

CERTIFICATION OF TAX DEED APPLICATION

Sections 197.502 and 197.542, Florida Statutes

1024-26

Part 1: Tax Deed	Application Inform	nation						
Applicant Name Applicant Address	Dicant Address PO BOX 12225 NEWARK, NJ 07101-3411				Application date		Apr 11, 2024	
Property description	MCCASTLE RICHARD 1890 N R ST PENSACOLA, FL 32505				Certificate #		2022 / 2580	
	1890 N R ST 06-1174-000 LTS 1 TO 4 BLK 24 HIGHLAND PARK PLAT DB 69 P 616 OR 6589 P 1168 OR 8405 P 1362 SEC 31/17 T 2S R 30 C (Full legal attached.)				Date certificate issued		06/01/2022	
Part 2: Certificate	es Owned by App	icant and	filed wi	th Tax Deed	Applica	tion		
Column 1 Certificate Numbe	r Date of Certific	_		olumn 3 unt of Certificate		Column 4 Interest	Column 5: Total (Column 3 + Column 4)	
# 2022/2580	06/01/20)22		568.83	28.44		597.27	
				·		→Part 2: Total*	597.27	
Part 3: Other Cer	tificates Redeeme	d by App	olicant (O	ther than Co	unty)			
Column 1 Certificate Number	Column 2 Date of Other Certificate Sale	Face A	mn 3 mount of ertificate	Column 4 Tax Collector's I	Fee	Column 5 Interest	Total (Column 3 + Column 4 + Column 5)	
# 2023/2567	06/01/2023		569.30		6.25	44.36	619.91	
						Part 3: Total*	619.91	
Part 4: Tax Colle	ector Certified Am	ounts (Li	nes 1-7)	an na an an an Anna an Anna an Anna. An an Anna an Anna an Anna an Anna an Anna.	asan in nasa argina di San		richten eine Schwitzen 19 Maria - State Barrist, Maria Barrist, State Barrist, State Barrist, State Barrist, State Barrist, State Barris	
1. Cost of all certi	ficates in applicant's	possessior	n and other			y applicant arts 2 + 3 above)	1,217.18	
2. Delinquent tax	es paid by the applica	ant					0.00	
3. Current taxes p	paid by the applicant						506.22	
4. Property inform	nation report fee						200.00	
5. Tax deed appli	cation fee						175.00	
6. Interest accrue	d by tax collector und	ler s.197.5	42, F.S. (s	ee Tax Collecto	or Instruct	ions, page 2)	0.00	
7.					Total	Paid (Lines 1-6)	2,098.40	
-	nformation is true and that the property inf				y informa	tion report fee, ar	id tax collector's fees	
0 \	a. dan	5				Escambia, Florid	a	
Sign nere. WYW	ature, Tax Collector or Desi	gnee	<u> </u>		Date	e April 22nd,	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	3)
Plus one-half of the assessed value of homestead property, if applicable under s. 197.502(6)(c), F.S.	28,356
16. Statutory opening bid (total of Lines 7, 14, 15, and 16 if applicable)	
Sign here: Date of sale 10/02 Signature, Clerk of Court or Designee	/2024
instructions $+6,25$	

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.

LTS 1 TO 4 BLK 24 HIGHLAND PARK PLAT DB 69 P 616 OR 6589 P 1168 OR 8405 P 1362 SEC 31/17 T 2S R 30 CA 129

APPLICATION FOR TAX DEED

Section 197.502, Florida Statutes

R. 12/16

512

Application Number: 2400215

To: Tax Collector of ESCAMBIA COUNTY , Florida

I, ASSEMBLY TAX 36, LLC ASSEMBLY TAX 36 LLC FBO SEC PTY PO BOX 12225 NEWARK, NJ 07101-3411,

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
06-1174-000	2022/2580	06-01-2022	LTS 1 TO 4 BLK 24 HIGHLAND PARK PLAT DB 69 P 616 OR 6589 P 1168 OR 8405 P 1362 SEC 31/17 T 2S R 30 CA 129

l 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 ASSEMBLY TAX 36, LLC ASSEMBLY TAX 36 LLC FBO SEC PTY PO BOX 12225 NEWARK, NJ 07101-3411

