



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

0325.41

Part 1: Tax Deed Application Information

Applicant Name Applicant Address	ATCF II FLORIDA-A, LLC PO BOX 69239 BALTIMORE, MD 21264-9239	Application date	Apr 17, 2024
Property description	GIBSON CHARLES E II GIBSON JENNIFER JO 1014 UNDERWOOD AVE STE E PENSACOLA, FL 32504-8929 4344 LANGLEY AVE 211 01-2316-282 UNIT 211 BUILDING C BAY OAKS CONDOMINIUM ALSO 1.00% INT IN COMMON ELEMENTS OR 7306 P 1834	Certificate #	2022 / 187
		Date certificate issued	06/01/2022

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)
# 2022/187	06/01/2022	450.96	22.55	473.51
→Part 2: Total*				473.51

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)
# 2023/176	06/01/2023	472.08	6.25	28.13	506.46
Part 3: Total*					506.46

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)	979.97
2. Delinquent taxes paid by the applicant	0.00
3. Current taxes paid by the applicant	432.01
4. Property information report fee	200.00
5. Tax deed application fee	175.00
6. Interest accrued by tax collector under s.197.542, F.S. (see Tax Collector Instructions, page 2)	0.00
7. Total Paid (Lines 1-6)	1,786.98

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:

Signature, Tax Collector or Designee

Escambia, Florida

Date May 3rd, 2024

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

46.25

4

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.	24,529.00
16. Statutory opening bid (total of Lines 7, 14, 15, and 16 if applicable)	
Sign here: _____ Date of sale <u>03/05/2025</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: 2400296

To: Tax Collector of ESCAMBIA COUNTY, Florida

I,

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

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

Account Number	Certificate No.	Date	Legal Description
01-2316-282	2022/187	06-01-2022	UNIT 211 BUILDING C BAY OAKS CONDOMINIUM ALSO 1.00% INT IN COMMON ELEMENTS OR 7306 P 1834

I agree to:

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

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

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

04-17-2024
Application Date

Applicant's signature



Chris Jones

Escambia County Property Appraiser

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

 ◀ Nav. Mode ☒ Account ☐ Parcel ID ▶

[Printer Friendly Version](#)

General Information Parcel ID: 121S294150211003 Account: 012316282 Owners: GIBSON CHARLES E II GIBSON JENNIFER JO Mail: 1014 UNDERWOOD AVE STE E PENSACOLA, FL 32504-8929 Situs: 4344 LANGLEY AVE 211 32504 Use Code: CONDO-RES UNIT Taxing Authority: PENSACOLA CITY LIMITS Tax Inquiry: Open Tax Inquiry Window Tax Inquiry link courtesy of Scott Lunsford Escambia County Tax Collector						Assessments <table border="1"> <thead> <tr> <th>Year</th> <th>Land</th> <th>Imprv</th> <th>Total</th> <th>Cap Val</th> </tr> </thead> <tbody> <tr> <td>2023</td> <td>\$0</td> <td>\$103,600</td> <td>\$103,600</td> <td>\$49,058</td> </tr> <tr> <td>2022</td> <td>\$0</td> <td>\$87,024</td> <td>\$87,024</td> <td>\$47,630</td> </tr> <tr> <td>2021</td> <td>\$0</td> <td>\$72,520</td> <td>\$72,520</td> <td>\$46,243</td> </tr> </tbody> </table> Disclaimer Tax Estimator File for Exemption(s) Online Report Storm Damage					Year	Land	Imprv	Total	Cap Val	2023	\$0	\$103,600	\$103,600	\$49,058	2022	\$0	\$87,024	\$87,024	\$47,630	2021	\$0	\$72,520	\$72,520	\$46,243																						
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Parcel Information						Launch Interactive Map																																														

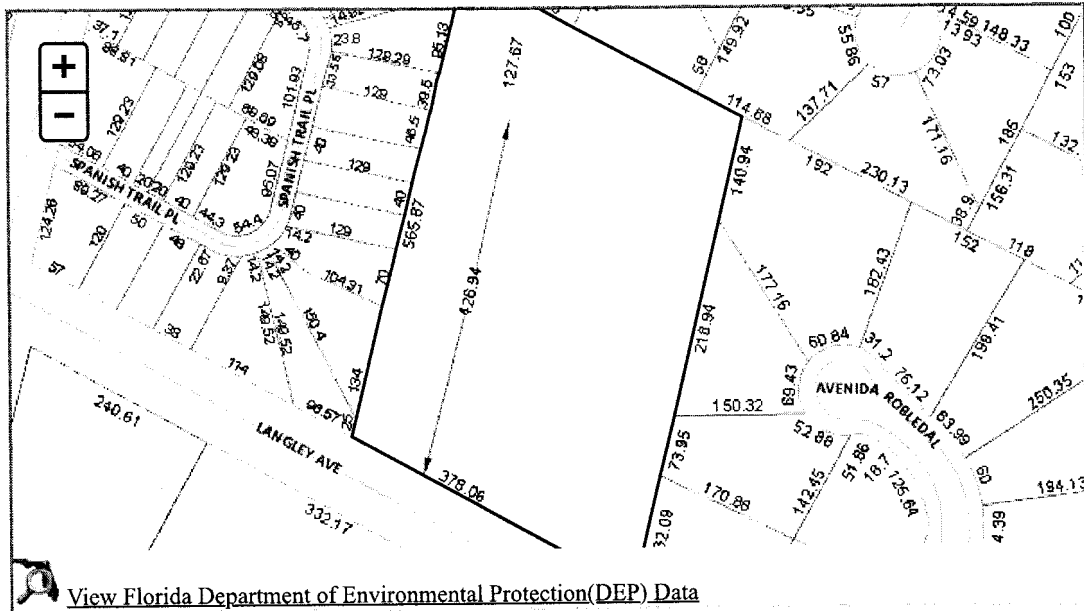
Section
Map Id:
11-1S-29-1

Approx.
Acreage:
4.6361

Zoned:

R-2A
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R-2A
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Evacuation
& Flood
Information
[Open](#)
[Report](#)



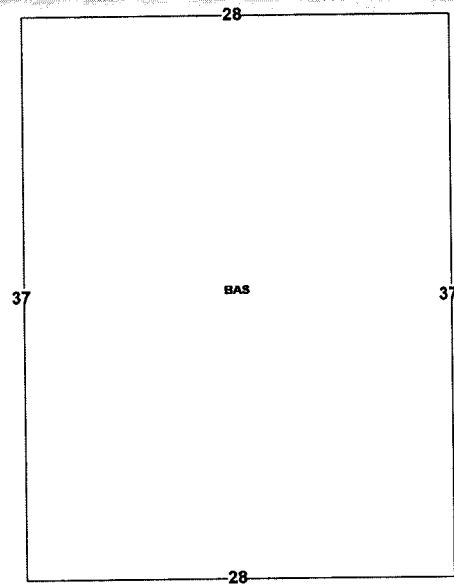
Buildings

Address: 4344 LANGLEY AVE 211, Year Built: 1979, Effective Year: 1979, PA Building ID#: 38723

Structural Elements

DECOR/MILLWORK-AVERAGE
DWELLING UNITS-1
EXTERIOR WALL-BRICK-FACE/VENEER
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-HIP
STORY HEIGHT-10
STRUCTURAL FRAME-WOOD FRAME

Areas - 1036 Total SF
BASE AREA - 1036



Images

None

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 **ATCF II FLORIDA-A LLC** holder of **Tax Certificate No. 00187**, issued the **1st** day of **June, A.D., 2022** 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:

**UNIT 211 BUILDING C BAY OAKS CONDOMINIUM ALSO 1.00% INT IN COMMON ELEMENTS
OR 7306 P 1834**

SECTION 12, TOWNSHIP 1 S, RANGE 29 W

TAX ACCOUNT NUMBER 012316282 (0325-41)

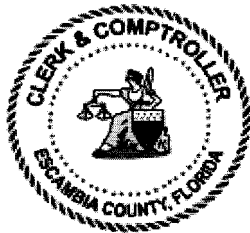
The assessment of the said property under the said certificate issued was in the name of

CHARLES E GIBSON II and JENNIFER JO GIBSON

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 **5th** day of **March 2025**.

