

APPLICATION FOR TAX DEED

Section 197.502, Florida Statutes

512
R. 12/16

Application Number: 2300316

To: Tax Collector of ESCAMBIA COUNTY, Florida

I,
JUAN C CAPOTE
MIKON FINANCIAL SERVICES, INC. AND OCEAN BANK
780 NW 42 AVE #300
MIAMI, FL 33126,

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
11-0531-360	2021/4979	06-01-2021	BEG AT SE COR OF NW1/4 OF SE1/4 N 88 DEG 34 MIN 16 SEC W 334 FT N 01 DEG 18 MIN 03 SEC E 1170 06/100 FT FOR POB CONT N 01 DEG 18 MIN 03 SEC E 70 92/100 FT TO S R/W LI OF ST RD NO 186 NWLY ALG SD R/W BEING A CURVE TO LEFT HAVING A CH BEARING OF N 85 DEG 29 MIN 03 SEC W CH DIST 134 21/100 FT S 01 DEG 18 MIN 03 SEC W 84 51/100 FT S 88 DEG 41 MIN 57 SEC E 133 5/10 FT TO POB OR 7795 P 1006

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
JUAN C CAPOTE
MIKON FINANCIAL SERVICES, INC. AND OCEAN BANK
780 NW 42 AVE #300
MIAMI, FL 33126

04-26-2023
Application Date

Applicant's signature

Part 5: Clerk of Court Certified Amounts (Lines 8-14)	
8. Processing tax deed fee	
9. Certified or registered mail charge	
10. Clerk of Court advertising, notice for newspaper, and electronic auction fees	
11. Recording fee for certificate of notice	
12. Sheriff's fees	
13. Interest (see Clerk of Court Instructions, page 2)	
14. Total Paid (Lines 8-13)	
15. Plus one-half of the assessed value of homestead property, if applicable under s. 197.502(6)(c), F.S.	
16. Statutory opening bid (total of Lines 7, 14, 15, and 16 if applicable)	
Sign here: _____ Date of sale <u>12/06/2023</u> Signature, Clerk of Court or Designee	

INSTRUCTIONS

Tax Collector (complete Parts 1-4)

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

Enter the Face Amount of Certificate in Column 3 and the Interest in Column 4 for each certificate number. Add Columns 3 and 4 and enter the amount in Column 5.

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

Total. Add the amounts in Columns 3, 4 and 5

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

Line 1, enter the total of Part 2 plus the total of Part 3 above.

Total Paid, Line 7: Add the amounts of Lines 1-6

Line 6, Interest accrued by tax collector. Calculate the 1.5 percent interest accrued from the month after the date of application through the month this form is certified to the clerk. Enter the amount to be certified to the clerk on Line 6. The interest calculated by the tax collector stops before the interest calculated by the clerk begins. See Section 197.542, F.S., and Rule 12D-13.060(3), Florida Administrative Code.

The tax collector's interest for redemption at the time of the tax deed application is a cost of redemption, which encompasses various percentages of interest on certificates and omitted or delinquent taxes under Section 197.502, F.S. This interest is calculated before the tax collector calculates the interest in Section 197.542, F.S.

Attach certified statement of names and addresses of persons who must be notified before the sale of the property. Send this form and any required attachments to the Clerk of Court within 10 days after it is signed.

Clerk of Court (complete Part 5)

Line 13: Interest is calculated at the rate of 1.5 percent per month starting from the first day of the month after the month of certification of this form through the last day of the month in which the sale will be held. Multiply the calculated rate by the total of Line 7, minus Line 6, plus Lines 8 through 12. Enter the amount on Line 13.

Line 14: Enter the total of Lines 8-13. Complete Lines 15-18, if applicable.

BEG AT SE COR OF NW1/4 OF SE1/4 N 88 DEG 34 MIN 16 SEC W 334 FT N 01 DEG 18 MIN 03 SEC E 1170 06/100 FT FOR POB CONT N 01 DEG 18 MIN 03 SEC E 70 92/100 FT TO S R/W LI OF ST RD NO 186 NWLY ALG SD R/W BEING A CURVE TO LEFT HAVING A CH BEARING OF N 85 DEG 29 MIN 03 SEC W CH DIST 134 21/100 FT S 01 DEG 18 MIN 03 SEC W 84 51/100 FT S 88 DEG 41 MIN 57 SEC E 133 5/10 FT TO POB OR 7795 P 1006



