sales subdivision; thence go South 00 degrees 23 minutes 26 seconds East along said East line of said Lot 6 for a distance of 194.55 feet to the Southeast corner of said Lot 6; thence go South 89 degrees 10 minutes 30 seconds West along the South line of said Lot 6 for a distance of 40.67 feet to the Southeast corner of parcel as described in Official Records book 918 at page 537 of the Public Records of said County; thence go North 00 degrees 00 minutes 03 seconds West along the East line of said parcel as described in Official Records Book 918 at page 537 for a distance of 70.01 feet to the Northeast corner of said parcel as described in Official Records Book 918 at Page 537; thence go South 89 degrees 10 minutes 30 seconds West along the North line of said parcel as described in Official Records Book 918 at page 537 for a distance of 196.52 feet to the Southeast corner of parcel as described in Official Records book 319 at Page 37 of the Public Records of said County; thence go North 00 degrees 00 minutes 03 seconds West along the East line of parcel as described in Official Records Book 319 at Page 37 for a distance of 90.01 feet to the Northeast corner of said parcel as described in Official Records Book 319 at Page 37; thence departing said East line, go North 01 degrees 25 minutes 27 seconds West for a distance of 34.87 feet to the Point of Beginning, said parcel being a portion of Lot 6, Block 5, National Land Sales Subdivision of Section 10, Township 1 South, Range 30 West, Escambia County, Florida.

Recorded in Public Records 05/11/2006 at 09:24 AM OR Book 5903 Page 890,
Instrument #2006047859, Ernie Lee Magaha Clerk of the Circuit Court Escambia
County, FL Recording \$69.50

This instrument was prepared by:

Stephen R. Moorhead
McDonald Fleming Moorhead
Attorneys At Law
25 West Government Street
Pensacola, FL 32502
File # SRM-06-1326

County: Escambia

Borrower's Income: _____

County's AMI: \$51,900.00

Affordability Period Applies: ☐ Yes ☐ No

*Section should be completed by Administrator

HOME Again
FHFC Disaster Relief HOME Assistance Program

CORRECTIVE SUBORDINATE MORTGAGE

THIS SUBORDINATE MORTGAGE ("Security Agreement") is made on this 11th day of April
2006. The grantor is Gwendolyn Y. Davis
(herein "Borrower/Mortgagor") whose address is 1645 Katie Mae Lane, Pensacola, FL 32534
This Security Instrument is given to the Florida Housing Finance Corporation, a public corporation, whose address is 227
North Bronough Street, Suite 5000, Tallahassee, Florida 32301-1329 (herein "Lender/Mortgagee"). Borrower owes
Lender the principal sum of thirty-Four Thousand Four Hundred Thirty-Four and 34/100
Dollars (U.S. \$ 34,434.34). This debt is evidenced by the Borrower's note ("Note") dated the same date as this
Security Instrument.

The Note provides that payment shall be deferred until the first to occur of the following events: (a) Borrower sells, transfers or disposes of the Property or Home either voluntarily or involuntarily; (b) the Borrower fails or ceases to occupy the Home as a principal residence; (c) the Borrower, or if the Borrower is married, the survivor of the Borrower or the Borrower's spouse, dies; or (d) the Borrower refinances the first mortgage loan at which time the remaining principle balance is due unless the Mortgagee agrees to a one-time only subordination as outlined in Paragraph 19 of this Mortgage. If the Borrower has an income level at or below fifty percent (50%) of the County's area median income (AMI) in which the home is located at the time the Mortgage and Note are executed, fifty percent (50%) of the Loan may be forgiven at a rate of ten percent (10%) per year over a period of five (5) years. Upon the first to occur of any of the conditions mentioned above, repayment for Borrowers at or below fifty percent (50%) AMI will be prorated on a monthly basis, giving the Borrower the benefit of the entire month in which a payoff of the Mortgage is quoted.

The loan evidenced by the Note and secured by this Security Instrument (the "Loan") is being made pursuant to Title II, the Cranston-Gonzalez National Affordable Housing Act, Public Law No. 101-625, 104 Stat. 4079 (1990), 24 CFR, Part 92 (the "Home Program").

TO SECURE to Mortgagee the repayment of the indebtedness evidenced by the Note, the payment of all other sums, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants and agreements of the Mortgagor herein contained, the Mortgagor does hereby mortgage, grant and convey to Mortgagee the following described property located in the County of Esacmbia, State of Florida (Insert legal description):

SEE EXHIBIT "A" ANNEXED HERETO AND MADE A PART HEREOF

THIS MORTGAGE IS GIVEN TO THE FLORIDA HOUSING FINANCE CORPORATION AND IS EXEMPT FROM PAYMENT OF INTANGIBLE TAX ON DOCUMENTS PURSUANT TO SECTIONS 420.513 AND 199.183, FLORIDA STATUTES.

RECORDERS NOTE: THIS CORRECTIVE SUBORDINATE MORTGAGE IS BEING RECORDED TO CORRECT A SCRIVENOR'S ERROR IN THAT CERTIAN MORTGAGE RECORDED IN OFFICIAL RECORDS BOOK 5883 AT PAGE 726 OF THE PUBLIC RECORDS OF ESCAMBIA COUNTY, FLORIDA IN WHICH THE PRINCIPAL SUM WAS INCORRECT. DOCUMENTARY STAMP TAX WAS PAID ON THE HIGHER AMOUNT AT THE TIME OF RECORDING.

BK: 5903 PG: 891

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances and rents, all of which shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are hereinafter referred to as the "Property" or "Home."

MORTGAGOR COVENANTS, represents and warrants to Mortgagee and its successors and assigns that Mortgagor is indefeasibly seized of the estate hereby conveyed in fee simple; has full right to mortgage, grant and convey the Property; and that the Property is unencumbered, except for other encumbrances of record. Mortgagor warrants title to the Property and will defend same against the lawful claims and demands of all persons whomsoever.

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3. **Hazard Insurance.** Mortgagor 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 such other hazards as Mortgagee may require and in such amounts and for such periods as Mortgagee may require. The insurance carrier providing the insurance shall be chosen by the Mortgagor subject to approval by Mortgagee; provided, that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Mortgagee and shall include a standard mortgage clause in favor of, and in a form acceptable to Mortgagee. Mortgagee shall have the right to hold the policies and renewals thereof, subject to the terms of any other mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage. In the event of loss, the Mortgagor shall give prompt notice to the insurance carrier and to the Mortgagee. Mortgagee may make proof of loss if not made promptly by the Mortgagor. If the Property is abandoned by the Mortgagor, or if the Mortgagor fails to respond to Mortgagee within thirty (30) days from the date notice is mailed by Mortgagee to the Mortgagor that the insurance carrier offers to settle a claim for insurance benefits, Mortgagee is authorized to collect and apply the insurance proceeds at Mortgagee's option either to restoration or repair of the Property or to the sums secured by this Mortgage.
4. **Preservation and Maintenance of Property; Leaseholds; Condominiums, Planned Unit Developments.** Mortgagor shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Mortgage is on a leasehold. If this Mortgage is on a unit in a condominium or a planned unit development, Mortgagor shall perform all of Mortgagor's obligations under the declaration or covenants creating or governing such condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development and constituent any other documents.
5. **Protection of Mortgagee's Security.** If Mortgagor fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects Mortgagee's interest in the Property, then Mortgagee, at Mortgagee's option, may make such appearances, disburse such sums, including reasonable attorneys' fees, and take such action as is necessary to protect Mortgagee's interest in the Property. If Mortgagor is required to maintain mortgage insurance as a condition of this Mortgage or any other mortgage or deed of trust, Mortgagor shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with the Mortgagor's written agreement or applicable law. Any amounts disbursed by Mortgagee pursuant to this paragraph, with interest thereon, at the rate of twelve percent (12%) per annum, shall become additional indebtedness of the Mortgagor secured by this Mortgage. Unless Mortgagor and Mortgagee

agree otherwise, such amounts shall be payable upon demand. Nothing contained in this Paragraph 5 shall require Mortgagee to incur any expense or take any action hereunder.

