

APPLICATION FOR TAX DEED

Section 197.502, Florida Statutes

512
R. 12/16

Application Number: 2300306

To: Tax Collector of ESCAMBIA COUNTY, Florida

I,

ATCF II FLORIDA-A, LLC

PO BOX 69239

BALTIMORE, MD 21264-9239,

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

Account Number	Certificate No.	Date	Legal Description
05-3312-000	2021/1973	06-01-2021	LT 7 BLK 15 MONTCLAIR UNIT NO 2 PB 4 P 100 OR 5861 P 584 OR 7559 P 203 SEC 10/12 T 2S R 30 W

I agree to:

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

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

Electronic signature on file

ATCF II FLORIDA-A, LLC

PO BOX 69239

BALTIMORE, MD 21264-9239

04-26-2023
Application Date

Applicant's signature

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

8. Processing tax deed fee	
9. Certified or registered mail charge	
10. Clerk of Court advertising, notice for newspaper, and electronic auction fees	
11. Recording fee for certificate of notice	
12. Sheriff's fees	
13. Interest (see Clerk of Court Instructions, page 2)	
14. Total Paid (Lines 8-13)	
15. Plus one-half of the assessed value of homestead property, if applicable under s. 197.502(6)(c), F.S.	
16. Statutory opening bid (total of Lines 7, 14, 15, and 16 if applicable)	
Sign here: _____	
Signature, Clerk of Court or Designee	
Date of sale <u>02/07/2024</u>	

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.

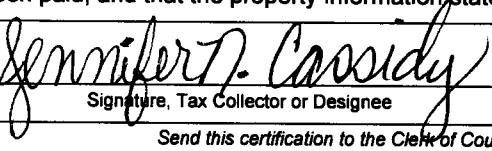


CERTIFICATION OF TAX DEED APPLICATION

Sections 197.502 and 197.542, Florida Statutes

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

0224-18

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	ESPINOSA BALDO ARDEN C 4511 GUERLAIN WAY PENSACOLA, FL 32505 4511 GUERLAIN WAY 05-3312-000 LT 7 BLK 15 MONTCLAIR UNIT NO 2 PB 4 P 100 OR 5861 P 584 OR 7559 P 203 SEC 10/12 T 2S R 30 W		Certificate #	2021 / 1973
			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)
# 2021/1973	06/01/2021	892.66	44.63	937.29
→ Part 2: Total*				937.29
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	Total (Column 3 + Column 4 + Column 5)
# 2022/2152	06/01/2022	1,049.52	6.25	1,108.25
Part 3: Total*				1,108.25
Part 4: Tax Collector Certified Amounts (Lines 1-7)				
1. Cost of all certificates in applicant's possession and other certificates redeemed by applicant (*Total of Parts 2 + 3 above)				2,045.54
2. Delinquent taxes paid by the applicant				0.00
3. Current taxes paid by the applicant				1,083.01
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)				3,503.55
I certify the above information is true and the tax certificates, interest, property information report fee, and tax collector's fees have been paid, and that the property information statement is attached.				
Sign here:			Escambia, Florida	
	Signature, Tax Collector or Designee		Date May 31st, 2023	

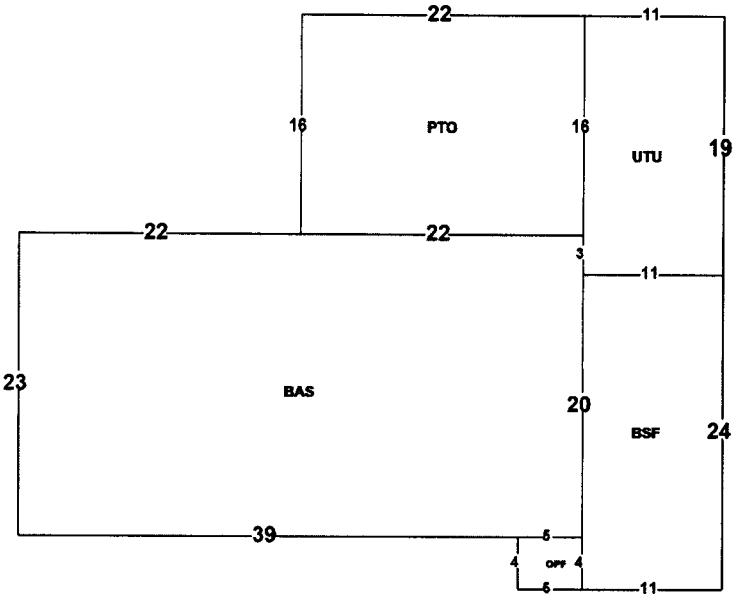
Send this certification to the Clerk of Court by 10 days after the date signed. See Instructions on Page 2