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

1223.45

Part 1: Tax Deed Application Information

Applicant Name Applicant Address	JUAN C CAPOTE MIKON FINANCIAL SERVICES, INC. AND OCEAN BANK 780 NW 42 AVE #300 MIAMI, FL 33126	Application date	Apr 26, 2023
Property description	SPENCER MARCO 747 ALFONSO ST PENSACOLA, FL 32505 2248 PACKWOOD DR 11-0531-360 BEG AT SE COR OF NW1/4 OF SE1/4 N 88 DEG 34 MIN 16 SEC W 334 FT N 01 DEG 18 MIN 03 SEC E 1170 06/100 (Full legal attached.)	Certificate #	2021 / 4979
		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)
# 2021/4979	06/01/2021	730.08	36.50	766.58
→Part 2: Total*				766.58

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

Column 1 Certificate Number	Column 2 Date of Other Certificate Sale	Column 3 Face Amount of Other Certificate	Column 4 Tax Collector's Fee	Column 5 Interest	Total (Column 3 + Column 4 + Column 5)
# 2022/5375	06/01/2022	779.20	6.25	38.96	824.41
Part 3: Total*					824.41

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

1. Cost of all certificates in applicant's possession and other certificates redeemed by applicant (*Total of Parts 2 + 3 above)	1,590.99
2. Delinquent taxes paid by the applicant	0.00
3. Current taxes paid by the applicant	748.69
4. Property information report fee	200.00
5. Tax deed application fee	175.00
6. Interest accrued by tax collector under s.197.542, F.S. (see Tax Collector Instructions, page 2)	0.00
7. Total Paid (Lines 1-6)	2,714.68

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*
Signature, Tax Collector or Designee

Escambia, Florida
Date May 8th, 2023

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

+ \$6.25



Chris Jones Escambia County Property Appraiser

Real Estate Search

Tangible Property Search

Sale List

◀ Nav. Mode ● Account ○ Parcel ID ▶

Printer Friendly Version

General Information Parcel ID: 201N304200000027 Account: 110531360 Owners: SPENCER MARCO Mail: 747 ALFONSO ST PENSACOLA, FL 32505 Situs: 2248 PACKWOOD DR 32534 Use Code: MOBILE HOME Taxing Authority: COUNTY MSTU Tax Inquiry: Open Tax Inquiry Window Tax Inquiry link courtesy of Scott Lunsford Escambia County Tax Collector		Assessments <table border="1"> <thead> <tr> <th>Year</th> <th>Land</th> <th>Imprv</th> <th>Total</th> <th>Cap Val</th> </tr> </thead> <tbody> <tr> <td>2022</td> <td>\$15,000</td> <td>\$58,846</td> <td>\$73,846</td> <td>\$26,109</td> </tr> <tr> <td>2021</td> <td>\$15,000</td> <td>\$49,179</td> <td>\$64,179</td> <td>\$23,736</td> </tr> <tr> <td>2020</td> <td>\$13,775</td> <td>\$44,713</td> <td>\$58,488</td> <td>\$21,579</td> </tr> </tbody> </table> <p>Disclaimer</p> <p>Tax Estimator</p> <p>File for New Homestead Exemption Online</p>		Year	Land	Imprv	Total	Cap Val	2022	\$15,000	\$58,846	\$73,846	\$26,109	2021	\$15,000	\$49,179	\$64,179	\$23,736	2020	\$13,775	\$44,713	\$58,488	\$21,579																						
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Parcel Information Section Map Id: 20-1N-30-2 Approx. Acreage: 0.2452 Zoned: MDR Evacuation & Flood Information Open Report		<p>134.21</p> <p>84.5</p> <p>70.9</p> <p>133.5</p> <p>View Florida Department of Environmental Protection(DEP) Data</p>	
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Buildings	
Address: 2248 PACKWOOD DR, Year Built: 2005, Effective Year: 2005, PA Building ID#: 123740	
<div>Structural Elements</div> <div> DWELLING UNITS-1 MH EXTERIOR WALL-VINYL/METAL MH FLOOR FINISH-HARDWOOD/TILE MH FLOOR SYSTEM-TYPICAL MH HEAT/AIR-HEAT & AIR MH INTERIOR FINISH-DRYWALL/PLASTER MH MILLWORK-TYPICAL MH ROOF COVER-COMP SHINGLE/WOOD MH ROOF FRAMING-GABLE HIP MH STRUCTURAL FRAME-TYPICAL NO. PLUMBING FIXTURES-7 NO. STORIES-1 STORY HEIGHT-0 </div>	
<div> Areas - 1424 Total SF BASE AREA - 1344 OPEN PORCH FIN - 80 </div>	

Images



9/4/2019 12:00:00 AM

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

Last Updated: 05/09/2023 (tc.12956)

Pam Childers
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY FLORIDA
INST# 2023037816 5/11/2023 4:11 PM
OFF REC BK: 8975 PG: 1917 Doc Type: TDN

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That **MIKON FINANCIAL SERVICES INC AND OCEAN BANK** holder of **Tax Certificate No. 04979**, 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:

BEG AT SE COR OF NW1/4 OF SE1/4 N 88 DEG 34 MIN 16 SEC W 334 FT N 01 DEG 18 MIN 03 SEC E 1170 06/100 FT FOR POB CONT N 01 DEG 18 MIN 03 SEC E 70 92/100 FT TO S R/W LI OF ST RD NO 186 NWLY ALG SD R/W BEING A CURVE TO LEFT HAVING A CH BEARING OF N 85 DEG 29 MIN 03 SEC W CH DIST 134 21/100 FT S 01 DEG 18 MIN 03 SEC W 84 51/100 FT S 88 DEG 41 MIN 57 SEC E 133 5/10 FT TO POB OR 7795 P 1006

SECTION 20, TOWNSHIP 1 N, RANGE 30 W

TAX ACCOUNT NUMBER 110531360 (1223-45)

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

MARCO SPENCER

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 December, which is the **6th day of December 2023**.

Dated this 10th day of May 2023.

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



PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

By:
Emily Hogg
Deputy Clerk



PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

Tax Deed - Redemption Calculator

Account: 110531360 Certificate Number: 004979 of 2021

Redemption ☐ Yes ☒ No
 Application Date
 Interest Rate

	Final Redemption Payment ESTIMATED	Redemption Overpayment ACTUAL
	Auction Date <input type="text" value="12/6/2023"/>	Redemption Date <input type="text" value="5/26/2023"/>
Months	8	1
Tax Collector	<input type="text" value="\$2,714.68"/>	<input type="text" value="\$2,714.68"/>
Tax Collector Interest	\$325.76	\$40.72
Tax Collector Fee	<input type="text" value="\$6.25"/>	<input type="text" value="\$6.25"/>
Total Tax Collector	\$3,046.69	<input type="text" value="\$2,761.65"/> TC
Record TDA Notice	<input type="text" value="\$17.00"/>	<input type="text" value="\$17.00"/>
Clerk Fee	<input type="text" value="\$119.00"/>	<input type="text" value="\$119.00"/>
Sheriff Fee	<input type="text" value="\$120.00"/>	<input type="text" value="\$120.00"/>
Legal Advertisement	<input type="text" value="\$200.00"/>	<input type="text" value="\$200.00"/>
App. Fee Interest	\$54.72	\$6.84
Total Clerk	\$510.72	<input type="text" value="\$462.84"/> CH
Release TDA Notice (Recording)	<input type="text" value="\$10.00"/>	<input type="text" value="\$10.00"/>
Release TDA Notice (Prep Fee)	<input type="text" value="\$7.00"/>	<input type="text" value="\$7.00"/>
Postage	<input type="text" value="\$60.00"/>	<input type="text" value="\$0.00"/>
Researcher Copies	<input type="text" value="\$0.00"/>	<input type="text" value="\$0.00"/>
Total Redemption Amount	\$3,634.41	\$3,241.49
	Repayment Overpayment Refund Amount	\$392.92

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



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

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

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

Case # 2021 TD 004979

Redeemed Date 5/26/2023

**Name WILSON HARRELL FARRINGTON FORD WILSON SPAIN & PARSON PA 307 S PALAFOX ST
 PENSACOLA FL 32502**

Clerk's Total = TAXDEED	\$510.72	\$ 2,904.49
Due Tax Collector = TAXDEED	\$3,046.69	
Postage = TD2	\$0.00	
ResearcherCopies = TD6	\$0.00	
Release TDA Notice (Recording) = RECORD2	\$10.00	
Release TDA Notice (Prep Fee) = TD4	\$7.00	

• For Office Use Only

Date	Docket	Desc	Amount Owed	Amount Due	Payee Name
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FINANCIAL SUMMARY

No Information Available - See Dockets

PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ARCHIVES AND RECORDS
CHILDSUPPORT
CIRCUIT CIVIL
CIRCUIT CRIMINAL
COUNTY CIVIL
COUNTY CRIMINAL
DOMESTIC RELATIONS
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**COUNTY OF ESCAMBIA
OFFICE OF THE
CLERK OF THE CIRCUIT COURT**

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

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


**PAM CHILDERS, CLERK OF THE CIRCUIT COURT
Tax Certificate Redeemed From Sale
Account: 110531360 Certificate Number: 004979 of 2021**

**Payor: WILSON HARRELL FARRINGTON FORD WILSON SPAIN & PARSON PA 307 S
PALAFOX ST PENSACOLA FL 32502 Date 5/26/2023**

Clerk's Check #	1	Clerk's Total	\$510.72 \$2,904.49
Tax Collector Check #	1	Tax Collector's Total	\$3,046.69
		Postage	\$0.00
		Researcher Copies	\$0.00
		Recording	\$10.00
		Prep Fee	\$7.00
		Total Received	-\$3,574.41