Dated this 13th day of May 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



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 #: 01-2316-282 CERTIFICATE #: 2022-187

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

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

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

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

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

Period Searched: November 20, 2004 to and including November 20, 2024 Abstractor: K. GERARD

BY

Michael A. Campbell,
As President
Dated: November 22, 2024

PROPERTY INFORMATION REPORT
CONTINUATION PAGE

November 22, 2024

Tax Account #: **01-2316-282**

1. The Grantee(s) of the last deed(s) of record is/are: **Charles E Gibson II and Jennifer Jo Gibson**

By Virtue of Warranty Deed recorded 3/23/2015 in OR 7317/1571 and Warranty Deed recorded 2/27/2015 - OR 7306/1834

ABSTRACTOR'S NOTE: BOTH OF ABOVE DEEDS HAVE NO NAME OF SIGNATORY FOR LLC INCLUDED AND UPON REVIEW OF SUNBIZ RECORDS WE FIND MANAGING MEMBER TO BE BRANDON R. SPAIN AND NOTARY MAY BE RELATED TO THE SIGNATOR. THIS NOTE IS FOR INFORMATION ONLY.

ABSTRACTOR NOTE: Warranty Deed has the incorrect zip code.

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 JM Trust Investments, LLC recorded 02/27/2015 or 7306/1835**
 - b. Judgment in favor of Capital One Bank (USA) NA recorded 1/11/2023 OR 8915/415**
 - c. Judgment in favor of Portfolio Recovery Associates, LLC recorded 09/16/2021 OR 8618/684**
 - d. Tax Lien in favor of Department of Treasury - Internal Revenue Service recorded 6/20/2016 – OR 7542/1907**

4. Taxes:

Taxes for the year(s) 2021-2023 are delinquent.

Tax Account #: 01-2316-282

Assessed Value: \$50,529.00

Exemptions: HOMESTEAD EXEMPTION

5. We find the following HOA names in our search (if a condominium, the condo docs book and page are included for your review): **BAY OAKS CONDOMINIUM ASSOCIATION INC OR 5910/1542 AND AMENDED OR 6133/1032**

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: MAR 5, 2025

TAX ACCOUNT #: 01-2316-282

CERTIFICATE #: 2022-187

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 2023 tax year.

**CHARLES E GIBSON
JENNIFER JO GIBSON
1014 UNDERWOOD AVE STE E
PENSACOLA FL 32504-8929**

**CHARLES E GIBSON
JENNIFER JO GIBSON
4344 LANGLEY UNIT 211
PENSACOLA FL 32504**

**JM TRUST INVESTMENTS, LLC
4655 WOODBINE RD
PACE, FL 32571**

**PORTFOLIO RECOVERY ASSOCIATES LTD
120 CORPORATE BLVD
NORFOLK, VA 23502**

**DEPARTMENT OF TREASURY
INTERNAL REVENUE SERVICE
400 W BAY ST STE 35045
JACKSONVILLE FL 32202 – 4437**

**JENNIFER GIBSON
2414 REDOUBT AVE
PENSACOLA, FL 32507**

**CAPITAL ONE BANK (USA) NA
15000 CAPITAL ONE DRIVE
RICHMOND, VA 23238**

**BAY OAKS CONDOMINIUM
ASSOCIATION, INC.
4344 LANGLEY AVE
PENSACOLA, FL 32504**

Certified and delivered to Escambia County Tax Collector, this 22nd day of November, 2024.
PERDIDO TITLE & ABSTRACT, INC.



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

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

PROPERTY INFORMATION REPORT

November 22, 2024

Tax Account #:01-2316-282

LEGAL DESCRIPTION EXHIBIT "A"

**UNIT 211 BUILDING C BAY OAKS CONDOMINIUM ALSO 1.00% INT IN COMMON ELEMENTS
OR 7306 P 1834**

SECTION 12, TOWNSHIP 1 S, RANGE 29 W

TAX ACCOUNT NUMBER 01-2316-282(0325-41)

THIS INSTRUMENT PREPARED BY AND RETURN TO:

Jennifer Spain
Allure Title Company
821 E Gadsden Street
Pensacola, Florida 32501
Property Appraisers Parcel Identification (Folio) Numbers: 01-2316-282

Space Above This Line For Recording Data

GENERAL WARRANTY DEED

THIS WARRANTY DEED, made the 27th day of February, 2015 by **Kipling Street, LLC**, a Florida limited liability company, whose post office address is, 821 E Gadsden Street, Pensacola, FL 32501, herein called the grantor, to **Charles E. Gibson, II, and Jennifer Jo Gibson, husband and wife**, whose post office address is 4344 Langley Ave, Unit 211, Pensacola, FL 32514, hereinafter called the Grantees:

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

W I T N E S S E T H: That the grantor, for and in consideration of the sum of TEN AND 00/100'S (\$10.00) Dollars 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, State of Florida, viz.:

Unit No. 211, Building C, of Bay Oaks Condominium, a Condominium according to the Declaration of Condominium thereof recorded in Official Records Book 5910, page 1542, of the Public Records of Escambia County, Florida, and all amendments thereto, together with its undivided share in the common elements.

Subject to easements and restrictions of record.

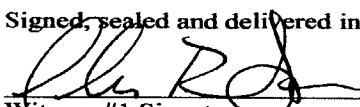
TOGETHER, with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

TO HAVE AND TO HOLD, the same in fee simple forever.

AND, the grantor hereby covenants with said grantees 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, and hereby warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free of all encumbrances, except taxes accruing subsequent to December 31, 2014.

IN WITNESS WHEREOF, the said grantor has signed and sealed these presents the day and year first above written.

Signed, sealed and delivered in the presence of:

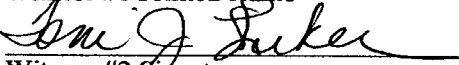


Witness #1 Signature

Jennifer K. Spain

Witness #1 Printed Name

Witness #1 Printed Name



Witness #2 Signature

Toni S. Luker

Witness #2 Printed Name

Witness #2 Printed Name



Kipling Street, LLC

STATE OF FLORIDA
COUNTY OF ESCAMBIA

The foregoing instrument was acknowledged before me this 27th day of February, 2015 by Kipling Street, LLC who is personally known to me or has produced _____ as identification.

SEAL





Notary Public: Jennifer Rose Spain

Printed Notary Name

My Commission Expires: August 13 2016

THIS INSTRUMENT PREPARED BY AND RETURN TO:

Jennifer Spain
Allure Title Company
821 E Gadsden Street
Pensacola, Florida 32501
Property Appraisers Parcel Identification (Folio) Numbers: 01-2316-282

Space Above This Line For Recording Data

GENERAL WARRANTY DEED

THIS WARRANTY DEED, made the 27th day of February, 2015 by Kipling Street, LLC, a Florida limited liability company, whose post office address is, 821 E Gadsden Street, Pensacola, FL 32501, herein called the grantor, to **Charles E. Gibson, II, and Jennifer Jo Gibson, husband and wife**, whose post office address is 4344 Langley Ave, Unit 211, Pensacola, FL 32514, hereinafter called the Grantees:

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

WITNESSETH: That the grantor, for and in consideration of the sum of TEN AND 00/100'S (\$10.00) Dollars 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, State of Florida, viz.:

Unit No. 211, Building C, of Bay Oaks Condominium, a Condominium according to the Declaration of Condominium thereof recorded in Official Records Book 5910, page 1542, of the Public Records of Escambia County, Florida, and all amendments thereto, together with its undivided share in the common elements.

Subject to easements and restrictions of record.

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 grantees 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, and hereby warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free of all encumbrances, except taxes accruing subsequent to December 31, 2014.

IN WITNESS WHEREOF, the said grantor has signed and sealed these presents the day and year first above written.