6. Inspection. Mortgagee may make or cause to be made reasonable entries upon and inspections of the Property upon notice to Mortgagor specifying reasonable cause therefor related to the Lender's interest in the Property.

7. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation to the extent of the unpaid balance of all sums due or to become due under the Note or this Mortgage, are hereby assigned and shall be paid to Mortgagee, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

8. Mortgagor Not Released; Forbearance by Mortgagee Not a Waiver. No extension of the time for payment or modification of the terms or conditions of the Note or this Mortgage granted to Mortgagor shall operate or release Mortgagor, in any manner, from liability under the Note or this Mortgage. Mortgagee shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by the original Mortgagor and Mortgagor's successors in interest. Any forbearance by Mortgagee in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy.

9. Successors and Assigns Bound; Joint and Several Liability; Co-Signers. The covenants and agreements and references to Mortgagor and Mortgagee herein contained shall bind, and the rights hereunder shall inure to, their respective heirs, successors and assigns, subject to the provisions of Paragraph 14 hereof. All covenants and agreements of Mortgagor shall be joint and several. Any Mortgagor who co-signs this Mortgage, but does not execute the Note is co-signing this Mortgage only to mortgage, grant and convey that Mortgagor's interest in the property to Mortgagee under the terms of this Mortgage; is not personally liable on the Note or under this Mortgage; agrees that Mortgagee and any other Mortgagor hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Mortgage or the Note without that Mortgagor's consent and without releasing that Mortgagor or modifying this Mortgage as to that Mortgagor's interest in the Property. This Mortgage and the Note secured thereby are non-assumable, except as may be provided in Paragraph 14 hereof.

10. Notice. Except for any notice required under applicable law to be given in another manner: (a) any notice to the Mortgagor provided for in this Mortgage shall be given by delivering it or by mailing such notice by certified mail at the Property Address or at such other address as Mortgagor may designate by notice to the Mortgagee as provided herein, and (b) any notice to Mortgagee shall be given by certified mail, to the address stated herein with a copy to Florida Housing Finance Corporation, HOME Program, 227 North Bronough Street, Suite 5000, Tallahassee, Florida 32301-1329, or to such other address as Mortgagee may designate by notice to the Mortgagor as provided herein.

11. Governing Law; Severability; Costs. The state and local laws applicable to this Mortgage shall be the laws of the jurisdiction in which the Property is located. The foregoing sentence shall not limit the applicability of federal law to this Mortgage. In the event that any provision or clause of this Mortgage or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Note which can be given effect without the conflicting provision, and to this end the provisions of this Mortgage and the Note are declared to be severable. As used herein, "costs," "expenses," and "attorneys' fees" include all sums to the extent not prohibited by applicable law or limited herein.

12. Mortgagor's Copy. Mortgagor shall be furnished a conformed copy of the Note and of this Mortgage at the time of execution or after recordation thereof.

13. Rehabilitation Loan Agreement. Mortgagor shall fulfill all of Mortgagor's obligations under any home rehabilitation, improvement, repair, or other loan agreement which is entered into with Mortgagee. At Mortgagee's option, Mortgagor shall execute and deliver to Mortgagee, in a form acceptable to Mortgagee, an assignment of any rights, claims or defenses which Mortgagor may have against parties who supply labor, materials or services in connection with improvements made to the Property.

14. Transfer of the Property. If all or any part of the Property or any interest in it is sold, transferred, gifted or otherwise conveyed, whether by voluntary act, involuntarily, by operation of law or otherwise, or if the Mortgagor is

divested of title by judicial sale, levy or other proceeding, or if foreclosure action is instituted against the Property, or if a prior mortgage is refinanced, or if the Property is leased or rented, all sums secured by this Mortgage shall immediately become due and payable. Provided, however, a transfer to person who is an heir or devisee of Mortgagor, upon the death of Mortgagor, shall be permissible provided that the Note and this Mortgage are not then in default and that said person: (a) occupies the Property as their principal place of residence; (b) qualifies under the income eligibility requirements set forth in Rule 67-50, F.A.C. and 24 CFR Part 92; and (c) executes such documents (including without limitation an agreement assuming the obligations under the Note and this Mortgage) and pays such fees and charges as Mortgagee may reasonably require. Mortgagee shall give Mortgagor notice of acceleration. The notice shall provide a period of not less than thirty (30) days from the date the notice is given in accordance with Paragraph 10 hereof within which Mortgagor must pay all sums secured by this Mortgage. If said sums are not paid in full prior to the expiration of this period, Mortgagee may invoke any remedies permitted by this Mortgage without further notice or demand.

15. Acceleration; Remedies. Except as provided in Paragraph 16 hereof, upon the Mortgagor's breach of any covenant or agreement of the Mortgagor in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, or in the event that the Mortgagor shall have made a material misrepresentation or material omission in Mortgagor's application for the loan evidenced by the Note, Mortgagee, may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may foreclose this Mortgage by judicial proceeding. Prior to acceleration of this Mortgage, Mortgagee shall give notice to Mortgagor as provided in Paragraph 10 hereof specifying (1) the breach (if the breach is curable); (2) the action required to cure such breach; (3) a date, not less than ten (10) days from the date the notice is mailed to Mortgagor, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage, foreclosure by judicial proceeding, and sale of the Property. The notice shall further inform Mortgagor 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 Mortgagor acceleration and foreclosure. Mortgagee shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorneys' fees, court costs, and costs of documentary evidence, abstracts and title reports.

Catastrophic Exception: "In the event the Lender and the servicer, at their sole and absolute discretion, after a loss mitigation analysis, find that a catastrophic event, including but not limited to the Borrower's death or extended illness, or the extended illness of a close family member who depends primarily on the Borrower for support has occurred which substantially and permanently impairs their ability to repay this Note and requires them to sell the Property for an amount less than the Note, that portion of the Note which cannot be satisfied from the proceeds of such sale shall be released."

16. Mortgagor's Right to Reinstate. Notwithstanding the acceleration of the sums secured by this Mortgage due to the Mortgagor's breach, the Mortgagor shall have the right to have any proceedings begun by Mortgagee to enforce this Mortgage discontinued at any time prior to entry of a judgment enforcing this Mortgage if: (a) Mortgagor pays Mortgagee all sums which would be then due under this Mortgage and the Note had no acceleration occurred; (b) Mortgagor cures all breaches of any other covenants or agreements of Mortgagor contained in this Mortgage; (c) Mortgagor pays all reasonable expenses incurred by Mortgagee in enforcing the covenants and agreements of Mortgagor contained in this Mortgage, and in enforcing Mortgagee's remedies as provided in Paragraph 15 hereof, including, but not limited to, reasonable attorneys' fees and court costs; and (d) the Mortgagor takes such action as Mortgagee may reasonably require to assure that the lien of this Mortgage, Mortgagee's interest in the Property and the Mortgagor's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by Mortgagor, this Mortgage and the obligations secured shall hereby remain in full force and effect as if no acceleration had occurred.

17. Assignment of Revenues; Appointment of Receiver. As additional security hereunder, Mortgagor hereby assigns to Mortgagee the revenues of the Property, provided that Mortgagor shall, prior to acceleration under Paragraph 15 hereof or abandonment of the Property, have the right to collect and retain such revenues as they become due and payable. Upon acceleration under Paragraph 15 hereof or abandonment of the Property, Mortgagee shall be entitled to have a receiver appointed by a court to enter upon, take possession of and manage the Property and to collect the revenues of the Property including those past due. All revenues collected by the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and the reasonable attorneys' fees, and then to the sums secured by this Mortgage. The receiver shall be liable to account only for those revenues actually received.

BK: 5903 PG: 894

18. Release. Upon payment of all sums secured by this Mortgage, Mortgagee shall prepare a written satisfaction of this Mortgage. The Mortgagee shall not bear the cost of recording the Satisfaction of Mortgage; it shall be the responsibility of the Mortgagor.