\$2,921.49

**PAM CHILDERS
Clerk of the Circuit Court**

Received By: 
Deputy Clerk

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

RELEASE OF NOTICE OF APPLICATION FOR TAX DEED

Pursuant to § 197.502(5)(c), Florida Statutes, the Escambia County Clerk of Court fully releases the Notice of Tax Deed Application recorded at Official Records Book 8975, Page 1917, of Escambia County, for the tax certificate, tax deed, and property described below:

Tax Certificate No. Certificate No. 04979, issued the 1st day of June, A.D., 2021

TAX ACCOUNT NUMBER: 110531360 (1223-45)

DESCRIPTION OF PROPERTY:

BEG AT SE COR OF NW1/4 OF SE1/4 N 88 DEG 34 MIN 16 SEC W 334 FT N 01 DEG 18 MIN 03 SEC E 1170 06/100 FT FOR POB CONT N 01 DEG 18 MIN 03 SEC E 70 92/100 FT TO S R/W LI OF ST RD NO 186 NWLY ALG SD R/W BEING A CURVE TO LEFT HAVING A CH BEARING OF N 85 DEG 29 MIN 03 SEC W CH DIST 134 21/100 FT S 01 DEG 18 MIN 03 SEC W 84 51/100 FT S 88 DEG 41 MIN 57 SEC E 133 5/10 FT TO POB OR 7795 P 1006

SECTION 20, TOWNSHIP 1 N, RANGE 30 W

NAME IN WHICH ASSESSED: MARCO SPENCER

Dated this 26th day of May 2023.



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 #: 11-0531-360 CERTIFICATE #: 2021-4979

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: August 15, 2003 to and including August 15, 2023 Abstractor: Byron Brown

BY

Michael A. Campbell,
As President
Dated: September 1, 2023

PROPERTY INFORMATION REPORT
CONTINUATION PAGE

September 1, 2023

Tax Account #: **11-0531-360**

1. The Grantee(s) of the last deed(s) of record is/are: **CAITLYN MCQUITER**
By Virtue of Warranty Deed recorded 6/1/2023 in OR 8986/1362
2. The land covered by this Report is: **See Attached Exhibit "A"**
3. The following unsatisfied mortgages, liens, and judgments affecting the land covered by this Report appear of record:
 - a. **Mortgage in favor of MERS/Cardinal Financial Company, Limited Partnership recorded 6/1/2023 OR 8986/1364**
 - b. **UCC/Financing Statement in favor of Cardinal Financial Company, Limited Partnership recorded 6/1/2023 OR 8986/1391**
4. Taxes:
Taxes for the year(s) NONE are delinquent.
Tax Account #: 11-0531-360
Assessed Value: \$26,109.00
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: DEC 6, 2023

TAX ACCOUNT #: 11-0531-360

CERTIFICATE #: 2021-4979

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

YES	NO	
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Notify City of Pensacola, P.O. Box 12910, 32521
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Notify Escambia County, 190 Governmental Center, 32502
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Homestead for <u>2022</u> tax year.

**MARCO SPENCER AND
CAITLYN MCQUITER
2248 PACKWOOD DR
PENSACOLA, FL 32534**

**MARCO SPENCER
747 ALFONSO ST
PENSACOLA, FL 32534**

**CARDINAL FINANCIAL COMPANY
LIMITED PARTNERSHIP
3701 ARCO CORPORATE DR STE 200
CHARLOTTE, NC 28273**

Certified and delivered to Escambia County Tax Collector, this 1st day of September, 2023.

PERDIDO TITLE & ABSTRACT, INC.



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

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

PROPERTY INFORMATION REPORT

September 1, 2023

Tax Account #:11-0531-360

LEGAL DESCRIPTION EXHIBIT "A"

BEG AT SE COR OF NW1/4 OF SE1/4 N 88 DEG 34 MIN 16 SEC W 334 FT N 01 DEG 18 MIN 03 SEC E 1170 06/100 FT FOR POB CONT N 01 DEG 18 MIN 03 SEC E 70 92/100 FT TO S R/W LI OF ST RD NO 186 NWLY ALG SD R/W BEING A CURVE TO LEFT HAVING A CH BEARING OF N 85 DEG 29 MIN 03 SEC W CH DIST 134 21/100 FT S 01 DEG 18 MIN 03 SEC W 84 51/100 FT S 88 DEG 41 MIN 57 SEC E 133 5/10 FT TO POB OR 8986 P 1362

SECTION 20, TOWNSHIP 1 N, RANGE 30 W

TAX ACCOUNT NUMBER 11-0531-360(1223-45)

