



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

0725-33

Part 1: Tax Deed Application Information

Applicant Name Applicant Address	JPL INVESTMENTS CORP AND OCEAN BANK 8724 SW 72 ST #382 MIAMI, FL 33173	Application date	Apr 26, 2024
Property description	YEPISHIN ANDREY V 8252 SQUIRE RD PENSACOLA, FL 32514 2268 FRAZIER ST 02-2726-000 BEG AT SE COR OF LT 9 W 116 25/100 FT FOR POB N 215 13/100 FT W 116 25/100 FT S 215 13/100 FT E 116 (Full legal attached.)	Certificate #	2022 / 770
		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)
# 2022/770	06/01/2022	234.12	11.71	245.83
→Part 2: Total*				245.83


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)
# /					
Part 3: Total*					0.00

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)	245.83
2. Delinquent taxes paid by the applicant	0.00
3. Current taxes paid by the applicant	184.21
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)	805.04

I certify the above information is true and the tax certificates, interest, property information report fee, and tax collector's fees have been paid, and that the property information statement is attached.

Sign here:  Escambia, Florida
Date April 26th, 2024

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

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>07/02/2025</u> Signature, Clerk of Court or Designee	

INSTRUCTIONS **16.25**

Tax Collector (complete Parts 1-4)

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

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

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

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

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

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

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

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

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

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

Clerk of Court (complete Part 5)

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

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

BEG AT SE COR OF LT 9 W 116 25/100 FT FOR POB N 215 13/100 FT W 116 25/100 FT S 215 13/100 FT E 116 25/100 FT TO POBS/D OF SE 1/4 PLAT DB 100 P 494 OR 6953 P 1168

APPLICATION FOR TAX DEED

Section 197.502, Florida Statutes

512
R. 12/16

Application Number: 2400866

To: Tax Collector of ESCAMBIA COUNTY, Florida

I,

JPL INVESTMENTS CORP AND OCEAN BANK
8724 SW 72 ST #382
MIAMI, FL 33173,

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
02-2726-000	2022/770	06-01-2022	BEG AT SE COR OF LT 9 W 116 25/100 FT FOR POB N 215 13/100 FT W 116 25/100 FT S 215 13/100 FT E 116 25/100 FT TO POBS/D OF SE 1/4 PLAT DB 100 P 494 OR 6953 P 1168

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
JPL INVESTMENTS CORP AND OCEAN BANK
8724 SW 72 ST #382
MIAMI, FL 33173

04-26-2024
Application Date

Applicant's signature

General Information

Parcel ID: 181S305201005009

Account: 022726000

Owners: YEPISHIN ANDREY V

Mail: 8252 SQUIRE RD
PENSACOLA, FL 32514

Situs: 2268 FRAZIER ST 32514

Use Code: VACANT RESIDENTIAL

Taxing Authority: COUNTY MSTU

Tax Inquiry: [Open Tax Inquiry Window](#)

Tax Inquiry link courtesy of Scott Lunsford
Escambia County Tax Collector

Assessments

Year	Land	Imprv	Total	Cap Val
2023	\$12,350	\$0	\$12,350	\$12,350
2022	\$12,350	\$0	\$12,350	\$12,350
2021	\$12,350	\$0	\$12,350	\$12,350

Disclaimer

Tax Estimator

[File for Exemption\(s\) Online](#)

[Report Storm Damage](#)

Sales Data

Sale Date	Book	Page	Value	Type	Official Records (New Window)
12/14/2012	6953	1168	\$11,000	WD	
02/2005	5575	479	\$17,500	WD	
07/2004	5459	1476	\$100	QC	
05/1999	4408	1185	\$15,000	WD	
01/1976	1008	473	\$100	QC	

Official Records Inquiry courtesy of Pam Childers
Escambia County Clerk of the Circuit Court and
Comptroller

Parcel Information

Section Map Id: 18-1S-30-2

Approx. Acreage: 0.5740

Zoned: MDR

[Launch Interactive Map](#)

[View Florida Department of Environmental Protection\(DEP\) Data](#)

MDR	
MDR	
MDR	
MDR	
Evacuation & Flood Information	
<u>Open</u>	
<u>Report</u>	
	Buildings
	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.