+ \$6.25

Structural Elements

DECOR/MILLWORK-AVERAGE
DWELLING UNITS-1
EXTERIOR WALL-CONCRETE BLOCK
FLOOR COVER-CARPET
FOUNDATION-SLAB ON GRADE
HEAT/AIR-WALL/FLOOR FURN
INTERIOR WALL-DRYWALL-PLASTER
NO. PLUMBING FIXTURES-3
NO. STORIES-1
ROOF COVER-BLT UP ON WOOD
ROOF FRAMING-FLAT/SHED
STORY HEIGHT-0
STRUCTURAL FRAME-MASONRY PIL/STL

 Areas - 1857 Total SF
BASE AREA - 1012
BASE SEMI FIN - 264
OPEN PORCH FIN - 20
PATIO - 352
UTILITY UNF - 209



Images



12/30/2002 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:06/01/2023 (tc.14565)



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		Assessments				
Parcel ID:	102S301000007015					
Account:	053312000					
Owners:	ESPINOSA BALDO ARDEN C					
Mail:	4511 GUERLAIN WAY PENSACOLA, FL 32505					
Situs:	4511 GUERLAIN WAY 32505					
Use Code:	SINGLE FAMILY RESID					
Taxing Authority:	COUNTY MSTU					
Tax Inquiry:	Open Tax Inquiry Window					
Tax Inquiry link courtesy of Scott Lunsford Escambia County Tax Collector						
Sales Data		2022 Certified Roll Exemptions				
Sale Date	Book	Page	Value	Type	Official Records (New Window)	None
07/14/2016	7559	203	\$13,500	QC		
03/2006	5861	584	\$99,500	WD		
10/2005	5820	749	\$15,000	WD		
08/2002	4969	312	\$100	QC		
Official Records Inquiry courtesy of Pam Childers Escambia County Clerk of the Circuit Court and Comptroller						
Legal Description		Extra Features				
LT 7 BLK 15 MONTCLAIR UNIT NO 2 PB 4 P 100 OR 5861 P 584 OR 7559 P 203 SEC 10/12 T 2S R 30 W						
None		None				

Parcel Information [Launch Interactive Map](#)

<p>Section Map Id: 46-1S-30-2</p> <p>Approx. Acreage: 0.1778</p> <p>Zoned: MDR MDR</p> <p>Evacuation & Flood Information Open Report</p> <p> View Florida Department of Environmental Protection(DEP) Data</p>	<p>Buildings</p> <p>Address: 4511 GUERLAIN WAY, Year Built: 1959, Effective Year: 1975, PA Building ID#: 74014</p>
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NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That **ATCF II FLORIDA-A LLC** holder of **Tax Certificate No. 01973**, 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:

LT 7 BLK 15 MONTCLAIR UNIT NO 2 PB 4 P 100 OR 5861 P 584 OR 7559 P 203 SEC 10/12 T 2S R 30 W

SECTION 10, TOWNSHIP 2 S, RANGE 30 W

TAX ACCOUNT NUMBER 053312000 (0224-18)

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

ARDEN C BALDO-ESPINOSA

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.

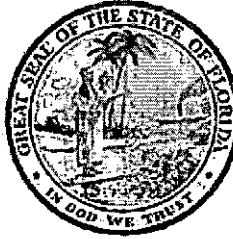
In accordance with the AMERICANS WITH DISABILITIES ACT, if you are a person with a disability who needs special accommodation in order to participate in this proceeding you are entitled to the provision of certain assistance. Please contact Emily Hogg not later than seven days prior to the proceeding 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

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



BRANCH OFFICES
 ARCHIVES AND RECORDS
 JUVENILE DIVISION
 CENTURY

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

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

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

Account: 053312000 Certificate Number: 001973 of 2021

Payor: ARDEN C BALDO-ESPINOSA 300 JEFFER DR WESTWEGO LA 70094 Date 12/4/2023

Clerk's Check #	1	Clerk's Total	\$524.40
Tax Collector Check #	1	Tax Collector's Total	\$4,035.33
		Postage	\$60.00
		Researcher Copies	\$0.00
		Recording	\$10.00
		Prep Fee	\$7.00
		Total Received	<u>\$4,636.73</u>

\$4,137.95

**PAM CHILDERS
 Clerk of the Circuit Court**

Received By: An Hogg
 Deputy Clerk

PAM CHILDERS
 CLERK OF THE CIRCUIT COURT
 ARCHIVES AND RECORDS
 CHILDSUPPORT
 CIRCUIT CIVIL
 CIRCUIT CRIMINAL
 COUNTY CIVIL
 COUNTY CRIMINAL
 DOMESTIC RELATIONS
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BRANCH OFFICES
 ARCHIVES AND RECORDS
 JUVENILE DIVISION
 CENTURY

