



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

0924-08

Part 1: Tax Deed Application Information

Applicant Name Applicant Address	FNA DZ, LLC FNA DZ, LLC FBO WSFS 201 W LAKE ST #165 CHICAGO, IL 60606	Application date	Apr 03, 2024
Property description	JOHNSON CHANDRA A 1304 MESQUITE TRL JACKSONVILLE, AR 72076 708 PINECREST AVE 01-4486-053 LTS 7 & 8 BLK 1 THE CEDARS PB 1 P 5 OR 4138 P 1428	Certificate #	2022 / 352
		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)
# 2022/352	06/01/2022	632.70	31.64	664.34
→ Part 2: Total*				664.34

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)
# 2023/328	06/01/2023	329.28	6.25	21.13	356.66
Part 3: Total*					356.66

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)	1,021.00
2. Delinquent taxes paid by the applicant	0.00
3. Current taxes paid by the applicant	1,819.34
4. Property information report fee	200.00
5. Tax deed application fee	175.00
6. Interest accrued by tax collector under s.197.542, F.S. (see Tax Collector Instructions, page 2)	0.00
7. Total Paid (Lines 1-6)	3,215.34

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 Cox Escambia, Florida
Signature, Tax Collector or Designee Date April 15th, 2024

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

+ \$6.25

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>09/04/2024</u> Signature, Clerk of Court or Designee	

INSTRUCTIONS

Tax Collector (complete Parts 1-4)

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

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

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

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

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

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

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

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

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

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

Clerk of Court (complete Part 5)

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

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

APPLICATION FOR TAX DEED

Section 197.502, Florida Statutes

512
R. 12/16

Application Number: 2400026

To: Tax Collector of ESCAMBIA COUNTY, Florida

I,
FNA DZ, LLC
FNA DZ, LLC FBO WSFS
201 W LAKE ST #165
CHICAGO, IL 60606,

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
01-4486-053	2022/352	06-01-2022	LTS 7 & 8 BLK 1 THE CEDARS PB 1 P 5 OR 4138 P 1428

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
FNA DZ, LLC
FNA DZ, LLC FBO WSFS
201 W LAKE ST #165
CHICAGO, IL 60606

04-03-2024
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		Assessments				
Parcel ID:	0715302101008001	Year	Land	Imprv	Total	Cap Val
Account:	014486053	2023	\$11,000	\$112,717	\$123,717	\$123,717
Owners:	JOHNSON CHANDRA A	2022	\$11,000	\$100,577	\$111,577	\$65,658
Mail:	1304 MESQUITE TRL JACKSONVILLE, AR 72076	2021	\$11,000	\$80,321	\$91,321	\$63,746
Situs:	708 PINECREST AVE 32514	Disclaimer				
Use Code:	SINGLE FAMILY RESID	Tax Estimator				
Taxing Authority:	COUNTY MSTU	File for Exemption(s) Online				
Tax Inquiry:	Open Tax Inquiry Window	Report Storm Damage				
Tax Inquiry link courtesy of Scott Lunsford Escambia County Tax Collector						

Sales Data						2023 Certified Roll Exemptions	
Sale Date	Book	Page	Value	Type	Official Records (New Window)	None	
06/1997	4138	1428	\$55,000	WD		Legal Description	
01/1975	957	952	\$21,000	WD		LTS 7 & 8 BLK 1 THE CEDARS PB 1 P 5 OR 4138 P 1428	
01/1975	911	720	\$500	WD		Extra Features	
Official Records Inquiry courtesy of Pam Childers Escambia County Clerk of the Circuit Court and Comptroller						None	

Parcel Information		Launch Interactive Map	
<div>Section Map Id: 07-15-30-2</div> <div>Approx. Acreage: 0.2278</div> <div>Zoned: MDR MDR MDR</div> <div>Evacuation & Flood Information Open Report</div>			
		View Florida Department of Environmental Protection(DEP) Data	
Buildings			
Address: 708 PINECREST AVE, Year Built: 1975, Effective Year: 1975, PA Building ID#: 45208			