Signed, sealed and delivered in the presence of:

Heather Felder

Witness #1 Signature

Heather Felder

Witness #1 Printed Name

Olivia Salazar

Witness #2 Signature

Olivia Salazar

Witness #2 Printed Name

[Signature]
Kipling Street, LLC

**STATE OF FLORIDA
COUNTY OF ESCAMBIA**

The foregoing instrument was acknowledged before me this 23rd day of March, 2015 by Kipling Street, LLC who is personally known to me or has produced _____ as identification.

SEAL

[Signature]
Notary Public: Kathryn Wyatt
Printed Notary Name
My Commission Expires:



KATHRYN WYATT
Notary Public, State of Florida
My Comm. Expires Apr. 28, 2016
Commission No. EE 168798



[Department of State](#) / [Division of Corporations](#) / [Search Records](#) / [Search by Entity Name](#) /

Detail by Entity Name

Florida Limited Liability Company
KIPLING STREET, LLC

Filing Information

Document Number	L13000175280
FEI/EIN Number	46-4358613
Date Filed	12/20/2013
Effective Date	12/19/2013
State	FL
Status	ACTIVE
Last Event	REINSTATEMENT
Event Date Filed	05/26/2016

Principal Address

1307 E. Cervantes Street
PENSACOLA, FL 32501

Changed: 06/11/2020

Mailing Address

1307 E. Cervantes Street
PENSACOLA, FL 32501

Changed: 06/11/2020

Registered Agent Name & Address

SPAIN, BRANDON R
1307 E. Cervantes Street
PENSACOLA, FL 32501

Name Changed: 05/26/2016

Address Changed: 06/11/2020

Authorized Person(s) Detail

Name & Address

Title MGRM

SPAIN, BRANDON R
1307 E. Cervantes Street
PENSACOLA, FL 32501

Annual Reports

Report Year	Filed Date
2022	04/27/2022
2023	04/12/2023
2024	05/01/2024

Document Images

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Prepared by:
Jason R. Mosley, of
Mosley Law, PA
4655 Woodbine Rd.
Pace, FL 32571

STATE OF FLORIDA
COUNTY OF ESCAMBIA

MORTGAGE

This Mortgage ("Mortgage") is made and executed as of the 27th of February, 2015, by Charles E. Gibson, II, and Jennifer Jo Gibson, husband and wife, ("Mortgagor"), to JM Trust Investments, LLC, as mortgagee ("Mortgagee").

WITNESSETH:

Mortgagor, for and in consideration of the principal sum set forth in the encumbrance hereafter mentioned, the receipt of which is hereby acknowledged, and other good and valuable considerations, does hereby bargain, sell, convey, and grant unto Mortgagee, its successors and assigns, forever the following described parcel of real property in Escambia County, Florida, to-wit:

Condominium Unit No. 211, Building C, of Bay Oaks Condominium, a condominium according to the Declaration of Condominium recorded in O.R. Book 5910, Page 1542, and all exhibits and amendments thereof, of the Public Records of Escambia County, Florida, as amended by First Amendment of Declaration of Condominium of Bay Oaks Condominium dated April 25, 2007, filed April 26, 2007, recorded in Official Records Book 6133 Pages 1032 - 1037, of the Public Records of Escambia County, Florida, together with a 1% interest in the Common Elements thereof.

and all structures and improvements now or hereafter on said land and all fixtures attached thereto and all rents, issues, proceeds, and property accruing therefrom, and all gas, steam, electric, water and other heating, cooling, cooking, refrigerating, lighting, plumbing, ventilating, irrigating, and power systems, machines, equipment, appliances, fixtures and appurtenances which now or hereafter may pertain to or be used with, in or on said premises, even though they may be detached or detachable. Together with all building materials and equipment of every character and description, all lighting, heating, and plumbing fixtures of every character and description, and all other property and things now owned or hereafter acquired, used, or useful in connection with the construction of the buildings and improvements erected or to be erected on the above-described real estate, wherever the same may be located, whether on or adjacent to said real estate, in storage, or otherwise.

TO HAVE AND TO HOLD the same, together with all and singular the tenements, hereditaments, and appurtenances thereunto belonging or in anywise appertaining to Mortgagee, the successors and assigns of Mortgagee, in fee simple forever.

AND Mortgagor, for Mortgagor and the heirs and legal representatives of Mortgagor, covenants with



Mortgagee, and the successors and assigns of Mortgagee, that Mortgagor is indefeasibly seized of said property in fee simple; that Mortgagor has full power and lawful right to convey the same in fee simple as aforesaid; that it shall be lawful for Mortgagee, its successors and assigns, at all times peaceably and quietly to enter upon, hold, occupy, and enjoy said property and every part thereof; and the said property and every part thereof is free from all encumbrances of every kind and character except as is heretofore or hereafter indicated; and that the Mortgagor will make such further assurances to perfect the fee simple title to said land in Mortgagee, the successors and assigns of Mortgagee, as may reasonably be required; and that Mortgagor does hereby warrant title to said property and every part thereof, and will defend the same against the lawful claims of all persons whomsoever.

This conveyance is intended to be and is a mortgage to secure the payment of that certain promissory note between the Mortgagor and Mortgagee in the amount of Sixty-seven Thousand Dollars (\$67,000.00) executed on February 27, 2015.

AND MORTGAGOR FURTHER COVENANTS AND AGREES AS FOLLOWS:

1. To pay all and singular the principal and interest, and other sums of money payable by virtue of all indebtedness described above, by virtue of any instrument or instruments evidencing one or more future or additional advances to be made under this Mortgage, and by virtue of any provision contained in this Mortgage, promptly on the days that the same respectively become due.

2. To keep perfect and unimpaired the security hereby given and to permit, commit or suffer no waste, impairment or deterioration of the said property or any part thereof.

3. To pay all and singular the taxes, assessments, levies, obligations and encumbrances of every nature now on said property or that hereafter may be levied, assessed or imposed thereon when due and payable according to law and before they become delinquent; and if the same not be promptly paid, Mortgagee may, at any time either before or after delinquency, pay the same without waiving or affecting its right to foreclose this mortgage or any other right hereunder and all sums so paid shall become a part of the indebtedness secured hereby and at the option of Mortgagee, shall bear interest from the date of each such payment at a rate one percentage point greater than the regular interest rate as provided in the note; provided, that the Mortgagor shall not, in any event, be liable to pay interest in excess of the highest rate permitted by law.

4. To keep the improvements now or hereafter on the mortgaged property insured against loss by fire, windstorm and other hazards, casualties and contingencies in such amounts and for such periods as may be required by Mortgagee and to pay promptly when due all premiums for such insurance and if such premiums not be promptly paid, Mortgagee may, at any time either before or after delinquency, pay the same without waiving or affecting its right to foreclose this Mortgage or any other right hereunder and all sums so paid shall become a part of the indebtedness secured hereby and at the option of Mortgagee shall bear interest from the date of each such payment at a rate one percentage point greater than the regular interest rate as provided in the Note, provided, that the Mortgagor shall not in any event be liable to pay interest in excess of the highest rate permitted by law. The amounts of insurance required by Mortgagee shall be the minimum amounts for which said insurance may be written and the Mortgagor shall maintain such additional insurance as may be necessary to meet and fully comply with all co-insurance requirements contained in any of said policies to the end that Mortgagee shall not be a co-insurer thereunder. All insurance shall be carried in a company or companies approved by Mortgagee and all policies and renewals thereof shall be delivered to and held by Mortgagee. Each policy of insurance shall have attached to it a loss payable clause in favor of and in form acceptable to Mortgagee. In event any sum of money becomes payable under any such policy, Mortgagee shall have the option to receive and apply the same on account of the indebtedness secured hereby or to permit the Mortgagor to receive and use it or any part thereof, without thereby waiving or impairing any

right, lien, or equity under or by virtue of the Mortgage. Mortgagee is empowered to adjust, compromise, submit to arbitration and appraisal and to collect and apply to the indebtedness secured hereby any claim for loss arising under any such insurance policy and to that end it is irrevocably appointed attorney-in-fact of Mortgagor to do all acts and execute all instruments necessary or appropriate for such purpose.


