



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

0324-43

Part 1: Tax Deed Application Information

Applicant Name Applicant Address	TLGFY, LLC CAPITAL ONE, N.A., AS COLLATERAL ASSIGNEE OF TLGFY, LLC PO BOX 669139 DALLAS, TX 75266-9139	Application date	Jul 26, 2023
Property description	JOSEY AMELIA L HARVELL EST OF 57 DE LUNA DR PENSACOLA, FL 32506 57 DE LUNA DR 07-2895-000 LOT 7 BLK 2 OR 1055 P 788 OR 1061 P 9 DELUNA PARK PB 3 P 20 OR 3884 P 23	Certificate #	2021 / 3024
		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)
# 2021/3024	06/01/2021	1,075.53	53.78	1,129.31
# 2022/3279	06/01/2022	1,190.80	59.54	1,250.34
→ Part 2: Total*				2,379.65

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)
# 2023/3296	06/01/2023	1,348.93	6.25	67.45	1,422.63
Part 3: Total*					1,422.63

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)	3,802.28
2. Delinquent taxes paid by the applicant	0.00
3. Current taxes paid by the applicant	0.00
4. Property information report fee	200.00
5. Tax deed application fee	175.00
6. Interest accrued by tax collector under s.197.542, F.S. (see Tax Collector Instructions, page 2)	0.00
7. Total Paid (Lines 1-6)	4,177.28

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: Jennifer N. Cassidy Escambia, Florida
Signature, Tax Collector or Designee Date August 11th, 2023

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

+ \$12.50

Part 5: Clerk of Court Certified Amounts (Lines 8-14)	
8. Processing tax deed fee	
9. Certified or registered mail charge	
10. Clerk of Court advertising, notice for newspaper, and electronic auction fees	
11. Recording fee for certificate of notice	
12. Sheriff's fees	
13. Interest (see Clerk of Court Instructions, page 2)	
14. Total Paid (Lines 8-13)	
15. Plus one-half of the assessed value of homestead property, if applicable under s. 197.502(6)(c), F.S.	
16. Statutory opening bid (total of Lines 7, 14, 15, and 16 if applicable)	
Sign here: _____ Date of sale <u>03/06/2024</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.

APPLICATION FOR TAX DEED

Section 197.502, Florida Statutes

512
R. 12/16

Application Number: 2300538

To: Tax Collector of ESCAMBIA COUNTY, Florida

I,

TLGFY, LLC
CAPITAL ONE, N.A., AS COLLATERAL ASSIGNEE OF TLGFY, LLC
PO BOX 669139
DALLAS, TX 75266-9139,

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

Account Number	Certificate No.	Date	Legal Description
07-2895-000	2021/3024	06-01-2021	LOT 7 BLK 2 OR 1055 P 788 OR 1061 P 9 DELUNA PARK PB 3 P 20 OR 3884 P 23

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
TLGFY, LLC
CAPITAL ONE, N.A., AS COLLATERAL ASSIGNEE OF
TLGFY, LLC
PO BOX 669139
DALLAS, TX 75266-9139

07-26-2023
Application Date

Applicant's signature



Chris Jones Escambia County Property Appraiser

Real Estate Search

Tangible Property Search

Sale List

◀ Nav. Mode ● Account ○ Parcel ID ▶

Printer Friendly Version

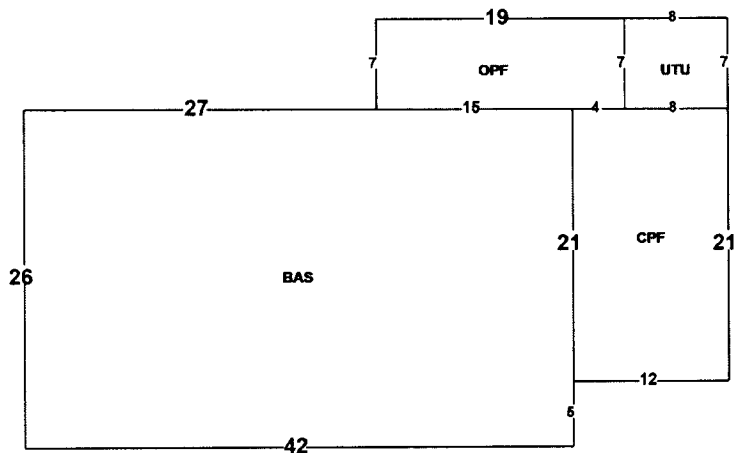
General Information		Assessments					
Parcel ID:	352S306000007002		Year	Land	Imprv	Total	Cap Val
Account:	072895000		2023	\$20,000	\$79,975	\$99,975	\$80,870
Owners:	JOSEY AMELIA L HARVELL EST OF		2022	\$15,000	\$75,053	\$90,053	\$73,519
Mail:	57 DE LUNA DR PENSACOLA, FL 32506		2021	\$9,000	\$59,094	\$68,094	\$66,836
Situs:	57 DE LUNA DR 32506		Disclaimer				
Use Code:	SINGLE FAMILY RESID 🔑		Tax Estimator				
Taxing Authority:	COUNTY MSTU		File for New Homestead Exemption Online				
Tax Inquiry:	Open Tax Inquiry Window		Report Storm Damage				
Tax Inquiry link courtesy of Scott Lunsford Escambia County Tax Collector							

Sales Data						2023 Certified Roll Exemptions	
Sale Date	Book	Page	Value	Type	Official Records (New Window)	None	
12/1995	3884	23	\$100	QC	📄	Legal Description	
01/1976	1061	9	\$19,500	WD	📄	LOT 7 BLK 2 OR 1055 P 788 OR 1061 P 9 DELUNA PARK PB 3	
01/1976	1055	788	\$4,000	WD	📄	P 20 OR 3884 P 23	
Official Records Inquiry courtesy of Pam Childers Escambia County Clerk of the Circuit Court and Comptroller						Extra Features	
						None	

Parcel Information		Launch Interactive Map	
Section Map Id: 35-25-30-2	75		
Approx. Acreage: 0.1980	75		
Zoned: 🔑 MDR MDR	75		
Evacuation & Flood Information: Open Report	75		
View Florida Department of Environmental Protection(DEP) Data			

Buildings	
Address: 57 DE LUNA DR, Year Built: 1956, Effective Year: 1956, PA Building ID#: 84630	

Structural Elements
DECOR/MILLWORK-AVERAGE
DWELLING UNITS-1
EXTERIOR WALL-VINYL SIDING
FLOOR COVER-CARPET
FOUNDATION-SLAB ON GRADE
HEAT/AIR-CENTRAL H/AC
INTERIOR WALL-DRYWALL-PLASTER
NO. PLUMBING FIXTURES-6
NO. STORIES-1
ROOF COVER-DIMEN/ARCH SHNG
ROOF FRAMING-GABLE
STORY HEIGHT-0
STRUCTURAL FRAME-WOOD FRAME
Areas - 1533 Total SF
BASE AREA - 1092
CARPORT FIN - 252
OPEN PORCH FIN - 133
UTILITY UNF - 56



Images



8/30/2018 12:00:00 AM

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

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That TLGFY LLC holder of **Tax Certificate No. 03024**, 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:

LOT 7 BLK 2 OR 1055 P 788 OR 1061 P 9 DELUNA PARK PB 3 P 20 OR 3884 P 23

SECTION 35, TOWNSHIP 2 S, RANGE 30 W

TAX ACCOUNT NUMBER 072895000 (0324-43)

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

AMELIA L HARVELL JOSEY EST OF

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 March, which is the **6th day of March 2024**.

Dated this 18th day of August 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 #: 07-2895-000 CERTIFICATE #: 2021-3024

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: December 08, 2003 to and including December 08, 2023 Abstractor: Ben Murzin

BY

Michael A. Campbell,
As President
Dated: December 26, 2023

PROPERTY INFORMATION REPORT
CONTINUATION PAGE

December 26, 2023

Tax Account #: **07-2895-000**

1. The Grantee(s) of the last deed(s) of record is/are: **AMELIA JOSEY AKA AMELIA L HARVELL**

By Virtue of Warranty Deed recorded 12/11/1995 in OR 3884/23 and see Name Affidavit recorded OR 4177/1247

ABTRACTOR'S NOTE: WE FIND NO PROOF OF DEATH FOR AMELIA JOSEY OR AMELIA L HARVELL BUT WE HAVE INCLUDED ALL HEIRS LISTED ON BELOW LIS PENDENS WITH THEIR CREDITORS OR NOTICE.

2. The land covered by this Report is: **See Attached Exhibit "A"**
3. The following unsatisfied mortgages, liens, and judgments affecting the land covered by this Report appear of record:
- a. **Mortgage in favor of Central Credit Union of Florida recorded 04/03/2014 OR 7154/703 together with Lis Pendens recorded 11/04/2022 OR 8885/780 and Lis Pendens recorded 11/08/2022 OR 8886/1758**
 - b. **Code Enforcement Order in favor of Escambia County recorded 12/18/2019 OR 8217/1368 together with Cost Order recorded 04/14/2022 OR 8764/530**
 - c. **Code Enforcement Order in favor of Escambia County recorded 12/06/2022 OR 8899/1395**
 - d. **Judgment in favor of Capital One Bank USA NA recorded 02/25/2010 OR 6563/1082**
 - e. **Judgment in favor of LVNV Funding LLC recorded 07/08/2022 OR 8818/1099 w/ Order of Garnishment recorded 05/01/2023 OR 8970/963**
 - f. **Civil Lien in favor of Escambia County Department of Community Corrections recorded 08/15/2016 OR 7573/1118**
 - g. **Judgment in favor of Escambia County recorded 06/12/2018 OR 7916/230**
 - h. **Judgment in favor of Escambia County recorded 05/10/2019 OR 8092/1759**
 - i. **Judgment in favor of Escambia County recorded 05/10/2019 OR 8092/1846**

4. Taxes:

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

Tax Account #: 07-2895-000

Assessed Value: \$80,870.00

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:	<u>MAR 6, 2024</u>
TAX ACCOUNT #:	<u>07-2895-000</u>
CERTIFICATE #:	<u>2021-3024</u>

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

YES	NO	
☐	☒	Notify City of Pensacola, P.O. Box 12910, 32521
☒	☐	Notify Escambia County, 190 Governmental Center, 32502
☐	☒	Homestead for <u>2022</u> tax year.

AMELIA LOUISE HATTAWAY
HARVELL JOSEY AKA
AMELIA JOSEY AKA
AMELIA L HARVELL DECEASED
JOE ALAN HARVELL,
TRACI HARVELL KADERLY
PAM HARVELL AND
HOUSTON HARVELL AND
MATTHEW HARVELL AND
KATHRYN RENEE HARVEL AND
BAILEY HARVELL
57 DELUNA DR
PENSACOLA, FL 32506

ESCAMBIA COUNTY
CODE ENFORCEMENT
3363 W PARK PL
PENSACOLA, FL 32505

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

HOUSTON R HARVELL
9916 GUIDY LN APT 402
PENSACOLA, FL 32514-7169

LVNV FUNDING LLC
6801 S CIMARRON RD SUITE 424-J
LAS VEGAS, NV 89113

CAPITAL ONE BANK USA NA
4851 COX RD
GLEN ALLEN, VA 23060

TRACY L KADERLY
715 N 79TH AVE
PENSACOLA, FL 32506

PAM HARVELL
115 VASSAR DR
PENSACOLA, FL 32506

CONTINEUED ON PAGE 4

CONTINUED FROM PAGE 3

**ESCAMBIA COUNTY DEPARTMENT
OF COMMUNITY CORRECTIONS
2251 N. PALAFOX ST.
PENSACOLA, FL 32501**

Certified and delivered to Escambia County Tax Collector, this 26th day of December, 2023.

PERDIDO TITLE & ABSTRACT, INC.

A handwritten signature in black ink, appearing to read "Michael A. Campbell", written over a horizontal line.

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

December 26, 2023

Tax Account #:07-2895-000

**LEGAL DESCRIPTION
EXHIBIT "A"**

LOT 7 BLK 2 OR 1055 P 788 OR 1061 P 9 DELUNA PARK PB 3 P 20 OR 3884 P 23

SECTION 35, TOWNSHIP 2 S, RANGE 30 W

TAX ACCOUNT NUMBER 07-2895-000(0324-43)

Prepared by:
EDSEL F. MATTHEWS, JR., P.A.
308 South Jefferson Street
Pensacola, Florida 32501

File No. _____

Rec. Fee _____
Total _____

QUITCLAIM DEED

OR Bk3884 Pg0023
INSTRUMENT 00258252

STATE OF FLORIDA

COUNTY OF ESCAMBIA

57 DeLuna Drive
Pensacola, FL 3250
Grantees' Address

Parcel ID#09-2781-000

KNOW ALL MEN BY THESE PRESENTS that BETTY R. LEE, a divorced and unremarried woman, for and in consideration of One Dollar and other valuable considerations, the receipt whereof is hereby acknowledged, do remise, release, and quitclaim to AMELIA JOSEY, formerly known as Amelia L. Harvell, her heirs, executors, administrators, successors and assigns, forever, the real property in Escambia County, Florida, described as:

Lot 7, Block 2, DeLuna Park, a subdivision of a portion of Section 35, Township 2 South, Range 30 West, Escambia County, Florida, according to Plat recorded in Plat Book 3, at Page 20, of the Public Records of said County.

This deed is given to correct the erroneous legal description in that certain Quit Claim Deed between Ralph D. Lee, a divorced and unremarried man, to Betty R. Lee, a divorced and unremarried woman, dated July 9, 1993 and recorded in Official Record Book 3397 at Page 591 of the public records of Escambia County, Florida.

To have and to hold, unto the said grantee, his heirs and assigns, forever, together with all and singular the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 7 day of December, 1995.

Signed, sealed and delivered in the presence of:

1. [Signature]
JOE GREEN

[Signature]
Betty R. Lee

2. [Signature]
Lisa Novak
(witnesses names should be typed below signatures)

STATE OF FLORIDA

COUNTY OF ESCAMBIA

D S PD \$0.70
Mort \$0.00 ASUM \$0.00
DECEMBER 11, 1995
Ernie Lee Magaha,
Clerk of the Circuit Court
BY: [Signature]

The foregoing instrument was acknowledged before me this 11 day of December, 1995, by Betty R. Lee, who is personally known to me or has produced [Signature] as identification.

Instrument 00258252

Filed and recorded in the
Official Records
as DECEMBER 11, 1995
at 08:35 A.M.

ERNIE LEE MAGAHA,
CLERK OF THE CIRCUIT COURT
Escambia County,
Florida

[Signature]
Notary Public:
My commission expires: _____

JO K. GREEN
"Notary Public-State of Florida"
My Commission Expires Jan. 23, 1998
CC 338172

OR BK 4177 PG1247
Escambia County, Florida
INSTRUMENT 97-422247

NAME AFFIDAVIT

BEFORE ME, THIS UNDERSIGNED AUTHORITY, AMELIA L. JOSEY, PERSONALLY
APPEARED THIS 25TH DAY OF SEPTEMBER 19 97.
REFERRED TO AS AFFIANT, AND WHO, BEING BY ME FIRST DULY SWORN, DEPOSED AND SAYS:

THAT AFFIANT IS ONE AND THE SAME PERSON AS AMELIA L. HARVELL.

THAT THE PURPOSE OF THIS AFFIDAVIT IS TO CLARIFY THE DIFFERENT FORMS OF AFFIANT'S
NAME AS IT APPEARS IN LOAN DOCUMENTATION OF LOAN.

Amelia L. Josey
AMELIA L. JOSEY

STATE OF FLORIDA
COUNTY OF Escambia

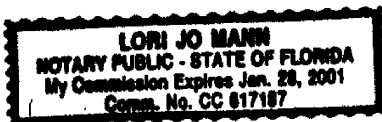
THE FOREGOING INSTRUMENT WAS SWORN AND SUSCRIBED BEFORE ME THIS 25th DAY OF Sept.
19 97, BY Amelia L. Josey (BORROWER) WHO PRODUCED
DRIVERS LICENSE AS IDENTIFICATION.

NOTARY PUBLIC, STATE AND COUNTY AFORESAID

Lori Jo Mann
(NOTARY SIGNATURE)
Lori Jo Mann
(NOTARY PRINTED SIGNATURE)

RCD Oct 02, 1997 02:48 pm
Escambia County, Florida

Ernie Lee Magaha
Clerk of the Circuit Court
INSTRUMENT 97-422247



(NOTARY SEAL)

Prepared By: Mary Ellen Cone
Return To:
✓ TCF FINANCIAL SERVICES
2114 AIRPORT BLVD #1750
PENSACOLA FL 32504

PREPARED BY

CYNTHIA ACOSTA
6200 N. "W" ST.
Pensacola, FL 32505

WHEN RECORDED, MAIL TO

Central Credit Union of Florida
PO BOX 17048
Pensacola, FL 32522

MORTGAGE

SPACE ABOVE IS FOR RECORDER'S USE

THIS MORTGAGE is made on 03/26/14, between the Mortgagor,
AMELIA LOUISE JOSEY a/k/a Amelia L. Harvell, an unmarried woman

(herein "Borrower"), and the Mortgagee, Central Credit Union of Florida, a
corporation organized and existing under the laws of State of Florida
whose address is 6200 N. "W" ST. Pensacola, FL 32522 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 62,025.00 which indebtedness
is evidenced by Borrower's note dated 03/26/14 and extensions and renewals thereof (herein "Note"),
providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid,
due and payable on 03/30/29;

TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; the
payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this
Mortgage; and the performance of the covenants and agreements of Borrower herein contained, Borrower does
hereby mortgage, grant and convey to Lender the following described property located in the County of
Escambia, State of Florida:

LOT 7, BLOCK 2, DELUNA PARK, A SUBDIVISION OF A PORTION OF SECTION 35, TOWNSHIP
2 SOUTH, RANGE 30 WEST, ESCAMBIA COUNTY, FLORIDA, ACCORDING TO PLAT RECORDED IN
PLAT BOOK 3, PAGE 20, OF THE PUBLIC RECORDS OF SAID COUNTY.

which has the address of 57 Deluna Drive
Pensacola (City), Florida 32506 (herein "Property Address");
(Street) (Zip Code)

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."

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to
mortgage, grant and convey the Property, and that the Property is unencumbered, except for encumbrances of
record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all
claims and demands, subject to encumbrances of record.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges as provided in the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and planned unit development assessments, if any) which may attain priority over this Mortgage and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for hazard insurance, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof. Borrower shall not be obligated to make such payments of Funds to Lender to the extent that Borrower makes such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional lender.

If Borrower pays Funds to Lender, the Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a Federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding and applying the Funds, analyzing said account or verifying and compiling said assessments and bills, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing at the time of execution of this Mortgage that interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Mortgage.

If the amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes, assessments, insurance premiums and ground rents as they fall due, such excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly installments of Funds. If the amount of the Funds held by Lender shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as Lender may require.

Upon payment in full of all sums secured by this Mortgage, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 17 hereof the Property is sold or the Property is otherwise acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Mortgage.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under the Note and paragraphs 1 and 2 hereof shall be applied by Lender first in payment of amounts payable to Lender by Borrower under paragraph 2 hereof, then to interest payable on the Note, and then to the principal of the Note.

4. Prior Mortgages and Deeds of Trust; Charges; Liens. Borrower shall perform all of Borrower's obligations under any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage, including Borrower's covenants to make payments when due. Borrower shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Mortgage, and leasehold payments or ground rents, if any.

5. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage", flood and such other hazards as Lender may require and in such amounts and for such periods as Lender may require.

The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Lender and shall include a standard mortgage clause in favor of and in a form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property or to the sums secured by this Mortgage.

6. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments. Borrower 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, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents.

7. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, then Lender, at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums, including reasonable attorneys' fees, and take such action as is necessary to protect Lender's interest. If Lender required mortgage insurance as a condition of making the loan secured by this Mortgage, Borrower shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, at the Note rate, shall become additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder.

8. Inspection. Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Lender's interest in the Property.

9. 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, are hereby assigned and shall be paid to Lender, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

10. Borrower Not Released; Forbearance by Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Mortgage granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender 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 Borrower and Borrower's successors in interest. Any forbearance by Lender 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.

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 16 hereof. All covenants and agreements of Borrower shall be joint and several. Any Borrower who co-signs this Mortgage, but does not execute the Note, (a) is co-signing this Mortgage only to mortgage, grant and convey that Borrower's interest in the Property to Lender under the terms of this Mortgage, (b) is not personally liable on the Note or under this Mortgage, and (c) agrees that Lender and any other Borrower 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 Borrower's consent and without releasing that Borrower or modifying this Mortgage as to that Borrower's interest in the Property.

12. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Mortgage shall be given by delivering it or by mailing such notice by First Class mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by First Class mail to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

13. Governing Law; Severability. 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.

14. Borrower's Copy. Borrower shall be furnished a conformed copy of the Note and of this Mortgage at the time of execution or after recordation hereof.

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

16. Transfer of Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Mortgage. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Mortgage.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Mortgage. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Mortgage without further notice or demand on Borrower.

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

17. Acceleration; Remedies. Except as provided in paragraph 16 hereof, upon Borrower's breach of any covenant or agreement of Borrower in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, Lender prior to acceleration shall give notice to Borrower as provided in paragraph 12 hereof specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 30 days from the date the notice is mailed to Borrower, 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 Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the nonexistence of a default or any other defense of Borrower to acceleration and foreclosure. If the breach is not cured on or before the date specified in the notice, Lender, at Lender's option, 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. Lender 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.

18. Borrower's Right to Reinstate. Notwithstanding Lender's acceleration of the sums secured by this Mortgage due to Borrower's breach, Borrower shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time prior to entry of a judgment enforcing this Mortgage if: (a) Borrower pays Lender all sums which would be then due under this Mortgage and the Note had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Mortgage; (c) Borrower pays all reasonable expenses incurred by Lender in enforcing the covenants and agreements of Borrower contained in this Mortgage, and in enforcing Lender's remedies as provided in paragraph 17 hereof, including, but not limited to, reasonable attorneys', except where prohibited by law, fees and court costs; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Mortgage, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by Borrower, this Mortgage and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.

19. Assignment of Rents; Appointment of Receiver. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 17 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 17 hereof or abandonment of the Property, Lender 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 rents of the Property including those past due. All rents 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 reasonable attorneys' fees, and then to the sums secured by this Mortgage. The receiver shall be liable to account only for those rents actually received.

20. Release. Upon payment of all sums secured by this Mortgage, Lender shall release this Mortgage without charge to Borrower. Borrower shall pay all costs of recordation, if any.