Structural Elements

DECOR/MILLWORK-AVERAGE

DWELLING UNITS-1

EXTERIOR WALL-BRICK-FACE/VENEER

FLOOR COVER-VINYL ASBESTOS

FOUNDATION-SLAB ON GRADE

HEAT/AIR-CENTRAL H/AC

INTERIOR WALL-DRYWALL-PLASTER

NO. PLUMBING FIXTURES-6

NO. STORIES-1

ROOF COVER-COMPOSITION SHG

ROOF FRAMING-HIP

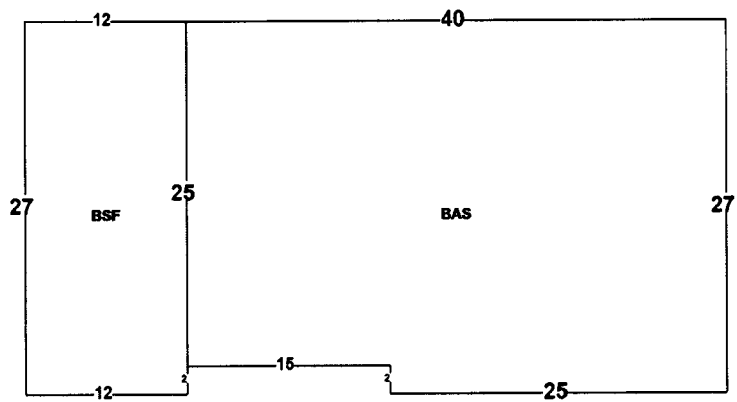
STORY HEIGHT-0

STRUCTURAL FRAME-WOOD FRAME

🔑 Areas - 1374 Total SF

BASE AREA - 1050

BASE SEMI FIN - 324



Images



8/2/2016 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:04/17/2024 (tc.7491)

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That **FNA DZ LLC** holder of **Tax Certificate No. 00352**, 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:

LTS 7 & 8 BLK 1 THE CEDARS PB 1 P 5 OR 4138 P 1428

SECTION 07, TOWNSHIP 1 S, RANGE 30 W

TAX ACCOUNT NUMBER 014486053 (0924-08)

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

CHANDRA A JOHNSON

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 September, which is the **4th day of September 2024**.

Dated this 18th day of April 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 #: 01-4486-053 CERTIFICATE #: 2022-352

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: May 23, 2004 to and including May 23, 2024 Abstractor: Vicki Campbell

BY

Michael A. Campbell,
As President
Dated: May 31, 2024

PROPERTY INFORMATION REPORT
CONTINUATION PAGE

May 31, 2024

Tax Account #: **01-4486-053**

1. The Grantee(s) of the last deed(s) of record is/are: **CHANDRA A. JOHNSON**

By Virtue of Warranty Deed recorded 6/11/1997 in OR 4138/1428

2. The land covered by this Report is: **See Attached Exhibit "A"**

3. The following unsatisfied mortgages, liens, and judgments affecting the land covered by this Report appear of record:

a. Mortgage in favor of Central Credit Union of Florida recorded 11/20/2014 – OR 7262/115

b. Tax Lien for Exemptions and Assessment Limitations recorded 06/29/2023 – OR 9001/209

4. Taxes:

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

Tax Account #: 01-4486-053

Assessed Value: \$123,717.00

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: SEPT 4, 2024

TAX ACCOUNT #: 01-4486-053

CERTIFICATE #: 2022-352

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 checked="" type="checkbox"/>	<input type="checkbox"/>	Notify Escambia County, 190 Governmental Center, 32502
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Homestead for <u>2023</u> tax year.

CHANDRA A JOHNSON
1304 MESQUITE TRL
JACKSONVILLE, AR 72076

CHANDRA A JOHNSON
708 PINECREST AVE
PENSACOLA, FL 32514

CENTRAL CREDIT UNION OF FLORIDA
6200 N "W" ST
PENSACOLA, FL 32505

Certified and delivered to Escambia County Tax Collector, this 31st day of May, 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

May 31, 2024

Tax Account #:01-4486-053

**LEGAL DESCRIPTION
EXHIBIT "A"**

LTS 7 & 8 BLK 1 THE CEDARS PB 1 P 5 OR 4138 P 1428

SECTION 07, TOWNSHIP 1 S , RANGE 30 W

TAX ACCOUNT NUMBER 01-4486-053(0924-08)