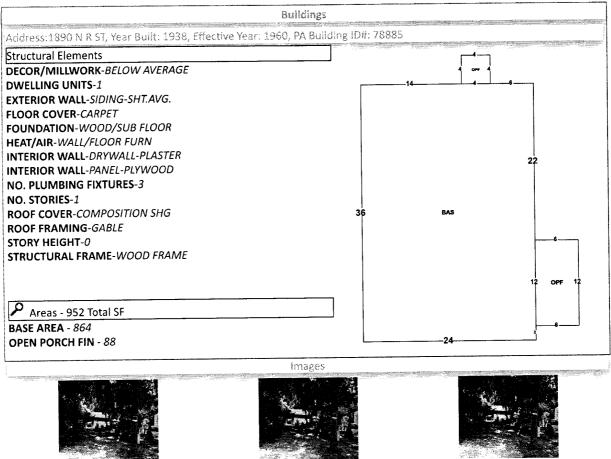
04-11-2024 Application Date

Applicant's signature



Chris Jones Escambia County Property Appraiser

<u>B</u>	lack				
Nav. Mode 🖲 Account 🔿 Parcel ID 🏓				Printer Frie	endly Version
eneral Information	Assessn	nents			
arcel ID: 172S301200001024	Year	Land	Imprv	Total	<u>Cap Val</u>
.ccount: 061174000	2023	\$19,704	\$56,483	\$76,187	\$56,712
Owners: MCCASTLE RICHARD	2022	\$11,825	\$50,399	\$62,224	\$55,061
Aail: 1890 N R ST PENSACOLA, FL 32505	2021	\$11,825	\$41,633	\$53,458	\$53,458
itus: 1890 N R ST 32505			Disclaime	er	
Jse Code: SINGLE FAMILY RESID 🔑			Tax Estima	itor	
axing COUNTY MSTU					
ax Inquiry: Open Tax Inquiry Window		File fo	r Exemption	n(s) Online	
ax Inquiry link courtesy of Scott Lunsford Iscambia County Tax Collector		Rep	oort Storm I	<u>Damage</u>	
ales Data	16	ertified Roll E			
Sale Date Book Page Value Type Official Records (New Window)	HOMES	TEAD EXEMP	TION		
11/06/2020 8405 1362 \$23,000 QC 🔂	Legal D	escription			
05/16/2010 6589 1168 \$45,000 QC	LTS 1 TO 4 BLK 24 HIGHLAND PARK PLAT DB 69 P 616 OR				
04/2005 5866 75 \$100 QC	6589 P 1168 OR 8405 P 1362 SEC 31/17 T 2S R 30 CA 129				
04/2005 5708 381 \$45,000 QC					
Official Records Inquiry courtesy of Pam Childers	Extra Features				
Escambia County Clerk of the Circuit Court and	None	Allen Street and a second	-iritin ittiin -itt	and the second se	a 22 Clifford
Comptroller Parcel Information				Launch Int	eractive Ma
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7/24/2023 12:00:00 AM

7/24/2023 12:00:00 AM



7/24/2023 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:04/24/2024 (tc.6175)

Pam Childers CLERK OF THE CIRCUIT COURT ESCAMBIA COUNTY FLORIDA INST# 2024031182 4/26/2024 11:09 AM OFF REC BK: 9137 PG: 670 Doc Type: TDN

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That ASSEMBLY TAX 36 LLC holder of Tax Certificate No. 02580, 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 1 TO 4 BLK 24 HIGHLAND PARK PLAT DB 69 P 616 OR 6589 P 1168 OR 8405 P 1362 SEC 31/17 T 2S R 30 CA 129

SECTION 17, TOWNSHIP 2 S, RANGE 30 W

TAX ACCOUNT NUMBER 061174000 (1024-26)

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

RICHARD MCCASTLE

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 October, which is the **2nd day of October 2024.**

Dated this 26th 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 #:
 06-1174-000
 CERTIFICATE #:
 2022-2580

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:
 June 6, 2004 to and including June 6, 2024
 Abstractor:
 Cody Campbell

BY

MACal phil

Michael A. Campbell, As President Dated: June 10, 2024

PROPERTY INFORMATION REPORT CONTINUATION PAGE

June 10, 2024 Tax Account #: **06-1174-000**

1. The Grantee(s) of the last deed(s) of record is/are: RICHARD T. MCCASTLE

By Virtue of Quit Claim Deed recorded 11/16/2020 in OR 8405/1362

- 2. The land covered by this Report is: See Attached Exhibit "A"
- **3.** The following unsatisfied mortgages, liens, and judgments affecting the land covered by this Report appear of record:
 - a. Mortgage in favor of Ralph Meacham Trustee of Ralph Meacham Trust recorded 8/15/2005 OR 5708/383
 - b. Mortgage in favor of Ralph Meacham Trustee for Ralph Meacham Trust recorded 11/16/2020 OR 8405/1363
- 4. Taxes:

Taxes for the year(s) 2020 - 2023 are delinquent. Tax Account #: 06-1174-000 Assessed Value: \$56,712.00 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): **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 DATI	E: OCT 2, 2024
TAX ACCOUNT #:	06-1174-000
CERTIFICATE #:	2022-2580

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
	\boxtimes
	\boxtimes
\square	

Notify City of Pensacola, P.O. Box 12910, 32521 Notify Escambia County, 190 Governmental Center, 32502 Homestead for <u>2023</u> tax year.

