



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

Part 1: Tax Deed Application Information

Applicant Name Applicant Address	KEYS FUNDING LLC - 7022 PO BOX 71540 PHILADELPHIA, PA 19176-1540	Application date	Apr 22, 2024
Property description	MCKNIGHT CURTIS 23 PEN HAVEN DR PENSACOLA, FL 32506 23 PEN HAVEN DR 07-1702-000 LT 5 BLK 5 1ST ADDN TO PEN HAVEN PB 3 P 14 OR 8132 P 1806 OR 8184 P 901 CA 173	Certificate #	2022 / 3163
		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)
# 2022/3163	06/01/2022	1,073.33	53.67	1,127.00
→Part 2: Total*				1,127.00


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)
# 2023/3173	06/01/2023	1,263.12	6.25	81.05	1,350.42
Part 3: Total*					1,350.42

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)	2,477.42
2. Delinquent taxes paid by the applicant	0.00
3. Current taxes paid by the applicant	1,294.36
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)	4,146.78

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
Signature, Tax Collector or Designee Date April 24th, 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>04/02/2025</u> Signature, Clerk of Court or Designee	

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.

APPLICATION FOR TAX DEED

Section 197.502, Florida Statutes

512
R. 12/16

Application Number: 2400525

To: Tax Collector of ESCAMBIA COUNTY, Florida

I,
KEYS FUNDING LLC - 7022
PO BOX 71540
PHILADELPHIA, PA 19176-1540,

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
07-1702-000	2022/3163	06-01-2022	LT 5 BLK 5 1ST ADDN TO PEN HAVEN PB 3 P 14 OR 8132 P 1806 OR 8184 P 901 CA 173

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
KEYS FUNDING LLC - 7022
PO BOX 71540
PHILADELPHIA, PA 19176-1540

04-22-2024
Application Date

Applicant's signature



Chris Jones Escambia County Property Appraiser

[Real Estate Search](#)

[Tangible Property Search](#)

[Sale List](#)

[Back](#)

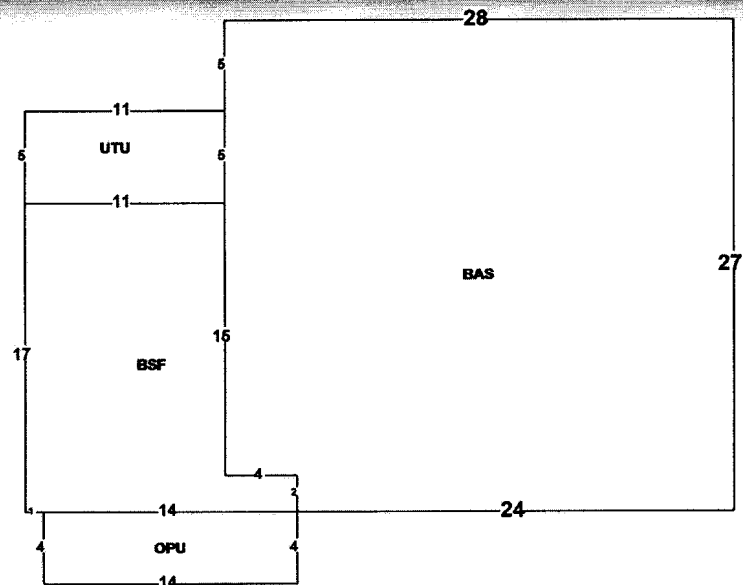
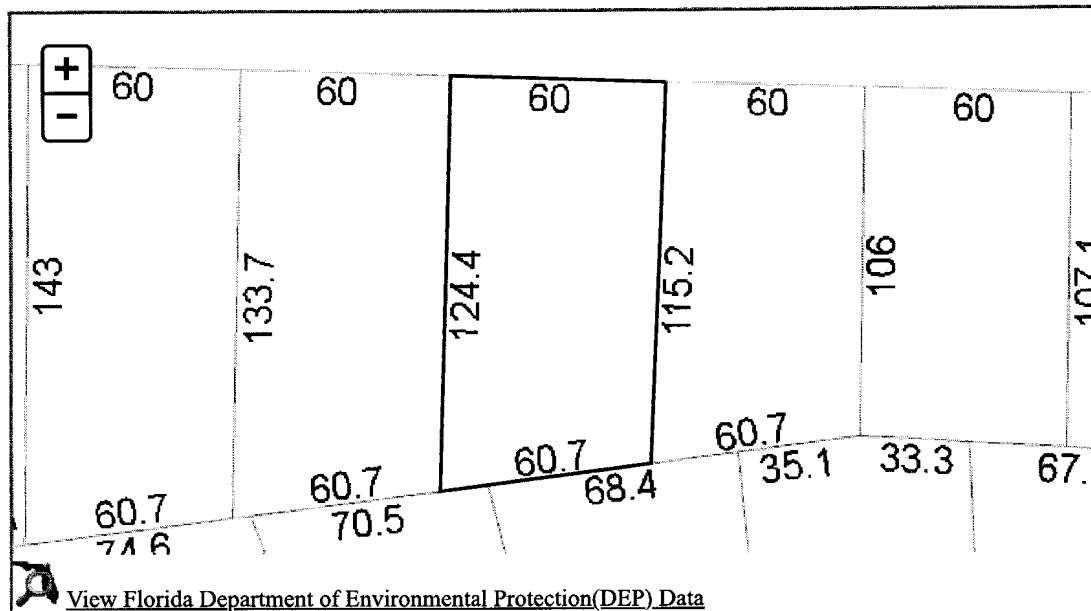
◀ Nav. Mode ☒ Account ☐ Parcel ID ▶