19. Subordination. Lender and Borrower acknowledge and agree that this Security Instrument is subject and subordinate in all respects to the liens, terms, covenants and conditions of the First Mortgage and to all advances heretofore made or which may hereafter be made pursuant to the First Mortgage including all sums advanced for the purpose of (a) protecting or further securing the lien of the First Mortgage, curing defaults by the Borrower under the First Mortgage, or for any other purpose expressly permitted by the First Mortgage or (b) constructing, renovating, repairing, furnishing, fixturing or equipping the Property. However, if the Property undergoes a refinancing, the Mortgagee reserves the right to review any information relative to the new loan and determine whether the Mortgagee's lien position remains secure. The terms and provisions of the First Mortgage are paramount and controlling, and they supersede any other terms and provisions hereof in conflict therewith. For purposes of this program, the Mortgagee, in its sole discretion may choose to take a further subordinated lien position other than what is contemplated under this paragraph herein if current liens on said Property existed prior to mortgaging the Property under this program. In the event of a foreclosure or deed in lieu of foreclosure of the First Mortgage, any provisions herein or any provisions in any other collateral agreement restricting the use of the Property to low or moderate income households or otherwise restricting the Borrower's ability to sell the Property shall have no further force or effect on subsequent owners or purchasers of the Property. Any person, including his successors or assigns (other than the Borrower or a related entity of the Borrower), receiving title to the Property through a foreclosure or deed in lieu of foreclosure of the First Mortgage shall receive title to the Property free and clear from such restrictions. Further, if the Senior Lien Holder acquires title to the Property pursuant to a deed in lieu of foreclosure, the lien of this Security Instrument shall terminate at the discretion of the Lender upon the Senior Lien Holder's acquisition of title, such termination will not be unreasonably withheld provided that (i) the Lender has been given written notice of a default under the First Mortgage, (ii) the Lender shall not have cured the default under the First Mortgage within the 30-day period provided in such notice sent to the Lender, and (iii) there is not sufficient equity in the Property to satisfy the senior lien (assuming reasonable costs) and the lien of this HOME loan.

20. Affordability Period. In most cases owner-occupied rehab is not subject to an affordability period. However, in situations where a manufactured home is replaced with a site built home, this is considered a new construction activity and the amount of HOME Subsidy that is invested in the home is subject to the related affordability period. Please reference the chart below:

HOME Subsidy Investment	Affordability Period (years)
\$14,999 and under	5
\$15,000 up to \$40,000	10
\$40,001 and up	15

The borrower must occupy the home throughout the duration of the affordability period pursuant to 24 CFR Part 92.254(a)(4).

21. Attorneys' Fees. As used in this Mortgage and in the Note, "attorneys' fees" shall include attorneys' fees, if any, incurred in connection with the collection or enforcement of this Mortgage or of the Note, whether or not suit is brought and whether incurred at trial, on appeal, in bankruptcy proceedings or otherwise.

22. Special Home Investment Partnerships Program Covenants, Warrants and Representations. Mortgagor covenants, represents and warrants to Mortgagee that: (a) the Mortgagor, along with his/her/their family, will occupy the Property as their principal residence; (b) the Property is a single-family residence and is an eligible homeownership activity under Rule 67-50, F.A.C. and 24 CFR Part 92; and (c) Mortgagor's total family income at the time of its application for the Loan was no greater than eighty percent (80%) of the local area median income, so that Mortgagor is a Very Low-Income Person within the meaning of Rule 67-50, F.A.C. and 24 CFR Part 92.

BK: 5903 PG: 895

**REQUEST FOR NOTICE OF DEFAULT AND FORECLOSURE UNDER
SUPERIOR MORTGAGES OR DEEDS OF TRUST.**

Mortgagee requests the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Notice, at Mortgagee's address set forth on page one of this Mortgage of any default under the superior encumbrance and of any sale or other foreclosure action.

[REMAINDER OF PAGE INTENTIONALLY LEFT BLANK]

HOME Again Subordinate Mortgage (Rev. 11/3/2005)

BK: 5903 PG: 896

IN WITNESS WHEREOF, Mortgagor has executed this Mortgage on the date first above written.

NOTICE TO MORTGAGOR
DO NOT SIGN THIS MORTGAGE IF IT CONTAINS BLANK SPACES.
ALL SPACES SHOULD BE COMPLETED BEFORE YOU SIGN.

Signed, sealed in the presence of and delivered:

James A. Riddle
James A. Riddle

Printed Name of Witness

Margaret Hunter
Margaret Hunter

Printed Name of Witness

Gwendolyn Y. Davis

GWENDOLYN Y. DAVIS

Printed Name of Mortgagor

Printed Name of Mortgagor

STATE OF FLORIDA
 COUNTY OF Escambia

The foregoing instrument was acknowledged before me this 5 day of May, 2006
 by Gwendolyn Y. Davis, Mortgagor. Said person is personally known to me or has produced a
 valid driver's license as identification.

Margaret Hunter
 Notary Public, State of Florida

Print Name: Margaret Hunter

My Commission Expires: _____

My Commission No.: _____



File Number: 06-1326

FULL LEGAL

Exhibit "A" to

Commence at the Southwest corner of Section 10, Township 1 South, Range 30 West, Escambia County, Florida, said point also being the Southwest corner of Block 5 of the National Land Sales Company Subdivision of said Section 10; thence go North 00 degrees 00 minutes 03 seconds West along the West line of said Section 10 and the West line of said Block 5 for a distance of 859.65 feet; thence departing said West line of Section 10, go North 89 degrees 15 minutes 08 seconds East for a distance of 424.17 feet to the Point of Beginning, said point also being the Southwest corner of parcel as described in Official Records Book 1969 at page 970 of the Public records of said county; thence continue North 89 degrees 15 minutes 08 seconds East along the South line of said parcel as described in Official Records Book 1969 at Page 970 and an Easterly extension thereof for a distance of 236.73 feet to the East line of Lot 6, said Block 5, National Land Sales subdivision; thence go South 00 degrees 23 minutes 26 seconds East along said East line of said Lot 6 for a distance of 194.55 feet to the Southeast corner of said Lot 6; thence go South 89 degrees 10 minutes 30 seconds West along the South line of said Lot 6 for a distance of 40.67 feet to the Southeast corner of parcel as described in Official Records book 918 at page 537 of the Public Records of said County; thence go North 00 degrees 00 minutes 03 seconds West along the East line of said parcel as described in Official Records Book 918 at page 537 for a distance of 70.01 feet to the Northeast corner of said parcel as described in Official Records Book 918 at Page 537; thence go South 89 degrees 10 minutes 30 seconds West along the North line of said parcel as described in Official Records Book 918 at page 537 for a distance of 196.52 feet to the Southeast corner of parcel as described in Official Records book 319 at Page 37 of the Public Records of said County; thence go North 00 degrees 00 minutes 03 seconds West along the East line of parcel as described in Official Records Book 319 at Page 37 for a distance of 90.01 feet to the Northeast corner of said parcel as described in Official Records Book 319 at Page 37; thence departing said East line, go North 01 degrees 25 minutes 27 seconds West for a distance of 34.87 feet to the Point of Beginning, said parcel being a portion of Lot 6, Block 5, National Land Sales Subdivision of Section 10, Township 1 South, Range 30 West, Escambia County, Florida.

**Recorded in Public Records 10/2/2018 1:57 PM OR Book 7976 Page 657,
Instrument #2018078608, Pam Childers Clerk of the Circuit Court Escambia
County, FL Recording \$10.00**

This Instrument Was Prepared
By And Is To Be Returned To:
Processing Dept,
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:

BEG AT SW COR OF SEC N 0 DEG 0 MIN 3 SEC W ALG W LI 859 65/100 FT N 89 DEG 15 MIN 8 SEC E 424 17/100 FT FOR POB...

Customer: Gwendolyn Davis

Account Number: 50416-41122

Amount of Lien: \$795.67, 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, and this lien shall be prior to all other liens on such lands or premises except the lien of state, county, and municipal taxes and shall be on a parity with the lien of such state, county, and municipal taxes.

Provided however, that if the above-named customer has conveyed said property by means of 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.