RICHARD T. MCCASTLE 1890 NORTH "R" STREET PENSACOLA, FL 32505

RALPH MEACHAM AKA RALPH W. MEACHAM, TRUSTEE OF RALPH MEACHAM TRUST AKA RALPH W. MEACHAM TRUST 8963 PENSACOLA BLVD PENSACOLA, FL 32534 RALPH MEACHAM AKA RALPH W. MEACHAM, TRUSTEE OF RALPH MEACHAM TRUST AKA RALPH W. MEACHAM TRUST 4208 LYNN ORA DRIVE PENSACOLA, FL 32504

Certified and delivered to Escambia County Tax Collector, this 10th day of May, 2024.

PERDIDO TITLE & ABSTRACT, INC.

MACLAL

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

June 10, 2024 Tax Account #:06-1174-000

LEGAL DESCRIPTION EXHIBIT "A"

LTS 1 TO 4 BLK 24 HIGHLAND PARK PLAT DB 69 P 616 OR 6589 P 1168 OR 8405 P 1362 SEC 31/17 T 2S R 30 CA 129

SECTION 17, TOWNSHIP 2 S, RANGE 30 W

TAX ACCOUNT NUMBER 06-1174-000 (1024-26)

Recorded in Public Records 11/16/2020 3:19 PM OR Book 8405 Page 1362, Instrument #2020098596, Pam Childers Clerk of the Circuit Court Escambia County, FL Recording \$10.00 Deed Stamps \$161.00

> This instrument prepared by: Name: Ralph Meacham Address: 8963 Pensacola Blvd Pensacola, Fl 32534 Property Appraisers Parcel Identification: 172S301200001024

This Quit Claim Deed, Executed the 4th day of November, 2020, by Ralph Meacham Trustee, for Ralph Meacham Trust, first party, to Richard T McCastle, second party, whose post office address is 1890 N R St, Pensacola, FL 32505.

(Wherever used herein the terms "first party" and "second party" includes all the parties to this agreement, and the heirs, legal representatives and assigns of individuals and successors and assigns of corporations, wherever the context so admits or requires)

Continues, that the first partly, for and in consideration of the sum of \$10.00 in hand paid by the said second party, the receipt whereof is hereby acknowledged, does hereby remise, release, and quit unto the second party forever, all the right, title, interest, claim and demand which the said first party has in and to the following described lot, piece or parcel of land, situate, lying and being in the county of Santa Rosa, State of Florida. to-wit: 172S301200001024

LTS 1 TO 4 BLK 24 HIGHLAND PARK PLAT DB 69 P 616 OR 5866 P 75 SEC 31/17 T 2S R 30 CA 129

Section 17, Township 1 S, Range 30 W

Co Care and to Cold The same together with all and singular the appurtenances thereunto belonging or in anywise appertaining, and all the estate, right, title, interest, lien, equity and claim whatsoever of the said first party, either in law or equity to the only proper use, benefit and behoof of the said second party forever.

In witness whereas, the said first party has signed and sealed these present the day and year first above written.

elivered in the presence of: Signe sealed

Witness S (as to first Grantor)

Print D Wite

Mee Print Name

Mul Toute ignature

_Ralph Meacham Tristee_____ Printed Name

____8963 Pensacola Blvd. Post Office Address

Pensacola, Florida__32534_____

STATE OF FLORIDA COUNTY OF ESACAMBIA COUNTY OF

Biological the foregoing instrument, who acknowledged before me that he executed the same, and an oath was not taken. Said person is known to me.

Print Name

witness my hand and official seal in the county and state last aforesaid

this day of Norember Notary Signature Ne



Scrivener's Error Corrective Affidavit to Correct Notarial Error in Deed

CORRECTIVE AFFIDAVIT TO GIVE NOTICE OF NOTARIAL OMISSION MADE IN AN INSTRUMENT AS ORIGINALLY RECORDED IN THE OFFICE OF <u>THE CLERK OF THE COURT</u> OF <u>ESCAMBIA COUNTY FLORIDA</u>.

RE: BOOK <u>8405</u>

PAGE <u>1362</u>

NAMES OF ALL PARTIES TO THE ORIGINAL INSTRUMENT:

Grantor <u>Ralph Meacham, Trustee, Ralph Meacham Trust</u>

Grantee <u>Richard T. McCastle</u>

State of <u>FLORIDA</u>

County of <u>ESCAMBIA</u>

I, the undersigned, hereby certify that the following omission occurs in the notary block of the above referenced recorded instrument in accordance with the provisions of <u>Florida</u> <u>Statute 689.041</u>:

DESCRIPTION OF OMISSION: ______ The year 2020 was omitted from the date.

WITNESS #1 Brethin

Ruth Meacham
Printed Name

Signature

State of Florida County of Escambia

SWORN to and subscribed before me this 33^{10} day of <u>December</u>, 2020, by <u>Ruth Meacham</u> who personally appeared and who provided a <u>Florida Driver License</u> as identification.