[Printer Friendly Version](#)

General Information						Assessments				
Parcel ID:		3425301151005005				Year	Land	Imprv	Total	Cap Val
Account:		071702000				2023	\$12,500	\$78,601	\$91,101	\$81,611
Owners:		MCKNIGHT CURTIS				2022	\$7,000	\$67,192	\$74,192	\$74,192
Mail:		23 PEN HAVEN DR PENSACOLA, FL 32506				2021	\$7,000	\$52,903	\$59,903	\$59,422
Situs:		23 PEN HAVEN DR 32506				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				
05/24/2022 8791 875 \$100 QC										
08/26/2021 8611 956 \$86,000 QC										
10/04/2019 8184 901 \$100 QC						Legal Description				
06/11/2019 8132 1806 \$12,000 QC						LT 5 BLK 5 1ST ADDN TO PEN HAVEN PB 3 P 14 OR 8611 P 956 OR 8791 P 875 CA 173				
10/2005 5756 821 \$27,000 WD										
07/2004 5452 146 \$100 CT										
11/1999 4500 1010 \$23,500 QC						Extra Features				
05/1994 3572 61 \$23,500 SC						None				
Official Records Inquiry courtesy of Pam Childers Escambia County Clerk of the Circuit Court and Comptroller										

Parcel Information

[Launch Interactive Map](#)



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

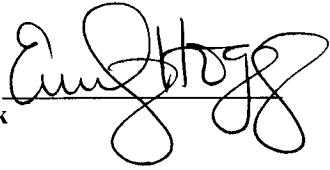
**PAM CHILDERS, CLERK OF THE CIRCUIT COURT
Tax Certificate Redeemed From Sale
Account: 071702000 Certificate Number: 003163 of 2022**

Payor: T W CRESSWELL PC PO BOX 605 LITTLETON CO 80160 Date 8/6/2024

Clerk's Check #	250513352	Clerk's Total	\$538.08
Tax Collector Check #	1	Tax Collector's Total	\$4,809.45
		Postage	\$100.00
		Researcher Copies	\$0.00
		Recording	\$10.00
		Prep Fee	\$7.00
		Total Received	\$5,554.53

\$4,582.20

**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>

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



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

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

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

Case # 2022 TD 003163

Redeemed Date 8/6/2024

Name T W CRESSWELL PC PO BOX 605 LITTLETON CO 80160

Clerk's Total = TAXDEED	\$538.08	\$4,899.45 \$4,565.20
Due Tax Collector = TAXDEED	\$4,899.45	
Postage = TD2	\$100.00	
ResearcherCopies = TD6	\$0.00	
Release TDA Notice (Recording) = RECORD2	\$10.00	
Release TDA Notice (Prep Fee) = TD4	\$7.00	

• For Office Use Only

Date	Docket	Desc	Amount Owed	Amount Due	Payee Name
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FINANCIAL SUMMARY

No Information Available - See Dockets



PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

Tax Deed - Redemption Calculator

Account: 071702000 Certificate Number: 003163 of 2022

Redemption ☐ No ☒ Application Date Interest Rate

	Final Redemption Payment ESTIMATED	Redemption Overpayment ACTUAL
	Auction Date <input type="text" value="4/2/2025"/>	Redemption Date <input type="text" value="8/6/2024"/>
Months	12	4
Tax Collector	<input type="text" value="\$4,146.78"/>	<input type="text" value="\$4,146.78"/>
Tax Collector Interest	\$746.42	\$248.81
Tax Collector Fee	<input type="text" value="\$6.25"/>	<input type="text" value="\$6.25"/>
Total Tax Collector	\$4,899.45	<input type="text" value="\$4,401.84"/> <i>6</i>
Record TDA Notice	<input type="text" value="\$17.00"/>	<input type="text" value="\$17.00"/>
Clerk Fee	<input type="text" value="\$119.00"/>	<input type="text" value="\$119.00"/>
Sheriff Fee	<input type="text" value="\$120.00"/>	<input type="text" value="\$120.00"/>
Legal Advertisement	<input type="text" value="\$200.00"/>	<input type="text" value="\$200.00"/>
App. Fee Interest	\$82.08	\$27.36
Total Clerk	\$538.08	<input type="text" value="\$483.36"/> <i>CH</i>
Release TDA Notice (Recording)	<input type="text" value="\$10.00"/>	<input type="text" value="\$10.00"/>
Release TDA Notice (Prep Fee)	<input type="text" value="\$7.00"/>	<input type="text" value="\$7.00"/>
Postage	<input type="text" value="\$100.00"/>	<input type="text" value="\$0.00"/>
Researcher Copies	<input type="text" value="\$0.00"/>	<input type="text" value="\$0.00"/>
Total Redemption Amount	\$5,554.53	\$4,902.20
	Repayment Overpayment Refund Amount	\$652.33
Book/Page	<input type="text" value="9148"/>	<input type="text" value="73"/>