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

COUNTY OF ESCAMBIA
OFFICE OF THE
CLERK OF THE CIRCUIT COURT

Case # 2021 TD 001973

Redeemed Date 12/4/2023

Name ARDEN C BALDO-ESPINOSA 300 JEFFER DR WESTWEGO LA 70094

Clerk's Total = TAXDEED	\$324.40	<i>\$4,120.95</i>
Due Tax Collector = TAXDEED	\$4,035.33	
Postage = TD2	\$60.00	
ResearcherCopies = TD6	\$0.00	
Release TDA Notice (Recording) = RECORD2	\$10.00	
Release TDA Notice (Prep Fee) = TD4	\$7.00	

• For Office Use Only

Date	Docket	Desc	Amount Owed	Amount Due	Payee Name
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FINANCIAL SUMMARY

No Information Available - See Dockets



PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

Tax Deed - Redemption Calculator

Account: 053312000 Certificate Number: 001973 of 2021

Redemption No

Application Date

4/26/2023

Interest Rate

18%

	Final Redemption Payment ESTIMATED	Redemption Overpayment ACTUAL
	Auction Date <input type="text" value="2/7/2024"/>	Redemption Date <input type="text" value="12/4/2023"/> 12/4
Months	10	8
Tax Collector	<input type="text" value="\$3,503.55"/>	<input type="text" value="\$3,503.55"/>
Tax Collector Interest	<input type="text" value="\$525.53"/>	<input type="text" value="\$420.43"/>
Tax Collector Fee	<input type="text" value="\$6.25"/>	<input type="text" value="\$6.25"/>
Total Tax Collector	<input type="text" value="\$4,035.33"/>	<input type="text" value="\$3,930.23"/> CCH
Record TDA Notice	<input type="text" value="\$17.00"/>	<input type="text" value="\$17.00"/>
Clerk Fee	<input type="text" value="\$119.00"/>	<input type="text" value="\$119.00"/>
Sheriff Fee	<input type="text" value="\$120.00"/>	<input type="text" value="\$120.00"/>
Legal Advertisement	<input type="text" value="\$200.00"/>	<input type="text" value="\$200.00"/>
App. Fee Interest	<input type="text" value="\$68.40"/>	<input type="text" value="\$54.72"/> CCH
Total Clerk	<input type="text" value="\$524.40"/>	<input type="text" value="\$510.72"/> CCH
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="\$60.00"/>	<input type="text" value="\$0.00"/>
Researcher Copies	<input type="text" value="\$0.00"/>	<input type="text" value="\$0.00"/>
Total Redemption Amount	<input type="text" value="\$4,636.73"/>	<input type="text" value="\$4,457.95"/>
	Repayment Overpayment Refund Amount	<input type="text" value="\$178.78"/>
Book/Page	<input type="text" value="8990"/>	<input type="text" value="976"/>



PROPERTY INFORMATION REPORT

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

THE ATTACHED REPORT IS ISSUED TO:

SCOTT LUNSFORD, ESCAMBIA COUNTY TAX COLLECTOR

TAX ACCOUNT #: 05-3312-000 CERTIFICATE #: 2021-1973

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: November 15, 2003 to and including November 15, 2023 Abstractor: Alicia Hahn

BY

Michael A. Campbell,
As President
Dated: November 21, 2023

**PROPERTY INFORMATION REPORT
CONTINUATION PAGE**

November 21, 2023
Tax Account #: **05-3312-000**

1. The Grantee(s) of the last deed(s) of record is/are: **ARDEN C BALDO-ESPINOSA**

By Virtue of Warranty Deed recorded 3/14/2006 in OR 5861/584 and Quit Claim Deed recorded 07/18/2016 - OR 7559/203

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 U.S. SMALL BUSINESS ADMINISTRATION recorded on 3/14/2006 OR 5861/586**
4. Taxes:

Taxes for the year(s) 2020-2022 are delinquent.

Tax Account #: 05-3312-000

Assessed Value: \$60,091.00

Exemptions: NONE

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

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

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

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

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

CERTIFICATION: TITLE SEARCH FOR TDA

TAX DEED SALE DATE: FEB 7, 2024
TAX ACCOUNT #: 05-3312-000
CERTIFICATE #: 2021-1973

YES **NO** Notify City of Pensacola, P.O. Box 12910, 32521
 Notify Escambia County, 190 Governmental Center, 32502
 Homestead for 2022 tax year.