Notary Public

Carla Jones Notary Public, State of Florida 🗩 Comm. Expires June 10, 2022 Comm. No. GG226678

Recorded in Public Records 08/15/2005 at 04:33 PM OR Book 5708 Page 383, Instrument #2005409078, Ernie Lee Magaha Clerk of the Circuit Court Escambia County, FL Recording \$27.00 MTG Stamps \$157.50 Int. Tax \$90.00

Return to: (enclose self-addressed stamped envelope)

MORTGAGE DEED

Name: Raiph Meacham Address: 8963 Pensacola Blvd Pensacola, FL 32534

This Instrument Prepared by: Ralph Meacham Address: 8963 Pensacola Blvd Pensacola, FL 32534

Property Appraiser's Identification Number(s) 17-2S-30-1200-001-024

Mortgage Deed

(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. Wherever used the singular number shall include the plural and the plural the singular, and the use of any gender shall include all genders.)

Made this 4th day of August 2005 BETWEEEN	Richard McCastle
post office address is 1890 N R 30 and Ralph Meacham Trustee of Palph Marcham Trustee	Frensacola FL 3250+
WITNESSETH. That the said Mortgagor for and in	ist called the Mortgagee,
tive thousand (\$ 45,000." to him in hand paid by the said Mortgagee, the receip bargained and sold to the said Mortgagee, the receip	0

bargained and sold to the said mortgagee, the following described land situated, lying and being in the County of Escambia, State of Florida to-wit:

LOTS 1, 2, 3, AND 4 OF BLK 24 HIGHLAND PARK PLAT DB 69 PG 616 SEC 31/17 T 2S R30 OR1816 P 433/444/445 CA 129

And the said Mortgagor does hereby fully warrant the title to said land, and will defend the same against the lawful claims of all persons whomsoever.

PROVIDED ALWAYS, That if said Mortgagor shall pay to the said Mortgagee a certain promissory note, a copy of which is attached hereto and made a part hereof, and shall perform and comply with each and every stipulation, agreement and covenant of said note and of this mortgage, then this mortgage and the estate hereby created shall be void, otherwise the same shall remain in full force and virtue. And the said Mortgagor covenants to pay the interest and principal promptly when due; to paly the taxes and assessments on said property; to carry insurance against fire on the building on said land for not less than \$45,000, and windstorm insurance in the amount of \$45,000, approved by Mortgagee, with standard mortgage loss clause payable to Mortgagee, the policy to b e held by the exemption.

Should any of the above covenants be broken, then said note and all monies secured hereb y shall without demand, if the mortgagee so elects, at once become due and payable and the mortgage be foreclosed, and all costs and expenses of collection of said monies by foreclosure or otherwise, including solicitor's fees shall be paid by the Mortgagor, and in same are hereby secured.

13

BK: 5708 PG: 384

IN WITNESS WHEREOF, The said Mortgagor hereunto sets his hand and seal the daly and year first above written.

Signed, Sealed and Delivered in Presence of Us:

204 \cap

STATE OF FLORIDA COUNTY OF ESCAMBIA

The foregoing instrument was acknowledged before me this <u>4</u> day of August, 2005 By <u>Richard McCastle</u> who is personally known to me or who has/have produced as identification and who did take an oath.

My commission Expires: June 8,2009

(Seal)

Notary Public Serial Number:

LESLIE MILLER MY COMMISSION # DD 438485 EXPIRES: June 8, 2009 Bonded Thru Notary Public Underwritere

PROMISSORY NOTE

\$45,000_____Florida___April 15,_____,2005 to the order of Ralph Meacham the sun of _Forty-five thousand dollars (\$45,000.00) in the following manner:

\$465 per month beginning May 15, 2005, and continuing consecutive monthly payments until all principal and interest is paid in full. If payment is more than 5 days late there will also be a late charge due at the time of payment of \$25 plus \$5 per day for every day payment is made beyond the 20th of the month in which payment was due.

Principal and interest being payable in lawful money of the United States of America at 8963 Pensacola Blvd. Pensacola, Florida 32534

This note and the interest accruing thereon are securing thereon are secured by Mortgage dated April 15, 2005 and delivered by the maker hereof to the said holder encumbering certain real estate therein described in the county of Escambia, State of Florida. It is hereby agreed that if default be made in the payment of any installment of principal or interest or any part thereof, or if failure be make to perform any of the covenants or agreements contained in the said mortgage securing this note then at the option of the holder of this note the principal sum remaining unpaid with accrued interest or penalty shall at once become due and collectible without notice, and the said mortgage shall at once become foreclosable upon the exercise of said option, time being of the essence of the essence of this contract, and said principal sum and said accrued interest shall bear interest at the rate of 12 per cent per annum from such time until paid.