Last Updated:05/07/2024 (tc.8363)

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That **JPL INVESTMENTS CORP AND OCEAN BANK** holder of **Tax Certificate No. 00770**, 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:

BEG AT SE COR OF LT 9 W 116 25/100 FT FOR POB N 215 13/100 FT W 116 25/100 FT S 215 13/100 FT E 116 25/100 FT TO POBS/D OF SE 1/4 PLAT DB 100 P 494 OR 6953 P 1168

SECTION 18, TOWNSHIP 1 S, RANGE 30 W

TAX ACCOUNT NUMBER 022726000 (0725-33)

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

ANDREY V YEPISHIN

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 July, which is the **2nd day of July 2025**.

Dated this 3rd day of July 2024.

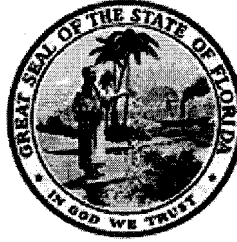
In accordance with the AMERICANS WITH DISABILITIES ACT, if you are a person with a disability who needs special accommodation in order to participate in this proceeding you are entitled to the provision of certain assistance. Please contact Emily Hogg not later than seven days prior to the proceeding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

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**

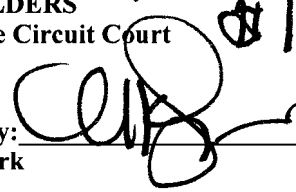
CLERK TO THE BOARD OF
 COUNTY COMMISSIONERS
 OFFICIAL RECORDS
 COUNTY TREASURY
 AUDITOR

**PAM CHILDERS, CLERK OF THE CIRCUIT COURT
 Tax Certificate Redeemed From Sale
 Account: 022726000 Certificate Number: 000770 of 2022**

Payor: ANDREY V YEPISHIN 8252 SQUIRE RD PENSACOLA, FL 32514 Date 7/9/2024

Clerk's Check #	1	Clerk's Total	\$558.60
Tax Collector Check #	1	Tax Collector's Total	\$992.42
		Postage	\$100.00
		Researcher Copies	\$0.00
		Recording	\$10.00
		Prep Fee	\$7.00
		Total Received	\$1,668.02

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>**



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 #: 02-2726-000 CERTIFICATE #: 2022-770

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: March 14, 2005 to and including March 14, 2025 Abstractor: Vicki Campbell

BY

Michael A. Campbell,
As President
Dated: March 19, 2025

PROPERTY INFORMATION REPORT
CONTINUATION PAGE

March 19, 2025

Tax Account #: **02-2726-000**

1. The Grantee(s) of the last deed(s) of record is/are: **ANDREY VINITSIEVICH YEPISHIN**

By Virtue of Warranty Deed recorded 12/27/2012 in OR 6953/1168

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 Dale J. Siebert recorded 12/27/2012 – OR 6953/1170

4. Taxes:

Taxes for the year(s) NONE are delinquent.

Tax Account #: 02-2726-000

Assessed Value: \$13,585.00

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: JUL 2, 2025

TAX ACCOUNT #: 02-2726-000

CERTIFICATE #: 2022-770

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

YES	NO	
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Notify City of Pensacola, P.O. Box 12910, 32521
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Notify Escambia County, 190 Governmental Center, 32502
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Homestead for <u>2024</u> tax year.

ANDREY VINITSIEVICH YEPISHIN
8252 SQUIRE RD
PENSACOLA, FL 32514

DALE J SIEBERT
28522 LEITERMAN RD
ELBERTA, AL 36530

Certified and delivered to Escambia County Tax Collector, this 19th day of March 2025.

PERDIDO TITLE & ABSTRACT, INC.



BY: Michael A. Campbell, As Its President

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

PROPERTY INFORMATION REPORT

March 19, 2025

Tax Account #:02-2726-000

**LEGAL DESCRIPTION
EXHIBIT "A"**

**BEG AT SE COR OF LT 9 W 116 25/100 FT FOR POB N 215 13/100 FT W 116 25/100 FT S 215 13/100
FT E 116 25/100 FT TO POBS/D OF SE 1/4 PLAT DB 100 P 494 OR 6953 P 1168**

SECTION 18, TOWNSHIP 1 S, RANGE 30 W

TAX ACCOUNT NUMBER 02-2726-000(0725-33)

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

Recorded in Public Records 12/27/2012 at 02:49 PM OR Book 6953 Page 1168,
Instrument #2012098235, Ernie Lee Magaha Clerk of the Circuit Court Escambia
County, FL Recording \$18.50 Deed Stamps \$77.00