21. Attorneys' Fees. As used in this Mortgage and in the Note, "attorneys' fees" shall include attorneys' fees, if any, which may be awarded by an appellate court.

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

Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Notice to Lender, at Lender'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.

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

NOTICE TO BORROWER

Do not sign this Mortgage if it contains blank spaces. All spaces should be completed before you sign.

Signed and delivered in the presence of:

X Cynthia Acosta

Signature of Witness

CYNTHIA ACOSTA

Name of Witness Typed, Printed or Stamped

X Maureen Littlefield

Signature of Witness

MAUREEN LITTLEFIELD

Name of Witness Typed, Printed or Stamped

X

Signature of Witness

Name of Witness Typed, Printed or Stamped

X

Signature of Witness

Name of Witness Typed, Printed or Stamped

X Amelia Louise Josey

Signature of Borrower

(Seal)

AMELIA LOUISE JOSEY

Name of Borrower Typed, Printed or Stamped

57 Deluna Drive

Pensacola

FL 32506

Mailing Address of Borrower, Typed, Printed or Stamped

X

Signature of Borrower

(Seal)

Name of Borrower Typed, Printed or Stamped

Mailing Address of Borrower, Typed, Printed or Stamped

X

Signature of Borrower

(Seal)

Name of Borrower Typed, Printed or Stamped

Mailing Address of Borrower, Typed, Printed or Stamped

X

Signature of Borrower

(Seal)

Name of Borrower Typed, Printed or Stamped

Mailing Address of Borrower, Typed, Printed or Stamped

Central Credit Union of Florida

Loan Originator Organization

Cynthia Acosta

Loan Originator

729968

NMLSR ID Number

755137

NMLSR ID Number

STATE OF FLORIDA, Escambia County ss:

The foregoing instrument was acknowledged before me this 03/26/14 (date)
by AMELIA LOUISE JOSEY

who is personally known to me or who has produced _____ as identification and
who _____ take an oath.

Cynthia N. Acosta

Signature of Person Taking Acknowledgment

Name of Acknowledger Typed, Printed or Stamped

Title or Name

Serial Number, if Any

CYNTHIA N. ACOSTA
NOTARY PUBLIC - STATE OF FLORIDA
COMMISSION # EE 59272
MY COMMISSION EXPIRES MARCH 19, 2015

Recorded in Public Records 12/18/2019 3:17 PM OR Book 8217 Page 1205,
Instrument #2019110204, 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: CE19073620S
LOCATION: 57 DE LUNA DR
PR#: 352S306000007002

VS.

, JOSEY AMELIA L HARVELL
EST OF
57 DELUNA DR
PENSACOLA, FL 32506

RESPONDENT(S)

ORDER

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 or representative, thereof, Joe Harvey
as well as evidence submitted and after consideration of the appropriate sections of
the Escambia County Code of Ordinances, the Special Magistrate finds that a violation
of the following Code of Ordinance(s) 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(b) Nuisance - (B) Trash and Debris

Unsafe Structures - 30-203 (O) Roof

Unsafe Structures - 30-203 (U) Broken/cracked

THEREFORE, The Special Magistrate being otherwise fully advised in the premises; it is hereby **ORDERED** that the **RESPONDENT(S)** shall have until **1/31/2020** to correct the violation and to bring the violation into compliance.

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.

Obtain building permit and restore structure to current building codes or, obtain demolition permit and remove the structure(s), legally disposing of all debris.

Remove all refuse and dispose of legally and refrain from future littering

If you fail to fully correct the violation within the time required, you will be assessed a fine of **\$20.00** per day, commencing **2/1/2020**. This daily fine shall continue until this violation is abated and the violation brought into compliance or until as otherwise provided by law. **YOU ARE REQUIRED**, immediately upon your full correction of this violation(s), to contact the Escambia County Environmental Enforcement Office in writing to request that they immediately inspect the property to make an official determination of whether the violation has been abated and brought into compliance. If the violation is not abated within the specified time period, then the County may elect to take whatever measures are necessary to abate the violation for you. These measures could include, but are not limited to, **DEMOLISHING YOUR STRUCTURE(S), LEGALLY DISPOSING OF ALL CONTRIBUTING CONDITIONS, AND OWING OF DESCRIBED VEHICLE(S)**. The reasonable cost of such will be assessed against you and will constitute a lien on the property. Pursuant to Escambia County Resolution R2017-132, costs int the amount of **\$235.00** 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. Under the authority of sec. 162.09, Fla. Stat., and Sec. 30-35 of the Code of Ordinances, 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 on **ALL YOUR REAL AND PERSONAL PROPERTY** including any property involved herein, which lien can be enforced by foreclosure and as provided by law.

You have the right to appeal orders of the Special Magistrate to the Circuit Court of Escambia County. If you wish to appeal, you must give notice of such in writing to both the Environmental Enforcement Division at 3363 W Park Place, Pensacola, Florida 32505 and the Escambia County Circuit Court at the M.C. Blanchard Judicial Building, 190 Governmental Center, Pensacola, Florida 32501, no later than **30 days** from the date of this order. Failure to timely file a Written Notice of Appeal will waive your rights to appeal.

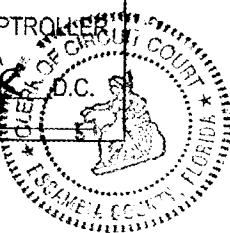
Jurisdiction is retained to enter such further orders as may be appropriate and necessary.

DONE AND ORDERED at Escambia County, Florida on the 17th day of December, 2019.



Gregory Farrar
Special Magistrate
Office of Environmental Enforcement

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: [Signature]
DATE: 12-18-2019



Recorded in Public Records 4/14/2022 3:13 PM OR Book 8764 Page 459,
Instrument #2022038423, Pam Childers Clerk of the Circuit Court Escambia
County, FL Recording \$10.00

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

ESCAMBIA COUNTY, FLORIDA

vs.

, JOSEY AMELIA L HARVELL
EST OF
57 DELUNA DR
PENSACOLA, FL 32506

Case No: CE19073620S
Location: 57 DE LUNA DR
PR #: 352S306000007002

Cost Order

THIS CAUSE was brought before the Office of the Environmental Enforcement Special Magistrate on Petitioner's Certification of Costs, pursuant to the Special Magistrate's Order and the Special Magistrate having found the Respondent in violation of Escambia County Code of Ordinances.

Escambia County has confirmed that the property has been brought into compliance per the Special Magistrate Order. THEREFORE, the Special Magistrate being otherwise fully advised of the premises; it is hereby ORDERED, pursuant to Section 30-35 of the Escambia County Code of Ordinances, that the following itemized costs shall be added to the fines imposed by the Order of Special Magistrate dated 12/17/2019.

Itemized Cost		
Daily fines	\$14,200.00	\$20.00 Per Day From: 02/01/2020 To: 01/11/2022
Fines	\$0.00	
Court Cost	\$235.00	
County Abatement Fees	\$2,150.00	
Administrative Costs	\$0.00	
Payments	\$0.00	
Total:		\$16,585.00

DONE AND ORDERED at Escambia County, Florida on

4-12-2022

Gregory Farrar
Special Magistrate
Office of Environmental Enforcement

Unique Code : BAA-CACABGBCBEEJFA-BCADD-CACCADIECD-BBCBGE-D Page 1 of 1



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

PETITIONER
ESCAMBIA COUNTY FLORIDA,

CASE NO: CE22093915N
LOCATION: 57 DE LUNA DR
PR#: 352S306000007002

VS.

JOSEY AMELIA L HARVELL
EST OF,
57 DE LUNA DR
PENSACOLA, FL 32506

RESPONDENT(S)

ORDER

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, Joe Harvell,
as well as evidence submitted, and after consideration of the appropriate sections of
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(b) Nuisance - (B) Trash and Debris

Sec. 42-196(d) Nuisance - (D) Overgrowth

Sec. 82-171. Solid Waste - Mandatory Collection

Sec. 30-33 Initial Enforcement Procedures

Unsafe Structures - 30-203 (T) Windows in bad repair

Unsafe Structures - 30-203 (X) Exterior door in bad repair

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

It is hereby **ORDERED** that the **RESPONDENT(S)** shall have until **12/29/2022** to correct the violation(s) and to bring the violation into compliance.

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.

Obtain building permit and restore structure to current building codes or, obtain demolition permit and remove the structure(s), legally disposing of all debris.

Subscribe for residential waste collection with a legal waste collection service and comply with solid waste disposal methods

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

If Respondent(s) fail to fully correct the violation(s) within the time required, Respondent(s) will be assessed a fine of **\$50.00** per day, commencing **12/30/2022**. 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 R2017-132, 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 29th day of November, 2022.

A handwritten signature in black ink, appearing to read "DeWitt D. Clark", is written over a horizontal line.

DeWitt D. Clark
Special Magistrate
Office of Environmental Enforcement

Filing # 159745940 E-Filed 10/21/2022 04:04:14 PM

**IN THE CIRCUIT COURT OF THE FIRST JUDICIAL CIRCUIT,
IN AND FOR ESCAMBIA COUNTY, FLORIDA**

Central Credit Union of Florida,
Plaintiff,

Case No.: 2022 CA 001991

vs.

The Unknown Heirs, Devisees, Grantees, Assignees,
Lienors, Creditors, Trustees, or Other Claimants
Claiming By, Through, Under, or Against
Amelia Louise Hattaway Harvell Josey, Deceased,
and Any and All Unknown Parties Claiming By,
Through, Under, and Against the Herein Named
Individual Defendants Who Are Not Known to Be
Dead or Alive, Whether said Unknown Parties May
Claim an Interest as Spouses, Heirs, Devisees,
Grantees, or Other Claimants, Escambia County,
Florida, Joe Alan Harvell, Traci Harvell Kaderly, Pam
Harvell, Houston Harvell, Matthew Harvell, Kathryn
Renee Harvel, Bailey Harvell,
John Doe #1, an unknown tenant in possession, and
John Doe #2, an unknown tenant in possession,

Defendants.

NOTICE OF LIS PENDENS

TO THE DEFENDANTS: The Unknown Heirs, Devisees, Grantees, Assignees, Lienors,
Creditors, Trustees, or Other Claimants Claiming By, Through,
Under, or Against Amelia Louise Hattaway Harvell Josey,
Deceased, and Any and All Unknown Parties Claiming By,
Through, Under, and Against the Herein Named Individual
Defendants Who Are Not Known to Be Dead or Alive,
Whether said Unknown Parties May Claim an Interest as
Spouses, Heirs, Devisees, Grantees, or Other Claimants,
Escambia County, Florida, Joe Alan Harvell, Traci Harvell
Kaderly, Pam Harvell, Houston Harvell, Matthew Harvell,
Kathryn Renee Harvell, John Doe #1, an unknown tenant in
possession, and John Doe #2, an unknown tenant in possession,

AND ALL OTHERS WHOM IT MAY CONCERN:

You are notified of the institution of the above-styled action against you by the above-
named Plaintiff seeking to foreclose a Mortgage or Mortgages on the following-described real
property located in Escambia County, Florida:

LOT 7, BLOCK 2, DELUNA PARK, A SUBDIVISION OF A PORTION
OF SECTION 35, TOWNSHIP 2 SOUTH, RANGE 30 WEST,
ESCAMBIA COUNTY, FLORIDA, ACCORDING TO PLAT
RECORDED IN PLAT BOOK 3, PAGE 20, OF THE PUBLIC RECORDS
OF SAID COUNTY.

Dated: October 21, 2022.

Heckman Law Group, P.L.

By: /s/ Chad D. Heckman

Chad D. Heckman, Florida Bar No.: 0526029

Jennifer M. Heckman, Florida Bar No.: 0554677

Post Office Box 12492

Tallahassee, Florida 32317

Phone: (850) 583-4161

E-Service: eservice@heckmanlawgroup.com

HLG File No.: 22-111 MB

Filing # 160217803 E-Filed 10/28/2022 04:38:08 PM

**IN THE CIRCUIT COURT OF THE FIRST JUDICIAL CIRCUIT,
IN AND FOR ESCAMBIA COUNTY, FLORIDA**

Central Credit Union of Florida,
Plaintiff,

Case No.: 2022 CA 001991

vs.

The Unknown Heirs, Devisees, Grantees, Assignees,
Lienors, Creditors, Trustees, or Other Claimants
Claiming By, Through, Under, or Against
Amelia Louise Hattaway Harvell Josey, Deceased,
and Any and All Unknown Parties Claiming By,
Through, Under, and Against the Herein Named
Individual Defendants Who Are Not Known to Be
Dead or Alive, Whether said Unknown Parties May
Claim an Interest as Spouses, Heirs, Devisees,
Grantees, or Other Claimants, Escambia County,
Florida, Joe Alan Harvell, Traci Harvell Kaderly, Pam
Harvell, Houston Harvell, Matthew Harvell, Kathryn
Renee Harvel, Bailey Harvell,
John Doe #1, an unknown tenant in possession, and
John Doe #2, an unknown tenant in possession,

Defendants.

NOTICE OF LIS PENDENS

TO THE DEFENDANTS: The Unknown Heirs, Devisees, Grantees, Assignees, Lienors,
Creditors, Trustees, or Other Claimants Claiming By, Through,
Under, or Against Amelia Louise Hattaway Harvell Josey,
Deceased, and Any and All Unknown Parties Claiming By,
Through, Under, and Against the Herein Named Individual
Defendants Who Are Not Known to Be Dead or Alive,
Whether said Unknown Parties May Claim an Interest as
Spouses, Heirs, Devisees, Grantees, or Other Claimants,
Escambia County, Florida, Joe Alan Harvell, Traci Harvell
Kaderly, Pam Harvell, Houston Harvell, Matthew Harvell,
Kathryn Renee Harvell, John Doe #1, an unknown tenant in
possession, and John Doe #2, an unknown tenant in possession,

AND ALL OTHERS WHOM IT MAY CONCERN:

You are notified of the institution of the above-styled action against you by the above-
named Plaintiff seeking to foreclose a Mortgage or Mortgages on the following-described real
property located in Escambia County, Florida:

LOT 7, BLOCK 2, DELUNA PARK, A SUBDIVISION OF A PORTION
OF SECTION 35, TOWNSHIP 2 SOUTH, RANGE 30 WEST,
ESCAMBIA COUNTY, FLORIDA, ACCORDING TO PLAT
RECORDED IN PLAT BOOK 3, PAGE 20, OF THE PUBLIC RECORDS
OF SAID COUNTY.

Dated: October 21, 2022.

Heckman Law Group, P.L.

By: /s/ Chad D. Heckman

Chad D. Heckman, Florida Bar No.: 0526029

Jennifer M. Heckman, Florida Bar No.: 0554677

Post Office Box 12492

Tallahassee, Florida 32317

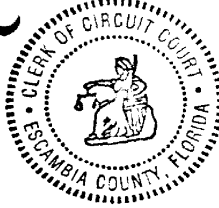
Phone: (850) 583-4161

E-Service: eservice@heckmanlawgroup.com

HLG File No.: 22-111 MB

CERTIFIED TO BE A TRUE COPY OF THE
ORIGINAL ON FILE IN THIS OFFICE
WITNESS MY HAND AND OFFICIAL SEAL
ERNIE LEE MAGAHA
CLERK & COMPTROLLER
ESCAMBIA COUNTY, FLORIDA

BY: Ernie Lee Magaha D.C.



IN THE COUNTY COURT
IN AND FOR ESCAMBIA
COUNTY, FLORIDA
CASE NO.2009-SC-3194
DIVISION:

CAPITAL ONE BANK (USA), N.A., f/k/a Capital One Bank
Plaintiff.

vs

TRACI L KADERLY
Defendant.

FINAL JUDGMENT

The Court finding the Defendant is indebted to the Plaintiff in the sum of \$1658.18, it is:

ADJUDGED that the Plaintiff, CAPITAL ONE BANK (USA), N.A., f/k/a Capital One Bank recover from the Defendant, TRACI L KADERLY, the principal sum of \$1658.18 and pre-judgment interest of \$366.44 with costs of \$225.00, and attorney fees of \$202.00 for a total of \$2451.32 that shall bear interest at the rate of 6% per year for all of the above let execution issue.

DONE AND ORDERED at Pensacola, Escambia County, Florida this 22 day of JAN, 2010.

[Signature]
Judge

Copies to:

Bray & Lunsford, P.A.
Attorney for Plaintiff
P.O. Box 53197
Jacksonville, FL 32201
904-355-9921

TRACI L KADERLY
Defendant
SS [REDACTED]
715 N 79TH AVE
PENSACOLA, FL 32506

Plaintiff's Address (FS 55.10)

CAPITAL ONE BANK
4851 COX ROAD
GLEN ALLEN, VA 23060

Case: 2009 SC 003194

00060301416

Dkt: CC1033 Pg#:

Filing # 152326637 E-Filed 06/28/2022 12:30:31 PM
**IN THE COUNTY COURT OF THE FIRST JUDICIAL
CIRCUIT, IN AND FOR ESCAMBIA COUNTY, FLORIDA**

CASE No.: 2021 SC 005047

LVNV FUNDING LLC
6801 S. Cimarron Road, Suite 424-J
Las Vegas NV 89113
Plaintiff

v.

HOUSTON R HARVELL
9916 GUIDY LANE – APT 402
PENSACOLA, FL 32514

houstonharvell@outlook.com

Defendant

FINAL JUDGMENT

At a Small Claims Pretrial Conference on October 29, 2021, the parties appeared and entered into a court-ordered payment plan. The Plaintiff notified the court that the defendant failed to pay as agreed. As a result, the plaintiff is entitled to a Final Judgment and it is,

ORDERED AND ADJUDGED that the Plaintiff, LVNV FUNDING LLC, 6801 S. Cimarron Road, Suite 424-J, Las Vegas NV 89113, shall recover from the Defendant, HOUSTON R HARVELL: 9916 GUIDY LN APT 402, PENSACOLA FL 32514-7169, the sum of \$3,359.94 plus court cost in the amount of \$374.00 for a total of \$3,733.94. The judgment shall bear interest at the prevailing statutory interest rate in accordance with *Florida Statute 55.03*, for all which let Execution issue.

DONE AND ORDERED in chambers, Pensacola, Escambia County, Florida.



Designed by COUNTY COURT JUDGE PAT KINSEY
on 06/26/2022 11:23:32 NFMN/vwz

Copies furnished to:
Tromberg, Morris & Poulin, PLLC

Defendant

Filing # 171920854 E-Filed 04/27/2023 10:48:31 AM

IN THE COUNTY COURT OF THE
FIRST JUDICIAL CIRCUIT, IN AND
FOR ESCAMBIA COUNTY, FLORIDA

CASE No.: 2021 SC 005047

LVNV FUNDING LLC
6801 S. CIMARRON ROAD, SUITE 424-J
LAS VEGAS, NV 89113
Plaintiff(s)

vs.

HOUSTON R HARVELL
9916 GUIDY LN APT 402
PENSACOLA, FL 32514-7169
Defendant(s)
/

FINAL CONTINUING GARNISHMENT JUDGMENT

THIS CAUSE, came on for hearing on Plaintiff's Continuing Writ of Garnishment Against Salary or Wages, has failed to timely file its Answer pursuant to Florida Statute 77.04 and the Court finding that Plaintiff has served proper notice and neither the Garnishee nor the Defendant have filed a reply or valid objection, it is

ORDERED AND ADJUDGED:

1. That the Garnishee, ESCAMBIA COUNTY EMERGENCY MEDI, shall pay to Plaintiff's Attorney, Tromberg, Morris & Poulin, PLLC, the amount hereto withheld pursuant to the Continuing Writ of Garnishment Against Salary or Wages and to continue to withhold from the wages of the Defendant, Houston R Harvell, and to pay to Plaintiff's Attorney such further amounts as are allowed by 15 U.S. Code §1673.

Garnishee shall furnish the Court with a Garnishment Accounting Sheet (or payroll records with the same information) each time funds are withheld and shall continue to do so until the sum of \$ 3733.94, post-judgment interest of \$157.27, and post-judgment costs of \$85.00, is paid or until further order of this Court. The Garnishee is directed to notify the Court and the Plaintiff's Attorney in writing upon the termination of Defendant's employment. Further, the Garnishee is directed to return any excess funds to the Defendant.

2. PLAINTIFFF SHALLFURNISH: (1) the Garnishee with a Satisfaction of Judgment in Garnishment when the judgment, including all costs and interest, is paid in full or when the Defendant's employment is terminated, and (2) the Defendant with a Satisfaction of Judgment when the judgment, including all costs and interest, is paid in full; and Plaintiff shall advise the Court in writing of compliance with this paragraph.

DONE AND ORDERED in chambers, Pensacola, Escambia County, Florida.


eSigned by JUDICIAL CLERK JUDGE SCOTT RITCHIE in 2021 SC 005047
on 04/27/2023 09:46:03 1Y86ucmZ

Judge R. Scott Ritchie

Copies furnished to:

Plaintiff: Tromberg, Morris & Poulin, PLLC, 1515 South Federal
Highway, Suite 100, Boca Raton, FL 33432

Defendant(s):
HOUSTON R HARVELL: 9916 GUIDY LN APT 402, PENSACOLA FL 32514-
7169

Filing # 45169917 E-Filed 08/12/2016 02:46:00 PM

IN THE COUNTY COURT IN AND FOR ESCAMBIA COUNTY, FLORIDA

STATE OF FLORIDA,

Plaintiff,

CASE NO: 2015-MM-006196-A

vs.

Division: III

Joe Harvell
57 Deluna Drive
Pensacola, FL 32506

Defendant.

CIVIL LIEN

THIS CAUSE came before the Court for plea on July 29, 2016, on the evidence presented, the Court authorized \$50.00 Probation Hearing Fee to **Department of Community Corrections**. Accordingly, pursuant to the provisions of §938.30, Florida Statutes, it is,

ORDERED AND ADJUDGED that the above-named Defendant shall pay arrears to the **Department of Community Corrections**, in the amount of \$50.00 which shall accrue interest at the rate of 4.75% per annum.

ORDERED FURTHER that nothing in this Civil Lien will bar any subsequent civil remedy or recovery, but the amount paid under this order shall be a set-off against any subsequent independent civil recovery. Any default in payment of the amount due hereunder may be collected by any means authorized by law for the enforcement of a civil judgment, for which let execution issue.

DONE AND ORDERED in Pensacola, Escambia County, Florida.