This contract is to be construed in all respects and enforced according to the laws of the State of Florida

All persons now, or hereafter, becoming parties hereto, as makers, endorsers, guarantors, or otherwise, hereby waive demand and protest, and notice of demand, non-payment and protest and waive all objections to any extension or renewal of this note in whole or in part, made at or after maturity, and in case this note is collected by an attorney, agree to pay an attorney's fee if paid after suit, and all costs of collection.

Mecanto (SEAL) The foregoing instrument was acknowledged before me this 4th day of august, 2005 by Richard mcCastles who has produced identification and (SEAL) Redio milee who did take an acts. My commission expires June 8, 2009 LESLIE MILLER MY COMMISSION # DD 438485 EXPIRES: June 8, 2009 d Thru Notary Public Und

Recorded in Public Records 11/16/2020 3:19 PM OR Book 8405 Page 1363, Instrument #2020098597, Pam Childers Clerk of the Circuit Court Escambia County, FL Recording \$44.00 MTG Stamps \$80.15 Int. Tax \$45.64

MORTGAGE

This instrument was prepared by: Ralph Meacham, 8963 Pensacola, Florida 32534

THIS MORTGAGE (herein "Instrument"), is made November 4, 2020

between the Mortgagor/Grantor, Ralph Meacham Trustee for Ralph Meacham Trust. (herein "Lender"), and the Mortgagee, Richard T. McCastle (herein Borrow)

whose address is 1890 N R St, Pensacola, Florida 32505.

Whereas, Borrower is indebted to Lender in the principal sum of **Twenty-two Thousand Eight Hundred Nineteen Dollars (\$22,819.00)**, which indebtedness is evidenced by Borrower's note of even date (herein "Note"), providing for monthly installments of principal and interest, with the full debt, if not paid earlier, due and payable on AUGUST 1, 2024, TO SECURE TO LENDER (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, and all renewals, extensions and modifications thereof; (b) the repayment of any future advances, with interest thereon, made by Lender to Borrower pursuant to paragraph 22 hereof (herein "Future Advances"). hereof; (c) the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Instrument; and (d) the performance of the covenants and agreements of Borrower herein contained, Borrower does hereby mortgage grant, convey and assign to Lender the following described property located in Escambia. County, to wit: 172S301200001024

LTS 1 TO 4 BLK 24 HIGHLAND PARK PLAT DB 69 P 616 OR 6589 P 1168 SEC 31/17 T 2S R 30 CA 129

Section 17. Township 2S, Range 30W

Which has the address of 1890 N "R" St, Pensacola, Florida 32505

TOGETHER with all buildings, improvements Pensacola, hereditaments, appurtenances and tenements now or hereafter erected on the property, and all heretofore or hereafter vacated alleys and streets abutting the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits thereof herein referred to as the "Property".

Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant, convey and assign the Property that the property is unencumbered and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any easements and restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

Borrower and Lender covenant and agree as follows:

1. PAYMENT OF PRINCIPAL AND INTEREST. Borrower shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note, any prepayment and late charges provided in the Note and all other sums secured by this Instrument. In the event the agreed payment is less than the interest due then the excess unpaid interest shall be added to the principal.

2. APPLICATION OF PAYMENTS. Unless applicable law provides otherwise, all payments received by Lender from Borrower under the Note or this instrument shall be applied by Lender in the following order of priority: (i) interest payable on the Note; (ii) principal of the Note; (iii) interest payable on advances made pursuant to paragraph 8 hereof; (iv) principal of advances made pursuant to paragraph 8 hereof; (v) interest payable on any Future

Advance, provided that if more than one Future Advance is outstanding, Lender may apply payments received among the amounts of interest payable on the Future Advances in such order as Lender, in Lender's sole discretion, may determine; (vi) principal of any Future Advance, provided that if more than one Future Advance is outstanding, Lender may apply payments received among the principal balances of the Future Advances in such order as Lender, in Lender's sole discretion, may determine; and (vii) any other sums secured by this Instrument in such order as Lender, at Lender's option, may determine; provided, however, that Lender may, at Lender's option, apply any sums payable pursuant to paragraph 8 hereof prior to interest on and principal of the Note, but such application shall not otherwise affect the order of priority of application specified in this paragraph 3.

4. CHARGES; LIENS. Borrower shall pay, when due, the claims of all persons supplying labor or materials to or in connection with the Property. Without Lender's prior written permission, Borrower shall not allow any lien inferior to this Instrument to be perfected against the Property.