ARDEN C. BALDO-ESPINOSA
4511 GUERLAIN WAY
PENSACOLA, FL 32505

ARDEN C. BALDO-ESPINOSA
927 BELAIR RD
PENSACOLA, FL 32505

ARDEN C. BALDO-ESPINOSA
2113 EAST CHRISTIE DR
ST BERNARD, LA 70085

**U. S. SMALL BUSINESS ADMINISTRATION
801 TOM MARTIN DR, STE 120
BIRMINGHAM, AL 35211**

**US SMALL BUSINESS ADMINISTRATION
14925 KINGSPORT RD
FORT WORTH, TX 76155-2243**

Certified and delivered to Escambia County Tax Collector, this 21st day of November, 2023.

PERDIDO TITLE & ABSTRACT, INC.

Malphel

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 21, 2023
Tax Account #:05-3312-000

LEGAL DESCRIPTION
EXHIBIT "A"

LT 7 BLK 15 MONTCLAIR UNIT NO 2 PB 4 P 100 OR 5861 P 584 OR 7559 P 203 SEC 10/12 T 2S R 30 W

SECTION 10, TOWNSHIP 2 S, RANGE 30 W

TAX ACCOUNT NUMBER 05-3312-000(0224-18)

Prepared by and return to:
Emerald Coast Title, Inc.
811 N. Spring Street
Pensacola, FL 32501
850-434-3223
File Number: 06-4698

[Space Above This Line For Recording Data]

Warranty Deed

This Warranty Deed made this 3rd day of March, 2006 between Dream Craft Woodworking, Inc., a Florida corporation whose post office address is 8320 Lillian Highway, Pensacola, FL 32506, grantor, and Arden C. Baldo-Espinosa and Fabian A. Espinosa, Wife and Husband whose post office address is 927 Belair Road, Pensacola, FL 32505, grantee:

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

Witnesseth, that said grantor, for and in consideration of the sum of TEN AND NO/100 DOLLARS (\$10.00) and other good and valuable considerations to said grantor in hand paid by said grantee, the receipt whereof is hereby acknowledged, has granted, bargained, and sold to the said grantee, and grantee's heirs and assigns forever, the following described land, situate, lying and being in Escambia County, Florida to-wit:

Lot 7, Block 15, Montclair Unit No. 2, according to the map or plat thereof as recorded in Plat Book 4, Page(s) 100, Public Records of Escambia County, Florida.

Parcel Identification Number: 102S30-1000-007-015

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

To Have and to Hold, the same in fee simple forever.

And the grantor hereby covenants with said grantee that the grantor is lawfully seized of said land in fee simple; that the grantor has good right and lawful authority to sell and convey said land; that the grantor hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free of all encumbrances, except taxes accruing subsequent to December 31, 2005.

In Witness Whereof, grantor has hereunto set grantor's hand and seal the day and year first above written.

Signed, sealed and delivered in our presence:

Candice L. Scales
Witness Name: Candice L. Scales
Janey Peck
Witness Name: Janey Peck

Dream Craft Woodworking, Inc.
By: *Eric D. Welch*
Eric D. Welch, President

(Corporate Seal)

State of Florida
County of Escambia

The foregoing instrument was acknowledged before me this 3rd day of March, 2006 by Eric D. Welch of Dream Craft Woodworking, Inc., on behalf of the corporation. He/she is personally known to me or has produced a driver's license as identification.

[Notary Seal]



Candice L. Scales
Notary Public
Printed Name: Candice L. Scales
My Commission Expires: 10/25/08

Abutting Roadway Maintenance

STATE OF FLORIDA
COUNTY OF ESCAMBIA

ATTENTION: Pursuant to Escambia County Ordinances Chapter 1-29.2, Article V, sellers of residential lots are required to disclose to Buyers whether abutting roadways will be maintained by Escambia County, and if not what person or entity will be responsible for maintenance. The disclosure must additionally provide that Escambia County does not accept roads for maintenance that have not been built or improved to meet county standards. Escambia County Code of Ordinances Chapter 1-29.2, Article V, requires this disclosure be attached along with other attachments to the deed or other method of conveyance required to be made part of the public records of Escambia County, Florida. Note: Acceptance for filing by County employees of this disclosure shall in no way be construed as an acknowledgement by the County of the veracity of any disclosure statement.

Name of Roadway: 4511 Guerlain Way, Pensacola, FL 32505

THE COUNTY () HAS ACCEPTED () HAS NOT ACCEPTED THE ABUTTING ROADWAY FOR MAINTENANCE.

If not, it will be the responsibility of _____ to maintain, repair and improve the road.

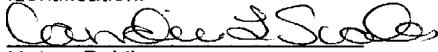
This form completed by:

Michael D. Tidwell, Attorney
811 North Spring Street
Pensacola, Florida 32501


Date March 3, 2006
Dream Craft Woodworking, Inc.