18.50 rec fee
77.00 doc sps
\$95.50

This instrument prepared by: Pamela J. Henry

Name: an employee of
Reliable Land Title Corporation
Address: 15 West La Rua Street
Pensacola, Florida 32501

Return to: Reliable Land Title Corporation
FILE NO. 12-11-040PP
Address: 15 West La Rua Street
Pensacola, Florida 32501

Property Appraisers Parcel Identification Number: 181S30-5201-005-009

THIS WARRANTY DEED made by **Dale J. Siebert, an unmarried man**, whose post office address is 28552 Leiterman Road, Elberta, AL 36530 hereinafter called the grantor, to **Andrey Vinitsevich Yepishin, an unmarried man**, whose post office address is 1805 North "Q" Street, Pensacola, Florida 32505 hereinafter called the grantee:

(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 \$10.00 and other valuable considerations, receipt whereof is hereby acknowledged, hereby grants, bargains, sells, aliens, remises, releases, conveys and confirms unto the grantee all that certain land situate in **ESCAMBIA County, State of Florida, viz:**

Beginning at the Southeast Corner of Lot 9, thence West 116.25 feet for Point of Beginning, thence North 215.13 feet, thence West 116.25 feet, thence South 215.13 feet, thence East 116.25 feet to the Point of Beginning, being a Point of Beginning, being a portion of said Lot 9 of a subdivision of the Southeast quarter, Section 18, Township 1 South, Range 30 West, according to Plat by Frank Jarrett, and recorded in Deed Book 100 at Page 494, of the Public Records of Escambia County, Florida.

This property is vacant land.

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

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

And the grantor hereby covenants with the grantee that the grantor is lawfully seized of said land in fee simple; that the grantor has good right and lawful authority to sell and convey said land, 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, 2011. **FURTHER SUBJECT TO** restrictions, reservations, covenants and easements of record, if any, however this reference shall not operate to reimpose same.

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

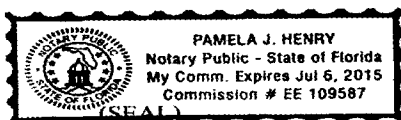
Witness: Ana Parsons

Witness: Pamela J. Henry

Dale J. Siebert
Dale J. Siebert

STATE OF FLORIDA
COUNTY OF ESCAMBIA

The foregoing instrument was acknowledged before me this 14th day of December, 2012
By Dale J. Siebert, an unmarried man, who is personally known to me or who has produced
AL D.L. as identification and who did/did not take an oath.



Pamela J. Henry
Notary Public
My Commission Expires: _____

Residential Sales

Abutting Roadway Maintenance Disclosure

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

NAME OF ROADWAY: 2268 Frazier Street, Pensacola, FL 32514

LEGAL ADDRESS OF PROPERTY: Beginning at the Southeast Corner of Lot 9, thence West 116.25 feet for Point of Beginning, thence North 215.13 feet, thence West 116.25 feet, thence South 215.13 feet, thence East 116.25 feet to the Point of Beginning, being a Point of Beginning, being a portion of said Lot 9 of a subdivision of the Southeast quarter, Section 18, Township 1 South, Range 30 West, according to Plat by Frank Jarrett, and recorded in Deed Book 100 at Page 494, of the Public Records of Escambia County, Florida.

THE COUNTY:

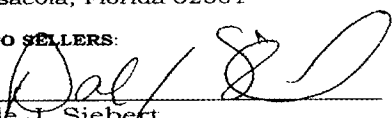
(X) HAS ACCEPTED

() HAS NOT ACCEPTED

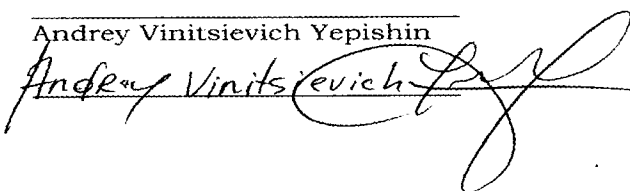
THE ABUTTING ROADWAY MAINTENANCE.