Amy P. Broderick

Signed by COUNTY COURT JUDGE AMY BRODERICK in Automatic Signature 08/11/2016 14:51:32 C:\e\l\w\k\

cc: Community Corrections-
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: <i>[Signature]</i>	DATE: <i>[Signature]</i>

Filing # 73362340 E-Filed 06/11/2018 12:50:34 PM

IN THE COUNTY COURT IN AND FOR ESCAMBIA COUNTY, FLORIDA

STATE OF FLORIDA

VS

CASE NO: 2017 MM 001705 A

JOE ALAN HARVELL
57 DELUNA DR
PENSACOLA, FL 32506

DIVISION: II
DATE OF BIRTH: 09/07/1963

FINAL JUDGMENT FOR FINES, COSTS, AND ADDITIONAL CHARGES

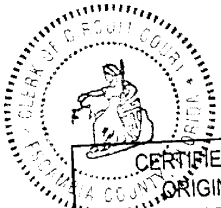
On **MAY 30, 2017**, an order assessing fines, costs, and additional charges was entered against the Defendant, **JOE ALAN HARVELL**. Defendant has failed to make payment in full in accordance with this order. Therefore,

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 amount of **\$540.50**, which shall bear interest at the rate prescribed by law, **5.72%**, until satisfied.

It is **FURTHER ORDERED AND ADJUDGED** that a lien is hereby created against all currently owned and after acquired 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.



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: Pam Childers D.C.
DATE: 6-11-18

eSigned by COUNTY COURT JUDGE KERRA SMITH
on 06/08/2018 12:01:47 3YDyx1zM

COUNTY JUDGE

Filing # 89174485 E-Filed 05/08/2019 12:29:34 PM

IN THE CIRCUIT COURT IN AND FOR ESCAMBIA COUNTY, FLORIDA

STATE OF FLORIDA

VS

CASE NO: 2019 CF 000091 A

JOE ALAN HARVELL
57 DELUNA DR
PENSACOLA, FL 32506

DIVISION: E
DATE OF BIRTH: 09/07/1963

FINAL JUDGMENT FOR FINES, COSTS, AND ADDITIONAL CHARGES

On MAY 2, 2019, an order assessing fines, costs, and additional charges was entered against the Defendant, **JOE ALAN HARVELL**. Defendant has failed to make payment in full in accordance with this order. Therefore,

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 amount of **\$768.00**, which shall bear interest at the rate prescribed by law, **6.57%**, until satisfied.

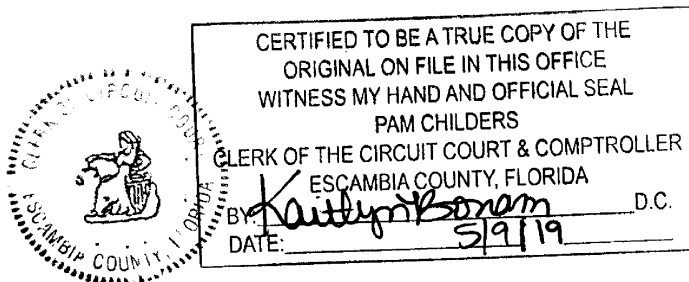
It is **FURTHER ORDERED AND ADJUDGED** that a lien is hereby created against all currently owned and after acquired property, both real and personal, of the defendant.

FOR WHICH LET EXECUTION ISSUE.

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


eSigned by CIRCUIT JUDGE JAN SHACKELFORD
on 05/08/2019 10:21:06 1IDGV.tr

CIRCUIT JUDGE



(CFCTMMFNLCHRS2 #24984)

Filing # 89174386 E-Filed 05/08/2019 12:28:35 PM

IN THE CIRCUIT COURT IN AND FOR ESCAMBIA COUNTY, FLORIDA

STATE OF FLORIDA

VS

CASE NO: 2019 CF 001210 A

JOE ALAN HARVELL
57 DELUNA DR
PENSACOLA, FL 32506

DIVISION: E
DATE OF BIRTH: 09/07/1963

FINAL JUDGMENT FOR FINES, COSTS, AND ADDITIONAL CHARGES

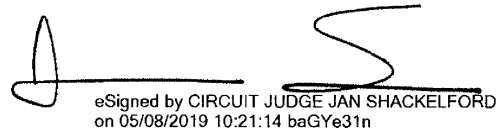
On **MAY 2, 2019**, an order assessing fines, costs, and additional charges was entered against the Defendant, **JOE ALAN HARVELL**. Defendant has failed to make payment in full in accordance with this order. Therefore,

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 amount of **\$725.00**, which shall bear interest at the rate prescribed by law, **6.57%**, until satisfied.

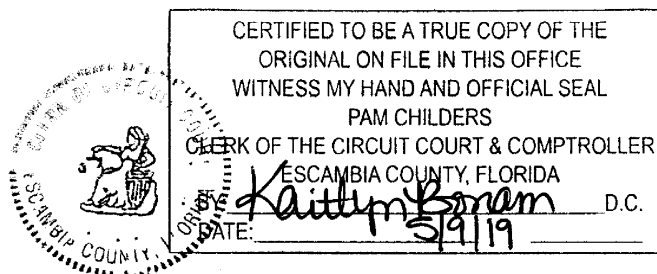
It is **FURTHER ORDERED AND ADJUDGED** that a lien is hereby created against all currently owned and after acquired property, both real and personal, of the defendant.

FOR WHICH LET EXECUTION ISSUE.

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


eSigned by CIRCUIT JUDGE JAN SHACKELFORD
on 05/08/2019 10:21:14 baGYe31n

CIRCUIT JUDGE



(CFCTMMFNLCHRS2 #24984)

STATE OF FLORIDA
COUNTY OF ESCAMBIA

**CERTIFICATE OF NOTICE OF MAILING
NOTICE OF APPLICATION FOR TAX DEED**

CERTIFICATE # 03024 of 2021

I, PAM CHILDERS, CLERK OF THE CIRCUIT COURT OF ESCAMBIA COUNTY, FLORIDA, do hereby certify that I did on January 18, 2024, mail a copy of the foregoing Notice of Application for Tax Deed, addressed to:

AMELIA L HARVELL JOSEY EST OF 57 DE LUNA DR PENSACOLA, FL 32506	JOE ALAN HARVELL, TRACI HARVELL KADERLY, PAM HARVELL AND HOUSTON HARVELL AND MATTHEW HARVELL AND KATHRYN RENEE HARVEL AND BAILEY HARVELL 57 DELUNA DR PENSACOLA, FL 32506
	LVNV FUNDING LLC 6801 S CIMARRON RD SUITE 424-J LAS VEGAS, NV 89113
	TRACY L KADERLY 715 N 79TH AVE PENSACOLA, FL 32506
	CENTRAL CREDIT UNION OF FLORIDA PO BOX 17048 PENSACOLA, FL 32522
	HOUSTON R HARVELL 9916 GUIDY LN APT 402 PENSACOLA, FL 32514-7169
	CAPITAL ONE BANK USA NA 4851 COX RD GLEN ALLEN, VA 23060
	PAM HARVELL 115 VASSAR DR PENSACOLA, FL 32506
ESCAMBIA COUNTY / COUNTY ATTORNEY 221 PALAFOX PLACE STE 430 PENSACOLA FL 32502	ESCAMBIA COUNTY OFFICE OF CODE ENFORCEMENT ESCAMBIA CENTRAL OFFICE COMPLEX 3363 WEST PARK PLACE PENSACOLA FL 32505
FLORIDA DEPT OF CORRECTIONS 6400 NORTH W ST PENSACOLA FL 32505	ESCAMBIA COUNTY / STATE OF FLORIDA 190 GOVERNMENTAL CENTER PENSACOLA FL 32502

WITNESS my official seal this 18th day of January 2024.



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 March 6, 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 TLGFY LLC holder of Tax Certificate No. 03024, 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:

LOT 7 BLK 2 OR 1055 P 788 OR 1061 P 9 DELUNA PARK PB 3 P 20 OR 3884 P 23

SECTION 35, TOWNSHIP 2 S, RANGE 30 W

TAX ACCOUNT NUMBER 072895000 (0324-43)

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

AMELIA L HARVELL JOSEY EST OF

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 March, which is the **6th day of March 2024**.

Dated this 12th day of January 2024.

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

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Post Property:

57 DE LUNA DR 32506



PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

By:
Emily Hogg
Deputy Clerk

WARNING

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Dated this 12th day of January 2024.

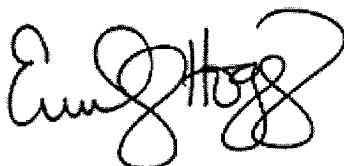
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Personal Services:

AMELIA L HARVELL JOSEY EST OF
57 DE LUNA DR
PENSACOLA, FL 32506

PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA



By: 
Emily Hogg
Deputy Clerk

ESCAMBIA COUNTY SHERIFF'S OFFICE
ESCAMBIA COUNTY, FLORIDA

NON-ENFORCEABLE RETURN OF SERVICE

0324-43

Document Number: ECSO24CIV002554NON

Agency Number: 24-002987

Court: TAX DEED

County: ESCAMBIA

Case Number: CERT NO 03024 2021

Attorney/Agent:

PAM CHILDERS
CLERK OF COURT
TAX DEED

Plaintiff: RE: AMELIA L HARVELL JOSEY EST OF
Defendant:

Type of Process: NOTICE OF APPLICATION FOR TAX DEED

Received this Writ on 1/19/2024 at 8:48 AM and served same at 11:18 AM on 1/22/2024 in ESCAMBIA COUNTY, FLORIDA, by serving POST PROPERTY , the within named, to wit: , .

POSTED PROPERTY PER CLERK'S OFFICE INSTRUCTIONS

CHIP W SIMMONS, SHERIFF
ESCAMBIA COUNTY, FLORIDA

By: 
J. CARNLEY, CPS

Service Fee: \$40.00

Receipt No: BILL

Printed By: TDH

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 March 6, 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.

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SECTION 35, TOWNSHIP 2 S, RANGE 30 W

TAX ACCOUNT NUMBER 072895000 (0324-43)

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

AMELIA L HARVELL JOSEY EST OF

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 March, which is the **6th** day of March 2024.

Dated this 12th day of January 2024.

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

Post Property:

57 DE LUNA DR 32506



PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

By:
Emily Hogg
Deputy Clerk

ESCAMBIA COUNTY SHERIFF'S OFFICE
ESCAMBIA COUNTY, FLORIDA

NON-ENFORCEABLE RETURN OF SERVICE

0324-43

Document Number: ECSO24CIV002555NON

Agency Number: 24-002988

Court: TAX DEED

County: ESCAMBIA

Case Number: CERT NO 03024 2021

Attorney/Agent:

PAM CHILDERS
CLERK OF COURT
TAX DEED

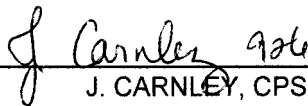
Plaintiff: RE: AMELIA L HARVELL JOSEY EST OF
Defendant:

Type of Process: NOTICE OF APPLICATION FOR TAX DEED

Received this Writ on 1/19/2024 at 8:48 AM and served same at 5:44 PM on 1/23/2024 in ESCAMBIA COUNTY, FLORIDA, by serving AMELIA L HARVELL JOSEY EST OF , the within named, to wit: STEVE KADERLY, SON-IN-LAW.

CHIP W SIMMONS, SHERIFF
ESCAMBIA COUNTY, FLORIDA

By: _____


J. CARNLEY, CPS

Service Fee: \$40.00
Receipt No: BILL

Printed By: KMJACKSON

WARNING

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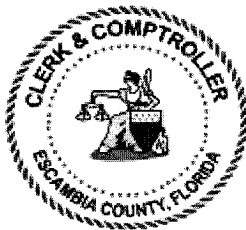
Dated this 12th day of January 2024.

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Personal Services:

AMELIA L HARVELL JOSEY EST OF
57 DE LUNA DR
PENSACOLA, FL 32506

PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA



By:
Emily Hogg
Deputy Clerk

ESCAMBIA COUNTY
CLERK OF THE CIRCUIT COURT
JAN 19 2024
8:06 AM

AMELIA L HARVELL JOSEY EST OF
[0324-43]
57 DE LUNA DR
PENSACOLA, FL 32506

9171 9690 0935 0128 0742 18

JOE ALAN HARVELL, TRACI HARVELL
KADERLY, PAM HARVELL AND HOUSTON
HARVELL AND MATTHEW HARVELL AND
KATHRYN RENEE HARVEL AND BAILEY
HARVELL [0324-43]
57 DELUNA DR
PENSACOLA, FL 32506

9171 9690 0935 0128 0741 95

LVNV FUNDING LLC [0324-43]
6801 S CIMARRON RD SUITE 424-J
LAS VEGAS, NV 89113

9171 9690 0935 0128 0741 88

TRACY L KADERLY [0324-43]
715 N 79TH AVE
PENSACOLA, FL 32506

9171 9690 0935 0128 0741 71

CENTRAL CREDIT UNION OF
FLORIDA [0324-43]
PO BOX 17048
PENSACOLA, FL 32522

9171 9690 0935 0128 0741 64

HOUSTON R HARVELL [0324-43]
9916 GUIDY LN APT 402
PENSACOLA, FL 32514-7169

9171 9690 0935 0128 0741 57

CAPITAL ONE BANK USA NA
[0324-43]
4851 COX RD
GLEN ALLEN, VA 23060

9171 9690 0935 0128 0741 40

PAM HARVELL [0324-43]
115 VASSAR DR
PENSACOLA, FL 32506

9171 9690 0935 0128 0741 33

ESCAMBIA COUNTY / COUNTY
ATTORNEY [0324-43]
221 PALAFOX PLACE STE 430
PENSACOLA FL 32502

9171 9690 0935 0128 0741 26

ESCAMBIA COUNTY OFFICE OF CODE
ENFORCEMENT [0324-43]
ESCAMBIA CENTRAL OFFICE COMPLEX
3363 WEST PARK PLACE
PENSACOLA FL 32505

9171 9690 0935 0128 0741 19

FLORIDA DEPT OF CORRECTIONS
[0324-43]
6400 NORTH W ST
PENSACOLA FL 32505

9171 9690 0935 0128 0741 02

ESCAMBIA COUNTY / STATE OF
FLORIDA [0324-43]
190 GOVERNMENTAL CENTER
PENSACOLA FL 32502

Contact



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
07-2895-000	06		352S306000007002

JOSEY AMELIA L HARVELL EST OF
57 DE LUNA DR
PENSACOLA, FL 32506

PROPERTY ADDRESS:
57 DE LUNA DR

EXEMPTIONS:

PRIOR YEAR(S) TAXES OUTSTANDING

21 / 3024

AD VALOREM TAXES					
TAXING AUTHORITY	MILLAGE RATE	ASSESSED VALUE	EXEMPTION AMOUNT	TAXABLE AMOUNT	TAXES LEVIED
COUNTY	6.6165	80,870	0	80,870	535.08
PUBLIC SCHOOLS					
BY LOCAL BOARD	1.9620	99,975	0	99,975	196.15
BY STATE LAW	3.1820	99,975	0	99,975	318.12
WATER MANAGEMENT	0.0234	80,870	0	80,870	1.89
SHERIFF	0.6850	80,870	0	80,870	55.40
M.S.T.U. LIBRARY	0.3590	80,870	0	80,870	29.03
ESCAMBIA CHILDRENS TRUST	0.4365	80,870	0	80,870	35.30

TOTAL MILLAGE 13.2644

AD VALOREM TAXES \$1,170.97

LEGAL DESCRIPTION	NON-AD VALOREM ASSESSMENTS	
	TAXING AUTHORITY	AMOUNT
LOT 7 BLK 2 OR 1055 P 788 OR 1061 P 9 DELUNA PARK PB 3 P 20 OR 3884 P 23	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 \$1,296.30

If Paid By Please Pay	Feb 29, 2024 \$1,283.34	Mar 31, 2024 \$1,296.30			
--------------------------	----------------------------	----------------------------	--	--	--

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	Feb 29, 2024 1,283.34
AMOUNT IF PAID BY	Mar 31, 2024 1,296.30
AMOUNT IF PAID BY	
AMOUNT IF PAID BY	
AMOUNT IF PAID BY	

DO NOT FOLD, STAPLE, OR MUTILATE

ACCOUNT NUMBER
07-2895-000
PROPERTY ADDRESS
57 DE LUNA DR

JOSEY AMELIA L HARVELL EST OF
57 DE LUNA DR
PENSACOLA, FL 32506



Escambia Sun Press

PUBLISHED WEEKLY SINCE 1948
(Warrington) Pensacola, Escambia County, Florida

STATE OF FLORIDA

County of Escambia

Before the undersigned authority personally appeared Michael P. Driver who is personally known to me and who on oath says that he is Publisher of The Escambia Sun Press, a weekly newspaper published at (Warrington) Pensacola in Escambia County, Florida; that the attached copy of advertisement, being a

NOTICE in the matter of TAX DEED SALE

DATE – 03-06-2024 – TAX CERTIFICATE #'S 03024

in the CIRCUIT Court

was published in said newspaper in the issues of

FEBRUARY 1, 8, 15, 22, 2024

Affiant further says that the said Escambia Sun-Press is a newspaper published at (Warrington) Pensacola, in said Escambia County, Florida, and that the said newspaper has heretofore been continuously published in said Escambia County, Florida each week and has been entered as second class mail matter at the post office in Pensacola, in said Escambia and Santa Rosa Counties, Florida, for a period of one year next preceding the first publication of the attached copy of advertisement; and affiant further says that he has neither paid nor promised any person, firm or corporation any discount, rebate, commission or refund for the purpose of securing this advertisement for publication in the said newspaper.

Digitally signed by Michael P Driver
DN: c=US, o=The Escambia Sun Press LLC,
dnQualifier=A01410D00000181FD1A68F30006C09B, cn=Michael P
Driver
Date: 2024.02.22 12:09:27 -06'00'

PUBLISHER

Sworn to and subscribed before me this 22ND day of FEBRUARY
A.D., 2024

Digitally signed by Heather Tuttle
DN: c=US, o=The Escambia Sun Press LLC,
dnQualifier=A01410C000001890CD5793600064AAE, cn=Heather Tuttle
Date: 2024.02.22 12:11:08 -06'00'

HEATHER TUTTLE
NOTARY PUBLIC



HEATHER TUTTLE
Notary Public, State of Florida
My Comm. Expires June 24, 2024
Commission No. HH4627

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That TLGFY LLC holder of Tax Certificate No. 03024, 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:

LOT 7 BLK 2 OR 1055 P 788 OR 1061 P 9
DELUNA PARK PB 3 P 20 OR 3884 P 23
SECTION 35, TOWNSHIP 2 S, RANGE
30 W

TAX ACCOUNT NUMBER 072895000
(0324-43)

The assessment of the said property under the said certificate issued was in the name of AMELIA L HARVELL JOSEY EST OF

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 March, which is the 6th day of March 2024.

Dated this 18th day of January 2024.

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

PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA
(SEAL)
By: Emily Hogg
Deputy Clerk

oaw-4w-02-01-08-15-22-2024

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
 High Bid Tax Deed Sale**

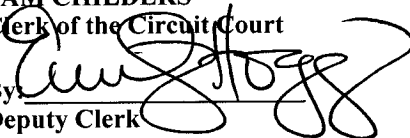
**Cert # 003024 of 2021 Date 3/6/2024
 Name FELIPE SILVA**

Cash Summary

Cash Deposit	\$3,650.00
Total Check	\$69,903.50
Grand Total	\$73,553.50

Purchase Price (high bid amount)	\$73,000.00	Total Check	\$69,903.50
+ adv recording deed	\$10.00	Adv Recording Deed	\$10.00
+ adv doc. stamps deed	\$511.00	Adv Doc. Stamps	\$511.00
+ Adv Recording For Mailing	\$18.50		
Opening Bid Amount	\$6,579.47	Postage	\$81.40
		Researcher Copies	\$0.00
- postage	\$81.40		
- Researcher Copies	\$0.00		
		Adv Recording Mail Cert	\$18.50
- Homestead Exempt	\$0.00		
		Clerk's Prep Fee	\$14.00
=Registry of Court	\$6,498.07	Registry of Court	\$6,498.07
Purchase Price (high bid)	\$73,000.00		
-Registry of Court	\$6,498.07	Overbid Amount	\$66,420.53
-advance recording (for mail certificate)	\$18.50		
-postage	\$81.40		
-Researcher Copies	\$0.00		
= Overbid Amount	\$66,420.53		

PAM CHILDERS
 Clerk of the Circuit Court

By 
 Deputy Clerk

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

PAM CHILDERS
 CLERK OF THE CIRCUIT COURT
 ARCHIVES AND RECORDS
 CHILDSUPPORT
 CIRCUIT CIVIL
 CIRCUIT CRIMINAL
 COUNTY CIVIL
 COUNTY CRIMINAL
 DOMESTIC RELATIONS
 FAMILY LAW
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 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

Case # 2021 TD 003024

Sold Date 3/6/2024

Name FELIPE SILVA

RegistryOfCourtT = TAXDEED	\$6,498.07
overbidamount = TAXDEED	\$66,420.53
PostageT = TD2	\$81.40
Researcher Copies = TD6	\$0.00
prepFee = TD4	\$14.00
advdocstampsdeed = TAXDEED	\$511.00
advancerecording = TAXDEED	\$18.50
AdvRecordingDeedT = TAXDEED	\$10.00

Date	Docket	Desc	 VIEW IMAGES
6/1/2021	0101	CASE FILED 06/01/2021 CASE NUMBER 2021 TD 003024	
8/28/2023	TD83	TAX COLLECTOR CERTIFICATION	
8/28/2023	TD84	PA'S INFO	
8/28/2023	TD84	NOTICE OF TDA	
8/29/2023	RECEIPT	PAYMENT \$456.00 RECEIPT #2023064824	
1/11/2024	TD82	PROPERTY INFORMATION REPORT	
1/24/2024	TD81	CERTIFICATE OF MAILING	
1/29/2024	TD84	SHERIFF'S RETURN OF SERVICE	
2/2/2024	CheckMailed	CHECK PRINTED: CHECK # 900036562 - - REGISTRY CHECK	
2/2/2024	CheckVoided	CHECK # 900036562 VOIDED: ESCAMBIA SUN PRESS 605 S OLD CORY FIELD RD PENSACOLA, FL 32507	
2/2/2024	CheckVoided	CHECK # 900036562 VOIDED: ESCAMBIA SUN PRESS 605 S OLD CORY FIELD RD PENSACOLA, FL 32507	
2/5/2024	CheckVoided	CHECK (CHECKID 132582) VOIDED: ESCAMBIA SUN PRESS 605 S OLD CORY FIELD RD PENSACOLA, FL 32507	
2/5/2024	CheckMailed	CHECK PRINTED: CHECK # 900036625 - - REGISTRY CHECK	
2/21/2024	TD84	CERT MAIL TRACKING	
2/26/2024	TD84	2023 TAX BILL	
2/29/2024	TD84	PROOF OF PUBLICATION	