**ABTRACTOR'S NOTE: WE CAN NOT CERTIFY LEGAL AS WRITTEN ON TAX ROLL
WITHOUT A CURRENT SURVEY. DEED HAS METES AND BOUNDS LEGAL AS AKA.**

REC \$6.00
DOC \$385.00

CL2364

State of Florida

WARRANTY DEED

1996 #07-1S-30-2101-008-001

COUNTY OF ESCAMBIA

OR BK 4138 PG 1428
Escambia County, Florida
INSTRUMENT 97-392198

KNOW ALL MEN BY THESE PRESENTS: That PATRICIA E. MILLER, A SINGLE WOMAN

_____, Grantor,
for and in consideration of Ten Dollars and other good and valuable considerations, the receipt whereof is hereby
acknowledged, do bargain, sell, convey and grant unto CHANDRA A. JOHNSON, A SINGLE WOMAN

_____, Grantee, of
708 PINE CREST AVENUE PENSACOLA FLORIDA 32514
the following described real property, situate, lying and being in the State of Florida, and County of ESCAMBIA to wit:

COMMENCING AT THE NORTHWEST CORNER OF SECTION 7, TOWNSHIP 1 SOUTH, RANGE 30 WEST,
ESCAMBIA COUNTY, FLORIDA; THENCE RUN EAST ALONG THE NORTH LINE OF SAID SECTION FOR
2128.80 FEET, THENCE RUN SOUTH PARALLEL TO THE EAST LINE OF SAID SECTION FOR 143.2
FEET TO THE POINT OF BEGINNING; THENCE CONTINUE ALONG SAME LINE FOR 120.0 FEET,
THENCE RUN EAST PARALLEL TO THE NORTH LINE OF SAID SECTION FOR 80.0 FEET, THENCE RUN
NORTH PARALLEL TO THE EAST LINE OF SAID SECTION FOR 120.0 FEET, THENCE RUN WEST
PARALLEL TO THE NORTH LINE OF SAID SECTION FOR 80.0 FEET TO THE POINT OF BEGINNING.
ALSO DESCRIBED AS:
LOTS 7 AND 8, BLOCK 1, CEDARS SUBDIVISION, ACCORDING TO THE PLAT RECORDED IN PLAT
BOOK 1 AT PAGE 5, OF THE PUBLIC RECORDS OF SAID COUNTY.

INSTRUMENT PREPARED BY:
MARY J. MAY, PRESIDENT
CITIZENS TITLE GROUP, INC.
4300 BAYOU BLVD., SUITE 31
PENSACOLA, FL 32503

RETURN TO:
CITIZENS TITLE GROUP, INC.
4300 BAYOU BLVD., SUITE 31
PENSACOLA, FL 32503

DEED DOC STAMPS PD # ESC CO \$ 385.00
06/11/97 ERNIE LEE MAGAHA, CLERK
By: *[Signature]*

RCD Jun 11, 1997 11:38 am
Escambia County, Florida

Ernie Lee Magaha
Clerk of the Circuit Court
INSTRUMENT 97-392198

Subject to taxes for current year and to valid easements, mineral reservations and restrictions of record affecting the above property, if any.
(Use of the terms "grantor" and "grantee" shall include singular or plural, the masculine or the feminine, where appropriate, and shall also include, but not be limited to, their heirs, assigns or successors in interest.)
To have and to hold the same together with all and singular the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining, free from all exemptions and right of homestead.
And the grantor covenants that he is well seized of an indefeasible estate in fee simple in the said property, and has a good right to convey the same, that it is free of lien or encumbrance, and that he, his
heirs, executors and administrators, the said grantee, his heirs, executors, administrators and assigns, in the quiet and peaceable possession and enjoyment thereof, against all persons lawfully claiming the
same, shall and will forever fully warrant and defend.

IN WITNESS WHEREOF the said grantor has signed and sealed these presents this 9th day of JUNE, 19 97.

Signed, sealed and delivered
in the presence of:

[Signature]

Glenda A. Garry

[Signature]
PATRICIA E. MILLER (seal)

(seal)

(seal)

(seal)

STATE OF FLORIDA
COUNTY OF ESCAMBIA

The foregoing instrument was acknowledged before me this the 9th day of JUNE, 19 97, by
PATRICIA E. MILLER, A SINGLE WOMAN

personally known to me or who produced *[Signature]* as identification and who did not take an oath.