5. HAZARD INSURANCE. Borrower shall keep the improvements now existing or hereafter erected on the Property insured by carriers at all times satisfactory to Lender against loss by fire, hazards included within the term "extended coverage", rent loss and such other hazards, casualties, liabilities and contingencies as Lender shall require and in such amounts and for such periods as Lender shall require. 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 form acceptable to Lender. Lender shall have the right to hold the policies, and Borrower shall promptly furnish to Lender all renewal notices and all receipts of paid premiums. At least thirty days prior to the expiration date of a policy, Borrower shall deliver to Lender a renewal policy in form satisfactory to Lender. In the event of loss, Borrower shall give immediate written notice to the insurance carrier and to Lender. Borrower hereby authorizes and empowers Lender as attorney-in-fact for Borrower to make proof of loss, to adjust and compromise any claim under insurance policies, to appear in and prosecute any action arising from such insurance policies, to collect and receive insurance proceeds, and to deduct therefrom Lender's expenses incurred in the collection of such proceeds; provided however, that nothing contained in this paragraph 5 shall require Lender to incur any expense or take any action hereunder. Borrower further authorizes Lender to apply the balance of such proceeds to the payment of the sums secured by this Instrument, whether or not then due, in the order of application set forth in paragraph 3 hereof accounting to the mortgagor for any surplus. In the event the mortgagor does not renew the insurance policy then mortgagee may obtain loss payee insurance coverage only, which cost shall be payable by the mortgagor. Failure to reimburse the mortgagee for the cost of this policy within 30 calendar days after being mailed a bill for it shall constitute default under the mortgage.

If the insurance proceeds are applied to the payment of the sums secured by this Instrument, any such application of proceeds to principal shall not extend or postpone the due dates of the monthly installments referred to in paragraphs 1 and 2 hereof or change the amounts of such installments. If the Property is sold pursuant to Paragraph 19 hereof or if Lender acquires title to the property, Lender shall have all of the right, title and interest of Borrower in and to such insurance policies and unearned premiums thereon and to the proceeds resulting from any damage to the Property prior to such sale and acquisition.

6. PRESERVATION AND MAINTENANCE OF PROPERTY Borrower (a) shall not commit waste or permit impairment or deterioration of the Property, (b) shall not abandon the Property, (c) shall restore or repair promptly and in a good and workmanlike manner all or any part of the Property to the equivalent of its original condition, or such other condition as Lender may approve in writing, in the event of any damage, injury or loss thereto, whether or not insurance proceeds are available to cover in whole or in part the costs of such restoration or repair, (d) shall keep the Property, including improvements, fixtures, equipment, machinery and appliances thereon in good repair and shall replace fixtures, equipment, machinery and appliances on the Property when necessary to keep such items in good repair, (e) shall comply with all laws, ordinances, regulations and requirements of any governmental body applicable to the Property, and (f) shall give notice in writing to Lender of and, unless otherwise directed in writing by Lender, appear in and defend any action or proceeding purporting to affect the Property, the security of this Instrument or the rights or powers of Lender.

7. USE OF PROPERTY. Property may be used only for purposes permitted by law.

8. PROTECTION OF LENDER'S SECURITY. If Borrower fails to perform the covenants and agreements contained in this instrument, or if any action or proceeding is commenced which affects the Property or title thereto or the interest of Lender therein, including, but not limited to, eminent domain, insolvency, code enforcement, or arrangements or proceedings involving a bankrupt or decedent, then Lender at Lender's option may make such appearances, disburse such sums and take such action as Lender deems necessary, in its sole discretion to protect Lender's interest, including, but not limited to, (i) disbursement of attorney's fees, (ii) entry upon the Property to make repairs, (iii) procurement of satisfactory insurance as provided in paragraph 5 hereof and may also (iv) declare all of the sums secured by this Instrument to be immediately due and payable without prior notice to Borrower, and Lender may invoke any remedies permitted by paragraph 19 of this Instrument.

Any amounts disbursed by Lender pursuant to this paragraph 8, with interest thereon at the rate stated in the Note, shall become additional indebtedness of Borrower secured by this Instrument.

9. INSPECTION. Lender may make or cause to be made reasonable entries upon and inspections of the Property.

10. CONDEMNATION. Borrower shall promptly notify Lender of any action or proceeding relating to any condemnation or other taking, whether direct or indirect, of the Property, or part thereof, and Borrower shall appear in and prosecute any such action or proceeding unless otherwise directed by Lender in writing. Borrower authorizes Lender, at Lender's option, as attorney-in-fact for Borrower, to commence, appear in and prosecute, in Lender's or Borrower's name, any action or proceeding relating to any condemnation or other taking of the Property, whether direct or indirect, and to settle or compromise any claim in connection with such condemnation or other taking. The proceeds of any award, payment or claim for damages, direct or consequential, in connection with any condemnation or other taking, whether direct or indirect, of the Property, or part thereof, or for conveyances in lieu of condemnation, are hereby assigned to and shall be paid to Lender.

Borrower authorizes Lender to apply such awards, payments, proceeds or damages, after the deduction of Lender's expenses incurred in the collection of such amounts, to payment of the sums secured by this Instrument, whether or not then due, in the order of application set forth in paragraph 3 hereof, with the balance, if any, to Borrower. Unless Borrower and Lender otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly installments referred to in paragraphs 1 and 2 hereof or change the amount of such installments. Borrower agrees to execute such further evidence of assignment of any awards, proceeds, damages or claims arising in connection with such condemnation or taking as lender may require.