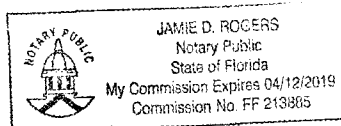
Dated: 09/25/2018

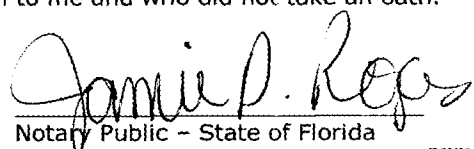
EMERALD COAST UTILITIES AUTHORITY

BY: 

STATE OF FLORIDA
COUNTY OF ESCAMBIA

The foregoing instrument was acknowledged before me this 27th day of September, 2018, by Lenita Stephenson of the Emerald Coast Utilities Authority, who is personally known to me and who did not take an oath.




Notary Public - State of Florida

RWK:ls
Revised 05/31/11

Recorded in Public Records 6/19/2019 4:38 PM OR Book 8115 Page 1723,
Instrument #2019053989, Pam Childers Clerk of the Circuit Court Escambia
County, FL Recording \$10.00

This Instrument Was Prepared
By And Is To Be Returned To:
Latasha Gillis,
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:

BEG AT SW COR OF SEC N 0 DEG 0 MIN 3 SEC W ALG W LI 859 65/100 FT N 89 DEG 15 MIN 8 SEC E 424 17/100 FT FOR POB...

Customer: DAVIS, GWENDOLYN

Account Number: 50416-41122

Amount of Lien: \$832.17, 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, and this lien shall be prior to all other liens on such lands or premises except the lien of state, county, and municipal taxes and shall be on a parity with the lien of such state, county, and municipal taxes.

Provided however, that if the above-named customer has conveyed said property by means of 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.

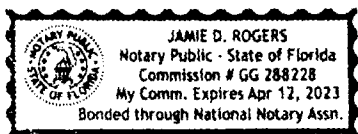
Dated: June 12, 2019

EMERALD COAST UTILITIES AUTHORITY

BY: Latasha Gillis

STATE OF FLORIDA COUNTY OF ESCAMBIA

The foregoing instrument was acknowledged before me this 12 day of June, 2019, by Latasha Gillis of the Emerald Coast Utilities Authority, who is personally known to me and who did not take an oath.



Jamie D. Rogers
Notary Public - State of Florida

RWK:ls
Revised 05/31/11

Recorded in Public Records 8/9/2023 10:07 AM OR Book 9021 Page 701,
Instrument #2023063743, Pam Childers Clerk of the Circuit Court Escambia
County, FL Recording \$27.00

Recorded in Public Records 8/9/2023 9:39 AM OR Book 9021 Page 654,
Instrument #2023063716, Pam Childers Clerk of the Circuit Court Escambia
County, FL Recording \$27.00

THE OFFICE OF ENVIRONMENTAL ENFORCEMENT
SPECIAL MAGISTRATE
IN AND FOR THE
COUNTY OF ESCAMBIA, STATE OF FLORIDA

PETITIONER
ESCAMBIA COUNTY FLORIDA,

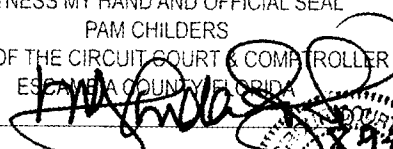
CASE NO: CE2301280S
LOCATION: 1645 KATIE MAE LN
PR#: 101S301101065005

VS.

DAVIS, GWENDOLYN Y
1645 KATIE MAE LN
PENSACOLA, FL 32534

RESPONDENT(S)

ORDER

CERTIFIED TO BE A TRUE COPY OF THE
ORIGINAL ON FILE IN THIS OFFICE
WITNESS MY HAND AND OFFICIAL SEAL
PAM CHILDERS
CLERK OF THE CIRCUIT COURT & COMPTROLLER
ESCAMBIA COUNTY, FLORIDA
BY: 
DATE: 8/9/2023



This CAUSE having come before the Office of Environmental Enforcement
Special Magistrate on the Petition of the Environmental Enforcement Officer for alleged
violation of the ordinances of the County of Escambia, State of Florida, and the Special
Magistrate having considered the evidence before him in the form of testimony by the
Enforcement Officer and the Respondent(s) or representative thereof, Gwendolyn Davis, *Whitney*
as well as evidence submitted, and after consideration of the appropriate sections of *Store*
the Escambia County Code of Ordinances, the Special Magistrate finds that a violation
of the following Code of Ordinances has occurred and continues:

LDC. Ch. 4. Art. 7. Sec. 4-7.9 Outdoor Storage

Sec. 42-196(a) Nuisance - (A) Nuisance

Sec. 42-196(c) Nuisance - (C) Inoperable Vehicle

THEREFORE, the Special Magistrate, being otherwise fully apprised, finds
as follows:

It is hereby **ORDERED** that the **RESPONDENT(S)** shall have until
9/7/2023 to correct the violation(s) and to bring the violation into compliance.

BK: 9021 PG: 702

BK: 9021 PG: 655

Corrective action shall include:

Complete removal of all contributing nuisance conditions; trash, rubbish, overgrowth and legally dispose of. maintain clean conditions to avoid a repeat violation.

Remove vehicle(s). Repair vehicle(s) or store in rear yard behind 6' opaque fencing.

Remove all outdoor storage from the property. Store indoor items in a garage, shed or dwelling.

RV

If Respondent(s) fail to fully correct the violation(s) within the time required, Respondent(s) will be assessed a fine of **\$25.00** per day, commencing **9/8/2023**. This fine shall continue until the violation(s) is/are abated and the violation(s) brought into compliance, or until as otherwise provided by law. **RESPONDENT IS REQUIRED**, immediately upon full correction of the violation(s), to contact the Escambia County Office of Environmental Enforcement in writing to request that the office immediately inspect the property to make an official determination of whether the violation(s) has/have been abated and brought into compliance. If the violation(s) is/are not abated within the specified time period, Escambia County may elect to undertake any necessary measures to abate the violation(s). These measures could include, but are not limited to, **DEMOLISHING NON-COMPLIANT STRUCTURES, LEGALLY DISPOSING OF ALL CONTRIBUTING CONDITIONS, AND TOWING OF DESCRIBED VEHICLE(S)**. At the request of Escambia County, the Sheriff shall enforce this order by taking reasonable law enforcement action to remove from the premises any unauthorized person interfering with the execution of this order or otherwise refusing to leave after warning. The reasonable cost of such abatement will be assessed against **RESPONDENT(S)** and shall constitute a lien on the property. Pursuant to Escambia County Resolution R2017-

BK: 9021 PG: 703 Last Page

BK: 9021 PG: 656 Last Page

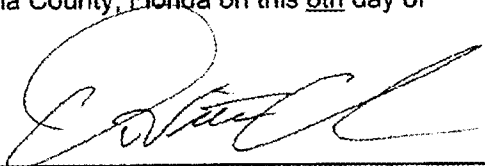
132, costs in the amount of **\$250.00** are awarded in favor of Escambia County as the prevailing party against **RESPONDENT(S)**.

This fine shall be forwarded to the Board of County Commissioners of Escambia County. Under the authority of Sec. 162.09, Fla. Stat., as amended, and Sec. 30-35 of the Escambia County Code of Ordinances, as amended, the Board of County Commissioners will certify to the Special Magistrate all costs imposed pursuant to this order. All fees, fines, and costs owing hereunder shall constitute a lien upon **ALL REAL AND PERSONAL PROPERTY OWNED BY RESPONDENT(S)** including property involved herein, which lien can be enforced by foreclosure and as provided by law.

RESPONDENT(S) have the right to appeal the order(s) of the Special Magistrate to the Circuit Court of Escambia County. If **RESPONDENT(S)** wish(es) to appeal, **RESPONDENT(S)** must provide notice of such appeal in writing to both the Environmental Enforcement Division at 3363 West Park Place, Pensacola, Florida 32505, and the Escambia County Circuit Court, M.C. Blanchard Judicial Building, 190 W. Government St, Pensacola, Florida, 32502, no later than **30 days** from the date of this order. Failure to timely file a Written Notice of Appeal will constitute a waiver of the right to appeal this order.

Jurisdiction is hereby retained to enter such further orders as may be appropriate and necessary.