Notary Public

Commission number: _____

Commission expires: _____

PREPARED BY

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

WHEN RECORDED, MAIL TO

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

MORTGAGE

SPACE ABOVE IS FOR RECORDER'S USE

THIS MORTGAGE is made on 11/14/14, between the Mortgagor,
CHANDRA A JOHNSON, an unmarried woman

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

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 59,200.00 which indebtedness
is evidenced by Borrower's note dated 11/14/14 and extensions and renewals thereof (herein "Note"),
providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid,
due and payable on 11/28/29;

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

SEE ATTACHED EXHIBIT A

which has the address of 708 Pincrest Ave (Street),
Pensacola, Florida 32514-1523 (herein "Property Address");
(City) (Zip Code)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

6. **Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments.** Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Mortgage is on a leasehold. If this Mortgage is on a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents.

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

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

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

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

10. Borrower Not Released; Forbearance by Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Mortgage granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by the original Borrower and Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy.

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

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

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

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

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

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

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

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

17. Acceleration; Remedies. Except as provided in paragraph 16 hereof, upon Borrower's breach of any covenant or agreement of Borrower in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, Lender prior to acceleration shall give notice to Borrower as provided in paragraph 12 hereof specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 30 days from the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage, foreclosure by judicial proceeding, and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the nonexistence of a default or any other defense of Borrower to acceleration and foreclosure. If the breach is not cured on or before the date specified in the notice, Lender, at Lender's option, may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may foreclose this Mortgage by judicial proceeding. Lender shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorneys' fees, court costs, and costs of documentary evidence, abstracts and title reports.

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

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

Upon acceleration under paragraph 17 hereof or abandonment of the Property, Lender shall be entitled to have a receiver appointed by a court to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Mortgage. The receiver shall be liable to account only for those rents actually received.

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

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

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

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

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

NOTICE TO BORROWER

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

Signed and delivered in the presence of:

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

X C. Thomas Price, Jr.
Signature of Witness
C. Thomas Price, Jr.
Name of Witness Typed, Printed or Stamped

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

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

X Chandra Johnson
Signature of Borrower
CHANDRA A JOHNSON (Seal)

Name of Borrower Typed, Printed or Stamped
708 Pinecrest Ave
Pensacola FL 32514-1523
Mailing Address of Borrower, Typed, Printed or Stamped

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

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

Name of Borrower Typed, Printed or Stamped

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

Name of Borrower Typed, Printed or Stamped

Mailing Address of Borrower, Typed, Printed or Stamped

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

729868
NMLSR ID Number
755137
NMLSR ID Number

STATE OF FLORIDA, Escambia County ss:

The foregoing instrument was acknowledged before me this 11/14/14 (date)
by CHANDRA A JOHNSON

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

Cynthia N. Acosta
Signature of Person Taking Acknowledgment

Name of Acknowledger Typed, Printed or Stamped
CYNTHIA N. ACOSTA
Title or Name
NOTARY PUBLIC - STATE OF FLORIDA
COMMISSION # EE 59272
Serial Number, if Any
MY COMMISSION EXPIRES MARCH 19, 2015

Exhibit A

COMMENCING AT THE NORTHWEST CORNER OF SECTION 7, TOWNSHIP 1 SOUTH, RANGE 30 WEST, ESCAMBA COUNTY, FLORIDA; THENCE RUN EAST ALONG THE NORTH LINE OF SAID SECTION FOR 2128.80 FEET, THENCE RUN SOUTH PARALLEL TO THE EAST LINE OF SAID SECTION FOR 143.2 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE ALONG SAID LINE FOR 120.0 FEET, THENCE RUN EAST PARALLEL TO THE NORTH LINE OF SAID SECTION FOR 80.0 FEET, THENCE RUN NORTH PARALLEL TO THE EAST LINE OF SAID SECTION FOR 120.0 FEET, THENCE RUN WEST PARALLEL TO THE NORTH LINE OF SAID SECTION FOR 80.0 FEET TO THE POINT OF BEGINNING.
ALSO DESCRIBED AS:
LOTS 7 AND 8, BLOCK 1, CEDARS SUBDIVISION, ACCORDING TO THE PLAT RECORDED IN PLAT BOOK 1 AT PAGE 5, OF THE PUBLIC RECORDS OF SAID COUNTY.