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 #: 07-1702-000 CERTIFICATE #: 2022-3163

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: December 12, 2004 to and including December 12, 2024 Abstractor: Vicki Campbell

BY

Michael A. Campbell,
As President
Dated: December 17, 2024

PROPERTY INFORMATION REPORT
CONTINUATION PAGE

December 17, 2024

Tax Account #: **07-1702-000**

1. The Grantee(s) of the last deed(s) of record is/are: **CURTIS MCKNIGHT**

By Virtue of Quit Claim Deed recorded 9/3/2021 in OR 8611/956 and Corrective Quitclaim Deed recorded 5/25/2022 - OR 8791/875

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 Carl A. Carnley and Susan O'Brien Carnley recorded 9/3/2021 – OR 8611/958**
- b. **Judgment in favor of Synovus Bank recorded 4/24/2014 – OR 7162/84 together with Garnishment Judgment OR 7464/1156 and OR 7751/960**

4. Taxes:

Taxes for the year(s) NONE are delinquent.

Tax Account #: 07-1702-000

Assessed Value: \$89,772.00

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: APR 2, 2025

TAX ACCOUNT #: 07-1702-000

CERTIFICATE #: 2022-3163

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.

CURTIS MCKNIGHT
23 PEN HAVEN DR
PENSACOLA, FL 32506

SYNOVUS BANK
1148 BROADWAY
COLUMBUS, GA 31901

CARL A CARNLEY AND
SUSAN OBRIEN CARNLEY
3728 TIGER POINT BLVD
GULF BREEZE, FL 32563

Certified and delivered to Escambia County Tax Collector, this 16th day of December, 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

December 17, 2024

Tax Account #:07-1702-000

**LEGAL DESCRIPTION
EXHIBIT "A"**

LT 5 BLK 5 1ST ADDN TO PEN HAVEN PB 3 P 14 OR 8611 P 956 OR 8791 P 875 CA 173

SECTION 34, TOWNSHIP 2 S, RANGE 30 W

TAX ACCOUNT NUMBER 07-1702-000(0425-42)

Recording requested by: _____
When recorded, mail to: _____

Name: CURTIS McKNIGHT SR.
Address: 23 PEN HAVEN DR.
City: PENSACOLA
State/Zip: FLORIDA 32506

Space above reserved for use by Recorder's Office
Document prepared by:
Name CARL CANNLEY
Address 3728 Tiger Point Blvd
City/State/Zip GULF BREEZE FL 32563

Property Tax Parcel/Account Number: 34253 01151 005 005

Quitclaim Deed

This Quitclaim Deed is made on 23 Pen Haven Drive, between
SUEAN & CARL CANNLEY, Grantor, of 3728 Tiger PT Blvd
Gulf Breeze, City of FL 32563
and Curtis McKnight, Grantee, of Pe 23 Pen Haven Dr.
Pensacola, City of FL 32506

For valuable consideration, the Grantor hereby quitclaims and transfers all right, title, and interest held by
the Grantor in the following described real estate and improvements to the Grantee, and his or her heirs
and assigns, to have and hold forever, located at 23 Pen Haven Drive
Pensacola, City of FL 32506:

23 Pen Haven Dr
Pensacola FL 32506
Parcel 3425301151005005
Lot 5 Block 5 First Addition to Pen Haven

Subject to all easements, rights of way, protective covenants, and mineral reservations of record, if any.
Taxes for the tax year of 2021 shall be prorated between the Grantor and Grantee as of the date of
recording of this deed.

Dated: 8-26-2021

Susan Carley
Signature of Grantor
CARL Carley

SUSAN CARLEY
Name of Grantor

[Signature]
Signature of Witness #1

Susan Reininger
Printed Name of Witness #1

Susan Ann
Signature of Witness #2

SUSAN HASS
Printed Name of Witness #2

State of Florida County of Santa Rosa
On August 26, 2021, the Grantor, SUSAN CARLEY

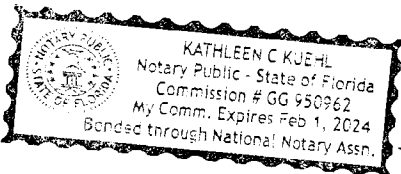
personally came before me and, being duly sworn, did state and prove that he/she is the person described in the above document and that he/she signed the above document in my presence.