5. The Mortgagee shall have the right from time to time to expend such sums as it shall deem necessary to keep the improvements on said mortgaged property in good condition and repair, and all sums so expended shall be added to and become a part of the principal indebtedness secured by this Mortgage and shall bear interest and be payable as herein provided for the payment of such principal indebtedness and interest and the lien of this Mortgage shall extend to and secure the same.

6. That in the event a suit shall be instituted to foreclose this Mortgage, Mortgagee, its successors or assigns, shall be entitled to apply at any time pending such foreclosure suit to the court having jurisdiction thereof for the appointment of a receiver for all and singular the mortgaged property and of all rent, income, profits, issues and revenues thereof, from whatsoever source derived; and thereupon it is hereby expressly covenanted and agreed that the court shall forthwith appoint a receiver of said mortgaged property, all and singular, and of such rents, income, profits, issues and revenues thereof, from whatsoever source derived, with the usual powers and duties of receivers in like cases and such appointment shall be made by such court as a matter of strict right to Mortgagee, its successors or assigns, without reference to the adequacy or inadequacy of the value of the property hereby mortgaged or to the solvency or insolvency of the Mortgagor, his legal representatives or assigns, and that such rents, profits, incomes, issues and revenues shall be applied by such receiver to the payment of the mortgage indebtedness, costs and charges according to the order of said court.

7. In the event of any breach of this Mortgage of even date or default on the part of Mortgagor, or in the event that each and every stipulation, agreement, condition, and covenant of any promissory notes or Additional Advance Agreements mentioned above, or of any instruments secured by this Mortgage, or breach of any instruments secured by this Mortgage, or breach of any instruments securing any of the promissory notes and Additional Advance Agreements set forth above, are not duly, properly and fully performed, then in either or any such event all sums secured hereby remaining unpaid, with interest thereon, and all other sums of money secured hereby, shall become due and payable forthwith, or thereafter, at the option of Mortgagee, or its assigns, as fully and completely as if all of the said sums and moneys were originally stipulated to be paid on such date, anything in said promissory notes, Additional Advance Agreements, or other instruments or in this Mortgage to the contrary notwithstanding; and thereupon or thereafter, at the option of Mortgagee, or its assigns, without notice or demand, suit at law or an equity may be prosecuted as if all sums and moneys secured hereby had matured prior to its institution. Mortgagee, or its assigns, may foreclose this Mortgage, as to the amount so declared due and payable, and the mortgaged premises shall be sold to satisfy and pay the same with costs, attorney's fees, expenses and allowances.

8. This Mortgage shall become due and payable forthwith at the sole option of the Mortgagee if the Mortgagor shall convey away said premises or sell same under contract or if the legal or equitable title to said premises shall become vested in any other person or persons in any manner whatsoever; and it is expressly understood and agreed that in the event the Mortgagee is otherwise agreeable to the non-exercise of its said option, it may, as a condition or inducement to such non-exercise, require changes in the terms of this Mortgage and any note and Additional Advance Agreements the payment of which are secured hereby, to include without limitation, changes in the interest rate, amortization period and amount of monthly principal and interest installments.

9. That Mortgagor will not erect or permit to be erected any new building or structure on any of the land hereby mortgaged or add to, or permit to be added to, any of the existing improvements thereon without first having the written consent of Mortgagee; and in the event of any violation of this stipulation all



sums evidenced by said note and secured by this Mortgage, or either, shall immediately become due and payable and the mortgage forecloseable therefor, at the option of Mortgagee.

10. If foreclosure proceedings of any prior mortgage, or any second mortgage or any superior or junior lien of any kind upon the said mortgaged property or any part thereof (to include, without limitation, such liens held by Mortgagee) shall be instituted, Mortgagee may, at its option, immediately or thereafter declare this mortgage and all or any part of the indebtedness secured hereby due and payable forthwith, and thereupon may at its option proceed to foreclose this mortgage, all without notice. Mortgagee shall not invoke this paragraph if Mortgagor can provide adequate assurances that the lien can be satisfied in its entirety without jeopardizing the Mortgagee's interest.

11. To pay all and singular the costs, charges and expenses, including reasonable attorneys' fees and costs of abstracts of title, incurred or paid at any time by Mortgagee or its assigns in collecting or attempting to collect the indebtedness secured hereby or in foreclosing or attempting to foreclose this Mortgage or in enforcing any of its rights hereunder or incurred or paid by it because of the failure on the part of the Mortgagor promptly and fully to perform the agreements and covenants of the instrument or instruments evidencing the indebtedness secured hereby and this Mortgage; and said costs, charges and expenses shall be immediately due and payable and shall be secured by the lien of this Mortgage.

12. That, in order more fully to protect the security of this Mortgage, the Mortgagor, together with, and in addition to, the monthly payments under the terms of the note secured hereby, on the monthly due date of each monthly payment until said note is fully paid, will pay to Mortgagee, at Mortgagee's option exercisable at any time, the equivalent of one-twelfth (1/12) of the estimated annual taxes, assessments and insurance premiums on the real estate security hereinabove described, to be used by Mortgagee to pay said taxes, assessments, and insurance premiums. A breach of this obligation shall forthwith render all sums hereby, including accrued interest, immediately due and payable without notice and this Mortgage shall be forecloseable without notice, all at the option of Mortgagee, and waiver by Mortgagee of one or more breaches shall not constitute a waiver of any other or subsequent breach.

13. The Mortgagor does also hereby assign, transfer, set over and pledge to Mortgagee, its successors and assigns, as further security and means for the discharge of the indebtedness, obligations, undertakings and liabilities secured hereby and those evidenced hereby, all leases of all or any part of the property hereby mortgaged now made, executed or delivered, whether written or verbal, or to be hereafter made, executed or delivered, whether written or verbal, or to be hereafter made, be the same written or verbal, and all of the rents, issues and profits of the said property and the improvements now or hereafter thereon, which rents, issues and profits may become due and payable at any time during the life of this Mortgage when any amount shall be due and unpaid by the Mortgagor hereunder or when the Mortgagor shall otherwise be in default hereunder, whether said rents, issues and profits shall be due from the present or any future tenants or lessees thereof, with full power and authority in Mortgagee or its assigns to collect and receive the same from said tenants or lessees or from any real estate agent or other person collecting the same, and to give proper receipts and acquittances therefor and after paying attorneys' fees and other expenses incurred in collecting the same to apply the net proceeds of such collection upon any and all indebtedness, obligations, undertakings or liabilities of the Mortgagor hereunder.

14. To the extent of the indebtedness of the Mortgagor to Mortgagee secured hereby Mortgagee is hereby subrogated to the lien or liens and to the rights of the owners and holders thereof of each and every mortgage, lien or other encumbrance on the land described herein which is paid or satisfied, in whole or in part, from the proceeds of the loan secured by this Mortgage or from the proceeds of any future or additional advances, and the liens of said mortgages or other encumbrances, shall be and the same and each of them hereby are preserved and shall pass to and be held by Mortgagee herein as security for the indebtedness to Mortgagee hereby secured, to the same extent that it would have been preserved and would have been passed

22
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to and been held by Mortgagee had it been duly and regularly assigned, transferred, set over and delivered unto Mortgagee and separate deed of assignment, notwithstanding the fact that the same may be satisfied and cancelled of record, it being the intention that the same will be satisfied and canceled of record by the holders thereof at or about the time of the recording of this Mortgage.

15. To the extent of the indebtedness, Mortgagor grants to Mortgagee a security interest in any and all payments, awards, judgments or settlements, including interest thereon, to which Mortgagor may be or may become entitled or which Mortgagor may receive by reason of injury or damage to, or loss of, the premises or any part thereof as a result of the exercise of the right of eminent domain. Notwithstanding any injury or damage to, or loss of, the premises or any part thereof as a result of the exercise of the right of eminent domain, Mortgagor shall continue to pay the indebtedness. All sums paid or payable to Mortgagor by reason of any injury or damage to, or loss of, the premises or any part thereof as a result of the exercise of the right of eminent domain shall be applied as follows: At Mortgagee's option and at Mortgagee's sole discretion, Mortgagee may either (i) apply the sum or any part thereof to the indebtedness, or (ii) require Mortgagor to repair, replace or reconstruct the premises or any part thereof and disburse such sums to Mortgagor to be applied against the costs and expenses thereof as incurred or paid by Mortgagor.