3/1/2024	CheckVoided	CHECK (CHECKID 133028) VOIDED: ESCAMBIA COUNTY SHERIFF'S OFFICE 1700 W LEONARD ST PENSACOLA, FL 32501	
3/1/2024	CheckMailed	CHECK PRINTED: CHECK # 900036740 - - REGISTRY CHECK	

FEES

EffectiveDate	FeeCode	FeeDesc	TotalFee	AmountPaid	WaivedAmount	AmountOutstanding
8/28/2023 11:27:22 AM	RECORD2	RECORD FEE FIRST PAGE	10.00	10.00	0.00	0.00
8/28/2023 11:27:23 AM	TAXDEED	TAX DEED CERTIFICATES	320.00	320.00	0.00	0.00
8/28/2023 11:27:21 AM	TD4	PREPARE ANY INSTRUMENT	7.00	7.00	0.00	0.00
8/28/2023 11:27:23 AM	TD7	ONLINE AUCTION FEE	59.00	59.00	0.00	0.00
8/28/2023 11:29:31 AM	TD10	TAX DEED APPLICATION	60.00	60.00	0.00	0.00
		Total	456.00	456.00	0.00	0.00

RECEIPTS

ReceiptDate	ReceiptNumber	Received_from	payment_amt	applied_amt	refunded_amt
8/29/2023 11:36:35 AM	2023064824	TLGFY LLC	456.00	456.00	0.00
		Total	456.00	456.00	0.00

REGISTRY

CashierDate	Type	TransactionID	TransactionName	Name	Amount	Status
3/1/2024 10:12:22 AM	Check (outgoing)	101871025	ESCAMBIA COUNTY SHERIFF'S OFFICE	1700 W LEONARD ST	80.00	900036740 CLEARED ON 3/1/2024
2/5/2024 7:42:38 AM	Check (outgoing)	101864253	ESCAMBIA SUN PRESS	605 S OLD CORRY FIELD RD	200.00	900036625 CLEARED ON 2/5/2024
8/29/2023 11:36:35 AM	Deposit	101822711	TLGFY LLC		320.00	Deposit
Deposited			Used		Balance	
320.00			13,720.00		-13,400.00	

ion Results Report

stamps for tax deed auctions are due in conjunction with the final payment due at 11:00 AM CT on the following business

Sale Date	Case ID	Parcel	Bidder	Winning Bid	Deposit	Auction Balance	Clerk Fees	Rec Fees	EA Fee	POPR Fee	Doc ** Stamps	Total Due	Ce N
☒ 03/06/2024	2021 TD 003024	352S306000	79034	\$73,000.00	\$3,650.00	\$69,350.00	\$0.00	\$42.50	\$0.00	\$0.00	\$511.00	\$69,903.50	C
☒ 03/06/2024	2021 TD 002855									\$0.00	\$86.80	\$11,909.30	C
☒ 03/06/2024	2021 TD 002512									\$0.00	\$72.10	\$9,899.60	C
☒ 03/06/2024	2021 TD 002429									\$0.00	\$84.70	\$11,622.20	C
☒ 03/06/2024	2021 TD 001105									\$0.00	\$56.70	\$7,794.20	C
☒ 03/06/2024	2019 TD 002036									\$0.00	\$84.70	\$11,622.20	C
☒ 03/06/2024	2016 TD 008474									\$0.00	\$375.20	\$51,337.70	C
☒ 03/06/2024	2016 TD 008008									\$0.00	\$319.20	\$43,681.70	C
☒ 03/06/2024	2016 TD 004265									\$0.00	\$133.00	\$18,225.50	C
☒ 03/06/2024	2016 TD 004060									\$0.00	\$177.10	\$24,254.60	C
☒ 03/06/2024	2016 TD 003556									\$0.00	\$217.70	\$29,805.20	C
☒ 03/06/2024	2016 TD 003213									\$0.00	\$116.90	\$16,024.40	C
☒ 03/06/2024	2016 TD 002663									\$0.00	\$98.70	\$13,536.20	C

Edit Name on Title

Name on Title

Custom Fields

Style

Case Number: 2021 TD 003024

Result Date: 03/06/2024

Title Information:

Name:

FLARC UNION INVESTMENTS LLC

Address1:

3233 RANGERS GATE

Address2:

City:

MARIETTA

State:

GA

Zip:

30062

Cancel

Update

Page 1 of 1 30

TOTALS: Items Count: 13 Balance: \$318,730.00 Clerk Fees: \$0.00 Rec Fees: \$552.50 Doc Stamps: \$2,333.80 Total Due: \$3

79034

Felipe Silva

\$ 73,000.00

Deposit
\$ 3,650.00

STATE OF FLORIDA
COUNTY OF ESCAMBIA

CERTIFICATE OF NOTICE OF MAILING
NOTICE OF APPLICATION FOR TAX DEED

CERTIFICATE # 03024 of 2021

I, PAM CHILDERS, CLERK OF THE CIRCUIT COURT OF ESCAMBIA COUNTY, FLORIDA, do hereby certify that I did on January 18, 2024, mail a copy of the foregoing Notice of Application for Tax Deed, addressed to:

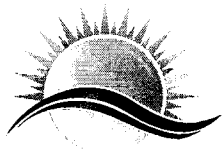
AMELIA L HARVELL JOSEY	JOE ALAN HARVELL, TRACI HARVELL KADERLY, PAM HARVELL AND HOUSTON HARVELL AND MATTHEW HARVELL
EST OF	AND KATHRYN RENEE HARVEL AND BAILEY HARVELL
57 DE LUNA DR	57 DELUNA DR
PENSACOLA, FL 32506	PENSACOLA, FL 32506
	LVNV FUNDING LLC
	6801 S CIMARRON RD SUITE 424-J
	LAS VEGAS, NV 89113
	TRACY L KADERLY
	715 N 79TH AVE
	PENSACOLA, FL 32506
	CENTRAL CREDIT UNION OF FLORIDA
	PO BOX 17048
	PENSACOLA, FL 32522
	HOUSTON R HARVELL
	9916 GUIDY LN APT 402
	PENSACOLA, FL 32514-7169
	CAPITAL ONE BANK USA NA
	4851 COX RD
	GLEN ALLEN, VA 23060
	PAM HARVELL
	115 VASSAR DR
	PENSACOLA, FL 32506
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
FLORIDA DEPT OF CORRECTIONS	ESCAMBIA COUNTY / STATE OF FLORIDA
6400 NORTH W ST	190 GOVERNMENTAL CENTER
PENSACOLA FL 32505	PENSACOLA FL 32502

WITNESS my official seal this 18th day of January 2024.



PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

By:
Emily Hogg
Deputy Clerk



Escambia
Sun Press
PUBLISHED WEEKLY SINCE 1948
(Warrington) Pensacola, Escambia County, Florida

STATE OF FLORIDA

County of Escambia

Before the undersigned authority personally appeared Michael P. Driver who is personally known to me and who on oath says that he is Publisher of The Escambia Sun Press, a weekly newspaper published at (Warrington) Pensacola in Escambia County, Florida; that the attached copy of advertisement, being a NOTICE in the matter of TAX DEED SALE

DATE - 03-06-2024 - TAX CERTIFICATE #'S 03024

in the CIRCUIT Court

was published in said newspaper in the issues of

FEBRUARY 1, 8, 15, 22, 2024

Affiant further says that the said Escambia Sun-Press is a newspaper published at (Warrington) Pensacola, in said Escambia County, Florida, and that the said newspaper has heretofore been continuously published in said Escambia County, Florida each week and has been entered as second class mail matter at the post office in Pensacola, in said Escambia and Santa Rosa Counties, Florida, for a period of one year next preceding the first publication of the attached copy of advertisement; and affiant further says that he has neither paid nor promised any person, firm or corporation any discount, rebate, commission or refund for the purpose of securing this advertisement for publication in the said newspaper.

Digitally signed by Michael P Driver
DN: c=US, o=The Escambia Sun Press LLC,
dnQualifier=A01410D00000181FD1A68F30006C09B, cn=Michael P
Driver
Date: 2024.02.22 12:09:27 -06'00'

PUBLISHER

Sworn to and subscribed before me this 22ND day of FEBRUARY
A.D., 2024

Digitally signed by Heather Tuttle
DN: c=US, o=The Escambia Sun Press LLC,
dnQualifier=A01410C000001890CD5793600064AAE, cn=Heather Tuttle
Date: 2024.02.22 12:11:08 -06'00'

HEATHER TUTTLE
NOTARY PUBLIC



HEATHER TUTTLE
Notary Public, State of Florida
My Comm. Expires June 24, 2024
Commission No. HH4827

Page 1 of 1

**NOTICE OF APPLICATION FOR
TAX DEED**

NOTICE IS HEREBY GIVEN, That TLGFY LLC holder of Tax Certificate No. 03024, 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:

LOT 7 BLK 2 OR 1055 P 788 OR 1061 P 9
DELUNA PARK PB 3 P 20 OR 3884 P 23
SECTION 35, TOWNSHIP 2 S, RANGE
30 W

TAX ACCOUNT NUMBER 072895000
(0324-43)

The assessment of the said property under the said certificate issued was in the name of AMELIA L HARVELL JOSEY EST OF

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 March, which is the 6th day of March 2024.

Dated this 18th day of January 2024.

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

PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA
(SEAL)
By: Emily Hogg
Deputy Clerk

oaw-4w-02-01-08-15-22-2024

Tax deed file number 0324-43

Parcel ID number 352S306000007002

TAX DEED

Escambia County, Florida

for official use only

Tax Certificate numbered 03024 issued on June 1, 2021 was filed in the office of the tax collector of Escambia County, Florida. An application has been made for the issuance of a tax deed. The applicant has paid or redeemed all other taxes or tax certificates on the land as required by law. The notice of sale, including the cost and expenses of this sale, has been published as required by law. No person entitled to do so has appeared to redeem the land. On the 6th day of March 2024, the land was offered for sale. It was sold to **FLARC UNION INVESTMENTS LLC**, 3233 RANGERS GATE MARIETTA GA 30062, who was the highest bidder and has paid the sum of the bid as required by law.

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

Description of lands: LOT 7 BLK 2 OR 1055 P 788 OR 1061 P 9 DELUNA PARK PB 3 P 20 OR 3884 P 23 SECTION 35, TOWNSHIP 2 S, RANGE 30 W

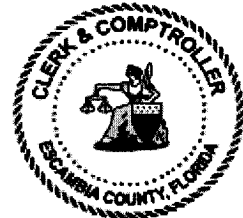
**** Property previously assessed to: AMELIA L HARVELL JOSEY EST OF**

On 6th day of March 2024, in Escambia County, Florida, for the sum of (\$73,000.00) SEVENTY THREE THOUSAND AND 00/100 Dollars, the amount paid as required by law.

Mylanda Johnson
221 Palafox Place, Ste 110
Pensacola, FL 32502

Emily Hogg
221 Palafox Place, Ste 110
Pensacola, FL 32502

Pam Childers,
Clerk of Court and Comptroller
Escambia County, Florida



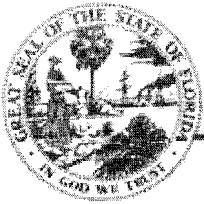
On this 6th day of March, 2024, before me personally appeared Pam Childers
Clerk of Court and Comptroller in and for the State and this County known to me to be the person described in, and who executed the foregoing instrument, and acknowledged the execution of this instrument to be his own free act and deed for the use and purposes therein mentioned.

Witness my hand and office seal date aforesaid

Emily Hogg
Emily Hogg



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



Pam Childers

Clerk of the Circuit Court and Comptroller, Escambia County

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

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

AMELIA L HARVELL JOSEY EST OF
57 DE LUNA DR
PENSACOLA, FL 32506

Tax Deed File # 0324-43
Certificate # 03024 of 2021
Account # 072895000

Property legal description:

LOT 7 BLK 2 OR 1055 P 788 OR 1061 P 9 DELUNA PARK PB 3 P 20 OR 3884 P 23

Pursuant to Chapter 197, F.S., the above property was sold at public sale on **March 6, 2024**, and a surplus of **\$48,656.52** (subject to change) will be held by this office for 120 days beginning on the date of this notice to benefit the persons having an interest in this property as described in section 197.502(4), Florida Statutes, as their interests may appear (except for those persons described in section 197.502(4)(h), Florida Statutes). To the extent possible, these funds will be used to satisfy any government lienholder of record before any claimant with a senior mortgage on the property and before distribution of any funds to any junior mortgage or lien claimant or to the former property owner. To be considered for payment of any portion of the surplus funds, you must file a notarized statement of claim with this office within 120 days of this notice.

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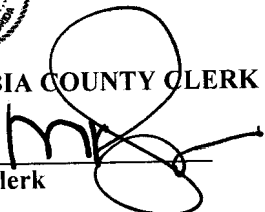
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If your claim has been satisfied, released, or you are waiving your claim, please check the "No claim will be filed" box on the enclosed claim form and return it to our office so that any other liens can be considered.

Dated this 13th day of March 2024.



ESCAMBIA COUNTY CLERK OF COURT

By: 
Deputy Clerk

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

9171 9690 0935 0127 1846 97



Pam Childers

Clerk of the Circuit Court and Comptroller, Escambia County

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

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

CAPITAL ONE BANK USA NA
4851 COX RD
GLEN ALLEN, VA 23060

Tax Deed File # 0324-43
Certificate # 03024 of 2021
Account # 072895000

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LOT 7 BLK 2 OR 1055 P 788 OR 1061 P 9 DELUNA PARK PB 3 P 20 OR 3884 P 23

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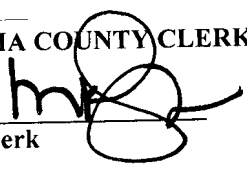
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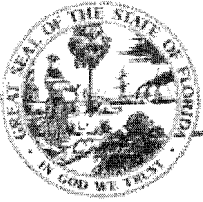


ESCAMBIA COUNTY CLERK OF COURT

By: 
Deputy Clerk

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

9171 9690 0935 0127 1846 73



Pam Childers

Clerk of the Circuit Court and Comptroller, Escambia County

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

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

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

Tax Deed File # 0324-43
Certificate # 03024 of 2021
Account # 072895000

Property legal description:

LOT 7 BLK 2 OR 1055 P 788 OR 1061 P 9 DELUNA PARK PB 3 P 20 OR 3884 P 23

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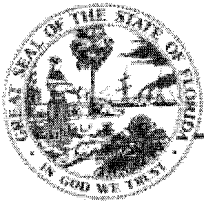


ESCAMBIA COUNTY CLERK OF COURT

By: 
Deputy Clerk

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

9171 9690 0935 0127 1846 59



Pam Childers

Clerk of the Circuit Court and Comptroller, Escambia County

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

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

HOUSTON R HARVELL
9916 GUIDY LN APT 402
PENSACOLA, FL 32514-7169

Tax Deed File # 0324-43
Certificate # 03024 of 2021
Account # 072895000

Property legal description:

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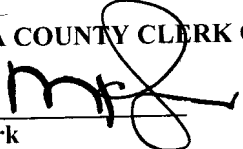
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ESCAMBIA COUNTY CLERK OF COURT

By: 
Deputy Clerk

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

9171 9690 0935 0127 1846 80



Pam Childers

Clerk of the Circuit Court and Comptroller, Escambia County

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

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

JOE ALAN HARVELL, TRACI HARVELL KADERLY, PAM HARVELL AND HOUSTON HARVELL AND
MATTHEW HARVELL AND KATHRYN RENEE HARVEL AND BAILEY HARVELL
57 DELUNA DR
PENSACOLA, FL 32506

Tax Deed File # 0324-43
Certificate # 03024 of 2021
Account # 072895000

Property legal description:

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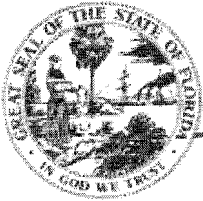


ESCAMBIA COUNTY CLERK OF COURT

By: _____
Deputy Clerk

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

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Pam Childers

Clerk of the Circuit Court and Comptroller, Escambia County

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

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

LVNV FUNDING LLC
6801 S CIMARRON RD SUITE 424-J
LAS VEGAS, NV 89113

Tax Deed File # 0324-43
Certificate # 03024 of 2021
Account # 072895000

Property legal description:

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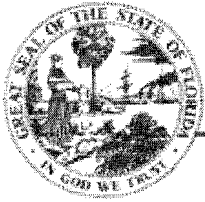


ESCAMBIA COUNTY CLERK OF COURT

By: _____
Deputy Clerk

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

9171 9690 0935 0127 1846 42



Pam Childers

Clerk of the Circuit Court and Comptroller, Escambia County

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

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

PAM HARVELL
115 VASSAR DR
PENSACOLA, FL 32506

Tax Deed File # 0324-43
Certificate # 03024 of 2021
Account # 072895000

Property legal description:

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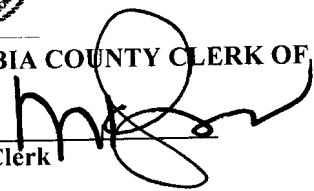
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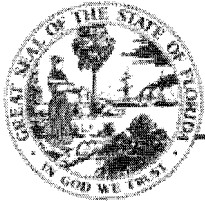


ESCAMBIA COUNTY CLERK OF COURT

By: 
Deputy Clerk

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Pam Childers

Clerk of the Circuit Court and Comptroller, Escambia County

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

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

TRACY L KADERLY
715 N 79TH AVE
PENSACOLA, FL 32506

Tax Deed File # 0324-43
Certificate # 03024 of 2021
Account # 072895000

Property legal description:

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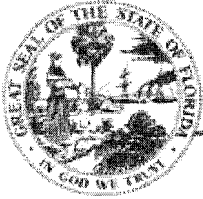


ESCAMBIA COUNTY CLERK OF COURT

By: 
Deputy Clerk

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

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Pam Childers

Clerk of the Circuit Court and Comptroller, Escambia County

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

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

ESCAMBIA COUNTY OFFICE OF CODE ENFORCEMENT
2022 CL 116498, AGAINST 57 DE LUNA DR / CE22003915N
**IN COMPLIANCE??

Tax Deed File # 0324-43
Certificate # 03024 of 2021
Account # 072895000

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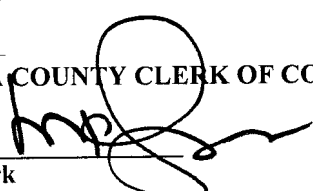
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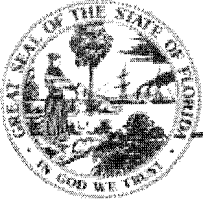
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ESCAMBIA COUNTY CLERK OF COURT

By: 
Deputy Clerk

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



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Clerk of the Circuit Court and Comptroller, Escambia County

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

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

ESCAMBIA COUNTY / STATE OF FLORIDA

2015 MM 006196 A - AGAINST JOE HARVELL - COULD NOT FIND WHERE HE EVER HAD INTEREST IN PROPERTY?

Tax Deed File # 0324-43
Certificate # 03024 of 2021
Account # 072895000

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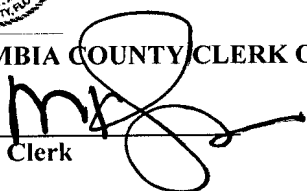
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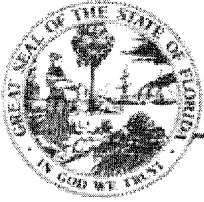
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ESCAMBIA COUNTY CLERK OF COURT

By: 
Deputy Clerk

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



Pam Childers

Clerk of the Circuit Court and Comptroller, Escambia County

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

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

ESCAMBIA COUNTY / STATE OF FLORIDA
2017 MM 001705 A - AGAINST JOE ALAN HARVELL -
COULD NOT FIND WHERE HE EVER HAD INTEREST IN PROPERTY?

Tax Deed File # 0324-43
Certificate # 03024 of 2021
Account # 072895000

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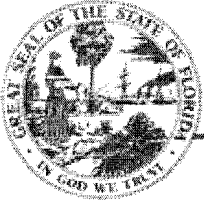
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ESCAMBIA COUNTY CLERK OF COURT

By: 
Deputy Clerk

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



Pam Childers

Clerk of the Circuit Court and Comptroller, Escambia County

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

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

ESCAMBIA COUNTY / STATE OF FLORIDA
2019 CF 000091 A - AGAINST JOE ALAN HARVELL - COULD NOT FIND
WHERE HE EVER HAD INTEREST IN PROPERTY???

Tax Deed File # 0324-43
Certificate # 03024 of 2021
Account # 072895000

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Pursuant to Chapter 197, F.S., the above property was sold at public sale on **March 6, 2024**, and a surplus of **\$48,656.52** (subject to change) will be held by this office for 120 days beginning on the date of this notice to benefit the persons having an interest in this property as described in section 197.502(4), Florida Statutes, as their interests may appear (except for those persons described in section 197.502(4)(h), Florida Statutes). To the extent possible, these funds will be used to satisfy any government lienholder of record before any claimant with a senior mortgage on the property and before distribution of any funds to any junior mortgage or lien claimant or to the former property owner. To be considered for payment of any portion of the surplus funds, you must file a notarized statement of claim with this office within 120 days of this notice.

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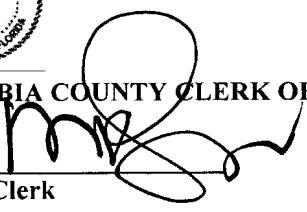
THE FAILURE OF A LIENHOLDER TO FILE A CLAIM FOR SURPLUS FUNDS WITHIN 120 DAYS OF THIS NOTICE CONSTITUTES A WAIVER OF THE LIENHOLDER'S INTEREST IN THE SURPLUS FUNDS AND ALL CLAIMS THERETO ARE FOREVER BARRED.

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

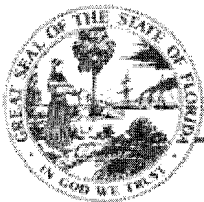
Dated this 13th day of March 2024.