DONE AND ORDERED in Escambia County, Florida on this 8th day of August, 2023.



DeWitt D. Clark
Special Magistrate
Office of Environmental Enforcement

Recorded in Public Records 10/08/2014 at 10:57 AM OR Book 7239 Page 786,
Instrument #2014074187, Pam Childers Clerk of the Circuit Court Escambia
County, FL

IN THE COUNTY COURT IN AND FOR ESCAMBIA COUNTY FLORIDA

STATE OF FLORIDA

VS

GWENDOLYN Y DAVIS
1645 KATIE MAE LN
PENSACOLA, FL 32534

CASE NO: 2013 CO 002528 A
CITATION NO:
/F DOB: 10/15/1950
SSN: - ---

JUDGMENT AGAINST DEFENDANT FOR ANIMAL CONTROL FINES AND COSTS

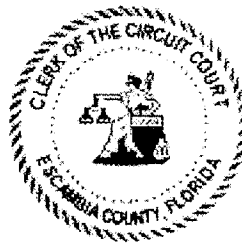
It is hereby ordered and adjudged that the above-named defendant shall pay to ESCAMBIA COUNTY, a political subdivision of the State of Florida, the sum of **520.00**, payable to the Clerk of the Court, which the Court has determined to be the defendant's liability for civil infraction under animal control law per FS 828.27.

It is further ordered and adjudged that, in accordance with Section 828.27, Florida Statutes, a lien is hereby created against all of the property, both real and personal, of the defendant and his/her estate, in the amount aforesaid, in favor of the aforesaid county and shall bear interest at the rate set out in s.55.03 Florida Statutes, for which let execution issue.

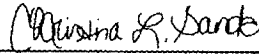
DONE AND ORDERED this 2nd day of October, 2014.


JUDGE JENNIFER J. DRYDYCH

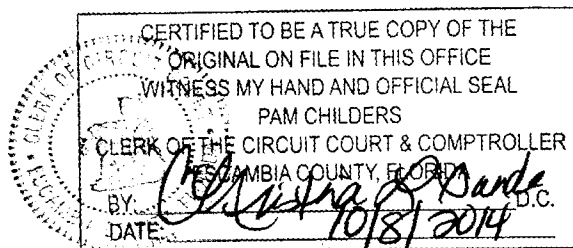
I do hereby certify that a copy of hereof has been furnished to defendant by delivery/mail, this 8th day of October, 2014.



PAM CHILDERS
CLERK OF THE COURT

By: 
Deputy Clerk

cc: GWENDOLYN Y DAVIS



FILED & RECORDED
2014 OCT - 6 P 3:05
PAM CHILDERS
CLERK OF CIRCUIT COURT
ESCAMBIA COUNTY, FL

(MMANLIEN 24961)

Recorded in Public Records 08/28/2013 at 08:17 AM OR Book 7066 Page 1826,
Instrument #2013064794, Pam Childers Clerk of the Circuit Court Escambia
County, FL

IN THE COUNTY COURT IN AND FOR ESCAMBIA COUNTY, FLORIDA

STATE OF FLORIDA

VS

CASE NO: 2012 MM 024293 A

GWENDOLYN YVONNE DAVIS
1645 KATIE MAE LN
PENSACOLA, FL 32534

DIVISION: II
DATE OF BIRTH: 10/15/1950
SOCIAL SECURITY NBR: [REDACTED]

FINAL JUDGMENT FOR FINES, COSTS, AND ADDITIONAL CHARGES

On AUGUST 16, 2013, an order assessing fines, costs, and additional charges was entered against the Defendant, **GWENDOLYN YVONNE DAVIS** requiring payment of certain sums for fines, costs, and additional charges. Defendant having failed to make full payment,

IT IS ADJUDGED that the Escambia County Clerk of the Circuit Court, **190 W GOVERNMENT ST, PENSACOLA, FLORIDA 32502** recover from Defendant those remaining unpaid fines, costs and additional charges in the sum of **\$450.00**, the amounts of which shall bear interest at the rate prescribed by law **4.75%** until satisfied.

It is further **ORDERED AND ADJUDGED** that a lien is hereby created against all of the property, both real and personal, of the defendant.

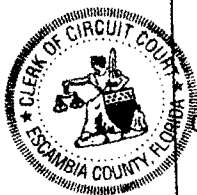
FOR WHICH LET EXECUTION ISSUE.

DONE AND ORDERED in open court/chambers in Pensacola, Escambia County, Florida, this

21st day of August 2013.


COUNTY JUDGE

Copy to: DEFENDANT



CERTIFIED TO BE A TRUE COPY OF THE
ORIGINAL ON FILE IN THIS OFFICE
WITNESS MY HAND AND OFFICIAL SEAL
PAM CHILDERS
CLERK OF THE CIRCUIT COURT & COMPTROLLER
ESCAMBIA COUNTY, FLORIDA
BY: Brenda S. Sefer D.C.
DATE: 8-27-2013

FILED
CLERK OF CIRCUIT COURT
ESCAMBIA COUNTY, FL
2013 AUG 22 P 3 27
COUNTY OFFICIAL DEPUTY
FILED & RECORDED
CFCTMMFNLCHRS

OR BK 5414 PG0464
Escambia County, Florida
INSTRUMENT 2004-242438

RCD May 20, 2004 11:22 am
Escambia County, Florida

ERNIE LEE MAGAHA
Clerk of the Circuit Court
INSTRUMENT 2004-242438

OR BK 5431 PG1360
Escambia County, Florida
INSTRUMENT 2004-250868

RCD Jun 14, 2004 04:10 pm
Escambia County, Florida

ERNIE LEE MAGAHA
Clerk of the Circuit Court
INSTRUMENT 2004-250868

IN THE COUNTY COURT IN AND FOR
ESCAMBIA COUNTY, FLORIDA

TCF NATIONAL BANK, MINNESOTA
as successor in interest to TCF
FINANCIAL SERVICES, INC.,

Plaintiff,

vs.

SAMUEL M. SMITH,

Defendant.

Case No. 2004 CC 000868

FINAL JUDGMENT

THIS CAUSE having come before the Court on Plaintiff's Motion for Final Judgment after Default,

It is adjudged that the Plaintiff, TCF NATIONAL BANK, MINNESOTA as successor in interest to TCF FINANCIAL SERVICES, INC., recover from the Defendant, SAMUEL M. SMITH, the sum of \$5,988.14 as principal, \$4,182.71 as prejudgment interest, with costs of \$118.50, for a total of \$10,289.35, all of which shall bear interest at the rate of 7%, for all which let execution issue.

The Court reserves jurisdiction as to the issue of attorney's fees.

It is further ordered and adjudged that the judgment debtor shall complete under oath Florida Rule of Civil Procedure Form 1.977A (Fact Information Sheet), including all required attachments, and serve it on the judgment creditor's attorney, or the judgment creditor if the judgment creditor is not represented by an attorney, within 45 days from the date of this final judgment, unless the final judgment is satisfied or post-judgment discovery is stayed.

If the Defendant claims to be the head of household in which defendant's spouse resides, the Defendant shall complete the Spouse Related Portion in addition to all of the rest of the Fact Information Sheet.

Jurisdiction of this case is retained to enter further orders that are proper to compel the judgment debtor to complete form 1.977A, including all required attachments, and serve it on the judgment creditor's attorney, or the judgment creditor if the judgment creditor is not represented by attorney.

DONE AND ORDERED at Pensacola, Escambia County, Florida on MAY 14, 2004.