Notary Signature
Kathleen C. Huehl

Notary Public,
In and for the County of Santa Rosa State of Florida
My commission expires: 02-01-2024

Seal

Send all tax statements to Grantee.



Recording requested by: _____

When recorded, mail to: _____

Name: CURTIS McKNIGHT

Address: 23 PEN HAVEN DR

City: PENSACOLA

State/Zip: FLORIDA 32506

Space above reserved for use by Recorder's Office

Document prepared by:

Name CARL CANNLEY

Address 3728 TIGER POINT BLVD

City/State/Zip GULF BREEZE FL 32563

Property Tax Parcel/Account Number: 34253 01151 005 005

connected deed

Quitclaim Deed

This Quitclaim Deed is made on 23 PEN HAVEN DR, between

SUSAN + CARL CANNLEY, Grantor, of 3728 TIGER PT BLVD

, City of GULF BREEZE, State of FLORIDA 32563

and CURTIS McKNIGHT, Grantee, of 23 PEN HAVEN DR

, City of PENSACOLA, State of FLORIDA 32506

For valuable consideration, the Grantor hereby quitclaims and transfers all right, title, and interest held by

the Grantor in the following described real estate and improvements to the Grantee, and his or her heirs

and assigns, to have and hold forever, located at 23 PEN HAVEN DR

, City of PENSACOLA, State of FLORIDA 32506

23 PEN HAVEN DR

PENSACOLA FLORIDA 32506

Parcel 34253 01151 005 005

LEGAL DESCRIPTION

LT 5 BLK 5 1ST ADDN TO PEN HAVEN
PB 3 P 14 OR 8132 P 1806 OR 8184
P 901 CA 173

LOTS 5, Block 5, First addition to PEN HAVEN, a subdivision of a portion of SECTION 34, Township 2 South, Range 30 West, according to the plat thereof, recorded in Plat Book 3 Page 14 of the public records of Escambia County, Florida

Subject to all easements, rights of way, protective covenants, and mineral reservations of record, if any.

Taxes for the tax year of 2021 shall be prorated between the Grantor and Grantee as of the date of recording of this deed.

Dated: 5/24/22

[Signature]
Signature of Grantors

Name of Grantors
CARL CANNLEY
SUSAN CANNLEY

[Signature]
Signature of Witness #1

Susan Reiningier
Printed Name of Witness #1

[Signature]
Signature of Witness #2

Bette Sprague
Printed Name of Witness #2

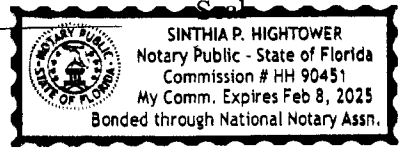
State of Florida County of Santa Rosa
On 5/24/22, the Grantor, Susan + Carl Cannley

personally came before me and, being duly sworn, did state and prove that he/she is the person described in the above document and that he/she signed the above document in my presence.

Notary Signature Synthia P. Hightower

Notary Public,
In and for the County of Florida State of Santa Rosa
My commission expires: Feb 8, 2025

Send all tax statements to Grantee.



STATE OF Florida

COUNTY OF Escambia

PURCHASE MONEY MORTGAGE

KNOW ALL MEN BY THESE PRESENTS, that CURTIS McKNIGHT Sr.
^{MARRIED}
~~MALE~~ (hereinafter called "Mortgagor" or "Borrower") in
consideration of the sum of Eighty six thousand
\$86,000 DOLLARS hereby acknowledged to have been
paid to said Mortgagor by CARL A. CARNLEY and SUSAN O'BRIEN
CARNLEY, husband and wife, (hereinafter called "Mortgagee" or
"Lender"), which is evidenced by and payable in accordance with
that certain Promissory Note of even date herewith executed by
Mortgagor and payable to Mortgagee, jointly during their life and
upon the death of either of them, to the survivors of them, their
heirs and assigns, or order, do hereby GRANT, BARGAIN, SELL and
CONVEY unto the Mortgagee all that real property in the County of
described as follows:

23 Pen Haven Dr
Lot 5 Block 5
First addition to Pen Haven
Parcel 3425301151005005

TO HAVE AND TO HOLD this property unto Mortgagees, For
his life and upon his death
to his heirs and assigns or order, forever,
together with all the improvements, now or hereafter erected on the
property, and all easements, rights, members, privileges,
hereditaments, and appurtenances, rents, royalties, mineral, oil
and gas rights and profits, water rights and stock and all fixtures
now or hereafter a part of the property. All replacements and
additions shall also be covered by this Security Instrument. All
of the foregoing is referred to in this Security Instrument as the
"Property".