This form completed by:
Reliable Land Title Corporation
15 West LaRue Street
Pensacola, Florida 32501

AS TO SELLERS:


Dale J. Siebert

AS TO BUYERS:


Andrey Vinitsevich Yepishin

35.50 not file
29.75 doc stps
17.00 int. tax

82.25 TOTAL

This instrument prepared by:

Name: **Pamela Henry an employee of
Reliable Land Title Corporation**
Address: **15 West La Rua Street
Pensacola, Florida 32501**

Return to: **Reliable Land Title Corporation
FILE NO. 12-10-003PP**

Address: **15 West La Rua Street
Pensacola, Florida 32501**

Property Appraisers Parcel Identification Number(s):
181S305201005009

SPACE ABOVE THIS LINE FOR RECORDING DATA

Mortgage Deed

Executed this 14th day of December, 2012 by **Andrey Vinitsevich Yepishin**, whose post office address is 1805 North Q Street, Pensacola, FL 32505, hereinafter called the mortgagor, to **Dale J. Siebert**, whose post office address is 28552 Leiterman Road, Elberta, AL 36530, hereinafter called the mortgagee:

(Wherever used herein the terms "mortgagor" and "mortgagee" include all the parties to this instrument and the heirs, legal representatives and assigns of individuals, and the successors and assigns of corporations; and the term "note" includes all the notes herein described if more than one.)

Witnesseth, that for good and valuable considerations, and also in consideration of the aggregate sum named in the promissory note of even date herewith, hereinafter described, the mortgagor hereby grants, bargains, sells, aliens, remises, conveys and confirms unto the mortgagee all the certain land of which the mortgageor is now seized and in possession situate in Escambia County, Florida, viz:

Beginning at the Southeast Corner of Lot 9, thence West 116.25 feet for Point of Beginning, thence North 215.13 feet, thence West 116.25 feet, thence South 215.13 feet, thence East 116.25 feet to the Point of Beginning, being a Point of Beginning, being a portion of said Lot 9 of a subdivision of the Southeast quarter, Section 18, Township 1 South, Range 30 West, according to Plat by Frank Jarrett, and recorded in Deed Book 100 at Page 494, of the Public Records of Escambia County, Florida.

To Have and to Hold the same, together with the tenements, hereditaments and appurtenances thereto belonging, and the rents, issues and profits thereof, unto the mortgagee, in fee simple.

And the mortgagor covenants with the mortgagee that the mortgagor is indefeasible seized of said land in fee simple; that the mortgagor has good right and lawful authority to convey said land as aforesaid; that the mortgagor will make such further assurances to perfect the fee simple title to said land in the mortgagee as may reasonable be required; that the mortgagor hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free and clear of all encumbrances.


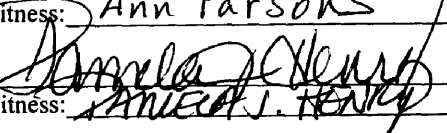
Provided Always, that if said mortgagor shall pay unto said mortgagee the certain promissory note hereinafter substantially copied or identified to wit: See Exhibit "A" for copy of Mortgage Note attached hereto and made a part hereto, and shall perform, comply with and abide by each and every the agreements, stipulations, conditions and covenants thereof, and of this mortgage, then this mortgage and the estate hereby created, shall cease, determine and be null and void.

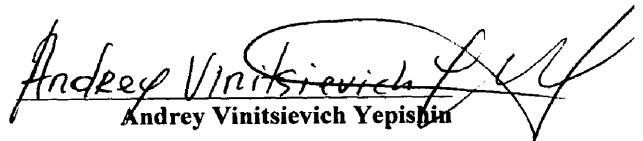
And, the mortgagor hereby further covenants and agrees to pay promptly when due the principal and interest and other sums of money provided for in said note and this mortgage, or either; to pay all and singular the taxes, assessments, levies, liabilities, obligations, and encumbrances of every nature on said property; to permit, commit or suffer no waste, impairment or deterioration of said land or the improvements thereon at any time; to keep the buildings now or hereafter on said land fully insured in a sum of not less than in a company or companies acceptable to the mortgagee, the policy or policies to be held by, and payable to, said mortgagee, and in the event any sum of money becomes payable by virtue of such insurance the mortgagee shall have the right to receive and apply the same to the indebtedness hereby secured, accounting to the mortgagor for any surplus; to pay all costs, charges, and expenses, including lawyer's fees and title searches, reasonable incurred or paid by the mortgagee because of the failure of the mortgagor to promptly and fully comply with the agreements, stipulations, conditions and covenants of said note and this mortgage, or either; to perform, comply with and abide by each and every the agreements, stipulations, conditions and covenants set forth in said note and this mortgage or either. In the event the mortgagor fails to pay when due any tax, assessment, insurance premium or other sum of money payable by virtue of said note and this mortgage, or either, the mortgagee may pay the same, without waiving or affecting the option to foreclose or any other right hereunder, and all such payments shall bear interest from date thereof at the highest lawful rate then allowed by the laws of the State of Florida.