STATE OF FLORIDA
COUNTY OF ESCAMBIA

The foregoing instrument was acknowledged before me this 3rd day of March, 2006 by Dream Craft Woodworking, Inc., a Florida corporation who are personally known to me or have produced a driver's license as identification.


Notary Public



Date March 3, 2006
Arden C. Baldo-Espinosa

Date March 3, 2006
Arden C. Baldo-Espinosa

STATE OF FLORIDA
COUNTY OF ESCAMBIA

The foregoing instrument was acknowledged before me this 3rd day of March, 2006 by Arden C. Baldo-Espinosa and Fabian A. Espinosa, Wife and Husband who are personally known to me or has produced a driver's license as identification.

Notary Public

Recording requested by: <u>ARDEN C. BALDO</u>	Space above reserved for use by Recorder's Office
When recorded, mail to:	Document prepared by:
Name: <u>ARDEN BALDO</u>	Name <u>ARDEN C. BALDO</u>
Address: <u>2113 EAST CHRISTIE DR</u>	Address <u>2113 EAST CHRISTIE DR</u>
City/State/Zip: <u>ST BERNARD LA 70085</u>	City/State/Zip <u>ST BERNARD LA 70085</u>
Property Tax Parcel/Account Number: <u>102530-1000-007-015</u>	

Quitclaim Deed

This Quitclaim Deed is made on JULY , 2016, between
FABIAN A. ESPINOSA, Grantor, of 4511 GUERLAIN WAY PENSACOLA FL 32505
, City of PENSACOLA (ESCAMBIA COUNTY), State of FLORIDA 32505,
and ARDEN C. BALDO-ESPINOSA, Grantee, of 4511 GUERLAIN WAY
, City of PENSACOLA (ESCAMBIA COUNTY), State of FLORIDA 32505.

For valuable consideration, the Grantor hereby quitclaims and transfers all right, title, and interest held by
the Grantor in the following described real estate and improvements to the Grantee, and his or her heirs
and assigns, to have and hold forever, located at 4511 GUERLAIN WAY

LOT 7, BLOCK 15, MONTCLAIR UNIT NO. 2, ACCORDING TO THE MAP
OR PLAT THEREOF AS RECORDED IN PLAT BOOK 4, PAGE(S) 100,

PUBLIC RECORDS OF ESCAMBIA COUNTY, FLORIDA.
DOCUMENT NO. 2006025967 IN OFFICIAL RECORDS BOOK 5861, PAGE 584, OF
THE PUBLIC RECORDS OF ESCAMBIA COUNTY, FLORIDA

Subject to all easements, rights of way, protective covenants, and mineral reservations of record, if any.

Taxes for the tax year of 2016 shall be prorated between the Grantor and Grantee as of the date of
recording of this deed.

Dated: July 2010

Fabian Espinoza
Signature of Grantor

FABIAN A. ESPINOZA
Name of Grantor

John Landry
Signature of Witness #1

John Landry
Printed Name of Witness #1

David Labit
Signature of Witness #2

David Labit
Printed Name of Witness #2

State of LOUISIANA County of ST BERNARD
On July 14 2010, the Grantor, FABIAN A. ESPINOZA,
personally came before me and, being duly sworn, did state and prove that he/she is the person described
in the above document and that he/she signed the above document in my presence.

Lawrence A. Landry
Notary Signature

Lawrence A. Landry
Notary Public #67413
St. Bernard Parish - Louisiana
My Commission is Lifelong

Notary Public,

In and for the County of _____ State of _____

My commission expires: _____

Seal

Send all tax statements to Grantee.

Recorded in Public Records 03/14/2006 at 02:41 PM OR Book 5861 Page 586,
 Instrument #2006025958, Ernie Lee Magaha Clerk of the Circuit Court Escambia
 County, FL Recording \$52.50 MTG Stamps \$403.90

4095
 52.50
 403.90
 230.80
687.20

MAIL ANY NOTICE OF DEFAULT TO:
 U.S. SMALL BUSINESS ADMINISTRATION
 801 Tom Martin Drive Suite 120
 Birmingham, AL 35211

WHEN RECORDED MAIL TO:
 U.S. SMALL BUSINESS ADMINISTRATION
 This Instrument Prepared By: Andrew Neubauer
 14925 Kingsport Road
 Fort Worth, TX 76155-2243

Baldo-Espinosa Arden/Espinosa Fabian
 # 0000287213 Loan No. DLH 91732940-00

SPACE ABOVE THIS LINE FOR RECORDER'S USE

**MORTGAGE
 (Direct)**

This mortgage made and entered into this 9th day of February 2006, by and between FABIAN A ESPINOSA AND ARDEN C BALDO-ESPINOSA, HUSBAND AND WIFE, 927 Belair Drive, Pensacola, FL 32505 (hereinafter referred to as mortgagor) and the Administrator of the Small Business Administration, an agency of the Government of the United States of America (hereinafter referred to as mortgagee), who maintains an office and place of business at 801 Tom Martin Drive Suite 120, Birmingham, AL, 35211.