ESCAMBIA COUNTY CLERK OF COURT

By: 
Deputy Clerk

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



Pam Childers

Clerk of the Circuit Court and Comptroller, Escambia County

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

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

ESCAMBIA COUNTY / STATE OF FLORIDA
2019 CF 001210 A / AGAINST JOE ALAN HARVELL -
COULD NOT FIND WHERE HE EVER HAD INTEREST IN PROPERTY???

Tax Deed File # 0324-43
Certificate # 03024 of 2021
Account # 072895000

Property legal description:

LOT 7 BLK 2 OR 1055 P 788 OR 1061 P 9 DELUNA PARK PB 3 P 20 OR 3884 P 23

Pursuant to Chapter 197, F.S., the above property was sold at public sale on **March 6, 2024**, and a surplus of **\$48,656.52** (subject to change) will be held by this office for 120 days beginning on the date of this notice to benefit the persons having an interest in this property as described in section 197.502(4), Florida Statutes, as their interests may appear (except for those persons described in section 197.502(4)(h), Florida Statutes). To the extent possible, these funds will be used to satisfy any government lienholder of record before any claimant with a senior mortgage on the property and before distribution of any funds to any junior mortgage or lien claimant or to the former property owner. To be considered for payment of any portion of the surplus funds, you must file a notarized statement of claim with this office within 120 days of this notice.

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

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

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

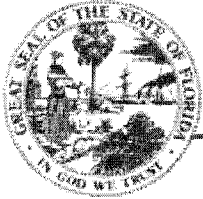
Dated this 13th day of March 2024.



ESCAMBIA COUNTY CLERK OF COURT

By: _____
Deputy Clerk

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



Pam Childers

Clerk of the Circuit Court and Comptroller, Escambia County

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

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

ESCAMBIA COUNTY OFFICE OF CODE ENFORCEMENT
2019 CL 110248 / CE19073620S
AGAINST 57 DE LUNA DR / ALSO 8217/1205, 8764/530

Tax Deed File # 0324-43
Certificate # 03024 of 2021
Account # 072895000

Property legal description:

LOT 7 BLK 2 OR 1055 P 788 OR 1061 P 9 DELUNA PARK PB 3 P 20 OR 3884 P 23

Pursuant to Chapter 197, F.S., the above property was sold at public sale on **March 6, 2024**, and a surplus of **\$48,656.52** (subject to change) will be held by this office for 120 days beginning on the date of this notice to benefit the persons having an interest in this property as described in section 197.502(4), Florida Statutes, as their interests may appear (except for those persons described in section 197.502(4)(h), Florida Statutes). To the extent possible, these funds will be used to satisfy any government lienholder of record before any claimant with a senior mortgage on the property and before distribution of any funds to any junior mortgage or lien claimant or to the former property owner. To be considered for payment of any portion of the surplus funds, you must file a notarized statement of claim with this office within 120 days of this notice.

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

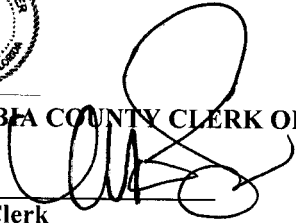
THE FAILURE OF A LIENHOLDER TO FILE A CLAIM FOR SURPLUS FUNDS WITHIN 120 DAYS OF THIS NOTICE CONSTITUTES A WAIVER OF THE LIENHOLDER'S INTEREST IN THE SURPLUS FUNDS AND ALL CLAIMS THERETO ARE FOREVER BARRED.

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

Dated this 13th day of March 2024.



ESCAMBIA COUNTY CLERK OF COURT

By: 
Deputy Clerk

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

Tax Certificate #

2021 TD 003024

Account #

072815000

Property Owner

Amelia L Harvell Josey Est of

Property Address

57 De Luna Dr 32506

SOLD TO:

Felipe Silva \$73,000.00

Amt Available to Disburse \$

Disbursed to/for:	Amount:
Recording Fees (from TXD receipt)	\$ 539.50 ✓
Clerk Registry Fee (fee due clerk tab)	\$ 1,013.81 ✓
Tax Collector Fee (from redeem screen)	\$ 12.50 ✓
Certificate holder/taxes & app fees	\$ 5,189.27 ✓
Refund High Bidder unused sheriff fees	\$ 40.00 ✓
Additional taxes 2023	\$ 1,296.30 ✓
Postage final notices	\$ 59.70
CODE ENF	\$ 16,691.00
CODE ENF	\$ 21,974.00
Central Credit Union nka	\$ 26,1682.52
Loyalty Credit Union	\$
	\$

Check #	Balance
	\$
Key Fee in BM as OR860	\$
	\$
	\$
	\$
	\$
	\$ 65,406.72
	\$ 65,406.72
	\$ 48,456.52
	\$ 21,974.00
900037400	\$ 0
	\$
	\$

BALANCE IN TAX DEEDS SHOULD MATCH BALANCE IN BENCHMARK!!!!!!!!!!!!!!

Post sale process:

- Tax Deed Results Report to Tax Collector
- Print Deed/Send to Admin for signature
- Request check for recording fees/doc stamps
- Request check for Clerk Registry fee/fee due clerk
- Request check for Tax Collector fee (\$6.25 etc)
- Request check for certificate holder refund/taxes & app fees
- Request check for any unused sheriff fees to high bidder.
- Print Final notices to all lienholders/owners
- Request check for postage fees for final notices
- Determine government liens of record/ amounts due
- Record Tax Deed/Certificate of Mailing
- Copy of Deed for file and to Tax Collector

Lien Information:

✓		
✓		
✓	CODE ENF	Due \$ 16,691.00
✓	LIEN 827/1368	Paid \$ 16,691.00
✓	CODE ENF	Due \$ 21,974.00
✓	889/1395	Paid \$ 21,974.00
✓	ⓧ	Due \$
✓	ⓧ	Paid \$
	NOT in compliance	Due \$
		Paid \$
		Due \$
		Paid \$
		Due \$
		Paid \$
		Due \$
		Paid \$
		Due \$
		Paid \$
		Due \$
		Paid \$

Notes: * CRIMINAL LIENS AGAINST

JOE HARVELL DID NOT

PAY

* COULD NOT FIND WHERE HE EVER HAD INTEREST IN PROPERTY-

Final notices mailed 3/13/24
60 days = 7/11/24



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

CODE ENFORCEMENT LIEN PAYOFF

OFFICIAL RECORDS

P.O. Box 333

Pensacola, FL 32591-0333

Check payable to Pam Childers,

Clerk Of The Circuit Court

Escambia County Governmental Complex

221 Palafox Place, Suite 110

Pensacola, FL 32501-5844

850-595-3930

FAX 850-595-4827

Official Records Book: Page: [View Image](#)

Start Date  Court Cost

Recording Fees

Copies Certified Abatement Costs

Fine Per Day Date Of Payoff 

[Submit](#)

[Reset](#)

[Clear](#)

Fine Number	Per Of Days	Accumulated	Court	Reimbursement	Recording	Preparing	Preparation	Certified	Total Due
Day	Accrued	Fine	Cost	Of Costs	Fee For	Fee For	Fee for	Abatement	
					Cancellation	Cancellation	Payoff	Costs	
							Quote		
20.00	710	\$14,200.00	\$235.00	\$82.00	\$10.00	\$7.00	\$7.00	\$2,150.00	\$16,691.00

2019 CL110248
57 DE LUNA
CE19073605

Recorded in Public Records 4/14/2022 3:13 PM OR Book 8764 Page 459,
Instrument #2022038423, Pam Childers Clerk of the Circuit Court Escambia
County, FL Recording \$10.00

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

ESCAMBIA COUNTY, FLORIDA

vs.

JOSEY AMELIA L HARVELL
EST OF
57 DELUNA DR
PENSACOLA, FL 32508

Case No: CE19073620S
Location: 57 DE LUNA DR
PR #: 352830800007002

Cost Order

THIS CAUSE was brought before the Office of the Environmental Enforcement Special Magistrate on Petitioner's Certification of Costs, pursuant to the Special Magistrate's Order and the Special Magistrate having found the Respondent in violation of Escambia County Code of Ordinances.

Escambia County has confirmed that the property has been brought into compliance per the Special Magistrate Order. THEREFORE, the Special Magistrate being otherwise fully advised of the premises; it is hereby ORDERED, pursuant to Section 30-35 of the Escambia County Code of Ordinances, that the following itemized costs shall be added to the fines imposed by the Order of Special Magistrate dated 12/17/2019.

Itemized Cost		
Daily fines	\$14,200.00	\$20.00 Per Day From: 02/01/2020 To: 01/11/2022
Fines	\$0.00	
Court Cost	\$235.00	
County Abatement Fees	\$2,150.00	
Administrative Costs	\$0.00	
Payments	\$0.00	

Total: \$16,585.00

DONE AND ORDERED at Escambia County, Florida on

4-12-2022

Gregory Farrar
Special Magistrate
Office of Environmental Enforcement



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

**PETITIONER
ESCAMBIA COUNTY FLORIDA,**

**CASE NO: CE19073620S
LOCATION: 57 DE LUNA DR
PR#: 352S306000007002**

VS.

**, JOSEY AMELIA L HARVELL
EST OF
57 DELUNA DR
PENSACOLA, FL 32506**

RESPONDENT(S)

ORDER

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 or representative, thereof, Joe Harvey
as well as evidence submitted and after consideration of the appropriate sections of
the Escambia County Code of Ordinances, the Special Magistrate finds that a violation
of the following Code of Ordinance(s) 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(b) Nuisance - (B) Trash and Debris

Unsafe Structures - 30-203 (O) Roof

Unsafe Structures - 30-203 (U) Broken/cracked

THEREFORE, The Special Magistrate being otherwise fully advised in the premises; it is hereby **ORDERED** that the **RESPONDENT(S)** shall have until **1/31/2020** to correct the violation and to bring the violation into compliance.

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.

Obtain building permit and restore structure to current building codes or, obtain demolition permit and remove the structure(s), legally disposing of all debris.

Remove all refuse and dispose of legally and refrain from future littering

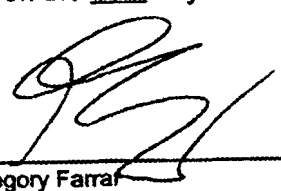
If you fail to fully correct the violation within the time required, you will be assessed a fine of **\$20.00** per day, commencing **2/1/2020**. This daily fine shall continue until this violation is abated and the violation brought into compliance or until as otherwise provided by law. **YOU ARE REQUIRED**, immediately upon your full correction of this violation(s), to contact the Escambia County Environmental Enforcement Office in writing to request that they immediately inspect the property to make an official determination of whether the violation has been abated and brought into compliance. If the violation is not abated within the specified time period, then the County may elect to take whatever measures are necessary to abate the violation for you. These measures could include, but are not limited to, **DEMOLISHING YOUR STRUCTURE(S), LEGALLY DISPOSING OF ALL CONTRIBUTING CONDITIONS, AND OWING OF DESCRIBED VEHICLE(S)**. The reasonable cost of such will be assessed against you and will constitute a lien on the property. Pursuant to Escambia County Resolution R2017-132, costs in the amount of **\$235.00** 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. Under the authority of sec. 162.09, Fla. Stat., and Sec. 30-35 of the Code of Ordinances, 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 on **ALL YOUR REAL AND PERSONAL PROPERTY** including any property involved herein, which lien can be enforced by foreclosure and as provided by law.

You have the right to appeal orders of the Special Magistrate to the Circuit Court of Escambia County. If you wish to appeal, you must give notice of such in writing to both the Environmental Enforcement Division at 3363 W Park Place, Pensacola, Florida 32505 and the Escambia County Circuit Court at the M.C. Blanchard Judicial Building, 190 Governmental Center, Pensacola, Florida 32501, no later than **30 days** from the date of this order. Failure to timely file a Written Notice of Appeal will waive your rights to appeal.

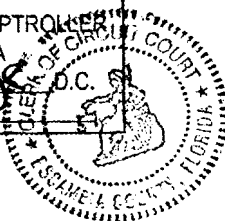
Jurisdiction is retained to enter such further orders as may be appropriate and necessary.

DONE AND ORDERED at Escambia County, Florida on the 17th day of December, 2019.



Gregory Farrar
Special Magistrate
Office of Environmental Enforcement

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: 12-18-2019



Mylanda Johnson (COC)

From: Chinnia M. Moore
Sent: Wednesday, March 13, 2024 10:58 AM
To: Mylanda Johnson (COC); Ashley Danner (COC); Beth A. Larrieu; Caleb M. White; DeLana Allen-Busbee (COC); Heather Mahoney (COC); Katherine E. Williams; Tara D. Cannon; Terrance D. Davis
Cc: COC TaxDeeds
Subject: Re: 57 De Luna Dr / CE22093915N (Tax Deed case 2021 TD 03024) In compliance???

It is not in compliance but the payoff until 03/06/24 is \$21600 daily fines and \$250.00 court cost. total

\$21,850.00

+ 124.00 recording

\$21,974.00

Chinnia Moore
Environmental Enforcement
Services Coordinator
Monday-Thursday 7am-5:30pm
Main Line 850-595-1820 X2
Fax 850-595-0149

From: Mylanda Johnson (COC) <MJOHNSON@escambiaclerk.com>
Sent: Wednesday, March 13, 2024 9:58 AM
To: Ashley Danner (COC) <adanner@escambiaclerk.com>; Beth A. Larrieu <balarrie@myescambia.com>; Caleb M. White <cmwhite@myescambia.com>; Chinnia M. Moore <CMMOORE@myescambia.com>; DeLana Allen-Busbee (COC) <DAllen-Busbee@escambiaclerk.com>; Heather Mahoney (COC) <HMAHONEY@escambiaclerk.com>; Katherine E. Williams <kewilliams@myescambia.com>; Tara D. Cannon <tdcannon@myescambia.com>; Terrance D. Davis <TEDAVIS@myescambia.com>
Cc: COC TaxDeeds <TaxDeeds@escambiaclerk.com>
Subject: 57 De Luna Dr / CE22093915N (Tax Deed case 2021 TD 03024) In compliance???

Is the following case in compliance?

The property at 57 De Luna Drive sold at Tax Deed auction to Flarc Union Investments LLC, 3233 Rangers Gate, Marietta GA 30062.

If it's not in compliance, please provide an approximate payoff through the Tax Deed sale date of 3/6/2024.

Recorded in Public Records 12/6/2022 10:06 AM OR Book 8899 Page 1395,
Instrument #2022116498, Pam Childers Clerk of the Circuit Court Escambia
County, FL Recording \$35.50

Recorded in Public Records 12/6/2022 8:57 AM OR Book 8899 Page 1349,
Instrument #2022116476, Pam Childers Clerk of the Circuit Court Escambia
County, FL Recording \$35.50

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

**PETITIONER
ESCAMBIA COUNTY FLORIDA,**

**CASE NO: CE22093915N
LOCATION: 57 DE LUNA DR
PR#: 352S30600000**

VS.

**JOSEY AMELIA L HARVELL
EST OF,
57 DE LUNA DR
PENSACOLA, FL 32506**

RESPONDENT(S)

ORDER



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

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

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

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

**PETITIONER
ESCAMBIA COUNTY FLORIDA,**

**CASE NO: CE22093915N
LOCATION: 57 DE LUNA DR
PR#: 352S306000007002**

VS.

**JOSEY AMELIA L HARVELL
EST OF,
57 DE LUNA DR
PENSACOLA, FL 32506**

RESPONDENT(S)

ORDER

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, Joe Harvell,
as well as evidence submitted, and after consideration of the appropriate sections of
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(b) Nuisance - (B) Trash and Debris

Sec. 42-196(d) Nuisance - (D) Overgrowth

Sec. 82-171. Solid Waste - Mandatory Collection

Sec. 30-33 Initial Enforcement Procedures

Unsafe Structures - 30-203 (T) Windows in bad repair

Unsafe Structures - 30-203 (X) Exterior door in bad repair

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

It is hereby **ORDERED** that the **RESPONDENT(S)** shall have until **12/29/2022** to correct the violation(s) and to bring the violation into compliance.

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.

Obtain building permit and restore structure to current building codes or, obtain demolition permit and remove the structure(s), legally disposing of all debris.

Subscribe for residential waste collection with a legal waste collection service and comply with solid waste disposal methods

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

If Respondent(s) fail to fully correct the violation(s) within the time required, Respondent(s) will be assessed a fine of **\$50.00** per day, commencing **12/30/2022**. 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 R2017-132, 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 29th day of November, 2022.

A handwritten signature in black ink, appearing to read 'DeWitt D. Clark', is written over a horizontal line.

DeWitt D. Clark
Special Magistrate
Office of Environmental Enforcement

Pam Childers
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY FLORIDA
INST# 2024020293 3/18/2024 2:54 PM
OFF REC BK: 9118 PG: 1897 Doc Type: ROL

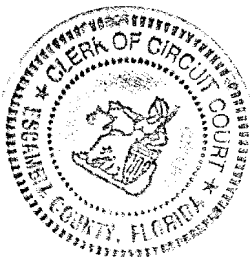
**STATE OF FLORIDA
COUNTY OF ESCAMBIA**

CANCELLATION OF LIEN

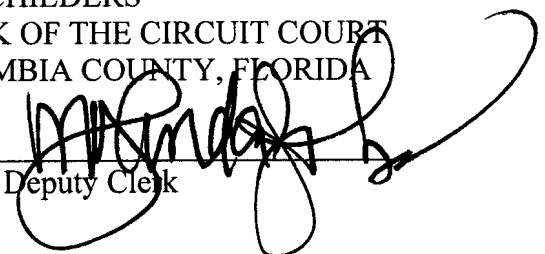
Case No. CE19073620S

The Code Enforcement Special Master Order dated 12/17/2019, created pursuant to Section 30-35 of Escambia County Code of Ordinances and recorded as a lien on 12/18/2019 against Est of Amelia L. Harvell Josey , whose address is 57 DeLuna Dr, Pensacola FL 32506, is hereby satisfied by payment in full to Pam Childers, Clerk of the Circuit Court, Escambia County, FL, on this 18th day of March, 2024.

Official Records Book/Pg#s: 8217/1368, 8217/1205, 8764/530 and 8764/459



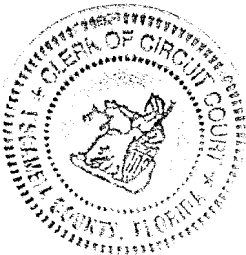
PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

By: 
Deputy Clerk

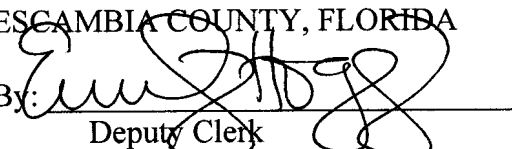
**STATE OF FLORIDA
COUNTY OF ESCAMBIA**

Before the undersigned deputy clerk, personally appeared Mylinda Johnson, personally known to me and known to me to be the individual described by said name who executed the foregoing cancellation as Deputy Clerk to Pam Childers, Clerk of the Circuit Court, and acknowledged before me that she executed the same for the uses and purposes therein set forth.

Given under my hand and official seal this 18th day of March, 2024.



PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

By: 
Deputy Clerk

Prepared by
Pam Childers
Clerk of the Circuit Court

HECKMAN LAW GROUP

Voice: (850) 583-4161
Facsimile: (866) 559-2989

Post Office Box 12492
Tallahassee, Florida 32317-2492

www.heckmanlawgroup.com
eservice@heckmanlawgroup.com

April 5, 2024

Via First Class Mail

Escambia County Clerk of Court
Attn: Tax Deeds/Surplus Funds Section
221 Palafox Pl. Ste 100
Pensacola, FL 32502

Re: Your File No. 0324-43
Tax Certificate No.: 3024 of 2021
Account No.: 072895000
Tax Lien Sale Date: March 6, 2024
Property Address: 57 Deluna Drive, Pensacola, FL 32506
Central Credit Union of Florida n/k/a Loyalty Credit Union v. Amelia Louise Hattaway Harvell
Josey (Deceased) and Traci Leanne Kaderly
Court Case No.: 2022 CA 001991
HLG File No.: 22-111 MM

Dear Deputy Clerk:

Please find a copy of my client's affidavit of claim to surplus funds in the Court Registry in the above-referenced matter. Please send a copy of all further correspondence in this matter to my client at 1200 East Nine Mile Road, Pensacola, FL 32314 with a copy to my office by US Mail at our PO Box above, or by e-mail at chad@heckmanlawgroup.com

As always, if you have any questions, please feel free to contact me.

Sincerely yours,



Chad D. Heckman

CDH:mm

Enclosure

- Affidavit of Claim for Surplus Funds with attachments

PAM CHILDERS
CLERK & COMPUTER
FILED
2024 APR 15 P 3:25
ESCAMBIA COUNTY, FL

IN THE CIRCUIT COURT OF COURT OF ESCAMBIA COUNTY, FLORIDA

Re: File No. 0324-43

Certificate No.: 3024 of 2021

Account No.: 072895000

Sale Date: March 6, 2024

Property Address: 57 Deluna Drive, Pensacola, FL 32506

AFFIDAVIT OF CLAIM FOR TAX DEED SALE SURPLUS FUNDS

Henry Knue, being first duly sworn, deposes and says:

1. I am the Chief Lending Officer for Central Credit Union of Florida n/k/a Loyalty Credit Union (hereinafter the "Credit Union"), and I am authorized to make this Affidavit on behalf of the Credit Union. My current business mailing address is 1200 East Nine Mile Road, Pensacola, FL 32314.

2. The Credit Union hereby submits its claim for tax deed surplus funds being held by the Clerk of Court of Escambia County, Florida resulting from the tax deed sale on March 6, 2024, under File No. 0324-43, Certificate No.: 3024 of 2021, Account No.: 072895000. The approximate amount of surplus being held is **\$26,682.52**. The property at issue is described on the attached final judgment, mortgage and note given by the prior owner in favor of the Credit Union. The total owed to the Credit Union as of the date of this affidavit is **\$50,092.98** inclusive of principal of \$39,891.89, interest of \$3,729.19, late fees of \$28.00, foreclosure case court costs of \$1,500.90 and attorney's fees of \$4,942.50.

3. The Credit Union is one of the entities described in section 197.502(4), Florida Statutes, and it is entitled to the surplus funds by virtue of its interest in the property as: (check one)

- ☐ **Previous Owner** - legal titleholder of record of such property at the time of such tax deed sale and I have included the following :
 - Copy of Deed showing interest in property
- ☐ **Heir/Beneficiary/ Executor of the Estate** of such property at the time of such tax deed sale and I have included the following:
 - Death Certificate of previous owner (certified copy or an original)
 - Probate documentation for the estate containing the tax deed number, filed in Florida, listing all heirs/beneficiaries and their entitlement and is a certified copy from the court of final order
- ☒ **The Credit Union was a Lien Holder of Record as the Mortgagee of Record** at the time of such tax deed sale and I have attached the following to substantiate this claim:

A copy of the recorded mortgage and note bearing the name of the Mortgagor who was the owner of the property at the time of such tax deed sale. The subject lien or mortgage is valid and was recorded in the Official Records of Escambia County, Florida as shown by the recording information on the attached mortgage.