**ABTRACTOR'S NOTE: WE CAN NOT CERTIFY LEGAL AS WRITTEN ON TAX ROLL
WITHOUT A CURRENT SURVEY.**

Recorded in Public Records 6/1/2023 10:45 AM OR Book 8986 Page 1362,
Instrument #2023043859, Pam Childers Clerk of the Circuit Court Escambia
County, FL Recording \$18.50 Deed Stamps \$1,050.00

Prepared by:
William E. Farrington, II
Wilson, Harrell, Farrington, Ford, et.al., P.A.
307 South Palafox Street
Pensacola, Florida 32502

File Number: 1-59803

General Warranty Deed

Made this May 25, 2023 A.D. By **Marco Spencer**, a single person, whose address is: 747 Alfonso St., Pensacola, Florida 32534, hereinafter called the grantor, to **Caitlyn McQuiter**, a single person, whose post office address is: 2248 Packwood Dr., Pensacola, Florida 32534, hereinafter called the grantee:

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

Witneseth, that the grantor, for and in consideration of the sum of Ten Dollars, (\$10.00) and other valuable considerations, receipt whereof is hereby acknowledged, hereby grants, bargains, sells, aliens, remises, releases, conveys and confirms unto the grantee, all that certain land situate in Escambia County, Florida, viz:

That portion of the Northwest 1/4 of the Southeast 1/4 of Section 20, Township 1 North, Range 30 West, Escambia County, Florida, described as follows:

Commencing at an iron rod at the Southeast corner of the Northwest 1/4 of the Southeast 1/4 of said Section 20; thence North 88 degrees 34 minutes 16 seconds West, along the South line of said Northwest 1/4, a distance of 334.0 feet; thence North 1 degrees 18 minutes 03 seconds East, 1170.06 feet to an iron rod for the Point of Beginning; thence continue North 1 degrees 18 minutes 03 seconds East, 70.92 feet to a point in the South right of way line of State Road No. 186, (80 foot right of way); thence Northwesterly along said right of way, being a curve to the left, having a chord bearing of North 85 degrees 29 minutes 03 seconds West, and a chord distance of 134.21 feet; thence South 1 degrees 18 minutes 03 seconds West, 84.51 feet; thence, South 88 degrees 41 minutes 57 seconds East, 133.5 feet to the Point of Beginning.

Together with a 1982 NOUN 48 X 14 VIN #MG17271A and 1982 NOUN 48 X 14 VIN #MG17271B
Mobile Home

Parcel ID Number: 201N304200000027

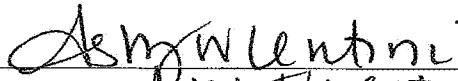
Together with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

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

And the grantor hereby covenants with said grantee that the grantor is lawfully seized of said land in fee simple; that the grantor has good right and lawful authority to sell and convey said land; that the grantor hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free of all encumbrances, subject to taxes for current year and to valid easements and restrictions of record affecting the above property, if any, which are not hereby reimposed. Subject also to oil, gas and mineral reservations of record.

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

Signed, sealed and delivered in our presence:

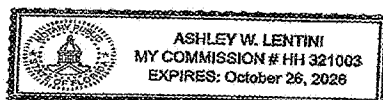

Witness Printed Name: Ashley W. Lentini

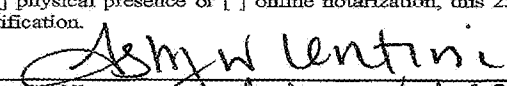

Marco Spencer


Witness Printed Name: Melissa Forber

State of Florida
County of Escambia

The foregoing instrument was acknowledged before me by means of [X] physical presence or [] online notarization, this 25th day of May, 2023, by Marco Spencer, who has produced driver's license as identification.




Notary Public
Print Name: Ashley W. Lentini

My Commission Expires: 10/26/26

DEED Individual Warranty Deed - Legal on Face

BK: 8986 PG: 1363 Last Page

**RESIDENTIAL SALES ABUTTING ROADWAY
MAINTENANCE DISCLOSURE**

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

NAME OF ROADWAY: 2248 Packwood Dr.

LEGAL ADDRESS OF PROPERTY: 2248 Packwood Dr., Pensacola, Florida 32534


The County (X) has accepted () has not accepted the abutting roadway for maintenance.