16. Mortgagor shall permit any person designated by Mortgagee to visit and inspect the premises, to examine the books of account and other records of Mortgagor with respect to the premises, and to discuss the affairs, finances and accounts of Mortgagor with and to be advised as to the same by a knowledgeable and duly authorized officer of Mortgagor, all at such reasonable times and intervals as Mortgagee may desire.


17. Mortgagor shall not create any liens or encumbrances on the real property which are junior or inferior in terms of priority, to this Mortgage, nor sell, convey or transfer its interest in the real property unless Mortgagee shall give its consent in writing prior to such act or acts. A breach of this provision on the part of the Mortgagor shall constitute a default under the provisions hereof, giving Mortgagee the right of acceleration of the maturity of the indebtedness secured hereby under the provisions hereof.

18. Environmental Protection:

A. Mortgagor represents and agrees that Mortgagor has not caused and will not cause or permit any hazardous material to be brought upon, kept, or used in or about the demised premises by Mortgagor, Mortgagor's agents, employees, contractors, or invitees, except for such hazardous material as is necessary to Mortgagor's business; provided that any such hazardous material permitted on the premises, and all containers therefore, have been and shall be used, kept, stored, and disposed of in a manner that complies with all federal, state, and local laws or regulations applicable to such hazardous material.

B. Mortgagor represents and agrees that Mortgagor has not and shall not discharge, leak, or emit, or permit to be discharged, leaked, or emitted, any material into the atmosphere, ground, sewer system, or any body of water, if that material (as is reasonably determined by any governmental authority) does or may pollute or contaminate the same, or may adversely affect (1) the health, welfare, or safety of persons, whether located on the demised premises or elsewhere, or (2) the condition, use, or enjoyment of the demised premises or any other real or personal property.

C. As used in this paragraph, the term "hazardous material" means (1) any "hazardous waste" as defined by the Resource Conservation and Recovery Act of 1976, as amended from time to time, and regulations promulgated thereunder; (2) any "hazardous substance" as defined by the Comprehensive Environmental Response Compensation and Liability Act of 1980, as amended from time to time, and regulations promulgated thereunder; (3) any oil, petroleum products, and their by-products; and (4) any substance that is or becomes regulated by any federal, state, or local governmental authority.

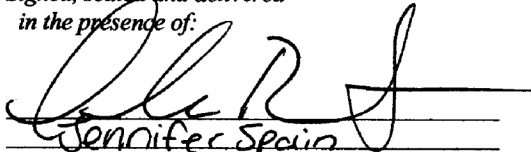



D. Mortgagor hereby agrees Mortgagor shall be fully liable for all costs and expenses related to the use, storage, and disposal of hazardous material kept or permitted on the demised premises by Mortgagor, and Mortgagor shall give immediate notice to Mortgagee of any violation or potential violation of the foregoing provisions. Mortgagor shall defend, indemnify and hold harmless Mortgagee and its agents from and against any claims, demands, penalties, fines, liabilities, settlements, damages, costs, or expenses (including, without limitation, attorney and consultant fees, court costs, and litigation expenses) of whatever kind or nature, known or unknown, contingent or otherwise, arising out of or in any way related to (1) the presence, disposal, release, or threatened release of any hazardous material that is on, from, or affecting the soil, water, vegetation, buildings, personal property, persons, animals, or otherwise; (2) any personal injury (including wrongful death) or property damage (real or personal) arising out of or related to any such hazardous material; (3) any lawsuit brought or threatened, settlement reached, or government order relating to any such hazardous material; or (4) any violation of any laws applicable thereto.

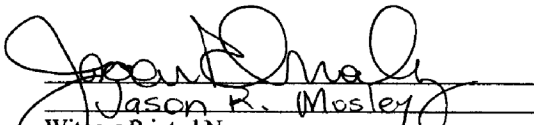
E. The failure of the Mortgagor to comply fully with all requirements in subparagraphs A through D, inclusive, shall constitute a default under this Mortgage and under the note or other obligations secured thereby.


IN WITNESS WHEREOF, the Mortgagor has caused this Mortgage to be executed the day and year first above written.

*Signed, sealed and delivered
in the presence of:*


Jennifer Spain
Witness Printed Name


Charles E. Gibson, II


Jason R. Mosley
Witness Printed Name


Jennifer Jo Gibson

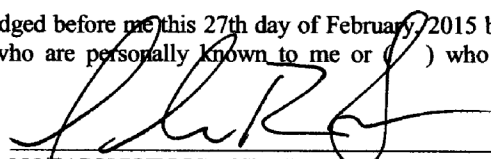


STATE OF FLORIDA
COUNTY OF ESCAMBIA

The foregoing instrument was acknowledged before me this 27th day of February, 2015 by Charles E. Gibson, II, and Jennifer Jo Gibson, () who are personally known to me or () who produced as identification.

Florida DL




NOTARY PUBLIC - STATE OF FLORIDA

Printed Name: Jennifer Spain

My Commission Expires: August 13 2016



EXHIBIT "A"

LEGAL DESCRIPTION

Unit No. 211, Building C, of Bay Oaks Condominium, a Condominium according to the Declaration of Condominium thereof recorded in Official Records Book 5910, page 1542, of the Public Records of Escambia County, Florida, and all amendments thereto, together with its undivided share in the common elements.

Recorded in Public Records 9/8/2021 9:31 AM OR Book 8613 Page 116,
Instrument #2021098727, Pam Childers Clerk of the Circuit Court Escambia
County, FL

Filing # 133764485 E-Filed 08/31/2021 01:50:53 PM

**IN THE COUNTY COURT IN AND
FOR ESCAMBIA COUNTY, FLORIDA**

CASE NO: 2020 SC 000320

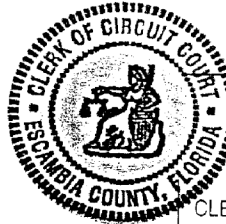
PORTFOLIO RECOVERY ASSOCIATES, LLC
120 CORPORATE BLVD
NORFOLK, VA 23502

Plaintiff

vs.

CHARLES GIBSON II
1014 UNDERWOOD AVE E
PENSACOLA, FL 32504

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: [Signature] D.C.
DATE: 9/16/21

FINAL JUDGMENT

At a Small Claims Pretrial Conference on June 23, 2021, the Plaintiff appeared but the
defendant did not after proper Notice. As a result, the plaintiff is entitled to a Final Judgment
and it is,

ORDERED AND ADJUDGED that the plaintiff recover from the defendant, CHARLES
GIBSON II, \$1,139.28, plus court costs of \$378.50, for all of which let execution issue.

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

[Signature]
JUDGE PAT KINSEY
on 08/28/2021 15:11:41 0094202

Copies furnished to:
HAYT, HAYT & LANDAU, P.L.
Attorney for Plaintiff

Defendant

HHL File # 427851
Last 4 Digits of Account # [REDACTED]