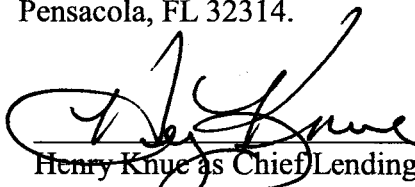
✓ Officer's authority to request funds:

Business Name: Central Credit Union of Florida n/k/a Loyalty Credit Union

Name of Officer: Henry Knue

Title of Officer: Chief Lending Officer, Central Credit Union of Florida n/k/a Loyalty Credit Union

4. Because the amount owed to it is greater than the total surplus being held by the Clerk of Court, the Credit Union makes claim to 100% of the surplus funds generated from such tax deed sale. The Credit Union understands that the Clerk of Court has or will subtract its fees from the sale pursuant to the Florida Statutes. The Credit Union further understands that if it is making a claim as the holder of the attached mortgage against the property and that any lien holders found to be superior to the Credit Union's interest will be paid before it is entitled to any of the surplus.
5. The Credit Union has not, either before or after such tax deed sale, conveyed its title or assigned its interest in such property to any third party or any portion of the surplus funds from such tax deed sale being held by the Clerk of Circuit Court of Escambia County, Florida and/or Escambia County, Florida.
6. On behalf of the Credit Union, I acknowledge that I am making the above representations under oath in order to receive payment of such surplus funds, and understand that, if it is later discovered or determined that payment of such surplus funds to the Credit Union was in error, the Credit Union shall be liable for the repayment of such surplus funds to the Clerk and/or Escambia County, Florida.
7. Payment of the surplus funds should be made payable to "Central Credit Union n/k/a Loyalty Credit Union" and sent to the attention of Ms. Becky Biggs at 1200 East Nine Mile Road, Pensacola, FL 32314.


Henry Knue as Chief Lending Officer of
Central Credit Union n/k/a Loyalty Credit Union.

STATE OF FLORIDA
COUNTY OF ESCAMBIA

BEFORE ME, the undersigned authority, personally and in my physical presence appeared Henry Knue, as Chief Lending Officer of Central Credit Union of Florida n/k/a Loyalty Credit Union, who is personally known by me and who by me was first duly sworn and cautioned, states that he executed the foregoing and the contents thereof are true and correct.

WITNESS my hand and official seal, on April 1, 2024.


(Printed name of Notary)

Notary Public

My Commission Expires:

Cynthia N. Acosta
Notary Public - State of Florida
Commission # HH 361436
My Comm. Expires 03/19/27

Pam Childers
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY FLORIDA
INST# 2014023033 04/03/2014 at 04:12 PM
OFF REC BK: 7154 PG: 703 - 707 Doc Type: MTG2
RECORDING: \$44.00 MTG Stamps \$217.35

PREPARED BY
CYNTHIA ACOSTA
6200 N. "W" ST.
Pensacola, FL 32505

WHEN RECORDED, MAIL TO
Central Credit Union of Florida
PO BOX 17048
Pensacola, FL 32522

MORTGAGE

SPACE ABOVE IS FOR RECORDER'S USE

THIS MORTGAGE is made on 03/26/14, between the Mortgagor,
AMELIA LOUISE JOSEY a/k/a Amelia L. Harvell, an unmarried woman

(herein "Borrower"), and the Mortgagee, Central Credit Union of Florida, a
corporation organized and existing under the laws of State of Florida
whose address is 6200 N. "W" ST. Pensacola, FL 32522 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 62,025.00 which indebtedness is evidenced by Borrower's note dated 03/26/14 and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid, due and payable on 03/30/29;

TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants and agreements of Borrower herein contained, Borrower does hereby mortgage, grant and convey to Lender the following described property located in the County of Escambia, State of Florida:

LOT 7, BLOCK 2, DELUNA PARK, A SUBDIVISION OF A PORTION OF SECTION 35, TOWNSHIP
2 SOUTH, RANGE 30 WEST, ESCAMBIA COUNTY, FLORIDA, ACCORDING TO PLAT RECORDED IN
PLAT BOOK 3, PAGE 20, OF THE PUBLIC RECORDS OF SAID COUNTY.

which has the address of 57 Deluna Drive
Pensacola (City), Florida 32506 (herein "Property Address");
(Street) (Zip Code)

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."

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, and that the Property is unencumbered, except for encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal and Interest.** Borrower shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges as provided in the Note.

2. **Funds for Taxes and Insurance.** Subject to applicable law or a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and planned unit development assessments, if any) which may attain priority over this Mortgage and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for hazard insurance, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof. Borrower shall not be obligated to make such payments of Funds to Lender to the extent that Borrower makes such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional lender.

If Borrower pays Funds to Lender, the Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a Federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding and applying the Funds, analyzing said account or verifying and compiling said assessments and bills, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing at the time of execution of this Mortgage that interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Mortgage.

If the amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes, assessments, insurance premiums and ground rents as they fall due, such excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly installments of Funds. If the amount of the Funds held by Lender shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as Lender may require.

Upon payment in full of all sums secured by this Mortgage, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 17 hereof the Property is sold or the Property is otherwise acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Mortgage.

3. **Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under the Note and paragraphs 1 and 2 hereof shall be applied by Lender first in payment of amounts payable to Lender by Borrower under paragraph 2 hereof, then to interest payable on the Note, and then to the principal of the Note.

4. **Prior Mortgages and Deeds of Trust; Charges; Liens.** Borrower shall perform all of Borrower's obligations under any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage, including Borrower's covenants to make payments when due. Borrower shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Mortgage, and leasehold payments or ground rents, if any.

5. **Hazard Insurance.** Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage", flood and such other hazards as Lender may require and in such amounts and for such periods as Lender may require.

The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Lender and shall include a standard mortgage clause in favor of and in a form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property or to the sums secured by this Mortgage.

6. **Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments.** Borrower 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, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents.

7. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, then Lender, at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums, including reasonable attorneys' fees, and take such action as is necessary to protect Lender's interest. If Lender required mortgage insurance as a condition of making the loan secured by this Mortgage, Borrower shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, at the Note rate, shall become additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder.

8. Inspection. Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Lender's interest in the Property.

9. 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, are hereby assigned and shall be paid to Lender, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

10. Borrower Not Released; Forbearance by Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Mortgage granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender 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 Borrower and Borrower's successors in interest. Any forbearance by Lender 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.

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 16 hereof. All covenants and agreements of Borrower shall be joint and several. Any Borrower who co-signs this Mortgage, but does not execute the Note, (a) is co-signing this Mortgage only to mortgage, grant and convey that Borrower's interest in the Property to Lender under the terms of this Mortgage, (b) is not personally liable on the Note or under this Mortgage, and (c) agrees that Lender and any other Borrower 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 Borrower's consent and without releasing that Borrower or modifying this Mortgage as to that Borrower's interest in the Property.

12. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Mortgage shall be given by delivering it or by mailing such notice by First Class mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by First Class mail to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

13. Governing Law; Severability. 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.

14. Borrower's Copy. Borrower shall be furnished a conformed copy of the Note and of this Mortgage at the time of execution or after recordation hereof.

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

16. Transfer of Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Mortgage. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Mortgage.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Mortgage. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Mortgage without further notice or demand on Borrower.

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

17. Acceleration; Remedies. Except as provided in paragraph 16 hereof, upon Borrower's breach of any covenant or agreement of Borrower in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, Lender prior to acceleration shall give notice to Borrower as provided in paragraph 12 hereof specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 30 days from the date the notice is mailed to Borrower, 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 Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the nonexistence of a default or any other defense of Borrower to acceleration and foreclosure. If the breach is not cured on or before the date specified in the notice, Lender, at Lender's option, 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. Lender 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.

18. Borrower's Right to Reinstate. Notwithstanding Lender's acceleration of the sums secured by this Mortgage due to Borrower's breach, Borrower shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time prior to entry of a judgment enforcing this Mortgage if: (a) Borrower pays Lender all sums which would be then due under this Mortgage and the Note had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Mortgage; (c) Borrower pays all reasonable expenses incurred by Lender in enforcing the covenants and agreements of Borrower contained in this Mortgage, and in enforcing Lender's remedies as provided in paragraph 17 hereof, including, but not limited to, reasonable attorneys', except where prohibited by law, fees and court costs; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Mortgage, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by Borrower, this Mortgage and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.

19. Assignment of Rents; Appointment of Receiver. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 17 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 17 hereof or abandonment of the Property, Lender 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 rents of the Property including those past due. All rents 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 reasonable attorneys' fees, and then to the sums secured by this Mortgage. The receiver shall be liable to account only for those rents actually received.

20. Release. Upon payment of all sums secured by this Mortgage, Lender shall release this Mortgage without charge to Borrower. Borrower shall pay all costs of recordation, if any.

21. Attorneys' Fees. As used in this Mortgage and in the Note, "attorneys' fees" shall include attorneys' fees, if any, which may be awarded by an appellate court.

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

Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Notice to Lender, at Lender'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.

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

NOTICE TO BORROWER

Do not sign this Mortgage if it contains blank spaces. All spaces should be completed before you sign.

Signed and delivered in the presence of:

X Cynthia Acosta

Signature of Witness
CYNTHIA ACOSTA

Name of Witness Typed, Printed or Stamped

X Maureen Littlefield

Signature of Witness
MAUREEN LITTLEFIELD

Name of Witness Typed, Printed or Stamped

X

Signature of Witness

Name of Witness Typed, Printed or Stamped

X

Signature of Witness

Name of Witness Typed, Printed or Stamped

X Amelia L Josey

Signature of Borrower
AMELIA LOUISE JOSEY (Seal)

Name of Borrower Typed, Printed or Stamped

57 Deluna Drive
Pensacola

FL 32506

Mailing Address of Borrower, Typed, Printed or Stamped

X

Signature of Borrower (Seal)

Name of Borrower Typed, Printed or Stamped

Mailing Address of Borrower, Typed, Printed or Stamped

X

Signature of Borrower (Seal)

Name of Borrower Typed, Printed or Stamped

Mailing Address of Borrower, Typed, Printed or Stamped

X

Signature of Borrower (Seal)

Name of Borrower Typed, Printed or Stamped

Mailing Address of Borrower, Typed, Printed or Stamped

Central Credit Union of Florida

Loan Originator Organization

Cynthia Acosta

Loan Originator

729868

NMLSR ID Number

755137

NMLSR ID Number

STATE OF FLORIDA, Escambia County ss:

The foregoing instrument was acknowledged before me this 03/26/14 (date)
by AMELIA LOUISE JOSEY

who is personally known to me or who has produced _____ as identification and
who _____ take an oath.

Cynthia N. Acosta
Signature of Person Taking Acknowledgment

Name of Acknowledger Typed, Printed or Stamped

Title or Name

Serial Number, if Any

CYNTHIA N. ACOSTA
NOTARY PUBLIC - STATE OF FLORIDA
COMMISSION # EE 59272
MY COMMISSION EXPIRES MARCH 19, 2015



Note and Disclosure Statement

DATE	ACCOUNT NUMBER	NOTE NUMBER	CONTRACT NUMBER	REFERENCE NUMBER	MATURITY DATE
/26/2014	59540	0103	009-0724-2		03/30/2029

BORROWER 1	BORROWER 2
NAME AND ADDRESS AMELIA LOUISE JOSEY 57 DELUNA DRIVE PENSACOLA FL 32506	NAME (AND ADDRESS IF DIFFERENT FROM BORROWER 1)
BORROWER 3	BORROWER 4

TRUTH IN LENDING DISCLOSURE 'e' means an estimate			
ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
4.670 %	\$ 24,438.77 e	\$ 62,025.00	\$ 86,463.77 e
INTEREST RATE AND PAYMENT SUMMARY			Property Insurance: You may obtain property insurance from anyone you want that is acceptable to the Credit Union. If you get the insurance from the Credit Union you will pay \$
Rate & Monthly Payment			
Interest Rate	4.670 %		
Principal + Interest Payment	\$ 480.36		
Est. Taxes + Insurance (Escrow) (Includes Private Mortgage Insurance)	\$		
Total Est. Monthly Payment	\$ 480.36	Filing Fees	\$
There is no guarantee that you will be able to refinance to lower your rate and payments.			
☐ Balloon Payment (Check if applicable) Final Balloon Payment due \$			
Security: You are giving a security interest in your real estate. You are giving a security interest in: ☐ your shares and/or deposits in the Credit Union; ☐ the goods/property being purchased; ☐ Other (Describe)			
Assumption: Someone buying your dwelling cannot assume the remainder of the loan on the original terms.			
Late Charge: If your payment is more than 10 days late, we may collect from you a late payment charge of 5% of the payment amount with a minimum of \$28.00.			
Itemization of the Amount Financed: You have the right to receive at this time an Itemization of the Amount Financed. ☐ You want an Itemization. ☒ You do not want an Itemization.			
See your contract documents for any additional information about nonpayment, default, and any required repayment in full before the scheduled date.			
You are not required to complete this agreement merely because you have received these disclosures or signed, or otherwise authenticated, a loan application.			

☐ **BALLOON PAYMENT** (Check if applicable)
THIS LOAN IS PAYABLE IN FULL AT MATURITY. YOU MUST REPAY THE ENTIRE PRINCIPAL BALANCE OF THE LOAN AND UNPAID INTEREST THEN DUE. LENDER IS UNDER NO OBLIGATION TO REFINANCE THE LOAN AT THAT TIME. YOU WILL, THEREFORE, BE REQUIRED TO MAKE PAYMENT OUT OF OTHER ASSETS THAT YOU MAY OWN, OR YOU WILL HAVE TO FIND A LENDER, WHICH MAY BE THE LENDER YOU HAVE THIS LOAN WITH, WILLING TO LEND YOU THE MONEY. IF YOU REFINANCE THIS LOAN AT MATURITY, YOU MAY HAVE TO PAY SOME OR ALL OF THE CLOSING COSTS NORMALLY ASSOCIATED WITH A NEW LOAN EVEN IF YOU OBTAIN REFINANCING FROM THE SAME LENDER.

Central Credit Union of Florida

AMELIA LOUISE JOSEY

Date /26/2014

PROPERTY ADDRESS

CITY

STATE

ZIP CODE

57 DELUNA DRIVE PENSACOLA FL 32506

NOTE

In this agreement "Borrower" or "I" mean each person who signs, or otherwise authenticates, this Note. The Lender, as defined below, and anyone who takes this Note by transfer and is entitled to receive payments under this Note will be called the "Note Holder".

1. BORROWER'S PROMISE TO PAY-- In return for a loan that I have received, I promise to pay U.S. \$ 62,025.00 (this amount will be called "principal"), plus interest, to the order of the Lender. The Lender is

Central Credit Union of Florida

I understand that the Lender may transfer this Note.

2. INTEREST -- I will pay interest at a yearly rate of 4.670 %. Interest will be charged on that part of principal which has not been paid. Interest will be charged beginning on the date of this Note and continuing until the full amount of principal has been paid.

3. PAYMENTS -- I will pay principal and interest by making payments each month of U.S. \$ 480.36. If I elect voluntary payment protection, the Note Holder will include the premium or program fees in each payment. I will make my payments on the 30 day of each month beginning on 04/30/14. I will make these payments every month until I have paid all of the principal and interest and any other charges, described below, that I may owe under this Note. If, on 03/30/29, I still owe amounts under this Note, I will pay all those amounts, in full, on that date. I will make my monthly payments at

Central Credit Union of Florida
6200 North W Street
Pensacola FL 32505

or at a different place if required by the Note Holder.

4. BORROWER'S FAILURE TO PAY AS REQUIRED --
(A) Late Charge for Overdue Payments:

If your payment is more than 10 days late, we may collect from you a late payment charge of 5% of the payment amount with a minimum of \$28.00.

(B) Notice From Note Holder: If I do not pay the full amount of each monthly payment on time, the Note Holder may send a written notice stating that if I do not pay the overdue amount by a certain date I will be in default. That date must be at least 10 days after the date on which the notice is mailed or, if it is not mailed, 10 days after the date on which it is delivered.

(C) Default: If I do not pay the overdue amount by the date stated in the notice described in (B) above, I will be in default. If I am in default, the Note Holder may require immediate payment of the full amount of principal which has not been paid and all the interest that I owe on that amount. Even if, at a time when I am in default, the Note Holder does not require immediate payment of the full amount as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(D) Payment of Note Holder's Costs and Expenses: If the Note Holder has required immediate payment in full as described above, the Note Holder will have the right to be paid back for all of its costs and expenses to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

5. THIS NOTE SECURED BY A MORTGAGE OR DEED OF TRUST -- In addition to the protections given to the Note Holder under this Note, a Mortgage or Deed of Trust, dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Mortgage or Deed of Trust describes how and under what conditions I may be required to make immediate payment in full of all amounts that I owe under this Note.

6. BORROWER'S PAYMENTS BEFORE THEY ARE DUE -- I have the right to make payments of principal at any time before they are due. A payment of principal only is known as a "prepayment." When I make a prepayment, I will tell the Note Holder in a letter that I am doing so. A prepayment of all of the unpaid principal is known as a "full prepayment." A prepayment of only part of the unpaid principal is known as a "partial prepayment."

I may make a full prepayment or a partial prepayment without paying any penalty. The Note Holder will use all such prepayments to reduce the amount of principal that I owe under this Note. If I make a partial prepayment, there will be no delays in the due dates or changes in the amounts of any monthly payments unless the Note Holder agrees in writing to those delays or changes. I may make a full prepayment at any time. If I choose to make a partial prepayment, the Note Holder may require the prepayment on the same day that a monthly payment is due. The Note Holder may also require that the amount of any partial prepayment be equal to the amount of principal that would have been part of the next one or more monthly payments.

Central Credit Union of Florida

AMELIA LOUISE JOSEY

Date /26/2014

PROPERTY ADDRESS

CITY

STATE

ZIP CODE

57 DELUNA DRIVE PENSACOLA FL 32506

NOTE (continued)

7. BORROWER'S WAIVERS - I waive the right to require the Note Holder to do certain things. Those things are: (A) to demand payment of amounts due (known as "presentment"); (B) to give notice that amounts due have not been paid (known as "notice of dishonor"); (C) to obtain an official certification of nonpayment (known as a "protest"). Anyone else who agrees to keep the promises made in this Note, or who agrees to make payments to the Note Holder if I fail to keep the promises agreed upon under this Note, or who signs, or otherwise authenticates, this Note to transfer it to someone else also waives these rights. These persons are known as "guarantors, sureties and endorsers."

8. GIVING OF NOTICES -- Any notice that must be given under this Note will be given by delivering it or by mailing it by First Class mail addressed to the Borrower at the Property Address above. A notice will be delivered or mailed to the Borrower at a different address if the Borrower provides written notice to the Note Holder of such different address.

Any notice that must be given to the Note Holder under this Note will be given by mailing it by First Class mail to the Note Holder at the address stated in Section 3 above. A notice will be mailed to the Note Holder at a different address if I am given a notice of that different address.

9. RESPONSIBILITY OF PERSONS UNDER THIS NOTE -- If more than one person signs, or otherwise authenticates, this Note, each Borrower is fully and personally obligated to pay the full amount owed and to keep all of the promises made in this Note. Any guarantor, surety, or endorser of this Note (as described in Section 7 above) is also obligated to do the same. The Note Holder may enforce its rights under this Note against each Borrower individually or against all Borrowers together. This means that any one Borrower may be required to pay all of the amounts owed under this Note. No person may take over the obligations of this Note without the express written permission of the Lender or Note Holder, as applicable. Any person who takes over the rights or obligations of a guarantor, surety, or endorser of this Note (as described in Section 7 above) is also obligated to keep all of the promises made in this Note.

10. ADDITIONAL PROVISIONS -

NOTICE TO BORROWER - DO NOT SIGN THIS NOTE IF IT CONTAINS BLANK SPACES. ALL SPACES SHOULD BE COMPLETED BEFORE YOU SIGN.

Borrower 1 Signature	Date
X <i>Amelia Louise Josey</i> (Seal)	03/26/2014
AMELIA LOUISE JOSEY	

Borrower 2 Signature	Date
X (Seal)	03/26/2014

Signature	Date
X (Seal)	

Signature	Date
X (Seal)	

☐ Other Borrower ☐ Owner of Property ☐ Witness

03/26/2014

☐ Other Borrower ☐ Owner of Property ☐ Witness

03/26/2014

Central Credit Union of Florida
Loan Originator Organization

Cynthia Acosta
Loan Originator

729868
NMLSR ID Number

755137
NMLSR ID Number



Note and Disclosure Statement

DATE /26/2014	ACCOUNT NUMBER 59540	NOTE NUMBER 0103	CONTRACT NUMBER 009-0724-2	REFERENCE NUMBER	MATURITY DATE 03/30/2029
BORROWER 1			BORROWER 2		
NAME AND ADDRESS AMELIA LOUISE JOSEY 57 DELUNA DRIVE PENSACOLA FL 32506			NAME (AND ADDRESS IF DIFFERENT FROM BORROWER 1)		
BORROWER 3			BORROWER 4		

TRUTH IN LENDING DISCLOSURE 'e' means an estimate			
ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
4.670 %	\$ 24,438.77 e	\$ 62,025.00	\$ 86,463.77 e
INTEREST RATE AND PAYMENT SUMMARY			Property Insurance: You may obtain property insurance from anyone you want that is acceptable to the Credit Union. If you get the insurance from the Credit Union you will pay \$ Filing Fees \$
	Rate & Monthly Payment		
Interest Rate	4.670 %		
Principal + Interest Payment	\$ 480.36		
Est. Taxes + Insurance (Escrow) (Includes Private Mortgage Insurance)	\$		
Total Est. Monthly Payment	\$ 480.36		
There is no guarantee that you will be able to refinance to lower your rate and payments.			
☐ Balloon Payment (Check if applicable) Final Balloon Payment due \$			
Security: You are giving a security interest in your real estate. You are giving a security interest in: ☐ your shares and/or deposits in the Credit Union; ☐ the goods/property being purchased; ☐ Other (Describe)			
Assumption: Someone buying your dwelling cannot assume the remainder of the loan on the original terms.			
Late Charge: If your payment is more than 10 days late, we may collect from you a late payment charge of 5% of the payment amount with a minimum of \$28.00.			
Itemization of the Amount Financed: You have the right to receive at this time an Itemization of the Amount Financed. ☐ You want an Itemization. ☒ You do not want an Itemization.			
See your contract documents for any additional information about nonpayment, default, and any required repayment in full before the scheduled date.			
You are not required to complete this agreement merely because you have received these disclosures or signed, or otherwise authenticated, a loan application.			