This form completed by:

Wilson, Harrell, Farrington, Ford, Wilson, Spain & Parsons P.A.
307 South Palafox Street

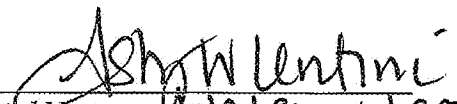
Pensacola, Florida 32502

AS TO SELLER(S):

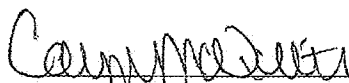


Marco Spencer

WITNESSES TO SELLER(S):

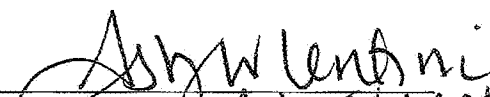

Printed Name: Ashley W Lentini_____
Printed Name: _____

AS TO BUYER(S):



Caitlyn McQuiter

WITNESSES TO BUYER(S):


Printed Name: Jonathan James
Printed Name: Ashley W Lentini

This form approved by the
Escambia County Board
of County Commissioners
Effective: 4/15/95

Recorded in Public Records 6/1/2023 10:46 AM OR Book 8986 Page 1364,
Instrument #2023043860, Pam Childers Clerk of the Circuit Court Escambia
County, FL Recording \$231.00 MTG Stamps \$515.55 Int. Tax \$294.57

This Instrument Was Prepared By:

Alicia Cruz-Jones
Cardinal Financial Company, Limited Partnership
3701 Arco Corporate Drive, Suite 200
Charlotte, NC 28273

After Recording Return To:

Cardinal Financial Company, Limited Partnership
3701 Arco Corporate Drive, Suite 200
Charlotte, NC 28273
Loan Number: 1401888856

1-59803
[Space Above This Line For Recording Data]

MORTGAGE

FHA Case No.

091-7770934-703

MERS Phone: 888-679-6377**MIN: 1000922-1401888856-4****DEFINITIONS**

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 10, 12, 17, 19 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 15.

- (A) **"Security Instrument"** means this document, which is dated May 25, 2023, together with all Riders to this document.
- (B) **"Borrower"** is Caitlyn Mcquiter, an unmarried woman. Borrower is the mortgagor under this Security Instrument.
- (C) **"MERS"** is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. **MERS is the mortgagee under this Security Instrument.** MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.
- (D) **"Lender"** is Cardinal Financial Company, Limited Partnership. Lender is a Limited Partnership organized and existing under the laws of Pennsylvania. Lender's address is 3701 Arco Corporate Drive, Suite 200, Charlotte, NC 28273.

BK: 8986 PG: 1365

- (E) **Note** means the promissory note signed by Borrower and dated May 25, 2023. The Note states that Borrower owes Lender ONE HUNDRED FORTY-SEVEN THOUSAND TWO HUNDRED EIGHTY-THREE AND 00/100 Dollars (U.S. \$147,283) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than June 1, 2053.
- (F) **Property** means the property that is described below under the heading "Transfer of Rights in the Property."
- (G) **Loan** means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.
- (H) **Riders** means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:
- | | |
|---|---|
| <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Planned Unit Development Rider |
| <input type="checkbox"/> Rehab Rider | <input type="checkbox"/> Non Owner Occupied Rider |
| <input type="checkbox"/> 1-4 Family Rider | <input type="checkbox"/> Cooperative Rider |
| <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> Construction Loan Rider |
| <input checked="" type="checkbox"/> Manufactured Home Rider | <input type="checkbox"/> Other(s) [specify] |
- (I) **Applicable Law** means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.
- (J) **Community Association Dues, Fees, and Assessments** means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.
- (K) **Electronic Funds Transfer** means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.
- (L) **Escrow Items** means those items that are described in Section 3.
- (M) **Miscellaneous Proceeds** means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.
- (N) **Mortgage Insurance** means insurance protecting Lender against the nonpayment of, or default on, the Loan.
- (O) **Periodic Payment** means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.
- (P) **RESPA** means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (12 C.F.R. Part 1024), as they might be amended from time to

BK: 8986 PG: 1366

time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) "Secretary" means the Secretary of the United States Department of Housing and Urban Development or his designee.

(R) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, the following described property located in the

County of Escambia
[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT "A."
Parcel ID: 201N304200000027

which currently has the address of 2248 Packwood Drive

Pensacola, Florida 32534 ("Property Address"):
[City] [Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

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

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

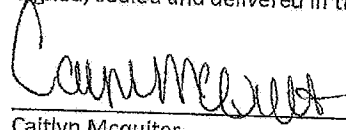
UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal, Interest, Escrow Items, and Late Charges.** Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument

BK: 8986 PG: 1378

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

Signed, sealed and delivered in the presence of:



Caitlyn Mcquiter
4067 Glenway Dr
Pensacola, FL 32526

(Seal)

- Borrower

(Seal)

- Borrower

(Seal)

- Borrower

(Seal)

- Borrower

(Seal)

- Borrower

(Seal)

- Borrower

(Seal)

- Borrower

(Seal)

- Borrower

BK: 8986 PG: 1379

(Seal)
- Borrower

(Seal)
- Borrower

(Seal)
- Borrower

(Seal)
- Borrower

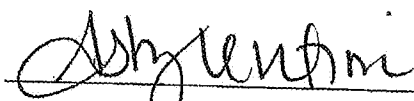
(Seal)
- Borrower

(Seal)
- Borrower

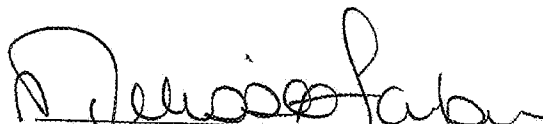
(Seal)
- Borrower

(Seal)
- Borrower

Witnesses:



Ashley Lentini
Witness



Melissa Ferber
Witness

BK: 8986 PG: 1380

_____[Space Below This Line For Acknowledgment]_____

State of: Florida)

County of: Escambia)

The foregoing instrument was acknowledged before me by means of physical presence, this
25th day of May, 2023
by Caitlyn McQuiter.