Form 668 (Y)(c) (Rev. February 2004)	10194 Department of the Treasury - Internal Revenue Service Notice of Federal Tax Lien				
Area: SMALL BUSINESS/SELF EMPLOYED AREA #7 Lien Unit Phone: (800) 913-6050	Serial Number <div style="text-align: right;">216487216</div>	For Optional Use by Recording Office			
As provided by section 6321, 6322, and 6323 of the Internal Revenue Code, we are giving a notice that taxes (including interest and penalties) have been assessed against the following-named taxpayer. We have made a demand for payment of this liability, but it remains unpaid. Therefore, there is a lien in favor of the United States on all property and rights to property belonging to this taxpayer for the amount of these taxes, and additional penalties, interest, and costs that may accrue.					
Name of Taxpayer JENNIFER N GIBSON					
Residence 2414 REDOUBT AVE PENSACOLA, FL 32507					
IMPORTANT RELEASE INFORMATION: For each assessment listed below, unless notice of the lien is refiled by the date given in column (e), this notice shall, on the day following such date, operate as a certificate of release as defined in IRC 6325(a).					
Kind of Tax (a)	Tax Period Ending (b)	Identifying Number (c)	Date of Assessment (d)	Last Day for Refiling (e)	Unpaid Balance of Assessment (f)
1040	12/31/2010	XXX-XX [REDACTED]	05/05/2014	06/04/2024	6266.35
1040	12/31/2011	XXX-XX [REDACTED]	04/28/2014	05/28/2024	8827.45
Place of Filing CLERK OF CIRCUIT COURT ESCAMBIA COUNTY PENSACOLA, FL 32595					Total \$ 15093.80
This notice was prepared and signed at <u>BALTIMORE, MD</u> , on this, the <u>09th</u> day of <u>June</u> , <u>2016</u> .					
Signature <u><i>Deann Bender</i></u> for DEANN BENDER			Title ACS W&I (800) 829-7650 <div style="text-align: right;">13-00-0000</div>		
<small>(NOTE: Certificate of officer authorized by law to take acknowledgment is not essential to the validity of Notice of Federal Tax lien Rev. Rul. 71-466, 1971 - 2 C.B. 409)</small>					
Part 1 - Kept By Recording Office			Form 668(Y)(c) (Rev. 2-2004) CAT. NO 60025X		

Filing # 163907890 E-Filed 12/31/2022 02:27:53 PM

CAPITAL ONE BANK (USA), N.A.,
15000 CAPITAL ONE DRIVE
RICHMOND VA, 23238

Plaintiff,

IN THE COUNTY COURT IN AND FOR
ESCAMBIA COUNTY, FLORIDA

vs.

CASE NO: 2019 SC 000041

JENNIFER J GIBSON
4344 LANGLEY AVE APT C211
PENSACOLA FL, 32504

Defendant.

_____ /

FINAL JUDGMENT

At a Small Claims Pretrial Conference on March 5, 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.

ORDERED AND ADJUDGED that the plaintiff shall recover from Defendant, JENNIFER J GIBSON, \$3818.64, for which let execution issue.

It is further ordered and adjudged that the Defendant shall complete Florida Small Claims Rules Form 7.343 (Fact Information Sheet) and return it to plaintiff's attorney within 45 days from the date of this final judgment, unless the final judgment is satisfied or a motion for new trial or notice of appeal is filed.

Jurisdiction of this case is retained to enter further orders that are proper to compel the Defendant to complete form 7.343 and return it to the plaintiff's attorney.

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

Copies furnished to:

Joseph F. Rosen, Esq.
Attorney for Plaintiff
Pollack & Rosen, P.A.
806 Douglas Road, Suite 200
Coral Gables, Florida 33134
Telephone No: 305-448-0006
LegalPleadings@Pollackrosen.com

JENNIFER J GIBSON
4344 LANGLEY AVE APT C211 PENSACOLA FL, 32504


Signed by COUNTY COURT JUDGE PAT KINSEY
on 12/30/2022 09:16:50 GxBHrmm

MATTER NO: 3216591

CAPITAL ONE BANK (USA),N.A.,
15000 CAPITAL ONE DRIVE
RICHMOND VA, 23238

Plaintiff,

vs.

JENNIFER J GIBSON
4344 LANGLEY AVE APT C211
PENSACOLA FL, 32504

Defendant.

_____ /

IN THE COUNTY COURT IN AND FOR
ESCAMBIA COUNTY, FLORIDA

SMALL CLAIMS DIVISION

CASE NO: 2019 SC 000041

FACT INFORMATION SHEET

Full Legal Name: _____

Nicknames or Aliases: _____

Residence Address: _____

Mailing Address (if different): _____

Telephone Numbers: (Home) (____) _____ (Business) (____) _____

Name of Employer: _____

Address of Employer: _____

Position or Job Description: _____

Rate of Pay: \$ _____ per _____

Average Paycheck: \$ _____ per _____

Average Commissions or Bonuses: \$ _____ per _____

Commissions or bonuses are based on _____

Other Personal Income: \$ _____ per _____

(Explain details on the back of this sheet or on an additional sheet if necessary.)

Social Security Number: ____ - ____ - ____ Birthdate: ____ / ____ / ____

Driver's License Number: _____

Marital Status: _____

Spouse's Name: _____

Spouse's Address (if different): _____

Spouse's Social Security Number: ____-____-____ Birthdate: ____/____/____

Spouse's Employer: _____

Spouse's Average Paycheck/Income: \$_____ per _____

Other Family Income: \$_____ per _____ (Explain details on
back of this sheet or an additional sheet if necessary.)

Describe all other accounts or investments you may have, including stocks, mutual funds, savings
bonds, or annuities, on the back of this sheet or an additional sheet if necessary.

Names and Ages of All Your Children (and addresses if not living with you): _____

Child Support or Alimony Paid: \$_____ per _____

Names of Others You Live With: _____

Who is Head of Your Household? ____ You ____ Spouse ____ Other Person

Checking Account at: _____ Account # _____

Savings Account at: _____ Account # _____

For Real Estate (land) You Own or Are Buying:

Address: _____

All Names on Title: _____

Mortgage Owed to: _____

Balance Owed: \$_____

Monthly Payment: \$_____

(Attach a copy of the deed or mortgage, or list the legal description of the property on the back of this
sheet or on an additional sheet if necessary. Also provide the same information on any other property
you own or are buying.)

For All Motor Vehicles You Own or Are Buying:

Year/Make/Model	_____	_____
Color	_____	_____
Vehicle ID #	_____	_____
Tag #	_____	_____
Mileage	_____	_____
Names on Title	_____	_____
Present Value	\$ _____	\$ _____
Loan Owed to	_____	_____
Balance on Loan	\$ _____	\$ _____
Monthly Payment	\$ _____	\$ _____

(List all other automobiles, as well as other vehicles, such as boats, motorcycles, bicycles, or aircraft, on the back of this sheet or on an additional sheet if necessary.)

Have you given, sold, loaned or transferred any real or personal property worth more than \$100 to any person in the last year? ____ If your answer is "yes," describe the property, market value and sale price, and give the name and address of the person who received the property.

Does anyone owe you Money? ____ Amount owed: \$ _____

Name and Address of Person Owing Money: _____

Reason money is owed: _____

Please attach copies of the following:

- a. Your last pay stub.
- b. Your last 3 statements for each bank, savings, credit union or other financial account.
- c. Your motor vehicle registrations and titles.
- d. Any deeds or titles to any real or personal property you own or are buying, or leases to property you are renting.

UNDER PENALTY OF PERJURY, I SWEAR OR AFFIRM THAT THE FOREGOING ANSWERS
ARE TRUE AND COMPLETE.

JENNIFER J GIBSON

STATE OF FLORIDA
COUNTY OF _____.

The foregoing instrument was acknowledged before me on _____, by
_____, who is personally known to me or has produced _____ as
identification and who did/did not take an oath.

WITNESS my hand and official seal, on _____.

NOTARY PUBLIC, STATE OF AT LARGE

My Commission Expires:

MAIL OR DELIVER THIS FORM TO

Pollack & Rosen, P.A.
806 Douglas Road, Suite 200
Coral Gables, Florida 33134

MATTER NO: 3216591

STATE OF FLORIDA
COUNTY OF ESCAMBIA

CERTIFICATE OF NOTICE OF MAILING
NOTICE OF APPLICATION FOR TAX DEED

CERTIFICATE # 00187 of 2022

I, PAM CHILDERS, CLERK OF THE CIRCUIT COURT OF ESCAMBIA COUNTY, FLORIDA, do hereby certify that I did on January 16, 2025, mail a copy of the foregoing Notice of Application for Tax Deed, addressed to:

CHARLES E GIBSON II 1014 UNDERWOOD AVE STE E PENSACOLA, FL 32504-8929	JENNIFER JO GIBSON 1014 UNDERWOOD AVE STE E PENSACOLA, FL 32504-8929
JM TRUST INVESTMENTS, LLC 4655 WOODBINE RD PACE, FL 32571	CAPITAL ONE BANK (USA) NA 15000 CAPITAL ONE DRIVE RICHMOND, VA 23238
CHARLES E GIBSON 4344 LANGLEY UNIT 211 PENSACOLA FL 32504	JENNIFER JO GIBSON 4344 LANGLEY UNIT 211 PENSACOLA FL 32504
PORTFOLIO RECOVERY ASSOCIATES LTD 120 CORPORATE BLVD NORFOLK, VA 23502	JENNIFER GIBSON 2414 REDOUBT AVE PENSACOLA, FL 32507
BAY OAKS CONDOMINIUM ASSOCIATION, INC. 4344 LANGLEY AVE PENSACOLA, FL 32504	IRS COLLECTION ADVISORY GROUP 400 W BAY STREET STOP 5710 JACKSONVILLE FL 32202

WITNESS my official seal this 16th day of January 2025.