☐ **BALLOON PAYMENT** (Check if applicable)
 THIS LOAN IS PAYABLE IN FULL AT MATURITY. YOU MUST REPAY THE ENTIRE PRINCIPAL BALANCE OF THE LOAN AND UNPAID INTEREST THEN DUE. LENDER IS UNDER NO OBLIGATION TO REFINANCE THE LOAN AT THAT TIME. YOU WILL, THEREFORE, BE REQUIRED TO MAKE PAYMENT OUT OF OTHER ASSETS THAT YOU MAY OWN, OR YOU WILL HAVE TO FIND A LENDER, WHICH MAY BE THE LENDER YOU HAVE THIS LOAN WITH, WILLING TO LEND YOU THE MONEY. IF YOU REFINANCE THIS LOAN AT MATURITY, YOU MAY HAVE TO PAY SOME OR ALL OF THE CLOSING COSTS NORMALLY ASSOCIATED WITH A NEW LOAN EVEN IF YOU OBTAIN REFINANCING FROM THE SAME LENDER.

Central Credit Union of Florida

AMELIA LOUISE JOSEY

Date /26/2014

PROPERTY ADDRESS

CITY

STATE

ZIP CODE

57 DELUNA DRIVE PENSACOLA FL 32506

NOTE

In this agreement "Borrower" or "I" mean each person who signs, or otherwise authenticates, this Note. The Lender, as defined below, and anyone who takes this Note by transfer and is entitled to receive payments under this Note will be called the "Note Holder".

1. BORROWER'S PROMISE TO PAY-- In return for a loan that I have received, I promise to pay U.S. \$ 62,025.00 (this amount will be called "principal"), plus interest, to the order of the Lender. The Lender is

Central Credit Union of Florida

I understand that the Lender may transfer this Note.

2. INTEREST -- I will pay interest at a yearly rate of 4.670 %. Interest will be charged on that part of principal which has not been paid. Interest will be charged beginning on the date of this Note and continuing until the full amount of principal has been paid.

3. PAYMENTS -- I will pay principal and interest by making payments each month of U.S. \$ 480.36 . If I elect voluntary payment protection, the Note Holder will include the premium or program fees in each payment. I will make my payments on the 30 day of each month beginning on 04/30/14 I will make these payments every month until I have paid all of the principal and interest and any other charges, described below, that I may owe under this Note. If, on 03/30/29, I still owe amounts under this Note, I will pay all those amounts, in full, on that date. I will make my monthly payments at

Central Credit Union of Florida
6200 North W Street
Pensacola FL 32505

or at a different place if required by the Note Holder.

4. BORROWER'S FAILURE TO PAY AS REQUIRED --
(A) Late Charge for Overdue Payments:

If your payment is more than 10 days late, we may collect from you a late payment charge of 5% of the payment amount with a minimum of \$28.00.

(B) Notice From Note Holder: If I do not pay the full amount of each monthly payment on time, the Note Holder may send a written notice stating that if I do not pay the overdue amount by a certain date I will be in default. That date must be at least 10 days after the date on which the notice is mailed or, if it is not mailed, 10 days after the date on which it is delivered.

(C) Default: If I do not pay the overdue amount by the date stated in the notice described in (B) above, I will be in default. If I am in default, the Note Holder may require immediate payment of the full amount of principal which has not been paid and all the interest that I owe on that amount. Even if, at a time when I am in default, the Note Holder does not require immediate payment of the full amount as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(D) Payment of Note Holder's Costs and Expenses: If the Note Holder has required immediate payment in full as described above, the Note Holder will have the right to be paid back for all of its costs and expenses to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

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Central Credit Union of Florida	AMELIA LOUISE JOSEY	Date /26/2014
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PROPERTY ADDRESS CITY STATE ZIP CODE
 57 DELUNA DRIVE PENSACOLA FL 32506

NOTE (continued)

7. BORROWER'S WAIVERS - I waive the right to require the Note Holder to do certain things. Those things are: (A) to demand payment of amounts due (known as "presentment"); (B) to give notice that amounts due have not been paid (known as "notice of dishonor"); (C) to obtain an official certification of nonpayment (known as a "protest"). Anyone else who agrees to keep the promises made in this Note, or who agrees to make payments to the Note Holder if I fail to keep the promises agreed upon under this Note, or who signs, or otherwise authenticates, this Note to transfer it to someone else also waives these rights. These persons are known as "guarantors, sureties and endorsers."

8. GIVING OF NOTICES -- Any notice that must be given under this Note will be given by delivering it or by mailing it by First Class mail addressed to the Borrower at the Property Address above. A notice will be delivered or mailed to the Borrower at a different address if the Borrower provides written notice to the Note Holder of such different address.

Any notice that must be given to the Note Holder under this Note will be given by mailing it by First Class mail to the Note Holder at the address stated in Section 3 above. A notice will be mailed to the Note Holder at a different address if I am given a notice of that different address.

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10. ADDITIONAL PROVISIONS -

NOTICE TO BORROWER - DO NOT SIGN THIS NOTE IF IT CONTAINS BLANK SPACES. ALL SPACES SHOULD BE COMPLETED BEFORE YOU SIGN.

Borrower 1 Signature	Date
X <i>Amelia Louise Josey</i> (Seal)	03/26/2014
AMELIA LOUISE JOSEY	

Borrower 2 Signature	Date
X (Seal)	03/26/2014

Signature	Date
X (Seal)	03/26/2014
☐ Other Borrower ☐ Owner of Property ☐ Witness	

Signature	Date
X (Seal)	03/26/2014
☐ Other Borrower ☐ Owner of Property ☐ Witness	

Central Credit Union of Florida
 Loan Originator Organization

Cynthia Acosta
 Loan Originator

729868
 NMLSR ID Number

755137
 NMLSR ID Number

Pam Childers
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY FLORIDA
INST# 2014023033 04/03/2014 at 04:12 PM
OFF REC BK: 7154 PG: 703 - 707 Doc Type: MTG2
RECORDING: \$44.00 MTG Stamps \$217.35

PREPARED BY
CYNTHIA ACOSTA
6200 N. "W" ST.
Pensacola, FL 32505

WHEN RECORDED, MAIL TO
Central Credit Union of Florida
PO BOX 17048
Pensacola, FL 32522

MORTGAGE

SPACE ABOVE IS FOR RECORDER'S USE

THIS MORTGAGE is made on 03/26/14, between the Mortgagor,
AMELIA LOUISE JOSEY a/k/a Amelia L. Harvell, an unmarried woman

(herein "Borrower"), and the Mortgagee, Central Credit Union of Florida, a
corporation organized and existing under the laws of State of Florida,
whose address is 6200 N. "W" ST. Pensacola, FL 32522
(herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 62,025.00 which indebtedness
is evidenced by Borrower's note dated 03/26/14 and extensions and renewals thereof (herein "Note"),
providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid,
due and payable on 03/30/29;

TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; the
payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this
Mortgage; and the performance of the covenants and agreements of Borrower herein contained, Borrower does
hereby mortgage, grant and convey to Lender the following described property located in the County of
Escambia, State of Florida:

LOT 7, BLOCK 2, DELUNA PARK, A SUBDIVISION OF A PORTION OF SECTION 35, TOWNSHIP
2 SOUTH, RANGE 30 WEST, ESCAMBIA COUNTY, FLORIDA, ACCORDING TO PLAT RECORDED IN
PLAT BOOK 3, PAGE 20, OF THE PUBLIC RECORDS OF SAID COUNTY.

which has the address of 57 Deluna Drive
Pensacola (City), Florida 32506 (herein "Property Address");
(Street) (Zip Code)

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."

Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to
mortgage, grant and convey the Property, and that the Property is unencumbered, except for encumbrances of
record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all
claims and demands, subject to encumbrances of record.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal and Interest.** Borrower shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges as provided in the Note.

2. **Funds for Taxes and Insurance.** Subject to applicable law or a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and planned unit development assessments, if any) which may attain priority over this Mortgage and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for hazard insurance, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof. Borrower shall not be obligated to make such payments of Funds to Lender to the extent that Borrower makes such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional lender.

If Borrower pays Funds to Lender, the Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a Federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding and applying the Funds, analyzing said account or verifying and compiling said assessments and bills, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing at the time of execution of this Mortgage that interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Mortgage.

If the amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes, assessments, insurance premiums and ground rents as they fall due, such excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly installments of Funds. If the amount of the Funds held by Lender shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as Lender may require.

Upon payment in full of all sums secured by this Mortgage, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 17 hereof the Property is sold or the Property is otherwise acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Mortgage.

3. **Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under the Note and paragraphs 1 and 2 hereof shall be applied by Lender first in payment of amounts payable to Lender by Borrower under paragraph 2 hereof, then to interest payable on the Note, and then to the principal of the Note.

4. **Prior Mortgages and Deeds of Trust; Charges; Liens.** Borrower shall perform all of Borrower's obligations under any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage, including Borrower's covenants to make payments when due. Borrower shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Mortgage, and leasehold payments or ground rents, if any.

5. **Hazard Insurance.** Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage", flood and such other hazards as Lender may require and in such amounts and for such periods as Lender may require.

The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Lender and shall include a standard mortgage clause in favor of and in a form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property or to the sums secured by this Mortgage.

6. **Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments.** Borrower 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, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents.

7. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, then Lender, at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums, including reasonable attorneys' fees, and take such action as is necessary to protect Lender's interest. If Lender required mortgage insurance as a condition of making the loan secured by this Mortgage, Borrower shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, at the Note rate, shall become additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder.

8. Inspection. Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Lender's interest in the Property.

9. 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, are hereby assigned and shall be paid to Lender, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

10. Borrower Not Released; Forbearance by Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Mortgage granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender 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 Borrower and Borrower's successors in interest. Any forbearance by Lender 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.

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 16 hereof. All covenants and agreements of Borrower shall be joint and several. Any Borrower who co-signs this Mortgage, but does not execute the Note, (a) is co-signing this Mortgage only to mortgage, grant and convey that Borrower's interest in the Property to Lender under the terms of this Mortgage, (b) is not personally liable on the Note or under this Mortgage, and (c) agrees that Lender and any other Borrower 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 Borrower's consent and without releasing that Borrower or modifying this Mortgage as to that Borrower's interest in the Property.

12. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Mortgage shall be given by delivering it or by mailing such notice by First Class mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by First Class mail to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

13. Governing Law; Severability. 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.

14. Borrower's Copy. Borrower shall be furnished a conformed copy of the Note and of this Mortgage at the time of execution or after recordation hereof.

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

16. Transfer of Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Mortgage. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Mortgage.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Mortgage. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Mortgage without further notice or demand on Borrower.

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

17. Acceleration; Remedies. Except as provided in paragraph 16 hereof, upon Borrower's breach of any covenant or agreement of Borrower in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, Lender prior to acceleration shall give notice to Borrower as provided in paragraph 12 hereof specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 30 days from the date the notice is mailed to Borrower, 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 Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the nonexistence of a default or any other defense of Borrower to acceleration and foreclosure. If the breach is not cured on or before the date specified in the notice, Lender, at Lender's option, 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. Lender 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.

18. Borrower's Right to Reinstate. Notwithstanding Lender's acceleration of the sums secured by this Mortgage due to Borrower's breach, Borrower shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time prior to entry of a judgment enforcing this Mortgage if: (a) Borrower pays Lender all sums which would be then due under this Mortgage and the Note had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Mortgage; (c) Borrower pays all reasonable expenses incurred by Lender in enforcing the covenants and agreements of Borrower contained in this Mortgage, and in enforcing Lender's remedies as provided in paragraph 17 hereof, including, but not limited to, reasonable attorneys', except where prohibited by law, fees and court costs; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Mortgage, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by Borrower, this Mortgage and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.

19. Assignment of Rents; Appointment of Receiver. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 17 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 17 hereof or abandonment of the Property, Lender 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 rents of the Property including those past due. All rents 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 reasonable attorneys' fees, and then to the sums secured by this Mortgage. The receiver shall be liable to account only for those rents actually received.

20. Release. Upon payment of all sums secured by this Mortgage, Lender shall release this Mortgage without charge to Borrower. Borrower shall pay all costs of recordation, if any.

21. Attorneys' Fees. As used in this Mortgage and in the Note, "attorneys' fees" shall include attorneys' fees, if any, which may be awarded by an appellate court.

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

Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Notice to Lender, at Lender'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.

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

NOTICE TO BORROWER

Do not sign this Mortgage if it contains blank spaces. All spaces should be completed before you sign.

Signed and delivered in the presence of:

X Cynthia Acosta
Signature of Witness
CYNTHIA ACOSTA
Name of Witness Typed, Printed or Stamped

X Maureen Littlefield
Signature of Witness
MAUREEN LITTLEFIELD
Name of Witness Typed, Printed or Stamped

X
Signature of Witness
Name of Witness Typed, Printed or Stamped

X
Signature of Witness
Name of Witness Typed, Printed or Stamped

X Amelia L. Josey
Signature of Borrower
AMELIA LOUISE JOSEY (Seal)

Name of Borrower Typed, Printed or Stamped
57 Deluna Drive
Pensacola FL 32506
Mailing Address of Borrower, Typed, Printed or Stamped

X
Signature of Borrower (Seal)

Name of Borrower Typed, Printed or Stamped
Mailing Address of Borrower, Typed, Printed or Stamped

X
Signature of Borrower (Seal)

Name of Borrower Typed, Printed or Stamped

Mailing Address of Borrower, Typed, Printed or Stamped
X
Signature of Borrower (Seal)

Name of Borrower Typed, Printed or Stamped

Mailing Address of Borrower, Typed, Printed or Stamped

Central Credit Union of Florida
Loan Originator Organization
Cynthia Acosta
Loan Originator

729868
NMLSR ID Number
755137
NMLSR ID Number

STATE OF FLORIDA, Escambia County ss:

The foregoing instrument was acknowledged before me this 03/26/14 (date)
by AMELIA LOUISE JOSEY

who is personally known to me or who has produced _____ as identification and
who _____ take an oath.

Cynthia N. Acosta
Signature of Person Taking Acknowledgment

Name of Acknowledger Typed, Printed or Stamped

Title or Name

Serial Number, if Any

CYNTHIA N. ACOSTA
NOTARY PUBLIC - STATE OF FLORIDA
COMMISSION # EE 59272
MY COMMISSION EXPIRES MARCH 19, 2015

HECKMAN
LAW GROUP

P.O. Box 12492
TALLAHASSEE, FL 32317-2492

Address Service Requested



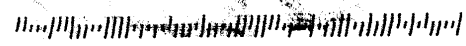
quadiant
FIRST-CLASS MAIL
IMI
\$001.12⁰
04/05/2024 ZIP 32308
040M03260447

15 POSTAGE

2024 APR 15 P 3:25
USCAMPBIA COUNTY, FL
PAW CMT DERS
CLERK COMPTROLLER
FILED



3250235833 C009





Voice: (850) 583-4161
Facsimile: (866) 559-2989

Post Office Box 12492
Tallahassee, Florida 32317-2492

www.heckmanlawgroup.com
eservice@heckmanlawgroup.com

March 28, 2024

Via Certified Mail, Return Receipt Requested, Article No.: 7022 0410 0002 7605 8952

Escambia County Clerk of Court
Attn: Tax Deeds/Surplus Funds Section
221 Palafox Pl. Ste 100
Pensacola, FL 32502

PAM CHILDERS
CLERK & COMPTROLLER
FILED
2024 APR 22 A 11:01
ESCAMBIA COUNTY, FL

Re: Your File No. 0324-43
Tax Certificate No.: 3024 of 2021
Account No.: 072895000
Tax Lien Sale Date: March 6, 2024
Property Address: 57 Deluna Drive, Pensacola, FL 32506
Central Credit Union of Florida n/k/a Loyalty Credit Union v. Amelia Louise Hattaway Harvell
Josey (Deceased) and Traci Leanne Kaderly
Court Case No.: 2022 CA 001991
HLG File No.: 22-111 MM

Dear Deputy Clerk:

Please find a copy of my client's affidavit of claim to surplus funds in the Court Registry in the above-referenced matter. Please send a copy of all further correspondence in this matter to my client at 1200 East Nine Mile Road, Pensacola, FL 32314 with a copy to my office by US Mail at our PO Box above, or by e-mail at chad@heckmanlawgroup.com

As always, if you have any questions, please feel free to contact me.

Sincerely yours,


Chad D. Heckman

CDH:mm
Enclosure
- Affidavit of Claim for Surplus Funds with attachments

IN THE CIRCUIT COURT OF COURT OF ESCAMBIA COUNTY, FLORIDA

Re: File No. 0324-43
Certificate No.: 3024 of 2021
Account No.: 072895000
Sale Date: March 6, 2024
Property Address: 57 Deluna Drive, Pensacola, FL 32506

PAM CHILDERS
CLERK & COMPTROLLER
FILED
2024 APR 22 A 11:02
ESCAMBIA COUNTY FL

AFFIDAVIT OF CLAIM FOR TAX DEED SALE SURPLUS FUNDS

Henry Knue, being first duly sworn, deposes and says:

1. I am the Chief Lending Officer for Central Credit Union of Florida n/k/a Loyalty Credit Union (hereinafter the "Credit Union"), and I am authorized to make this Affidavit on behalf of the Credit Union. My current business mailing address is 1200 East Nine Mile Road, Pensacola, FL 32314.

2. The Credit Union hereby submits its claim for tax deed surplus funds being held by the Clerk of Court of Escambia County, Florida resulting from the tax deed sale on March 6, 2024, under File No. 0324-43, Certificate No.: 3024 of 2021, Account No.: 072895000. The approximate amount of surplus being held is **\$26,682.52**. The property at issue is described on the attached final judgment, mortgage and note given by the prior owner in favor of the Credit Union. The total owed to the Credit Union as of the date of this affidavit is **\$50,092.98** inclusive of principal of \$39,891.89, interest of \$3,729.19, late fees of \$28.00, foreclosure case court costs of \$1,500.90 and attorney's fees of \$4,942.50.

3. The Credit Union is one of the entities described in section 197.502(4), Florida Statutes, and it is entitled to the surplus funds by virtue of its interest in the property as: (check one)

- ☐ **Previous Owner** - legal titleholder of record of such property at the time of such tax deed sale and I have included the following :
Copy of Deed showing interest in property
- ☐ **Heir/Beneficiary/ Executor of the Estate** of such property at the time of such tax deed sale and I have included the following:
Death Certificate of previous owner (certified copy or an original)
Probate documentation for the estate containing the tax deed number, filed in Florida, listing all heirs/beneficiaries and their entitlement and is a certified copy from the court of final order

- ☒ **The Credit Union was a Lien Holder of Record as the Mortgagee of Record** at the time of such tax deed sale and I have attached the following to substantiate this claim:

A copy of the recorded mortgage and note bearing the name of the Mortgagor who was the owner of the property at the time of such tax deed sale. The subject lien or mortgage is valid and was recorded in the Official Records of Escambia County, Florida as shown by the recording information on the attached mortgage.

Blanca Knue
attorney at law
Pensacola, FL 32506
Tel: 904.438.1111
Fax: 904.438.1112

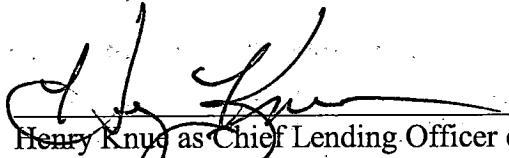
✓ Officer's authority to request funds:

Business Name: Central Credit Union of Florida n/k/a Loyalty Credit Union

Name of Officer: Henry Knue

Title of Officer: Chief Lending Officer, Central Credit Union of Florida n/k/a Loyalty Credit Union

4. Because the amount owed to it is greater than the total surplus being held by the Clerk of Court, the Credit Union makes claim to 100% of the surplus funds generated from such tax deed sale. The Credit Union understands that the Clerk of Court has or will subtract its fees from the sale pursuant to the Florida Statutes. The Credit Union further understands that if it is making a claim as the holder of the attached mortgage against the property and that any lien holders found to be superior to the Credit Union's interest will be paid before it is entitled to any of the surplus.
5. The Credit Union has not, either before or after such tax deed sale, conveyed its title or assigned its interest in such property to any third party or any portion of the surplus funds from such tax deed sale being held by the Clerk of Circuit Court of Escambia County, Florida and/or Escambia County, Florida.
6. On behalf of the Credit Union, I acknowledge that I am making the above representations under oath in order to receive payment of such surplus funds, and understand that, if it is later discovered or determined that payment of such surplus funds to the Credit Union was in error, the Credit Union shall be liable for the repayment of such surplus funds to the Clerk and/or Escambia County, Florida.
7. Payment of the surplus funds should be made payable to "Central Credit Union n/k/a Loyalty Credit Union" and sent to the attention of Ms. Becky Biggs at 1200 East Nine Mile Road, Pensacola, FL 32314.



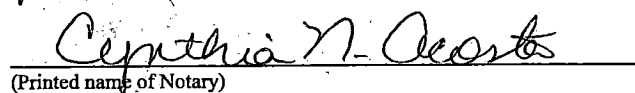
Henry Knue as Chief Lending Officer of
Central Credit Union n/k/a Loyalty Credit Union.

STATE OF FLORIDA

COUNTY OF ESCAMBIA

BEFORE ME, the undersigned authority, personally and in my physical presence appeared Henry Knue, as Chief Lending Officer of Central Credit Union of Florida n/k/a Loyalty Credit Union, who is personally known by me and who by me was first duly sworn and cautioned, states that he executed the foregoing and the contents thereof are true and correct.

WITNESS my hand and official seal; on April 1, 2024.