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

Providing always, and these presents are upon the express
condition, that if the Mortgagor shall well and truly pay to the
Mortgagee the said sum of Eighty six thousand
\$86,000.00 DOLLARS with interest thereon, and to secure
the payment of which a lien upon the property above described is
hereby reserved, as evidenced by the mortgagor's promissory note
bearing even date herewith executed by said Mortgagor and payable
as follows:

(156) payments of \$750.83
(13 years) payable starting Oct 1, 2021
5% interest.

Prepayment is allowed at any time without penalty. Any
partial prepayment shall be applied against the principal

amount outstanding and shall not postpone the due date of any subsequent monthly installments or change the amount of such installments, unless the Note holder shall otherwise agree in writing.

A ⁴⁴⁰ late fee will be charged on any payment that is received more than five (5) days after due date. If all or any part of the property or an interest therein is sold or transferred by Mortgagors without Mortgagee's prior written consent, excluding (a) the creation of a lien or encumbrances subordinate to this mortgage, (b) a transfer by devise, descent or by operation of law upon the death of the Mortgagors, or (c) the creation of a purchase money security interest for household appliances, Mortgagee may, at Mortgagee's option, declare all sums secured by this mortgage to be immediately due and payable. Mortgagees shall have waived such option to accelerate if, prior to the sale or transfer, mortgagee and the person to whom the property is to be sold or transferred reach agreement in writing that the credit of such person is satisfactory to mortgagee and that the interest payable on the sums secured by this mortgage shall be at such rate as Mortgagee shall request. If Mortgagee has waived the option to accelerate provided in this paragraph, and if mortgagor's successor in interest has executed a written assumption agreement accepted in writing by mortgagee, mortgagee shall release mortgagor from all obligations under this mortgage and the Note. If mortgagee exercises such option to accelerate, mortgagee shall mail mortgagor notice of acceleration in accordance with address stated above. Such notice shall provide a period of not less than 30 days from the date the notice is mailed within which mortgagor may pay the sums declared due. If mortgagor fails to pay such sums prior to the expiration of such period, mortgagee may, without further notice or demand on mortgagor, invoke any remedies permitted herein.

Said note being payable to the Mortgagee at 3728 Tiger Point Blvd Gulf Breeze FL 32563; and if the Mortgagor shall pay all other indebtedness secured hereby and shall perform all the covenants and agreements herein contained, then these presents shall be void; otherwise, they shall remain in full force and effect.

Upon default in the payment of any installment of principal or interest on said note or any indebtedness secured hereby or after default in the performance of any of the covenants and agreements herein contained, the Mortgagee may declare the entire indebtedness immediately due and payable, and the Mortgagor hereby vests the Mortgagee with full power and authority, after the happening of any such default, to sell said property at public outcry at the front door of the Court House of said County, for cash to the highest bidder, after first giving thirty days notice of the time, place and terms of sale, together with a description of the property to be sold, by publication once a week for three consecutive weeks, in a newspaper published in said County; to make property conveyance to the purchaser in the name of the Mortgagor; and the proceeds of said sale to apply, first, to the payment of the costs of said sale, including a reasonable attorney's fee; second, to the payment of the amount of any indebtedness secured hereby together with the unpaid interest thereon to the date of sale, and any amount they may be due the Mortgagee by virtue of any of the special liens herein declared; and third, the balance, if any, to pay over to the said Mortgagor.

No failure of the Mortgagee to exercise any option herein given to declare the maturity of any or all of the indebtedness secured hereby shall be taken or construed as a waiver of Mortgagee's right to exercise such option or to declare such maturity by reason of any past or present default on the part of the Mortgagor; and the procurement of insurance or the payment of

the Mortgagor; and the procurement of insurance or the payment of taxes, or other liens, debts, or charges by the Mortgagee shall not be taken or construed as a waiver of its right to declare the maturity of any or all of the indebtedness secured hereby by reason of the failure of the Mortgagor to procure such insurance or to pay such taxes, debts, liens, or other charges.

And except as herein provided, the Mortgagor hereby covenants with the Mortgagee that the Mortgagor is seized of an indefeasible estate in fee simple in and to the above described property, is in the peaceable possession thereof, and has a good and lawful right to mortgage and convey the same; that said property is free from all encumbrances except as herein provided, and that the Mortgagor hereby warrants and will forever defend the title to said property unto the Mortgagee against the lawful claims of all persons, whomsoever.

The conveyance of the above described property and all warranties of the Mortgagor hereunder (whether express or statutory) are made subject to the lien of taxes hereafter falling due.