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 5, 2025, UNLESS THE TAXES ARE PAID. SHOULD YOU NEED FURTHER INFORMATION CONTACT THE CLERK OF THE CIRCUIT COURT IMMEDIATELY AT 850-595-3793.

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That ATCF II FLORIDA-A LLC holder of Tax Certificate No. 00187, issued the 1st day of June, A.D., 2022 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:

**UNIT 211 BUILDING C BAY OAKS CONDOMINIUM ALSO 1.00% INT IN COMMON ELEMENTS
OR 7306 P 1834**

SECTION 12, TOWNSHIP 1 S, RANGE 29 W

TAX ACCOUNT NUMBER 012316282 (0325-41)

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

CHARLES E GIBSON II and JENNIFER JO GIBSON

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 **5th day of March 2025**.

Dated this 17th day of January 2025.

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

IF THE PROPERTY PROCEEDS TO SALE, YOU WILL RECEIVE NOTICE FROM US REGARDING SURPLUS FUNDS. YOU MAY CLAIM THE FUNDS DIRECTLY FROM OUR OFFICE, FREE OF CHARGE. PAYING A FEE FROM THE SURPLUS FOR ASSISTANCE FROM A THIRD PARTY IS NOT REQUIRED.

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Dated this 16th day of January 2025.

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Post Property:

4344 LANGLEY AVE 211 32504



PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

By:
Emily Hogg
Deputy Clerk

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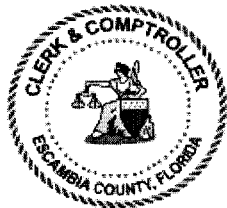
Dated this 16th day of January 2025.

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Personal Services:

CHARLES E GIBSON II
1014 UNDERWOOD AVE STE E
PENSACOLA, FL 32504-8929

PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA



By:
Emily Hogg
Deputy Clerk

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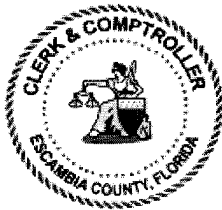
Dated this 16th day of January 2025.


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.

Personal Services:

JENNIFER JO GIBSON
1014 UNDERWOOD AVE STE E
PENSACOLA, FL 32504-8929

PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA



By: 
Emily Hogg
Deputy Clerk

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ESCAMBIA COUNTY SHERIFF'S OFFICE
ESCAMBIA COUNTY, FLORIDA

NON-ENFORCEABLE RETURN OF SERVICE

0325-41

Document Number: ECSO25CIV002554NON

Agency Number: 25-003062

Court: TAX DEED

County: ESCAMBIA

Case Number: CERT NO 00187 2022

Attorney/Agent:

PAM CHILDERS
CLERK OF COURT
TAX DEED

Plaintiff: RE: CHARLES E GIBSON AND JENNIFER JO GIBSON

Defendant:

Type of Process: NOTICE FOR APPLICATION FOR TAX DEED

Received this Writ on 1/28/2025 at 9:03 AM and served same at 9:18 AM on 1/29/2025 in ESCAMBIA COUNTY, FLORIDA, by serving POST PROPERTY , the within named, to wit: , .

POSTED TO THE PROPERTY AS INSTRUCTED BY THE CLERKS OFFICE

CHIP W SIMMONS, SHERIFF
ESCAMBIA COUNTY, FLORIDA

By:

J. Carnley 926

J. CARNLEY, CPS

Service Fee: \$40.00

Receipt No: BILL

Printed By: LCMITCHE

WARNING

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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 5th day of March 2025.

Dated this 16th day of January 2025.

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:

4344 LANGLEY AVE 211 32504



PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

By:
Emily Hogg
Deputy Clerk

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RECEIVED
2025 JAN 28 AM 9:00
ESCAMBIA COUNTY
CLERK'S OFFICE
CIVIL UNIT

ESCAMBIA COUNTY SHERIFF'S OFFICE
ESCAMBIA COUNTY, FLORIDA

NON-ENFORCEABLE RETURN OF SERVICE

032S.41

Document Number: ECSO25CIV002514NON

Agency Number: 25-002992

Court: TAX DEED

County: ESCAMBIA

Case Number: CERT#00187 2022

Attorney/Agent:

PAM CHILDERS
CLERK OF COURT
TAX DEED

Plaintiff: RE: JENNIFER JO GIBSON

Defendant:

Type of Process: NOTICE OF APPLICATION FOR TAX DEED

Substitute

Received this Writ on 1/28/2025 at 8:58 AM and served same on JENNIFER JO GIBSON , in ESCAMBIA COUNTY, FLORIDA, at 1:30 PM on 1/29/2025 by leaving a true copy of this Writ together with a copy of the initial pleadings, if any, with the date and hour of service endorsed thereon by me, at the within named individual's usual place of abode, with a person residing therein who is 15 years of age, or older, to wit: CHARLES GIBSON II, HUSBAND, as a member of the household and informing said person of their contents.

CHIP W SIMMONS, SHERIFF
ESCAMBIA COUNTY, FLORIDA

By: _____

J. Carnley 926
J. CARNLEY, CPS

Service Fee: \$40.00
Receipt No: BILL

Printed By: LSTRAVIS

WARNING

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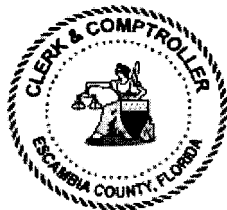
Dated this 16th day of January 2025.

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Personal Services:

JENNIFER JO GIBSON
1014 UNDERWOOD AVE STE E
PENSACOLA, FL 32504-8929

PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA



By:
Emily Hogg
Deputy Clerk

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RECEIVED
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA
JAN 20 2025
PAM CHILDERS

ESCAMBIA COUNTY SHERIFF'S OFFICE
ESCAMBIA COUNTY, FLORIDA

NON-ENFORCEABLE RETURN OF SERVICE

0325.41

Document Number: ECSO25CIV002509NON

Agency Number: 25-002991

Court: TAX DEED

County: ESCAMBIA

Case Number: CERT#00187 2022

Attorney/Agent:

PAM CHILDERS
CLERK OF COURT
TAX DEED

Plaintiff: RE: CHARLES E GIBSON II

Defendant:

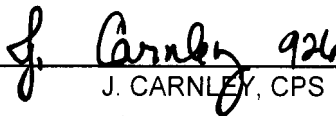
Type of Process: NOTICE OF APPLICATION FOR TAX DEED

Individual

Received this Writ on 1/28/2025 at 8:58 AM and served same on CHARLES E GIBSON II , at 1:30 PM on 1/29/2025 in ESCAMBIA COUNTY, FLORIDA, by delivering a true copy of this Writ together with a copy of the initial pleadings, if any, with the date and hour of service endorsed thereon by me.