(Printed name of Notary)

Notary Public

My Commission Expires:

Cynthia N. Acosta
Notary Public - State of Florida
Commission # HH 361436
My Comm. Expires 03/19/27

Pam Childers
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY FLORIDA
INST# 2014023033 04/03/2014 at 04:12 PM
OFF REC BK: 7154 PG: 703 - 707 Doc Type: MTG2
RECORDING: \$44.00 MTG Stamps \$217.35

PREPARED BY
CYNTHIA ACOSTA
6200 N. "W" ST.
Pensacola, FL 32505

WHEN RECORDED, MAIL TO
Central Credit Union of Florida
PO BOX 17048
Pensacola, FL 32522

MORTGAGE

SPACE ABOVE IS FOR RECORDER'S USE

THIS MORTGAGE is made on 03/26/14, between the Mortgagor,
AMELIA LOUISE JOSEY a/k/a Amelia L. Harvell, an unmarried woman

(herein "Borrower"), and the Mortgagee, Central Credit Union of Florida, a
corporation organized and existing under the laws of State of Florida,
whose address is 6200 N. "W" ST. Pensacola, FL 32522
(herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 62,025.00 which indebtedness is evidenced by Borrower's note dated 03/26/14 and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid, due and payable on 03/30/29;

TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants and agreements of Borrower herein contained, Borrower does hereby mortgage, grant and convey to Lender the following described property located in the County of Escambia, State of Florida:

LOT 7, BLOCK 2, DELUNA PARK, A SUBDIVISION OF A PORTION OF SECTION 35, TOWNSHIP
2 SOUTH, RANGE 30 WEST, ESCAMBIA COUNTY, FLORIDA, ACCORDING TO PLAT RECORDED IN
PLAT BOOK 3, PAGE 20, OF THE PUBLIC RECORDS OF SAID COUNTY.

which has the address of 57 Deluna Drive
Pensacola (City), Florida 32506 (herein "Property Address");
(Street) (Zip Code)

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."

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, and that the Property is unencumbered, except for encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal and Interest.** Borrower shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges as provided in the Note.

2. **Funds for Taxes and Insurance.** Subject to applicable law or a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and planned unit development assessments, if any) which may attain priority over this Mortgage and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for hazard insurance, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof. Borrower shall not be obligated to make such payments of Funds to Lender to the extent that Borrower makes such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional lender.

If Borrower pays Funds to Lender, the Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a Federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding and applying the Funds, analyzing said account or verifying and compiling said assessments and bills, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing at the time of execution of this Mortgage that interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Mortgage.

If the amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes, assessments, insurance premiums and ground rents as they fall due, such excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly installments of Funds. If the amount of the Funds held by Lender shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as Lender may require.

Upon payment in full of all sums secured by this Mortgage, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 17 hereof the Property is sold or the Property is otherwise acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Mortgage.

3. **Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under the Note and paragraphs 1 and 2 hereof shall be applied by Lender first in payment of amounts payable to Lender by Borrower under paragraph 2 hereof, then to interest payable on the Note, and then to the principal of the Note.

4. **Prior Mortgages and Deeds of Trust; Charges; Liens.** Borrower shall perform all of Borrower's obligations under any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage, including Borrower's covenants to make payments when due. Borrower shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Mortgage, and leasehold payments or ground rents, if any.

5. **Hazard Insurance.** Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage", flood and such other hazards as Lender may require and in such amounts and for such periods as Lender may require.

The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Lender and shall include a standard mortgage clause in favor of and in a form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property or to the sums secured by this Mortgage.

6. **Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments.** Borrower 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, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents.

7. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, then Lender, at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums, including reasonable attorneys' fees, and take such action as is necessary to protect Lender's interest. If Lender required mortgage insurance as a condition of making the loan secured by this Mortgage, Borrower shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, at the Note rate, shall become additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder.

8. Inspection. Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Lender's interest in the Property.

9. 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, are hereby assigned and shall be paid to Lender, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

10. Borrower Not Released; Forbearance by Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Mortgage granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender 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 Borrower and Borrower's successors in interest. Any forbearance by Lender 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.

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 16 hereof. All covenants and agreements of Borrower shall be joint and several. Any Borrower who co-signs this Mortgage, but does not execute the Note, (a) is co-signing this Mortgage only to mortgage, grant and convey that Borrower's interest in the Property to Lender under the terms of this Mortgage, (b) is not personally liable on the Note or under this Mortgage, and (c) agrees that Lender and any other Borrower 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 Borrower's consent and without releasing that Borrower or modifying this Mortgage as to that Borrower's interest in the Property.

12. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Mortgage shall be given by delivering it or by mailing such notice by First Class mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by First Class mail to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

13. Governing Law; Severability. 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.

14. Borrower's Copy. Borrower shall be furnished a conformed copy of the Note and of this Mortgage at the time of execution or after recordation hereof.

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

16. Transfer of Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Mortgage. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Mortgage.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Mortgage. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Mortgage without further notice or demand on Borrower.

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

17. Acceleration; Remedies. Except as provided in paragraph 16 hereof, upon Borrower's breach of any covenant or agreement of Borrower in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, Lender prior to acceleration shall give notice to Borrower as provided in paragraph 12 hereof specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 30 days from the date the notice is mailed to Borrower, 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 Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the nonexistence of a default or any other defense of Borrower to acceleration and foreclosure. If the breach is not cured on or before the date specified in the notice, Lender, at Lender's option, 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. Lender 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.

18. Borrower's Right to Reinstate. Notwithstanding Lender's acceleration of the sums secured by this Mortgage due to Borrower's breach, Borrower shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time prior to entry of a judgment enforcing this Mortgage if: (a) Borrower pays Lender all sums which would be then due under this Mortgage and the Note had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Mortgage; (c) Borrower pays all reasonable expenses incurred by Lender in enforcing the covenants and agreements of Borrower contained in this Mortgage, and in enforcing Lender's remedies as provided in paragraph 17 hereof, including, but not limited to, reasonable attorneys', except where prohibited by law, fees and court costs; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Mortgage, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by Borrower, this Mortgage and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.

19. Assignment of Rents; Appointment of Receiver. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 17 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 17 hereof or abandonment of the Property, Lender 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 rents of the Property including those past due. All rents 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 reasonable attorneys' fees, and then to the sums secured by this Mortgage. The receiver shall be liable to account only for those rents actually received.

20. Release. Upon payment of all sums secured by this Mortgage, Lender shall release this Mortgage without charge to Borrower. Borrower shall pay all costs of recordation, if any.

21. Attorneys' Fees. As used in this Mortgage and in the Note, "attorneys' fees" shall include attorneys' fees, if any, which may be awarded by an appellate court.

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

Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Notice to Lender, at Lender'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.

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

NOTICE TO BORROWER

Do not sign this Mortgage if it contains blank spaces. All spaces should be completed before you sign.

Signed and delivered in the presence of:

X Cynthia Acosta

Signature of Witness
CYNTHIA ACOSTA

Name of Witness Typed, Printed or Stamped

X Maureen Littlefield

Signature of Witness
MAUREEN LITTLEFIELD

Name of Witness Typed, Printed or Stamped

X

Signature of Witness

Name of Witness Typed, Printed or Stamped

X

Signature of Witness

Name of Witness Typed, Printed or Stamped

X Amelia L. Josey

Signature of Borrower
AMELIA LOUISE JOSEY

(Seal)

Name of Borrower Typed, Printed or Stamped

57 Deluna Drive
Pensacola

FL 32506

Mailing Address of Borrower, Typed, Printed or Stamped

X

Signature of Borrower

(Seal)

Name of Borrower Typed, Printed or Stamped

Mailing Address of Borrower, Typed, Printed or Stamped

X

Signature of Borrower

(Seal)

Name of Borrower Typed, Printed or Stamped

Mailing Address of Borrower, Typed, Printed or Stamped

X

Signature of Borrower

(Seal)

Name of Borrower Typed, Printed or Stamped

Mailing Address of Borrower, Typed, Printed or Stamped

Central Credit Union of Florida

Loan Originator Organization

Cynthia Acosta

Loan Originator

NMLSR ID Number

NMLSR ID Number

STATE OF FLORIDA, Escambia County ss:

The foregoing instrument was acknowledged before me this 03/26/14 (date)
by AMELIA LOUISE JOSEY

who is personally known to me or who has produced _____ as identification and
who _____ take an oath.

Cynthia N. Acosta

Signature of Person Taking Acknowledgment

Name of Acknowledger Typed, Printed or Stamped

Title or Name

Serial Number, if Any

CYNTHIA N. ACOSTA
NOTARY PUBLIC - STATE OF FLORIDA
COMMISSION # EE 36272
MY COMMISSION EXPIRES MARCH 19, 2015



Note and Disclosure Statement

DATE /26/2014	ACCOUNT NUMBER	NOTE NUMBER	CONTRACT NUMBER	REFERENCE NUMBER	MATURITY DATE 03/30/2029
BORROWER 1			BORROWER 2		
NAME AND ADDRESS AMELIA LOUISE JOSEY 57 DELUNA DRIVE PENSACOLA FL 32506			NAME (AND ADDRESS IF DIFFERENT FROM BORROWER 1)		
BORROWER 3			BORROWER 4		

TRUTH IN LENDING DISCLOSURE 'e' means an estimate			
ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
4.670 %	\$ 24,438.77 e	\$ 62,025.00	\$ 86,463.77 e
INTEREST RATE AND PAYMENT SUMMARY			Property Insurance: You may obtain property insurance from anyone you want that is acceptable to the Credit Union. If you get the insurance from the Credit Union you will pay \$ Filing Fees \$
	Rate & Monthly Payment		
Interest Rate	4.670 %		
Principal + Interest Payment	\$ 480.36		
Est. Taxes + Insurance (Escrow) (Includes Private Mortgage Insurance)	\$		
Total Est. Monthly Payment	\$ 480.36		
There is no guarantee that you will be able to refinance to lower your rate and payments.			
☐ Balloon Payment (Check if applicable) Final Balloon Payment due \$			
Security: You are giving a security interest in your real estate. You are giving a security interest in: ☐ your shares and/or deposits in the Credit Union; ☐ the goods/property being purchased; ☐ Other (Describe)			
Assumption: Someone buying your dwelling cannot assume the remainder of the loan on the original terms.			
Late Charge: If your payment is more than 10 days late, we may collect from you a late payment charge of 5% of the payment amount with a minimum of \$28.00.			
Itemization of the Amount Financed: You have the right to receive at this time an Itemization of the Amount Financed. ☐ You want an Itemization. ☒ You do not want an Itemization.			
See your contract documents for any additional information about nonpayment, default, and any required repayment in full before the scheduled date.			
You are not required to complete this agreement merely because you have received these disclosures or signed, or otherwise authenticated, a loan application.			

☐ **BALLOON PAYMENT**(Check if applicable)
 THIS LOAN IS PAYABLE IN FULL AT MATURITY. YOU MUST REPAY THE ENTIRE PRINCIPAL BALANCE OF THE LOAN AND UNPAID INTEREST THEN DUE. LENDER IS UNDER NO OBLIGATION TO REFINANCE THE LOAN AT THAT TIME. YOU WILL, THEREFORE, BE REQUIRED TO MAKE PAYMENT OUT OF OTHER ASSETS THAT YOU MAY OWN, OR YOU WILL HAVE TO FIND A LENDER, WHICH MAY BE THE LENDER YOU HAVE THIS LOAN WITH, WILLING TO LEND YOU THE MONEY. IF YOU REFINANCE THIS LOAN AT MATURITY, YOU MAY HAVE TO PAY SOME OR ALL OF THE CLOSING COSTS NORMALLY ASSOCIATED WITH A NEW LOAN EVEN IF YOU OBTAIN REFINANCING FROM THE SAME LENDER.

Central Credit Union of Florida	AMELIA LOUISE JOSEY	Date /26/2014
PROPERTY ADDRESS	CITY	STATE
57 DELUNA DRIVE PENSACOLA FL 32506		ZIP CODE

NOTE

In this agreement "Borrower" or "I" mean each person who signs, or otherwise authenticates, this Note. The Lender, as defined below, and anyone who takes this Note by transfer and is entitled to receive payments under this Note will be called the "Note Holder".

1. BORROWER'S PROMISE TO PAY-- In return for a loan that I have received, I promise to pay U.S. \$ 62,025.00 (this amount will be called "principal"), plus interest, to the order of the Lender. The Lender is

Central Credit Union of Florida

I understand that the Lender may transfer this Note.

2. INTEREST -- I will pay interest at a yearly rate of 4.670 %. Interest will be charged on that part of principal which has not been paid. Interest will be charged beginning on the date of this Note and continuing until the full amount of principal has been paid.

3. PAYMENTS -- I will pay principal and interest by making payments each month of U.S. \$ 480.36. If I elect voluntary payment protection, the Note Holder will include the premium or program fees in each payment. I will make my payments on the 30 day of each month beginning on 04/30/14. I will make these payments every month until I have paid all of the principal and interest and any other charges, described below, that I may owe under this Note. If, on 03/30/29, I still owe amounts under this Note, I will pay all those amounts, in full, on that date. I will make my monthly payments at

Central Credit Union of Florida
6200 North W Street
Pensacola FL 32505

or at a different place if required by the Note Holder.

4. BORROWER'S FAILURE TO PAY AS REQUIRED --
(A) Late Charge for Overdue Payments:

If your payment is more than 10 days late, we may collect from you a late payment charge of 5% of the payment amount with a minimum of \$28.00.

(B) Notice From Note Holder: If I do not pay the full amount of each monthly payment on time, the Note Holder may send a written notice stating that if I do not pay the overdue amount by a certain date I will be in default. That date must be at least 10 days after the date on which the notice is mailed or, if it is not mailed, 10 days after the date on which it is delivered.

(C) Default: If I do not pay the overdue amount by the date stated in the notice described in (B) above, I will be in default. If I am in default, the Note Holder may require immediate payment of the full amount of principal which has not been paid and all the interest that I owe on that amount. Even if, at a time when I am in default, the Note Holder does not require immediate payment of the full amount as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(D) Payment of Note Holder's Costs and Expenses: If the Note Holder has required immediate payment in full as described above, the Note Holder will have the right to be paid back for all of its costs and expenses to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

5. THIS NOTE SECURED BY A MORTGAGE OR DEED OF TRUST -- In addition to the protections given to the Note Holder under this Note, a Mortgage or Deed of Trust, dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Mortgage or Deed of Trust describes how and under what conditions I may be required to make immediate payment in full of all amounts that I owe under this Note.

6. BORROWER'S PAYMENTS BEFORE THEY ARE DUE -- I have the right to make payments of principal at any time before they are due. A payment of principal only is known as a "prepayment." When I make a prepayment, I will tell the Note Holder in a letter that I am doing so. A prepayment of all of the unpaid principal is known as a "full prepayment." A prepayment of only part of the unpaid principal is known as a "partial prepayment."

I may make a full prepayment or a partial prepayment without paying any penalty. The Note Holder will use all such prepayments to reduce the amount of principal that I owe under this Note. If I make a partial prepayment, there will be no delays in the due dates or changes in the amounts of any monthly payments unless the Note Holder agrees in writing to those delays or changes. I may make a full prepayment at any time. If I choose to make a partial prepayment, the Note Holder may require the prepayment on the same day that a monthly payment is due. The Note Holder may also require that the amount of any partial prepayment be equal to the amount of principal that would have been part of the next one or more monthly payments.

Central Credit Union of Florida	AMELIA LOUISE JOSEY	Date /26/2014
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PROPERTY ADDRESS CITY STATE ZIP CODE
57 DELUNA DRIVE PENSACOLA FL 32506

NOTE (continued)

7. BORROWER'S WAIVERS - I waive the right to require the Note Holder to do certain things. Those things are: (A) to demand payment of amounts due (known as "presentment"); (B) to give notice that amounts due have not been paid (known as "notice of dishonor"); (C) to obtain an official certification of nonpayment (known as a "protest"). Anyone else who agrees to keep the promises made in this Note, or who agrees to make payments to the Note Holder if I fail to keep the promises agreed upon under this Note, or who signs, or otherwise authenticates, this Note to transfer it to someone else also waives these rights. These persons are known as "guarantors, sureties and endorsers."

8. GIVING OF NOTICES -- Any notice that must be given under this Note will be given by delivering it or by mailing it by First Class mail addressed to the Borrower at the Property Address above. A notice will be delivered or mailed to the Borrower at a different address if the Borrower provides written notice to the Note Holder of such different address.

Any notice that must be given to the Note Holder under this Note will be given by mailing it by First Class mail to the Note Holder at the address stated in Section 3 above. A notice will be mailed to the Note Holder at a different address if I am given a notice of that different address.

9. RESPONSIBILITY OF PERSONS UNDER THIS NOTE -- If more than one person signs, or otherwise authenticates, this Note, each Borrower is fully and personally obligated to pay the full amount owed and to keep all of the promises made in this Note. Any guarantor, surety, or endorser of this Note (as described in Section 7 above) is also obligated to do the same. The Note Holder may enforce its rights under this Note against each Borrower individually or against all Borrowers together. This means that any one Borrower may be required to pay all of the amounts owed under this Note. No person may take over the obligations of this Note without the express written permission of the Lender or Note Holder, as applicable. Any person who takes over the rights or obligations of a guarantor, surety, or endorser of this Note (as described in Section 7 above) is also obligated to keep all of the promises made in this Note.

10. ADDITIONAL PROVISIONS -

NOTICE TO BORROWER - DO NOT SIGN THIS NOTE IF IT CONTAINS BLANK SPACES. ALL SPACES SHOULD BE COMPLETED BEFORE YOU SIGN.

Borrower 1 Signature	Date
X <i>Amelia Louise Josey</i> (Seal)	03/26/2014
AMELIA LOUISE JOSEY	

Borrower 2 Signature	Date
X (Seal)	03/26/2014

Signature	Date
X (Seal)	

Signature	Date
X (Seal)	

☐ Other Borrower ☐ Owner of Property ☐ Witness 03/26/2014

☐ Other Borrower ☐ Owner of Property ☐ Witness 03/26/2014

Central Credit Union of Florida
Loan Originator Organization
Cynthia Acosta
Loan Originator

Number
NMLSR ID Number



Pam Childers

Clerk of the Circuit Court and Comptroller, Escambia County

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

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

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

Tax Deed File # 0324-43
Certificate # 03024 of 2021
Account # 072895000

Property legal description:

LOT 7 BLK 2 OR 1055 P 788 OR 1061 P 9 DELUNA PARK PB 3 P 20 OR 3884 P 23

Pursuant to Chapter 197, F.S., the above property was sold at public sale on **March 6, 2024**, and a surplus of **\$48,656.52** (subject to change) will be held by this office for 120 days beginning on the date of this notice to benefit the persons having an interest in this property as described in section 197.502(4), Florida Statutes, as their interests may appear (except for those persons described in section 197.502(4)(h), Florida Statutes). To the extent possible, these funds will be used to satisfy any government lienholder of record before any claimant with a senior mortgage on the property and before distribution of any funds to any junior mortgage or lien claimant or to the former property owner. To be considered for payment of any portion of the surplus funds, you must file a notarized statement of claim with this office within 120 days of this notice.

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

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

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

Dated this 13th day of March 2024.



ESCAMBIA COUNTY CLERK OF COURT

By: 
Deputy Clerk

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

9171 9690 0935 0127 1846 59

HECKMAN
LAW GROUP

P.O. Box 12492
Tallahassee, FL 32317-2492

CERTIFIED MAIL



7022 0410 0002 7605 8990



quadiant

FIRST-CLASS MAIL

IMI

\$005.28⁹

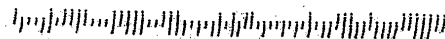
03/28/2024 ZIP 32308

C10M00000447

US POSTAGE

Escambia County Clerk of Court
Attn: Tax Deeds/Surplus Funds Section
221 Palafox Pl. Ste 100
Pensacola, FL 32502

32502#5833 C009





Pam Childers

Clerk of the Circuit Court and Comptroller, Escambia County

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

July 15, 2024

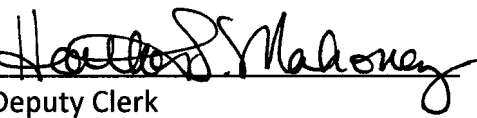
CENTURY CREDIT UNION OF FLORIDA
N/K/A LOYALTY CREDIT UNION
ATTN: BECKY
1200 EAST NINE MILE ROAD
PENSACOLA, FL 32514

Re: Tax Certificate #03024 of 2021

Dear CENTURY CREDIT UNION OF FLORIDA N/K/A LOYALTY CREDIT UNION:

Please find enclosed our check #90037400 in the amount of \$26,682.52. This check represents payment of the claim submitted by you for the surplus funds being held by the Clerk's Office as a result of the tax deed sale of the real property located at 57 De Luna Drive, formerly owned by the Estate of Amelia L. Harvell Josey.

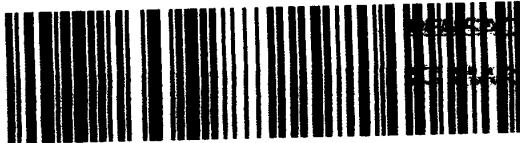
Sincerely,
Pam Childers
Clerk of the Circuit Court & Comptroller

By: 
Deputy Clerk

/hm
Enclosures

CERTIFIED MAIL™

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



9171 9690 0935 0127 1846 28

PENSACOLA FL 325



quadiant

FIRST-CLASS MAIL
IMI

\$007.36⁰

03/13/2024 ZIP 32502
043M31219251

US POSTAGE

Handwritten: L/N B.14 K

CLERK OF CIRCUIT COURT

2024 APR 22 A 11:44

RECEIVED
PENSACOLA, FL 32502

0004/17/24

NOTICE OF SURPLUS FUNDS FROM TAX DEED SALE CI

Y L KADERLY
79TH AVE
ACOLA, FL 32506

NIXIE

322 DE 1

RETURN TO SENDER
UNCLAIMED
UNABLE TO FORWARD

UNC
32506244274533

BC: 32502583335

*2638-05845-13-45



CERTIFIED MAIL™

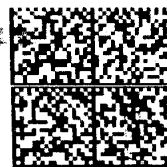
Pam Childers
Clerk of the Circuit Court & Comptroller
Official Records
221 Palafox Place, Suite 110
Pensacola, FL 32502



PENSACOLA FL 325

13 FEB 2024

9171 9690 0935 0127 1846 35



quadrant

FIRST-CLASS MAIL

IMI

\$007.36⁰

03/13/2024 ZIP 32502
043M31219251

US POSTAGE

NOTICE OF SURPLUS FUNDS FROM TAX DEED

PAM HARVELL
115 VASSAR DR
PENSACOLA, FL 32506

Tax Deed File # 0324-43

NIXIE

322 FE 1

0004/19/24

RETURN TO SENDER
NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD

32506-2467345