WITNESSETH, that for the consideration hereinafter stated, receipt of which is hereby acknowledged, the mortgagor does hereby mortgage, sell, grant, assign, and convey unto the mortgagee, his successors and assigns, all of the following described property situated and being in the County of Escambia, State of FL.

Described in Exhibit "A" attached hereto and made a part hereof.

It is hereby agreed between the parties hereto, that if the mortgagor, subsequent to the date of this mortgage, conveys, contracts, or attempts to sell the above described mortgaged property in any way or manner whatsoever, while said property is mortgaged to the mortgagee, and without the written consent of the mortgagee, then and in such event the whole sum of principal and interest of the debt secured by this mortgage shall, at the option of the mortgagee, become immediately due and payable, and this mortgage may be foreclosed at once if said debt is not paid in full.

"This transaction is exempt from the Florida Intangible Tax since a governmental agency is holder of the indebtedness."

Together with and including all buildings, all fixtures including but not limited to all plumbing, heating, lighting, ventilating, refrigerating, incinerating, air conditioning apparatus, and elevators (the mortgagor hereby declaring that it is intended that the items herein enumerated shall be deemed to have been permanently installed as part of the realty), and all improvements now or hereafter existing thereon; the hereditaments and appurtenances and all other rights thereunto belonging, or in anywise appertaining, and the reversion and reversions, remainder and remainders, all rights of redemption, and the rents, issues, and

profits of the above described property (provided, however, that the mortgagor shall be entitled to the possession of said property and to collect and retain the rents, issues, and profits until default hereunder). To have and to hold the same unto the mortgagee and the successors in interest of the mortgagee forever in fee simple or such other estate, if any, as is stated herein.

FOR THE PURPOSE OF SECURING: (1) Payment of the principal and interest as set forth above; (2) Payment of any and all obligations and liability, which are now due or may hereafter become due from Mortgagor; (3) Performance of each agreement of Mortgagor hereincontained; (4) Payment of all sums to be paid to Mortgagee pursuant to the terms hereof.

The mortgagor covenants that he is lawfully seized and possessed of and has the right to sell and convey said property; that the same is free from all encumbrances except as hereinabove recited; and that he hereby binds himself and his successors in interest to warrant and defend the title aforesaid thereto and every part thereof against the claims of all persons whomsoever.

This instrument is given to secure the payment of a promissory note dated October 17, 2005 in the principal sum of \$115,400.00 and maturing on October 17, 2035.

1. The mortgagor covenants and agrees as follows:

a. He will promptly pay the indebtedness evidenced by said promissory note at the times and in the manner therein provided.

b. He will pay all taxes, assessments, water rates, and other governmental or municipal charges, fines, or impositions, for which provision has not been made hereinbefore, and will promptly deliver the official receipts therefore to the said mortgagee.

c. He will pay such expenses and fees as may be incurred in the protection and maintenance of said property, including the fees of any attorney employed by the mortgagee for the collection of any or all of the indebtedness hereby secured, or for foreclosure by mortgagee's sale, or court proceedings, or in any other litigation or proceeding affecting said premises. Attorneys' fees reasonably incurred in any other way shall be paid by the mortgagor.

d. For better security of the indebtedness hereby secured, upon the request of the mortgagee, its successors or assigns, he shall execute and deliver a supplemental mortgage or mortgages covering any additions, improvements, or betterments made to the property hereinabove described and all property acquired by it after the date hereof (all in form satisfactory to mortgagee). Furthermore, should mortgagor fail to cure any default in the payment of a prior or inferior encumbrance on the property described by this instrument, mortgagor hereby agrees to permit mortgagee to cure such default, but mortgagee is not obligated to do so; and such advances shall become part of the indebtedness secured by this instrument, subject to the same terms and conditions.

e. The rights created by this conveyance shall remain in full force and effect during any postponement or extension of the time of payment of the indebtedness evidenced by said promissory note or any part thereof secured hereby.