11. BORROWER AND LIEN NOT RELEASED. From time to time, Lender may, at Lender's option, without giving notice to or obtaining the consent of Borrower, Borrower's successors or assigns or of any junior lienholder or guarantors, without liability on Lender's part and notwithstanding Borrower's breach of any covenant or agreement of Borrower in this Instrument, extend the time for payment of said indebtedness or any part thereof, reduce the payments thereon, release anyone liable on any of said indebtedness, accept a renewal note or notes therefor, modify the terms and time of payment of said indebtedness, release from the lien of this Instrument any part of the Property, take or release other or additional security, reconvey any part of the Property, consent to any map or plan of the Property, consent to the granting of any easement, join in any extension or subordination agreement, and agree in writing with Borrower to modify the rate of interest or period of amortization of the Note or change the amount of the monthly installments payable thereunder. Any actions taken by Lender pursuant to the terms of this paragraph 11 shall not affect the obligation of Borrower or Borrower's successors or assigns to pay the sums secured by this Instrument and to observe the covenants of Borrower contained herein, shall not affect the guaranty of any person, corporation, partnership or other entity for payment of the indebtedness secured hereby, and shall not affect the lien or priority of lien hereof on the Property. Borrower shall pay Lender a reasonable service charge, together with such title insurance premiums and attorney's fees as may be incurred at Lender's option, for any such action if taken at Borrower's request.

12. FORBEARANCE BY LENDER NOT A WAIVER. 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 right or remedy. The procurement of insurance or the payment of taxes or other liens or charges by Lender shall not be a waiver of Lender's right to accelerate the maturity of the indebtedness secured by this Instrument.

13. REMEDIES CUMULATIVE. Each remedy provided in this instrument is distinct and cumulative to all other rights or remedies under this Instrument, or afforded by law or equity and may be exercised concurrently, independently, or successively, in any order whatsoever.

14. ACCELERATION IN CASE OF BORROWER'S INSOLVENCY. If Borrower shall voluntarily file a petition under the Federal Bankruptcy Act, as such Act may from time to time be amended, or under any similar or successor Federal statue relating to bankruptcy, insolvency, arrangements or reorganizations, or under any state bankruptcy or insolvency act, or file an answer in an involuntary proceeding admitting insolvency or inability to pay debts, or if Borrower shall fail to obtain a vacation or stay of involuntary proceedings brought for the reorganization, dissolution or liquidation of Borrower, or if Borrower shall be adjudged a bankrupt, or if a trustee or receiver shall be appointed for Borrower or Borrower's property, or if the Property shall become subject to the jurisdiction of a Federal bankruptcy court or similar state court, or if Borrower shall make an assignment for the benefit of Borrower's assets and such seizure is not discharged within ten days, then Lender may, at Lender's option, declare all of the sums secured by this Instrument to be immediately due and payable without prior notice to Borrower, and Lender may invoke any remedies permitted by paragraph 19 of this Instrument. Any attorney's fees and other expenses incurred by Lender in connection with Borrower's bankruptcy or any of the other aforesaid events shall be additional indebtedness of Borrower secured by this Instrument pursuant to paragraph 8 hereof.

15. TRANSFERS OF THE PROPERTY OR BENEFICIAL INTERESTS IN BORROWER; ASSUMPTION. On sale or transfer of (i) all or any part of the Property, or any interest therein, or (ii) beneficial interests in Borrower (if Borrower is not a natural person or persons but is a corporation, partnership, trust or other legal entity), Lender may, at Lender's option, declare all of the sums secured by this Instrument to be immediately due and payable, and Lender may invoke any remedies permitted by paragraph 19 of this Instrument.

16. NOTICE. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Instrument or in the Note shall be given by mailing such notice by first class mail addressed to Borrower at Borrower's address stated below 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 certified mail, return receipt requested, 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 Instrument or in the Note shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

17. SUCCESSORS AND ASSIGNS BOUND; JOINT AND SEVERAL LIABILITY; AGENTS; CAPTIONS. 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 15 hereof. All covenants and agreements of Borrower shall be joint and several. In exercising any rights here under or taking any actions provided for herein, Lender may act through its employees, agents or independent contractors as authorized by Lender. The captions and headings of the paragraphs of this Instrument are for convenience only and are not to be used to interpret or define the provisions hereof.

18. GOVERNING LAW; SEVERABILITY. This Instrument shall be governed by the law of the jurisdiction in which the Property is located. In the event that any provision of this Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Instrument or the Note which can be given effect without the conflicting provisions, and to this end the provisions of this Instrument and the Note are declared to be severable.