**NOTICE OF TAX LIEN
FOR EXEMPTIONS AND
ASSESSMENT LIMITATIONS**

Escambia County, Florida

DR-453
R. 04/16
Rule 12D-16.002
F.A.C.
Eff. 04/16

JOHNSON CHANDRA A (taxpayer) has received exemption(s) and/or assessment limitation(s) totaling \$1,796.14 for 2 years. The property appraiser has discovered that the taxpayer was not legally entitled to receive the exemption(s) and/or assessment limitation because:
MAKE THE PROPERTY CLAIMED AS HOMESTEAD YOUR PERMANENT RESIDENCE. (SS. 196.011 AND 196.031, F.S.)

Sections 193.155(10), 193.1554(10), 193.1555(10), 193.501(9), 196.011(9), 196.075(9), 196.161(1) and 196.183, F.S., require a lien on the property to recover unpaid taxes. The property appraiser will recover from the taxpayer taxes due, a 50 percent penalty and 15 percent interest for any year or years within the last ten years in which the taxpayer was not entitled to, but was granted, a tax exemption or assessment limitation.

When this document is recorded, it becomes a lien on the real property addressed and legally owned by the taxpayer in Florida.

For official use only

Taxpayer name	JOHNSON CHANDRAA	Parcel ID	071S302101008001
Address	708 PINECREST AVE	Legal description	See Attachment

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Tax Year/ Date Tax Due	Reason for Lien	Taxes due	Penalty	Interest	Total (3+4+5)
2021 / 11/1/2021	See Above	825.57	412.76	TBD	1,238.33
2022 / 11/1/2022	See Above	970.57	485.28	TBD	1,455.85
Tax Collector: The 50 percent penalty is calculated individually on each annual exemption or assessment limitation. Interest is based on the taxes exempted or excluded each year from the date the taxes become due for each assessment until the lien is satisfied. The tax collector must collect any fees and costs which the property appraiser or the tax collector has incurred in filing and collecting this lien.					Total for Column 6 (subtotal) 2,694.18
					Added fees : Property Appraiser + \$0.00
					paid by: Tax Collector + 0.00
					Total Due \$2,694.18

I certify that I have read this notice of tax lien and the facts in it are true. If prepared by someone other than the property appraiser, this declaration is based on all information of which he or she has knowledge.

Alison Fields

Administrative Analyst III - Exemptions Investigat

05/17/2023

Signature

Title

Date

Payment must include all unpaid taxes, interest, penalties, fees, and costs, or the lien will not be satisfied.

Legal Description for Parcel Id 071S302101008001, PA Lien ID #20342:
LTS 7 & 8 BLK 1
THE CEDARS
PB 1 P 5
OR 4138 P 1428

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



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

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

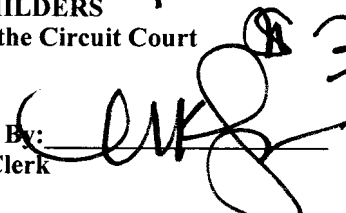
CLERK TO THE BOARD OF
 COUNTY COMMISSIONERS
 OFFICIAL RECORDS
 COUNTY TREASURY
 AUDITOR

**PAM CHILDERS, CLERK OF THE CIRCUIT COURT
 Tax Certificate Redeemed From Sale
 Account: 014486053 Certificate Number: 000352 of 2022**

Payor: CHANDRA A JOHNSON 708 PINECREST AVE PENSACOLA FL 32514 Date 7/5/2024

Clerk's Check #	1	Clerk's Total	\$490.20
Tax Collector Check #	1	Tax Collector's Total	\$3,462.74
		Postage	\$37.00
		Researcher Copies	\$0.00
		Recording	\$10.00
		Prep Fee	\$7.00
		Total Received	\$4,006.94

**PAM CHILDERS
 Clerk of the Circuit Court**

Received By: 
 Deputy Clerk

Reduced
 \$ 3539.80

**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>**