And the Mortgagor further expressly agrees and covenants:

1. To pay when due any and all indebtedness secured hereby;
2. To pay promptly all taxes, assessments, liens or other charges which may be, or become, effective against said property regardless of whether or not the same may be excepted from the warranties hereinabove, together with all penalties, costs, and other expenses incurred, or which may accrue, in connection therewith;
3. To keep any buildings or other improvements now or which may hereafter be erected upon said property in good repair and insured against fire and lightning and against hazards covered by the form of insurance contract generally known as "extended coverage", and also the form of coverage known as "all physical loss" if required by the Mortgagee, by policies issued by good and solvent insurance companies approved by the Mortgagee, which policies shall be deposited with the Mortgagee and shall provide that loss, if any, shall be payable to the Mortgagee as the Mortgagee's interest may appear, such policies to be in such amounts, not exceeding the insurable value of the said buildings or other improvements, as may be required by the Mortgagee; if the amount due on the indebtedness secured hereby is equal to or exceeds any proceedings paid under any of said policies of insurance, on the date of payment thereof, such proceeds shall be applied to the reduction or satisfaction of said indebtedness unless the Mortgagee agrees otherwise in writing;
4. That if the Mortgagee shall, upon the happening of any default hereunder, resort to litigation for the recovery of the sums secured hereby, or employ an attorney to collect said sums or to foreclose this Mortgage under the power of sale herein or by bill in equity, the Mortgagor will pay all reasonable costs, expenses, and attorney's fees thus incurred; and said costs, expenses, and attorney's fees, and any other sum or sums due the Mortgagee by virtue of any of the special liens herein declared, may be included in any judgment or decree rendered in connection with said litigation;
5. That if the Mortgagor fails to perform any of the duties herein specified, the Mortgagee may perform or remedy the same, and for any sums expended by the Mortgagee in this behalf of the Mortgagee shall have an additional lien, secured by these presents, on said property;
6. That in the event of any dispute or litigation arising over the title to, or possession of, said property the Mortgagee may take part therein and prosecute or defend said litigation, and for any sum or sums expended by the Mortgagee in this behalf,

including but not limited to reasonable attorney's fees, the Mortgagee shall have an additional lien, secured by these presents, on said property;

7. That at any sale under the powers herein the Mortgagee may bid for and purchase said property like a stranger hereto, and in event the Mortgagee should become the purchaser at said sale, either the auctioneer conducting the sale or the Mortgagee may execute a deed to the Mortgagee in the name of the Mortgagor as attorney-in-fact for Mortgagor;

8. That the word "mortgagee" wherever herein used, shall include all mortgagees herein named, and their respective heirs, executors, administrators, successors, and assigns, and the word "mortgagor" wherever herein used, shall include all mortgagors herein named, and their respective heirs, executors, administrators, successors and assigns. The masculine pronoun, wherever herein used, shall mean and include the appropriate feminine or neuter pronoun. Wherever herein used the singular number shall include the plural, and the plural number shall include the singular.

IN WITNESS WHEREOF, we have hereunto set our hands and seals on this the 30 day of AUGUST 2021

_____(SEAL)

Curt McKnight Sr.
Curtis McKnight Sr.

STATE OF FLORIDA
COUNTY OF OSCEOLA

I, the undersigned authority, a Notary Public in and for said County in said State, do hereby certify that _____ whose name is signed to the foregoing conveyance and who are known to me, acknowledged before me on this day that, being informed of the contents of said conveyance, they executed the same voluntarily on the day the same bears date.

Given under my hand and seal on this the 30 day of AUGUST 2021

Glen Pearson
NOTARY PUBLIC

My Commission Expires:

07-21-2025

Mortgagor's address: 3728 Tiger Pt Blvd
Golf Breeze Fl 32563

Mortgagee's address:

THE WITHIN INSTRUMENT PREPARED BY:

CARL CANNLEY
3728 Tiger Pt Blvd
Golf Breeze Fl 32563

Glen Pearson

Notary Public, State of Florida
Comm No. # HH106270
Comm. Expires Mar. 21, 2025

Recorded in Public Records 04/14/2014 at 08:41 AM OR Book 7157 Page 1435,
Instrument #2014025469, Pam Childers Clerk of the Circuit Court Escambia
County, FL

IN THE CIRCUIT COURT IN AND FOR ESCAMBIA COUNTY, FLORIDA

SYNOVUS BANK,

Plaintiff,

v.

CASE NO.: 2012-CA-2887

TORNADO FENCE, INC., a Florida corporation, also known as and doing business as Tornado Fence Company, Incorporated; SIDNEY BRUCE COBIA; JAMES H. COBIA, III; THEODORE S. COBIA; ESCAMBIA COUNTY, a political subdivision of the State of Florida; VINCENT P. EMMERT and/or doing business as SOLARSAFE & SECURE, LLC; DIAMOND AMUSEMENT, INC.; CHRISTINE ENGLEHART, also known as MARY CHRISTINE ENGLEHART; and ARCHER EXTERIORS, INC.,

Defendants.

PAM CHILDERS
CLERK OF CIRCUIT COURT
ESCAMBIA COUNTY, FL
2014 APR -8 A 10:03
CIRCUIT CIVIL DIVISION
FILED & RECORDED

STIPULATED FINAL JUDGMENT OF DEFICIENCY

THIS MATTER came on before the Court on the Joint Stipulation for Entry of Final Judgment of Foreclosure and Final Judgment of Deficiency, by Plaintiff, SYNOVUS BANK, and Defendants, TORNADO FENCE, INC., SIDNEY BRUCE COBIA, JAMES H. COBIA, III, and THEODORE S. COBIA. After being duly advised in the premises and having considered the Joint Stipulation, the Court determines that the Plaintiff is entitled to a Final Judgment of Deficiency.