19. ACCELERATION; REMEDIES. Upon Borrower's breach of any covenant or agreement of Borrower in this instrument, including, but not limited to, the covenants to pay when due any sums secured by this Instrument, Lender at Lender's option may declare all of the sums secured by this Instrument to be immediately due and payable without further demand and may foreclose this Instrument by judicial proceeding and may invoke any other remedies permitted by applicable law or provided herein. Lender shall be entitled to collect all costs and expenses incurred in pursuing such remedies, including, but not limited to, attorney's fees, costs of documentary evidence, abstracts and title reports.

20. RELEASE. Upon payment of all sums secured by this Instrument, Lender shall release this Instrument. Borrower shall pay Lender's reasonable costs incurred in releasing this Instrument.

21. ATTORNEY'S FEES. As used in this instrument and in the Note, "attorney's fees" shall include attorney's fees, if any, which may be awarded by an appellate court.

22. RIDERS TO THIS INSTRUMENT. If one or more riders are executed by borrower and recorded together with this Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this instrument as if rider(s) were a part of this Instrument.

23. HAZARDOUS SUBSTANCES. Borrower shall not cause or permit the presence, use, disposal, storage or release of any Hazardous Substances on or in the Property. Borrower shall not do, or allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use or storage on the Property of small quantity of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall immediately give Lender written notice of any investigation, claim, demand lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower hall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 23, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 23, "Environmental Law" means federal laws and laws of the jurisdiction where the property is located that relate to health, safety and environmental protection.

In Witness Whereof, Borrower has executed this Instrument or has caused the same to be executed by its representatives thereunto duly authorized.

and I matte (Seal) -Borrower

STATE OF FLORIDA. COUNTY OF ESCAMBIA

amo

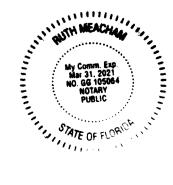
James Norris, Witness

4 Meachan

Ruth Meacham, Witness

The foregoing instrument was acknowledged before me this <u>11th</u> day of <u>November</u>, 2020, by <u>Richard T. McCastle</u>, who is personally known to me or who produced <u>a</u> Florida Driver License, and who did not take an oath.

Ruth Meacham Ruth Meacham, Notary Public



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: 061174000 Certificate Number: 002580 of 2022

Payor: RALPH MEACHAM 8963 PENSACOLA BLVD PENSACOLA, FL 32534 Date 8/16/2024

Clerk's Check # Tax Collector Check # 1

1

	Clerk's Total	\$497.04
	Tax Collector's Total	\$2,293.51
	Postage	\$24.60
	Researcher Copies	\$0.00
	Recording	\$10.00
	Prep Fee	\$7.00
	Total Received	\$2,\$32.15
	PAM CHILDERS Clerk of the Circuit Co Received By: Deputy Clerk	Educeo aure \$ 2410.91
60/	3.5% CC	5 FEE 50 2495.29

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

Escambia County Receipt of Transaction Receipt # 2024060054

Cashiered by: mkj

Pam Childers Clerk of Court Escambia County, Florida

Received From

RALPH MEACHAM MEACHAMTAX@AOL.COM PENSACOLA, FL 32534

On Behalf Of:

,

On: 8/16/24 12:30 pm Transaction # 101921179

	2 TD 002580						
Fee Description		Fee	Prior Paid	Waived	Due	Paid	Balance
(RECORD2) RECO	RD FEE FIRST PAGE	10.00	10.00	0.00	0.00	0.00	0.00
	EED CERTIFICATES	320.00	320.00	0.00	0.00	0.00	0.00
(TD10) TAX DEED /		60.00	60.00	0.00	0.00	0.00	0.00
	EED CERTIFICATES	483.36	0.00	0.00	483.36	483.36	0.00
	RD FEE FIRST PAGE	10.00	0.00	0.00	10.00	10.00	0.00
(TD4) PREPARE AN		7.00	7.00	0.00	0.00	0.00	0.00
(TD7) ONLINE AUC		59.00	59.00	0.00	0.00	0.00	0.00
	EED CERTIFICATES	1910.55	0.00	0.00	1910.55	1910.55	0.00
(TD4) PREPARE AN	VY INSTRUMENT	7.00	0.00	0.00	7.00	7.00	0.00
	Total:	2866.91	456.00	0.00	2410.91	2410.91	0.00
	Grand Total:	2866.91	456.00	0.00	2410.91	2410.91	0.00
PAYMENTS							
Payment Type	Reference		Αποι	unt Refun	d Overage	Change	Net Amount
Payment Type OTC	Reference ~ ~ Authorization Code:00064D	OK				Change 0.00	Net Amount 2410.91
		ОК					the second se
	~ ~ Authorization Code:00064D	OK Payments Tot	(2410.9	91 0.00	0.00		the second se
	~ ~ Authorization Code:00064D	Payments Tot	< 2410.9 tal: 2410.9	91 0.00 91 0.00	0.00	0.00	2410.91