f. He will continuously maintain hazard insurance, of such type or types and in such amounts as the mortgagee may from time to time require on the improvements now or hereafter on said property, and will pay promptly when due any premiums therefor. All insurance shall be carried in companies acceptable to mortgagee and the policies and renewals thereof shall be held by mortgagee and have attached thereto loss payable clauses in favor of and in form acceptable to the mortgagee. In event of loss, mortgagor will give

immediate notice in writing to mortgagee, and mortgagee may make proof of loss if not made promptly by mortgagor, and each insurance company concerned is hereby authorized and directed to make payment for such loss directly to mortgagee instead of to mortgagor and mortgagee jointly, and the insurance proceeds, or any part thereof, may be applied by mortgagee at its option either to the reduction of the indebtedness hereby secured or to the restoration or repair of the property damaged or destroyed. In event of foreclosure of this mortgage, or other transfer of title to said property in extinguishment of the indebtedness secured hereby, all right, title, and interest of the mortgagor in and to any insurance policies then in force shall pass to the purchaser or mortgagee or, at the option of the mortgagee, may be surrendered for a refund.

g. He will keep all buildings and other improvements on said property in good repair and condition; will permit, commit, or suffer no waste, impairment, deterioration of said property or any part thereof; in the event of failure of the mortgagor to keep the buildings on said premises and those erected on said premises, or improvements thereon, in good repair, the mortgagee may make such repairs as in its discretion it may deem necessary for the proper preservation thereof; and the full amount of each and every such payment shall be immediately due and payable and shall be secured by the lien of this mortgage.

h. He will not voluntarily create or permit to be created against the property subject to this mortgage any lien or liens inferior or superior to the lien of this mortgage without the written consent of the mortgagee; and further, he will keep and maintain the same free from the claim of all persons supplying labor or materials for construction of any and all buildings or improvements now being erected or to be erected on said premises.

i. He will not rent or assign any part of the rent of said mortgaged property or demolish, or remove, or substantially alter any building without the written consent of the mortgagee.

j. All awards of damages in connection with any condemnation for public use of or injury to any of the property subject to this mortgage are hereby assigned and shall be paid to mortgagee, who may apply the same to payment of the installments last due under said note, and mortgagee is hereby authorized, in the name of the mortgagor, to execute and deliver valid acquittances thereof and to appeal from any such award.

k. The mortgagee shall have the right to inspect the mortgaged premises at any reasonable time.

2. Default in any of the covenants or conditions of this instrument or of the note or loan agreement secured hereby shall terminate the mortgagor's right to possession, use, and enjoyment of the property, at the option of the mortgagee or his assigns (it being agreed that the mortgagor shall have such right until default). Upon any such default, the mortgagee shall become the owner of all of the rents and profits accruing after default as security for the indebtedness secured hereby, with the right to enter upon said property for the purpose of collecting such rents and profits. This instrument shall operate as an assignment of any rentals on said property to that extent.

3. The mortgagor covenants and agrees that if he shall fail to pay said indebtedness or any part thereof when due, or shall fail to perform any covenant or agreement of this instrument or the promissory note secured hereby, the entire indebtedness hereby secured shall immediately become due, payable, and collectible without notice, at the option of the mortgagee or assigns, regardless of maturity, and the mortgagee or his assigns may before or after entry sell said property without appraisal (the mortgagor having waived and assigned to the mortgagee all rights of appraisal):

(I) at judicial sale pursuant to the provisions of 28 U.S.C. 2001 (a); or

(II) at the option of the mortgagee, either by auction or by solicitation of sealed bids, for the highest and best bid complying with the terms of sale and manner of payment specified in the published notice of sale,

first giving four weeks' notice of the time, terms, and place of such sale, by advertisement not less than once during each of said four weeks in a newspaper published or distributed in the county in which said property is situated, all other notice being hereby waived by the mortgagor (and said mortgagee, or any person on behalf of said mortgagee, may bid with the unpaid indebtedness evidenced by said note). Said sale shall be held at or on the property to be sold or at the Federal [, county, or city/or Commonwealth] courthouse for the county in which the property is located. The mortgagee is hereby authorized to execute for and on behalf of the mortgagor and to deliver to the purchaser at such sale a sufficient conveyance of said property, which conveyance shall contain recitals as to the happening of the default upon which the execution of the power of sale herein granted depends; and the said mortgagor hereby constitutes and appoints the mortgagee or any agent or attorney of the mortgagee, the agent and attorney in fact of said mortgagor to make such recitals and to execute said conveyance and hereby covenants and agrees that the recitals so made shall be effectual to bar all equity or right of redemption, homestead, dower, and all other exemptions of the mortgagor, all of which are hereby expressly waived and conveyed to the mortgagee; or

(III) take any other appropriate action pursuant to state or Federal statute either in state or Federal court or otherwise for the disposition of the property.

In the event of a sale as hereinabove provided, the mortgagor or any person in possession under the mortgagor shall then become and be tenants holding over and shall forthwith deliver possession to the purchaser at such sale or be summarily dispossessed, in accordance with the provisions of law applicable to tenants holding over. The power and agency hereby granted are coupled with an interest and are irrevocable by death or otherwise, and are granted as cumulative to the remedies for collection of said indebtedness provided by law.