IF any sum of money herein referred to be not promptly paid within 15 days next after the same becomes due, or if each and every the agreements, stipulations, conditions and covenants of said note and this mortgage, or either, are not fully performed, complied with and abided by, then the entire sum mentioned in said note, and this mortgage, or the entire balance unpaid thereon, shall forthwith or thereafter, at the option of the mortgagee, become and be due and payable, anything in said note or herein to the contrary notwithstanding. Failure by the mortgagee to exercise any of the rights or options herein provided shall not constitute a waiver of any rights or options under said note or this mortgage accrued or thereafter accruing.

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

Signed, sealed and delivered in the presence of:


Witness: Ann Parsons

Witness: Ann Parsons



Andrey Vinitsevich Yepishin

STATE OF FLORIDA
COUNTY OF ESCAMBIA

I HEREBY CERTIFY that on this day, before me, an officer duly authorized in the State aforesaid and in the County aforesaid to take acknowledgments, personally appeared **Andrey Vinitsievich Yepishin** to me known to be the person(s) described in and who executed the foregoing instrument and he acknowledged before me that he executed the same.

WITNESS my hand and official seal in the County and State last aforesaid this 14th day of December, 2012.

[seal]


Notary Public
My Commission Expires: _____

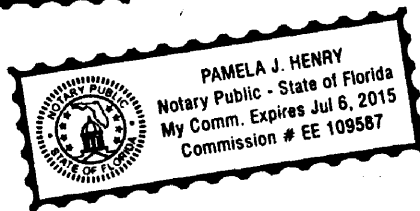
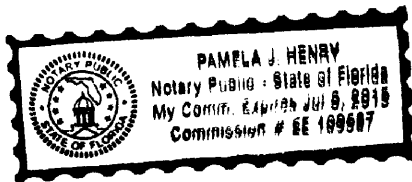


EXHIBIT "A"

MORTGAGE NOTE

\$8,500.00

Pensacola, Florida
December 14, 2012

FOR VALUE RECEIVED, the undersigned, (jointly and severally, if more than one) promises to pay to **Dale J. Siebert**, or order, in the manner hereinafter specified, the principal sum of **Eight Thousand Five Hundred and 00/100 DOLLARS (\$8,500.00)** with interest from date at the rate of four per cent (4%) per annum on the balance from time to time remaining unpaid. The said principal and interest shall be payable in lawful money of the United States of America at **28552 Leiterman Road, Elberta, AL 36530** or at such place as may hereafter be designated by written notice from the holder to the maker hereof, on the date and in the manner following:

Forty-eight (48) equal, consecutive monthly principal and interest payments in the amount of \$191.92, shall be due and payable commencing January 14, 2013 and continuing on the 14th day of each month thereafter, with the final payment until paid in full, being due and payable on December 14, 2016.

If any payment hereunder (other than a final balloon payment) is not made within ten (10) days after it is due, the undersigned Maker shall pay to Holder a late charge equal to five percent (5%) of the late payment (but in no event shall any charge exceed \$15.00 with respect to any payment).

This note with interest is secured by a mortgage on real estate, of even date herewith, made by the maker hereof in favor of the said payee, and shall be construed and enforced according to the laws of the State of Florida.

If default be made in the payment of any of the sums or interest mentioned herein or in said mortgage, or in the performance of any of the agreements contained herein or in said mortgage, then the entire principal sum and accrued interest shall at the option of the holder hereof become at once due and collectible without notice, time being of the essence; and said principal sum and accrued interest shall both bear interest from such time until paid at the highest rate allowable under the laws of the State of Florida. Failure to exercise this option shall not constitute a waiver of the right to exercise the same in the event of any subsequent default.

Each person liable hereon whether maker or endorser, hereby waives presentment, protest, notice, notice of protest and notice of dishonor and agrees to pay all costs, including a reasonable attorney's fee, whether suit be brought or not, if, after maturity of this note or default hereunder, or under said mortgage, counsel shall be employed to collect this note or to protect the security of said mortgage.

Whenever used herein the terms "holder", "maker" and "payee" shall be construed in the singular or plural as the context may require or admit.

Maker's Address:

1805 North Q Street
Pensacola, FL 32505


Andrey Vinitsevich Yepishin