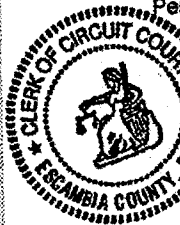
Thomas E. Johnson
COUNTY JUDGE

Conformed copies to:
J. ARBY VAN SLYKE, ESQUIRE
Post Office Box 13244
Pensacola, FL 32591
Attorney for Plaintiff and Additional
Person to Receive Notice of Homestead

Samuel M. Smith
4470 Spanish Trail, Apt. 130
Pensacola, FL 32504

TCF Financial Services, Inc.
001-02-M
801 Marquette Avenue
Minneapolis, MN 55402

ERNIE LEE MAGAHA
CLERK OF CIRCUIT COURT
ESCAMBIA COUNTY, FL
2004 MAY 14 A D 58
COUNTY CIVIL DIVISION
FILED & RECORDED



Certified to be a true copy of
the original on file in this office
Witness my hand and official seal

ERNIE LEE MAGAHA
Clerk of the Circuit Court
Escambia County, Florida

By: *William D. Cowan* D.C.
Date: 6-19-04

STATE OF FLORIDA
COUNTY OF ESCAMBIA

CERTIFICATE OF NOTICE OF MAILING
NOTICE OF APPLICATION FOR TAX DEED

CERTIFICATE # 00391 of 2021

I, PAM CHILDERS, CLERK OF THE CIRCUIT COURT OF ESCAMBIA COUNTY, FLORIDA, do hereby certify that I did on December 21, 2023, mail a copy of the foregoing Notice of Application for Tax Deed, addressed to:

GWENDOLYN Y DAVIS FLORIDA HOUSING FINANCE CORP
1645 KATIE MAE LN 227 NORTH BRONOUGH ST SUITE 5000
PENSACOLA, FL 32534 TALLAHASSEE, FL 32301-1329

ESCAMBIA COUNTY ANIMAL CONTROL TCF NATIONAL BANK MINNESOTA
3363 W PARK PL TCF FINANCIAL SERVICES INC
PENSACOLA, FL 32505 801 MARQUETTE AVENUE
MINNEAPOLIS, MN 55402

ESCAMBIA COUNTY / COUNTY ATTORNEY ESCAMBIA COUNTY OFFICE OF CODE ENFORCEMENT
221 PALAFOX PLACE STE 430 ESCAMBIA CENTRAL OFFICE COMPLEX
PENSACOLA FL 32502 3363 WEST PARK PLACE
PENSACOLA FL 32505

ECUA ESCAMBIA COUNTY / STATE OF FLORIDA
9255 STURDEVANT ST 190 GOVERNMENTAL CENTER
PENSACOLA, FL 32514 PENSACOLA FL 32502

WITNESS my official seal this 21th day of December 2023.



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 February 7, 2024, UNLESS THE TAXES ARE PAID. SHOULD YOU NEED FURTHER INFORMATION CONTACT THE CLERK OF THE CIRCUIT COURT IMMEDIATELY AT THE COUNTY COURTHOUSE IN PENSACOLA, FLORIDA, OR CALL 850-595-3793.

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That ATCF II FLORIDA-A LLC holder of Tax Certificate No. 00391, issued the 1st day of June, A.D., 2021 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:

(see attached)

SECTION 10, TOWNSHIP 1 S, RANGE 30 W

TAX ACCOUNT NUMBER 020115700 (0224-10)

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

GWENDOLYN Y DAVIS

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 February, which is the **7th** day of February 2024.

Dated this 14th day of December 2023.

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

LEGAL DESCRIPTION

BEG AT SW COR OF SEC N 0 DEG 0 MIN 3 SEC W ALG W LI 859 65/100 FT N 89 DEG 15 MIN 8 SEC E 424 17/100 FT FOR POB CONT N 89 DEG 15 MIN 8 SEC E ALG S LI 236 73/100 FT TO E LI OF LT 6 BLK 5 NATIONAL LAND SALES S/D S 0 DEG 23 MIN 26 SEC E ALG E LI OF SD LT 6 194 55/ 100 FT TO SE COR OF SD LT 6 S 89 DEG 10 MIN 30 SEC W ALG S LI 40 67/100 FT TO SE COR OF PARC DESC IN OR 918 P 537 N 0 DEG 0 MIN 3 SEC W ALG E LI OF SD PARC 70 01/ 100 FT TO NE COR OF SD PARC S 89 DEG 10 MIN 30 SEC W ALG N LI 196 52/100 FT TO SE COR OF PARC DESC IN OR 319 P 37 N 0 DEG 0 MIN 3 SEC W ALG E LI OF SD PARC 90 01/100 FT TO NE COR OF SD PARC N 1 DEG 25 MIN 27 SEC W 34 87/100 FT TO POB OR 5544 P 1719

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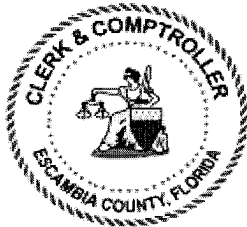
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Post Property:

1645 KATIE MAE LN 32534



PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

By:
Emily Hogg
Deputy Clerk

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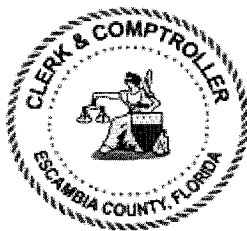
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Personal Services:

GWENDOLYN Y DAVIS
1645 KATIE MAE LN
PENSACOLA, FL 32534

PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA



By:
Emily Hogg
Deputy Clerk

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ESCAMBIA COUNTY SHERIFF'S OFFICE

ESCAMBIA COUNTY, FLORIDA

NON-ENFORCEABLE RETURN OF SERVICE

0224-10

Document Number: ECSO23CIV046349NON

Agency Number: 24-002354

Court: TAX DEED

County: ESCAMBIA

Case Number: CERT NO 00391 2021

Attorney/Agent:

PAM CHILDERS
CLERK OF COURT
TAX DEED

Plaintiff: RE: GWENDOLYN Y DAVIS

Defendant:

Type of Process: NOTICE OF APPLICATION FOR TAX DEED

Individual

Received this Writ on 12/27/2023 at 8:55 AM and served same on GWENDOLYN Y DAVIS , at 10:48 AM on 12/28/2023 in ESCAMBIA COUNTY, FLORIDA, by delivering a true copy of this Writ together with a copy of the initial pleadings, if any, with the date and hour of service endorsed thereon by me.

CHIP W SIMMONS, SHERIFF
ESCAMBIA COUNTY, FLORIDA

By: _____


C. CEPHAS, CPS

Service Fee: \$40.00
Receipt No: BILL

Printed By: LCMITCHE

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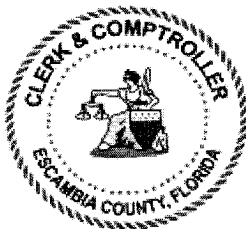
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Personal Services:

GWENDOLYN Y DAVIS
1645 KATIE MAE LN
PENSACOLA, FL 32534



PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

By:
Emily Hogg
Deputy Clerk

RECEIVED
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA
JAN 10 2024
02/15/2024

LEGAL DESCRIPTION

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ESCAMBIA COUNTY SHERIFF'S OFFICE
ESCAMBIA COUNTY, FLORIDA

NON-ENFORCEABLE RETURN OF SERVICE

0224-10

Document Number: ECSO23CIV046350NON

Agency Number: 24-002355

Court: TAX DEED

County: ESCAMBIA

Case Number: CERT NO 00391 2021

Attorney/Agent:

PAM CHILDERS
CLERK OF COURT
TAX DEED

Plaintiff: RE: GWENDOLYN Y DAVIS

Defendant:

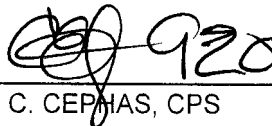
Type of Process: NOTICE OF APPLICATION FOR TAX DEED

Received this Writ on 12/27/2023 at 8:55 AM and served same at 10:48 AM on 12/28/2023 in ESCAMBIA COUNTY, FLORIDA, by serving POST PROPERTY , the within named, to wit: , .