CHIP W SIMMONS, SHERIFF
ESCAMBIA COUNTY, FLORIDA

By:

 926

J. CARNLEY, CPS

Service Fee: \$40.00

Receipt No: BILL

Printed By: LSTRAVIS

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Personal Services:

CHARLES E GIBSON II
1014 UNDERWOOD AVE STE E
PENSACOLA, FL 32504-8929

PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA



By:
Emily Hogg
Deputy Clerk

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CHARLES E GIBSON II [0325-41]
1014 UNDERWOOD AVE STE E
PENSACOLA, FL 32504-8929

9171 9690 0935 0128 0595 81

JENNIFER JO GIBSON [0325-41]
1014 UNDERWOOD AVE STE E
PENSACOLA, FL 32504-8929

9171 9690 0935 0128 0595 98

JM TRUST INVESTMENTS, LLC
[0325-41]
4655 WOODBINE RD
PACE, FL 32571

CAPITAL ONE BANK (USA) NA
[0325-41]
15000 CAPITAL ONE DRIVE
RICHMOND, VA 23238

9171 9690 0935 0128 0594 68

9171 9690 0935 0128 0594 75

CHARLES E GIBSON [0325-41]
4344 LANGLEY UNIT 211
PENSACOLA FL 32504

JENNIFER JO GIBSON [0325-41]
4344 LANGLEY UNIT 211
PENSACOLA FL 32504

9171 9690 0935 0128 0594 51

9171 9690 0935 0128 0594 44

PORTFOLIO RECOVERY ASSOCIATES
LTD [0325-41]
120 CORPORATE BLVD
NORFOLK, VA 23502

JENNIFER GIBSON [0325-41]
2414 REDOUBT AVE
PENSACOLA, FL 32507

9171 9690 0935 0128 0594 37

9171 9690 0935 0128 0594 20

BAY OAKS CONDOMINIUM
ASSOCIATION, INC. [0325-41]
4344 LANGLEY AVE
PENSACOLA, FL 32504

IRS COLLECTION ADVISORY GROUP
[0325-41]
400 W BAY STREET
STOP 5710
JACKSONVILLE FL 32202

9171 9690 0935 0128 0594 13

9171 9690 0935 0128 0594 06

✓
contact
w/
owner

CERTIFIED MAIL™



9171 9690 0935 0128 0594 44

PENSACOLA FL 325

28 JUN 2025 PM 2:21



quadiant

FIRST-CLASS MAIL
IMI

\$008.16

01/27/2025 ZIP 32502
043M31219251

US POSTAGE

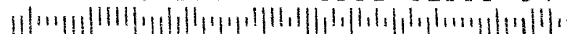
Pam Childers
Clerk of the Circuit Court & Comptroller
Official Records
221 Palafox Place, Suite 110
Pensacola, FL 32502

JENNIFER JO GIBSON [0325-41]
4344 LANGLEY UNIT 211
PENSACOLA FL 32504

NIXIE 326 DE 1 0002/04/25

RETURN TO SENDER
INSUFFICIENT ADDRESS
UNABLE TO FORWARD

BC: 32502583335 *0532-01553-04-09



1 9 2 8 0 0 0 0 0 1 0 0 0 0 0 0 0 0

IA
32504-05333

CERTIFIED MAIL™

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



PENSACOLA FL 325

28 JAN 2025 PM 2:41

9171 9690 0935 0128 0594 51



quadiant

FIRST-CLASS MAIL
IMI

\$008.16

01/27/2025 ZIP 32502
043M31219251

US POSTAGE

CLERK
2025 FEB 10 10:00 AM
PENSACOLA, FL 32502

CHARLES E GIBSON [0325-41]
4344 LANGLEY UNIT 211
PENSACOLA FL 32504

9303020200000000

IA

325045025833

NIXIE

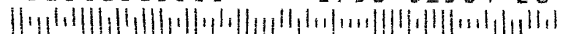
326 DE 1

0002/04/25

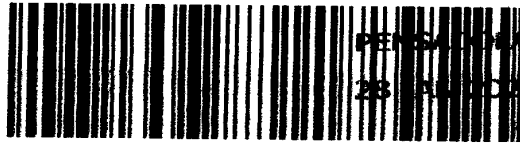
RETURN TO SENDER
INSUFFICIENT ADDRESS
UNABLE TO FORWARD

BC: 32502583335

*2738-01364-28-35



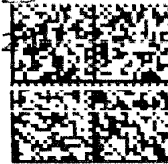
CERTIFIED MAIL™



PENSACOLA FL 325

28 JAN 2025 PM 2:15

9171 9690 0935 0128 0594 20



quadiant

FIRST-CLASS MAIL
IMI

\$008.16⁰⁰

01/27/2025 ZIP 32502
043M31219251

US POSTAGE

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

Handwritten: JNL

JENNIFER GIBSON [0325-41]
2414 REDOUBT AVE
PENSACOLA, FL 32507

NTXTE

376 FF 1

0007/04/25

RETURN TO SENDER
ATTEMPTED - NOT KNOWN
UNABLE TO FORWARD

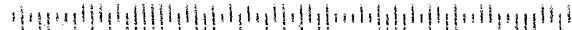
9171 9690 0935 0128 0594 20

ANK

BC: 32502583335

*2738-01093-28-35

325025833
32507-277014



CERTIFIED MAIL™



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PENSACOLA FL 325

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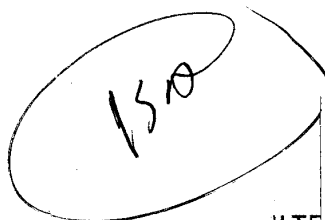
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Clerk of the Circuit Court & Comptroller
Official Records
221 Palafox Place, Suite 110
Pensacola, FL 32502

PAM CHILDERS
CLERK OF CIRCUIT COURT
OFFICIAL RECORDS
-3 A 10 25
PENSACOLA COUNTY, FL

BAY OAKS CONDOMINIUM
ASSOCIATION, INC. [0325-41]
4344 LANGLEY AVE
PENSACOLA, FL 32504



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PAM CHILDERS
CLERK OF THE CIRCUIT COURT
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CIRCUIT CRIMINAL
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COUNTY CRIMINAL
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FAMILY LAW
JURY ASSEMBLY
JUVENILE
MENTAL HEALTH
MIS
OPERATIONAL SERVICES
PROBATE
TRAFFIC



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

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

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

**PAM CHILDERS, CLERK OF THE CIRCUIT COURT
Tax Certificate Redeemed From Sale
Account: 012316282 Certificate Number: 000187 of 2022**

**Payor: JENNIFER JO GIBSON 1014 UNDERWOOD AVE STE E PENSACOLA, FL 32504-8929
Date 2/14/2025**

Clerk's Check # 461089682
Tax Collector Check # 1

Clerk's Total	\$531.24
Tax Collector's Total	\$2,088.08
Postage	\$82.00
Researcher Copies	\$0.00
Recording	\$10.00
Prep Fee	\$7.00
Total Received	\$2,718.32

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>**

2/14/2025



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 – 03-05-2025 – TAX CERTIFICATE #00187

in the CIRCUIT Court
was published in said newspaper in the issues of

JANUARY 30 & FEBRUARY 6, 13, 20, 2025

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. Affiant complies with all legal requirements for publication in chapter 50, Florida Statutes.

Digitally signed by Michael P Driver
DN: c=US, o=The Escambia Sun Press LLC,
dnQualifier=A01410C0000019093B5D40A000E97D9, cn=Michael P Driver
Date: 2025.02.20 10:05:30 -06'00'

PUBLISHER

Sworn to and subscribed before me this 20TH day of FEBRUARY
A.D., 2025

Digitally signed by Heather Tuttle
DN: c=US, o=The Escambia Sun Press LLC,
dnQualifier=A01410C000001890CD579360006AAE, cn=Heather Tuttle
Date: 2025.02.20 10:18:09 -06'00'

**HEATHER TUTTLE
NOTARY PUBLIC**



HEATHER TUTTLE
Notary Public, State of Florida
My Comm. Expires June 24, 2028
Commission No. HH 535214

Page 1 of 1

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That ATCF II FLORIDA-A LLC holder of Tax Certificate No. 00187, issued the 1st day of June, A.D., 2022 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:

UNIT 211 BUILDING C BAY OAKS CONDOMINIUM ALSO 1.00% INT IN COMMON ELEMENTS OR 7306 P 1834 SECTION 12, TOWNSHIP 1 S, RANGE 29 W

TAX ACCOUNT NUMBER 012316282 (0325-41)

The assessment of the said property under the said certificate issued was in the name of CHARLES E GIBSON II and JENNIFER JO GIBSON

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 5th day of March 2025.

Dated this 27th day of January 2025.

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-01-30-02-06-13-20-2025