IT IS THEREFORE ORDERED AND ADJUDGED:


- I. The Court has jurisdiction over the Parties to this action and the subject matter herein.

2. Plaintiff, SYNOVUS BANK, shall have and recover from and against Defendants, TORNADO FENCE, INC., a Florida corporation, also known as and doing business as Tornado Fence Company, Incorporated, SIDNEY BRUCE COBIA, JAMES H. COBIA, III, and THEODORE S. COBIA, jointly, severally, and in any combination thereof, the sum of \$194,126.78, FOR WHICH SUM LET EXECUTION ISSUE. Interest shall accrue on this Judgment at the rate of 4.75% per annum, or as otherwise prescribed by law.

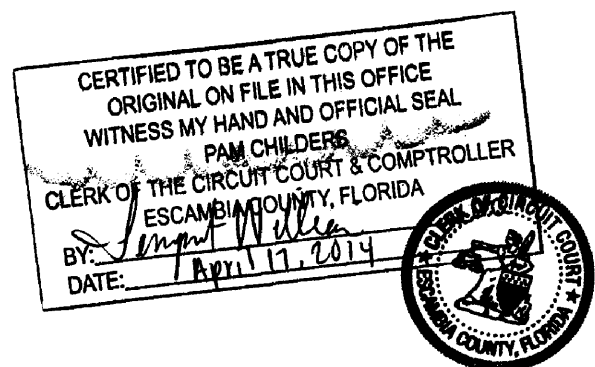
3. It is further ORDERED AND ADJUDGED, that the Judgment Debtors shall complete under oath Fla. R. Civ. P. Form 1.977 (Fact Information Sheet), including all required attachments, and serve it on the Judgment Creditor's attorneys within forty-five (45) days from the date of the Final Judgment, unless the Final Judgment is satisfied or post-judgment discovery is stayed.

4. Jurisdiction of this action is retained to enter further orders as are proper.

DONE AND ORDERED in Chambers, Pensacola, Escambia County, Florida,
this 7 day of April, 2014.


HONORABLE JOHN T. PARNHAM
Circuit Court Judge

Conformed copies to:
Philip A. Bates, P.A.
Lisa S. Minshew



CLERK'S CERTIFICATE OF SERVICE

The undersigned Deputy Clerk hereby certifies that he/she delivered a true and correct copy of the foregoing via email to:

pbates@philipbates.net
cruebsamen@philipbates.net
lgrove@philipbates.net

lsminshew@lisaminshewlaw.com
theresa@lisaminshewlaw.com

The attorney who submitted the proposed Judgment is responsible for distribution of the same to any party herein who is not listed above.

Witness my hand and seal of the Court on this 11 day of April, 2014, as Clerk of the Circuit Court.

PAM CHILDERS
Clerk of the Circuit Court.

By: [Signature]
Deputy Clerk



PLAINTIFF'S ADDRESS:

Synovus Bank
1148 Broadway
Columbus, GA 31901

DEFENDANTS' ADDRESSES:

Tornado Fence, Inc.
a/k/a Tornado Fence Company, Incorporated
c/o its Registered Agent and President:
Bruce S. Cobia
416 W. Herman Street
Pensacola, FL 32505

Bruce S. Cobia
416 W. Herman Street
Pensacola, FL 32505

James H. Cobia, III
416 W. Herman Street
Pensacola, FL 32505

Theodore S. Cobia
1128 Tall Pine Trail
Gulf Breeze, FL 32561

IN THE CIRCUIT COURT IN AND FOR ESCAMBIA COUNTY, FLORIDA

SYNOVUS BANK,

Plaintiff,

v.

CASE NO.: 2012-CA-2887

TORNADO FENCE, INC., a Florida corporation, also known as and doing business as Tornado Fence Company, Incorporated; SIDNEY BRUCE COBIA; JAMES H. COBIA, III; THEODORE S. COBIA; ESCAMBIA COUNTY, a political subdivision of the State of Florida; VINCENT P. EMMERT and/or doing business as SOLARSAFE & SECURE, LLC; DIAMOND AMUSEMENT, INC.; CHRISTINE ENGLEHART, also known as MARY CHRISTINE ENGLEHART; and ARCHER EXTERIORS, INC.,

Defendants,

and

SERVISFIRST BANK, INC.,

Garnishee.