POSTED TO THE PROPERTY AS INSTRUCTED BY THE CLERKS OFFICE

CHIP W SIMMONS, SHERIFF
ESCAMBIA COUNTY, FLORIDA

By: _____

 920

C. CEPHAS, CPS

Service Fee: \$40.00

Receipt No: BILL

Printed By: LCMITCHE

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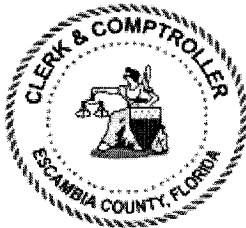
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Post Property:

1645 KATIE MAE LN 32534



PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

By:
Emily Hogg
Deputy Clerk

RECEIVED
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA
JAN 07 2024

LEGAL DESCRIPTION

BEG AT SW COR OF SEC N 0 DEG 0 MIN 3 SEC W ALG W LI 859 65/100 FT N 89 DEG 15 MIN 8 SEC E 424 17/100 FT FOR POB CONT N 89 DEG 15 MIN 8 SEC E ALG S LI 236 73/100 FT TO E LI OF LT 6 BLK 5 NATIONAL LAND SALES S/D S 0 DEG 23 MIN 26 SEC E ALG E LI OF SD LT 6 194 55/ 100 FT TO SE COR OF SD LT 6 S 89 DEG 10 MIN 30 SEC W ALG S LI 40 67/100 FT TO SE COR OF PARC DESC IN OR 918 P 537 N 0 DEG 0 MIN 3 SEC W ALG E LI OF SD PARC 70 01/ 100 FT TO NE COR OF SD PARC S 89 DEG 10 MIN 30 SEC W ALG N LI 196 52/100 FT TO SE COR OF PARC DESC IN OR 319 P 37 N 0 DEG 0 MIN 3 SEC W ALG E LI OF SD PARC 90 01/100 FT TO NE COR OF SD PARC N 1 DEG 25 MIN 27 SEC W 34 87/100 FT TO POB OR 5544 P 1719

GWENDOLYN Y DAVIS [0224-10]
1645 KATIE MAE LN
PENSACOLA, FL 32534

FLORIDA HOUSING FINANCE CORP
[0224-10]
227 NORTH BRONOUGH ST SUITE 5000
TALLAHASSEE, FL 32301-1329

9171 9690 0935 0128 0717 36

9171 9690 0935 0128 0717 29

ESCAMBIA COUNTY ANIMAL
CONTROL [0224-10]
3363 W PARK PL
PENSACOLA, FL 32505

TCF NATIONAL BANK MINNESOTA
[0224-10]
TCF FINANCIAL SERVICES INC
801 MARQUETTE AVENUE
MINNEAPOLIS, MN 55402

9171 9690 0935 0128 0717 12

9171 9690 0935 0128 0717 05

ESCAMBIA COUNTY / COUNTY
ATTORNEY [0224-10]
221 PALAFOX PLACE STE 430
PENSACOLA FL 32502

ESCAMBIA COUNTY OFFICE OF CODE
ENFORCEMENT [0224-10]
ESCAMBIA CENTRAL OFFICE COMPLEX
3363 WEST PARK PLACE
PENSACOLA FL 32505

9171 9690 0935 0128 0716 99

9171 9690 0935 0128 0716 82

ECUA [0224-10]
9255 STURDEVANT ST
PENSACOLA, FL 32514

ESCAMBIA COUNTY / STATE OF
FLORIDA [0224-10]
190 GOVERNMENTAL CENTER
PENSACOLA FL 32502

9171 9690 0935 0128 0716 75

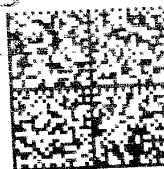
Served

MI-3 A-1432

[illegible]

MEMPHIS, TENN
JUN 10 1968

9171 9690 0935 0128 0717 05



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FIRST-CLASS MAIL
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12/21/2023 ZIP 32502
G43M31219251

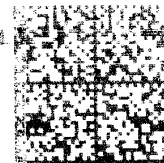
US POSTAGE

CERTIFIED MAIL

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



9171 9690 0935 0128 0717 36



quodient
FIRST-CLASS MAIL
PM
\$007.18
12/21/2023 ZIP 32502
043M31219251

US POSTAGE

PAM CHILDERS
CLERK OF THE CIRCUIT COURT
2023/12/26 A 11:15
PENSACOLA COUNTY, FL

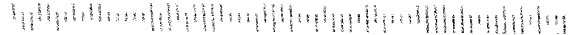
GWENDOLYN Y DAVIS [0224-10]
1645 KATIE MAE LN
PENSACOLA, FL 32534

NIXIE 022 DE 1 0001/22/24

RETURN TO SENDER
UNCLAIMED
UNABLE TO FORWARD

UNC
32502 15 0000 0000 0000 0000

BC: 32502583335 *2638-00533-26-36





Scott Lunsford, CFC • Escambia County Tax Collector

EscambiaTaxCollector.com

facebook.com/ECTaxCollector

twitter.com/escambiatc



2023

REAL ESTATE

TAXES

Notice of Ad Valorem and Non-Ad Valorem Assessments

SCAN TO PAY ONLINE

ACCOUNT NUMBER	MILLAGE CODE	ESCROW CODE	PROPERTY REFERENCE NUMBER
02-0115-700	06		101S301101065005

DAVIS GWENDOLYN Y
1645 KATIE MAE LN
PENSACOLA, FL 32534

PROPERTY ADDRESS:
1645 KATIE MAE LN

EXEMPTIONS:
HOMESTEAD EXEMPTION

PRIOR YEAR(S) TAXES OUTSTANDING

21 / 391

AD VALOREM TAXES

TAXING AUTHORITY	MILLAGE RATE	ASSESSED VALUE	EXEMPTION AMOUNT	TAXABLE AMOUNT	TAXES LEVIED
COUNTY	6.6165	52,683	27,683	25,000	165.41
PUBLIC SCHOOLS					
BY LOCAL BOARD	1.9620	52,683	25,000	27,683	54.31
BY STATE LAW	3.1820	52,683	25,000	27,683	88.09
WATER MANAGEMENT	0.0234	52,683	27,683	25,000	0.59
SHERIFF	0.6850	52,683	27,683	25,000	17.13
M.S.T.U. LIBRARY	0.3590	52,683	27,683	25,000	8.98
ESCAMBIA CHILDRENS TRUST	0.4365	52,683	27,683	25,000	10.91

TOTAL MILLAGE 13.2644

AD VALOREM TAXES \$345.42

LEGAL DESCRIPTION

NON-AD VALOREM ASSESSMENTS

LEGAL DESCRIPTION	TAXING AUTHORITY	RATE	AMOUNT
BEG AT SW COR OF SEC N 0 DEG 0 MIN 3 SEC W ALG W LI 859 65/100 FT N 89 DEG 15 MI See Additional Legal on Tax Roll	FP FIRE PROTECTION		125.33
NON-AD VALOREM ASSESSMENTS			\$125.33

Pay online at EscambiaTaxCollector.com

Payments must be in U.S. funds drawn from a U.S. bank

COMBINED TAXES AND ASSESSMENTS \$470.75

If Paid By Please Pay	Jan 31, 2024 \$461.33	Feb 29, 2024 \$466.04	Mar 31, 2024 \$470.75		
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RETAIN FOR YOUR RECORDS

2023 REAL ESTATE TAXES

DETACH HERE AND RETURN THIS PORTION WITH YOUR PAYMENT

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**

Payments in U.S. funds from a U.S. bank

PAY ONLY ONE AMOUNT

AMOUNT IF PAID BY	Jan 31, 2024 461.33
AMOUNT IF PAID BY	Feb 29, 2024 466.04
AMOUNT IF PAID BY	Mar 31, 2024 470.75
AMOUNT IF PAID BY	
AMOUNT IF PAID BY	

DO NOT FOLD, STAPLE, OR MUTILATE

ACCOUNT NUMBER

02-0115-700

PROPERTY ADDRESS

1645 KATIE MAE LN

DAVIS GWENDOLYN Y
1645 KATIE MAE LN
PENSACOLA, FL 32534

THE SUMMATION WEEKLY

A Weekly Publication of the Escambia-Santa Rosa Bar Association Since 2014

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That ATCF II FLORIDA-A LLC holder of Tax Certificate No. 00391, issued the 1st day of June, A.D., 2021 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:

(see attached)

SECTION 10, TOWNSHIP 1 S, RANGE 30 W
TAX ACCOUNT NUMBER 020115700 (0224-10)

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

GWENDOLYN Y DAVIS

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 February, which is the 7th day of February 2024.

Dated this 21st day of December 2023.