Ashley W. Lentini
Signature of Notary Public

Ashley W. Lentini
Printed Name of Notary

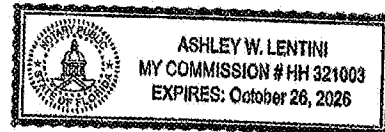
Closer
Title or Rank

Serial Number (if any) _____

☐ Personally known
☒ OR Produced Identification
Type of identification produced:

FL Drivers License

(NOTARY SEAL)



Loan Origination Organization: Cardinal Financial Company, Limited Partnership, NMLS ID 66247
Loan Originator: Arianit Mati, NMLS ID 1313523

FLORIDA - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS
Cardinal Financial Company, Limited Partnership

(Form 3010 - 07/2021)
Page 17 of 17

BK: 8986 PG: 1381

Date: May 25, 2023
MIN: 1000922-1401888856-4

Loan Number: 1401888856
Case Number: 091-7770934-703

EXHIBIT "A" LEGAL DESCRIPTION

That portion of the Northwest 1/4 of the Southeast 1/4 of Section 20, Township 1 North, Range 30 West, Escambia County, Florida, described as follows:

Commencing at an iron rod at the Southeast corner of the Northwest 1/4 of the Southeast 1/4 of said Section 20;

thence North 88 degrees 34 minutes 16 seconds West, along the South line of said Northwest 1/4, a distance of

334.0 feet; thence North 1 degrees 18 minutes 03 seconds East, 1170.06 feet to an iron rod for the Point of

Beginning; thence continue North 1 degrees 18 minutes 03 seconds East, 70.92 feet to a point in the South right

of way line of State Road No. 186, (80 foot right of way); thence Northwesterly along said right of way, being a

curve to the left, having a chord bearing of North 85 degrees 29 minutes 03 seconds West, and a chord distance

of 134.21 feet; thence South 1 degrees 18 minutes 03 seconds West, 84.51 feet; thence, South 88 degrees 41

minutes 57 seconds East, 133.5 feet to the Point of Beginning.

Parcel ID # 201N304200000027

Together with a 1982 NOUN 48 X 14 VIN #MG17271A and 1982 NOUN 48 X 14 VIN # MG17271B

Mobile Home

Parcel ID: 201N304200000027

Commonly Known As: 2248 Packwood Drive, Pensacola, Florida 32534

BK: 8986 PG: 1382

MIN: 1000922-1401888856-4

Loan Number: 1401888856

Case Number: 091-7770934-703

**MANUFACTURED HOME RIDER TO MORTGAGE, DEED OF TRUST OR
OTHER SECURITY INSTRUMENT**

THIS MANUFACTURED HOME RIDER is made this 25th day of May, 2023 and is incorporated into and shall be deemed to amend and supplement that certain Mortgage, Deed of Trust or Other Security Instrument (the "Security Instrument") of the same date hereof given by the undersigned (the "Borrower(s)") to secure Borrower's Promissory Note (or Manufactured Home Retail Installment Contract) to Cardinal Financial Company, Limited Partnership (the "Note Holder") of the same date hereof (the "Note"), and relating to the property described in the Security Instrument and located at:

2248 Packwood Drive, Pensacola, Florida 32534
[Property Address]

The following provisions are applicable to the Security Instrument, including those marked and completed (where applicable):

1. ☒ **DESCRIPTION OF REAL PROPERTY.** The description of the real property set forth in the Security Instrument is amended by the addition of the following:

"Together with all improvements constructed upon, affixed to or located upon the above described real property, including without limitation any residential dwelling located upon or to be located thereon, which dwelling is or may be a manufactured home, as herein below described, which manufactured home is or upon placement and affixation shall be conclusively deemed to be real estate (the "Manufactured Home"):

Make:
NOUN

Model:
MG17271 A and
MG17271 B

Serial Number:
MG17271 A and MG17271 B

Year Built: 1982

Length and Width: 48ft x 14ft (L X W)

☒ No Certificate of Title has been issued

☐ Certificate of Title No.