PAM CHILDERS
CLERK OF CIRCUIT COURT
ESCAMBIA COUNTY, FL
2016 JAN 14 P 2:31
CIRCUIT CIVIL DIVISION
FILED & RECORDED

STIPULATED JUDGMENT ON WRIT OF GARNISHMENT


Based on the Stipulated Motion for Final Judgment of Garnishment of Plaintiff, SYNOVUS BANK, Defendant, TORNADO FENCE, INC., and Garnishee, SERVISFIRST BANK, INC.

IT IS ADJUDGED:

1. Garnishee, SERVISFIRST BANK, INC., whose address is 316 S. Baylen Street, Pensacola, FL 32502, c/o Hal R. Fowler, Senior Vice President, shall pay to Plaintiff, SYNOVUS BANK, whose address is 125 W. Romana St., Pensacola, FL

32502, the sum of \$19.25 deposited in the account of Defendant, TORNADO FENCE, INC., for which let execution issue.

DONE AND ORDERED in Chambers in Pensacola, Escambia County,
Florida, this 13th day of January, 2016.



Honorable W. Joel Boles
Circuit Court Judge

Conformed Copies to:
Philip A. Bates, P.A.
Lisa S. Minshew
ServisFirst Bank, Inc.

e-served only
1/15/16

Filing # 59525154 E-Filed 07/26/2017 11:08:27 AM

IN THE CIRCUIT COURT IN AND FOR ESCAMBIA COUNTY, FLORIDA

SYNOVUS BANK,

Plaintiff,

v.

CASE NO.: 2012-CA-2887

TORNADO FENCE, INC., a Florida corporation, also known as and doing business as Tornado Fence Company, Incorporated; SIDNEY BRUCE COBIA; JAMES H. COBIA, III; THEODORE S. COBIA; ESCAMBIA COUNTY, a political subdivision of the State of Florida; VINCENT P. EMMERT and/or doing business as SOLARSAFE & SECURE, LLC; DIAMOND AMUSEMENT, INC.; CHRISTINE ENGLEHART, also known as MARY CHRISTINE ENGLEHART; and ARCHER EXTERIORS, INC.,

Defendants.

and

SERVISFIRST BANK, INC., and
WELLS FARGO BANK

Garnishee.

STIPULATED JUDGMENT ON WRITS OF GARNISHMENT

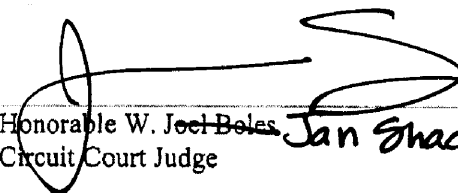
Based on the Stipulated Motion on Writs of Garnishment of Plaintiff, SYNOVUS BANK, Defendants, TORNADO FENCE, INC., ("TORNADO") SIDNEY BRUCE COBIA ("S. COBIA") AND JAMES H. COBIA, III ("J. COBIA"), and agreed to by Garnishees, ServisFirst Bank and Wells Fargo Bank,

IT IS ADJUDGED:

1. The Stipulated Motion on Writs of Garnishment is approved.
2. Garnishee, WELLS FARGO BANK, whose address is c/o John B. Kent, Marks Gray, P.O. Box 447, Jacksonville, FL 32201, shall pay to Plaintiff, SYNOVUS BANK, whose address is 125 W. Romana St., Pensacola, FL 32502, the sum of \$3,000.00 from Account #1 of Defendant, TORNADO FENCE, INC., for which let execution issue. The remaining funds in Wells Fargo Bank's Account #1 and all funds in Account #2 may be released from the Writ of Garnishment. Garnishee, Wells Fargo Bank, has been paid its compensation provided by law.
3. The Writ of Garnishment directed to SERVISFIRST BANK is dismissed and dissolved.
4. Defendants, TORNADO FENCE, INC. and SIDNEY BRUCE COBIA, shall cause an ACH Form to be executed and delivered to Garnishee, WELLS FARGO BANK for weekly automatic payments to be made payable to Plaintiff, SYNOVUS BANK, which weekly payments, whether automatic or otherwise, shall continue until the Judgment is paid in full with interest.

DONE AND ORDERED in Chambers in Pensacola, Escambia County, Florida,
this 21st day of July, 2017.

Honorable W. Joel Boles
Circuit Court Judge


Jan Shackelford

Conformed Copies to:
Philip A. Bates, P.A.
Lisa S. Minshew
Wells Fargo Bank c/o John Kent
ServisFirst Bank

Plaintiff's Address:
Synovus Bank
8025 Westside Parkway
Alpharetta, GA 30009

Defendants' Addresses:

Tornado Fence, Inc., a/k/a Tornado Fence Company, Incorporated c/o its Registered
Agent and President: S. Bruce Cobia
1410 N. "W" Street
Pensacola, FL 32505

Sidney Bruce Cobia
309 Edgewater Drive
Pensacola, FL 32507

James H. Cobia, III
1026 Woodlore Circle
Gulf Breeze, FL 32563

Garnishee's Address

Wells Fargo Bank
c/o John B. Kent
Marks Gray
P.O. Box 447
Jacksonville, FL 32201