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

LEGAL DESCRIPTION

BEG AT SW COR OF SEC N 0 DEG 0 MIN 3 SEC W ALG W LI 859 65/100 FT N 89 DEG 15 MIN 8 SEC E 424 17/100 FT FOR POB CONT N 89 DEG 15 MIN 8 SEC E ALG S LI 236 73/100 FT TO E LI OF LT 6 BLK 5 NATIONAL LAND SALES S/D S 0 DEG 23 MIN 26 SEC E ALG E LI OF SD LT 6 194 55/100 FT TO SE COR OF SD LT 6 S 89 DEG 10 MIN 30 SEC W ALG S LI 40 67/100 FT TO SE COR OF PARC DESC IN OR 918 P 537 N 0 DEG 0 MIN 3 SEC W ALG E LI OF SD PARC 70 01/100 FT TO NE COR OF SD PARC S 89 DEG 10 MIN 30 SEC W ALG N LI 196 52/100 FT TO SE COR OF PARC DESC IN OR 319 P 37 N 0 DEG 0 MIN 3 SEC W ALG E LI OF SD PARC 90 01/100 FT TO NE COR OF SD PARC N 1 DEG 25 MIN 27 SEC W 34 87/100 FT TO POB OR 554 P 1719

4WR1/3-1/24TD

Before the undersigned authority personally appeared Malcolm Ballinger who under oath says that he is the Legal Administrator and Publisher of The Summation Weekly Newspaper published at Pensacola in Escambia & Santa Rosa County, Florida; that the attached copy of the advertisement, being a notice in the matter of 2021-TD-00391 in the Escambia County Court was published in said newspaper in and was printed and released on January 3, 2024; January 10, 2024; January 17, 2024; and January 24, 2024.

Affiant further says that the said Summation Weekly is a newspaper published at Pensacola, in said Escambia & Santa Rosa Counties, Florida, and that the said newspaper has heretofore been continuously published in said Escambia & Santa Rosa Counties, Florida each week and has been entered as second class mail matter at the post office in Pensacola, in said Escambia County, 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 of the said newspaper.

X

MALCOLM BALLINGER, PUBLISHER FOR THE
SUMMATION WEEKLY

STATE OF FLORIDA
COUNTY OF ESCAMBIA

The foregoing instrument was acknowledged before me by means of ☒ physical presence or ☐ online notarization, this 24th day of January, 2024, by MALCOLM BALLINGER, who is personally known to me.

X

, NOTARY PUBLIC
Brooklyn Faith Coates
Notary Public
State of Florida
Comm# HH053675
Expires 10/14/2024



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: 020115700 Certificate Number: 000391 of 2021

Payor: GWENDOLYN Y DAVIS 1645 KATIE MAE LN PENSACOLA, FL 32534 Date 2/2/2024

Clerk's Check #	1	Clerk's Total	\$524.40
Tax Collector Check #	1	Tax Collector's Total	\$3,011.79
		Postage	\$50.47
		Researcher Copies	\$0.00
		Recording	\$10.00
		Prep Fee	\$7.00
		Total Received	\$3,603.66

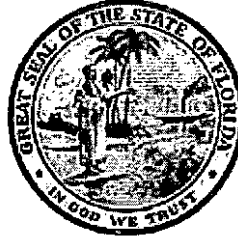
~~\$3,603.66~~ **\$3,496.19**
\$3,563.66

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>

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 # 2021 TD 000391

Redeemed Date 2/2/2024

Name GWENDOLYN Y DAVIS 1645 KATIE MAE LN PENSACOLA, FL 32534

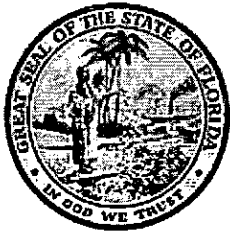
Clerk's Total = TAXDEED	\$524.40 \$3,496.19
Due Tax Collector = TAXDEED	\$3,001.79
Postage = TD2	\$50.47
ResearcherCopies = TD6	\$0.00
Release TDA Notice (Recording) = RECORD2	\$10.00
Release TDA Notice (Prep Fee) = TD4	\$7.00

• For Office Use Only

Date	Docket	Desc	Amount Owed	Amount Due	Payee Name
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FINANCIAL SUMMARY

No Information Available - See Dockets




PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

Tax Deed - Redemption Calculator

Account: 020115700 Certificate Number: 000391 of 2021

Redemption ☐ No ☒ Application Date Interest Rate

	Final Redemption Payment ESTIMATED	Redemption Overpayment ACTUAL
	Auction Date <input type="text" value="2/7/2024"/>	Redemption Date <input type="text" value="2/2/2024"/> 
Months	10	10
Tax Collector	<input type="text" value="\$2,608.08"/>	<input type="text" value="\$2,608.08"/>
Tax Collector Interest	\$391.21	\$391.21
Tax Collector Fee	<input type="text" value="\$12.50"/>	<input type="text" value="\$12.50"/>
Total Tax Collector	\$3,011.79	<input type="text" value="\$3,011.79"/> <i>TK</i>
Record TDA Notice	<input type="text" value="\$17.00"/>	<input type="text" value="\$17.00"/>
Clerk Fee	<input type="text" value="\$119.00"/>	<input type="text" value="\$119.00"/>
Sheriff Fee	<input type="text" value="\$120.00"/>	<input type="text" value="\$120.00"/>
Legal Advertisement	<input type="text" value="\$200.00"/>	<input type="text" value="\$200.00"/>
App. Fee Interest	\$68.40	\$68.40
Total Clerk	\$524.40	<input type="text" value="\$524.40"/> <i>CH</i>
Release TDA Notice (Recording)	<input type="text" value="\$10.00"/>	<input type="text" value="\$10.00"/>
Release TDA Notice (Prep Fee)	<input type="text" value="\$7.00"/>	<input type="text" value="\$7.00"/>
Postage	<input type="text" value="\$50.47"/>	<input type="text" value="\$50.47"/>
Researcher Copies	<input type="text" value="\$0.00"/>	<input type="text" value="\$0.00"/>
Total Redemption Amount	\$3,603.66	\$3,603.66
	Repayment Overpayment Refund Amount	\$0.00
Book/Page	<input type="text" value="8990"/>	<input type="text" value="734"/>

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 8990, Page 734, of Escambia County, for the tax certificate, tax deed, and property described below:

Tax Certificate No. Certificate No. 00391, issued the 1st day of June, A.D., 2021

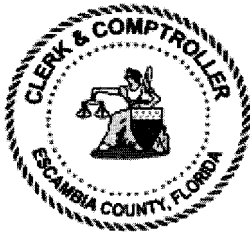
TAX ACCOUNT NUMBER: 020115700 (0224-10)

(see attached)

SECTION 10, TOWNSHIP 1 S, RANGE 30 W

NAME IN WHICH ASSESSED: GWENDOLYN Y DAVIS

Dated this 2nd day of February 2024.



PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

By:
Emily Hogg
Deputy Clerk

LEGAL DESCRIPTION

BEG AT SW COR OF SEC N 0 DEG 0 MIN 3 SEC W ALG W LI 859 65/100 FT N 89 DEG 15 MIN 8 SEC E 424 17/100 FT FOR POB CONT N 89 DEG 15 MIN 8 SEC E ALG S LI 236 73/100 FT TO E LI OF LT 6 BLK 5 NATIONAL LAND SALES S/D S 0 DEG 23 MIN 26 SEC E ALG E LI OF SD LT 6 194 55/ 100 FT TO SE COR OF SD LT 6 S 89 DEG 10 MIN 30 SEC W ALG S LI 40 67/100 FT TO SE COR OF PARC DESC IN OR 918 P 537 N 0 DEG 0 MIN 3 SEC W ALG E LI OF SD PARC 70 01/ 100 FT TO NE COR OF SD PARC S 89 DEG 10 MIN 30 SEC W ALG N LI 196 52/100 FT TO SE COR OF PARC DESC IN OR 319 P 37 N 0 DEG 0 MIN 3 SEC W ALG E LI OF SD PARC 90 01/100 FT TO NE COR OF SD PARC N 1 DEG 25 MIN 27 SEC W 34 87/100 FT TO POB OR 5544 P 1719