4. The proceeds of any sale of said property in accordance with the preceding paragraphs shall be applied first to pay the costs and expenses of said sale, the expenses incurred by the mortgagee for the purpose of protecting or maintaining said property, and reasonable attorneys' fees; secondly, to pay the indebtedness secured hereby; and thirdly, to pay any surplus or excess to the person or persons legally entitled thereto.

5. In the event said property is sold at a judicial foreclosure sale or pursuant to the power of sale hereinabove granted, and the proceeds are not sufficient to pay the total indebtedness secured by this instrument and evidenced by said promissory note, the mortgagee will be entitled to a deficiency judgment for the amount of the *deficiency without regard to appraisalment*.

6. In the event the mortgagor fails to pay any Federal, state, or local tax assessment, income tax or other tax lien, charge, fee, or other expense charged against the property, the mortgagee is hereby authorized at his option to pay the same. Any sums so paid by the mortgagee shall be added to and become a part of the principal amount of the indebtedness evidenced by said note, subject to the same terms and conditions. If the mortgagor shall pay and discharge the indebtedness evidenced by said promissory note, and shall pay such sums and shall discharge all taxes and liens and the costs, fees, and expenses of making, enforcing, and executing this mortgage, then this mortgage shall be canceled and surrendered.

7. The covenants herein contained shall bind and the benefits and advantages shall inure to the respective successors and assigns of the parties hereto. Whenever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall include all genders.

8. No waiver of any covenant herein or of the obligation secured hereby shall at any time thereafter be held to be a waiver of the terms hereof or of the note secured hereby.

9. In compliance with section 101.106 of the Rules and Regulations of the Small Business Administration [13 C.F.R. 101.106], this instrument is to be construed and enforced in accordance with applicable Federal

law. This Mortgage is to be construed and enforced in accordance with Federal law. Mortgagor hereby waives any rights or immunity purportedly conferred by Commonwealth law limiting Mortgagee's right to a deficiency judgement after either a judicial foreclosure or a foreclosure under the power of sale referred to above.

10. A judicial decree, order, or judgment holding any provision or portion of this instrument invalid or unenforceable shall not in any way impair or preclude the enforcement of the remaining provisions or portions of this instrument.

11. Any written notice to be issued to the mortgagor pursuant to the provisions of this instrument shall be addressed to the mortgagor at 927 BELAIR DR, PENSACOLA, FL 32505 and any written notice to be issued to the mortgagee shall be addressed to the mortgagee at 801 Tom Martin Drive Suite 120, Birmingham, AL 35211.

If any one or more of the provisions contained in this Mortgage shall for any reason be invalid, illegal or unenforceable in any respect, such invalidity, illegality or unenforceability shall not affect any other provision of this Mortgage.

IN WITNESS WHEREOF, the mortgagor has executed this instrument and the mortgagee has accepted delivery of this instrument as of the day and year aforesaid.

Witness: Candice L. Scales
Candice L. Scales

Witness: Jenny Peck
Jenny Peck

Fabian Espinosa
Fabian A. Espinosa

Arden C. Baldo-Espinosa
Arden C. Baldo-Espinosa

State of Florida
County of Escambia

The foregoing instrument was acknowledged before me this 3rd day of March, 2006
by Fabian A. Espinosa and Arden C. Baldo-Espinosa who have produced a drivers
license as identification.



Candice L. Scales
Notary Public, State of Florida

Name: Baldo-Espinosa Arden / Espinosa Fabian

Application No. / Loan No: 0000287213 / DLH 91732940-00

EXHIBIT "A"

LOT 7, BLOCK 15, MONTCLAIR UNIT NO 2, ACORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 4, PAGE 100, PUBLIC RECORD OF ESCAMBIA COUNTY, FLORIDA.

More commonly known as: 4511 Guerlain Way, Pensacola, FL 32505

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 976, of Escambia County, for the tax certificate, tax deed, and property described below:

Tax Certificate No. Certificate No. 01973, issued the 1st day of June, A.D., 2021

TAX ACCOUNT NUMBER: **053312000 (0224-18)**

DESCRIPTION OF PROPERTY:

**LT 7 BLK 15 MONTCLAIR UNIT NO 2 PB 4 P 100 OR 5861 P 584 OR 7559 P 203 SEC 10/12 T 2S R 30
W**

SECTION 10, TOWNSHIP 2 S, RANGE 30 W

NAME IN WHICH ASSESSED: ARDEN C BALDO-ESPINOSA

Dated this 4th day of December 2023.



PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

By:
Emily Hogg
Deputy Clerk