Recorded in Public Records 6/1/2023 10:46 AM OR Book 8986 Page 1391,
Instrument #2023043861, Pam Childers Clerk of the Circuit Court Escambia
County, FL Recording \$18.50

STATE OF FLORIDA UNIFORM COMMERCIAL CODE FINANCING STATEMENT FORM

A. NAME & DAYTIME PHONE NUMBER OF CONTACT PERSON	
B. Email Address	
C. SEND ACKNOWLEDGEMENT TO:	
Name	Cardinal Financial Company, Limited Partnership
Address	3701 Arco Corporate Drive, Suite 200
Address	
City/State/Zip	Charlotte, NC 28273

THE ABOVE SPACE IS FOR FILING OFFICE USE ONLY

1. DEBTOR'S EXACT FULL LEGAL NAME - INSERT ONLY ONE DEBTOR NAME (1a OR 1b) - Do Not Abbreviate or Combine Names

1.a ORGANIZATION'S NAME				
1.b INDIVIDUAL'S SURNAME Mcquiter	FIRST PERSONAL NAME Caitlyn	ADDITIONAL NAME(S)/INITIAL(S)	SUFFIX	
1.c MAILING ADDRESS Line One 4067 Glenway Dr	This space not available			
MAILING ADDRESS Line Two	CITY Pensacola	STATE FL	POSTAL CODE 32526	COUNTRY USA

2. ADDITIONAL DEBTOR'S EXACT FULL LEGAL NAME - INSERT ONLY ONE DEBTOR NAME (2a OR 2b) - Do Not Abbreviate or Combine Names

2.a ORGANIZATION'S NAME				
2.b INDIVIDUAL'S SURNAME	FIRST PERSONAL NAME	ADDITIONAL NAME(S)/INITIAL(S)	SUFFIX	
2.c MAILING ADDRESS Line One	This space not available			
MAILING ADDRESS Line Two	CITY	STATE	POSTAL CODE	COUNTRY

3. SECURED PARTY'S NAME (or NAME of TOTAL ASSIGNEE of ASSIGNOR S/P) - INSERT ONLY ONE SECURED PARTY (3a OR 3b)

3.a ORGANIZATION'S NAME Mortgage Electronic Registration, Inc. (MERS)				
3.b INDIVIDUAL'S SURNAME	FIRST PERSONAL NAME	ADDITIONAL NAME(S)/INITIAL(S)	SUFFIX	
3.c MAILING ADDRESS Line One P.O. Box 2026	This space not available			
MAILING ADDRESS Line Two	CITY Flint	STATE MI	POSTAL CODE 48501-2026	COUNTRY USA

4. This FINANCING STATEMENT covers the following collateral:

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT "A".
A.P.N.: 201N30420000027

5. ALTERNATE DESIGNATION (if applicable)

<input type="checkbox"/> LESSEE/LESSOR	<input type="checkbox"/> CONSIGNEE/CONSIGNOR	<input type="checkbox"/> BAILEE/BAIOLR
<input type="checkbox"/> AG LIEN	<input type="checkbox"/> NON-UCC FILING	<input type="checkbox"/> SELLER/BUYER

6. Florida DOCUMENTARY STAMP TAX - YOU ARE REQUIRED TO CHECK EXACTLY ONE BOX

<input type="checkbox"/> All documentary stamps due and payable or to become due and payable pursuant to s. 201.22 F.S., have been paid.
<input type="checkbox"/> Florida Documentary Stamp Tax is not required.

7. OPTIONAL FILER REFERENCE DATA

MERS MIN#: 1000922-1401888856-4

MERS Phone: (888) 679-6377

Lender: Cardinal Financial Company, Limited Partnership
Loan Officer Name: Arianit Mati

Lender NMLS ID: 66247
Loan Officer NMLS ID: 1313523

BK: 8986 PG: 1392 Last Page

Date: May 25, 2023
MIN: 1000922-1401888856-4

Loan Number: 1401888856
Case Number: 091-7770934-703

EXHIBIT "A"

LEGAL DESCRIPTION

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334.0 feet; thence North 1 degrees 18 minutes 03 seconds East, 1170.06 feet to an iron rod for the Point of

Beginning; thence continue North 1 degrees 18 minutes 03 seconds East, 70.92 feet to a point in the South right

of way line of State Road No. 186, (80 foot right of way); thence Northwesterly along said right of way, being a

curve to the left, having a chord bearing of North 85 degrees 29 minutes 03 seconds West, and a chord distance

of 134.21 feet; thence South 1 degrees 18 minutes 03 seconds West, 84.51 feet; thence, South 88 degrees 41

minutes 57 seconds East, 133.5 feet to the Point of Beginning.

Parcel ID # 201N304200000027

Together with a 1982 NOUN 48 X 14 VIN #MG17271A and 1982 NOUN 48 X 14 VIN # MG17271B

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Parcel ID: 201N304200000027

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