



# 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

025.18

<b>Part 1: Tax Deed Application Information</b>			
Applicant Name Applicant Address	JUAN C CAPOTE MIKON FINANCIAL SERVICES, INC. AND OCEAN BANK 780 NW 42 AVE #204 MIAMI, FL 33126	Application date	Apr 17, 2024
Property description	BROWN STELLA EST OF C/O JASON BROWN 14 SULU DR PENSACOLA, FL 32507 14 SULU DR 08-1814-000 LT 3 BLK 3 LUZON HTS PB 2 P 5 SEC 50/51 T 2S R 30 OR 2632 P 109 OR 2656 P 61 OR 6018 P 263 OR 7533 P (Full legal attached.)	Certificate #	2022 / 3585
		Date certificate issued	06/01/2022

<b>Part 2: Certificates Owned by Applicant and Filed with Tax Deed Application</b>				
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)
# 2022/3585	06/01/2022	761.41	38.07	799.48
<b>→ Part 2: Total*</b>				<b>799.48</b>

<b>Part 3: Other Certificates Redeemed by Applicant (Other than County)</b>					
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)
# 2023/3636	06/01/2023	831.33	6.25	137.17	974.75
<b>Part 3: Total*</b>					<b>974.75</b>

<b>Part 4: Tax Collector Certified Amounts (Lines 1-7)</b>	
1. Cost of all certificates in applicant's possession and other certificates redeemed by applicant (*Total of Parts 2 + 3 above)	1,774.23
2. Delinquent taxes paid by the applicant	0.00
3. Current taxes paid by the applicant	842.39
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. <b>Total Paid (Lines 1-6)</b>	<b>2,991.62</b>

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.

Escambia, Florida

Sign here:  Date April 25th, 2024

Signature, Tax Collector or Designee

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

46.25

<b>Part 5: Clerk of Court Certified Amounts (Lines 8-14)</b>	
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. <b>Total Paid (Lines 8-13)</b>	
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>01/08/2025</u> Signature, Clerk of Court or Designee	

**INSTRUCTIONS**

**Tax Collector (complete Parts 1-4)**

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

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

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

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

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

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

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

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

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

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

**Clerk of Court (complete Part 5)**

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

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

LT 3 BLK 3 LUZON HTS PB 2 P 5 SEC 50/51 T 2S R 30 OR 2632 P 109 OR 2656 P 61 OR 6018 P 263 OR 7533 P 1671 CA 217

# APPLICATION FOR TAX DEED

Section 197.502, Florida Statutes

512  
R. 12/16

Application Number: 2400461

To: Tax Collector of ESCAMBIA COUNTY, Florida

I,  
JUAN C CAPOTE  
MIKON FINANCIAL SERVICES, INC. AND OCEAN BANK  
780 NW 42 AVE #204  
MIAMI, FL 33126,

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
08-1814-000	2022/3585	06-01-2022	LT 3 BLK 3 LUZON HTS PB 2 P 5 SEC 50/51 T 2S R 30 OR 2632 P 109 OR 2656 P 61 OR 6018 P 263 OR 7533 P 1671 CA 217

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  
JUAN C CAPOTE  
MIKON FINANCIAL SERVICES, INC. AND OCEAN BANK  
780 NW 42 AVE #204  
MIAMI, FL 33126

04-17-2024  
Application Date

\_\_\_\_\_  
Applicant's signature



# Chris Jones Escambia County Property Appraiser

[Real Estate Search](#)

[Tangible Property Search](#)

[Sale List](#)

[Back](#)

← Nav. Mode  Account  Parcel ID →

[Printer Friendly Version](#)

<b>General Information</b> <b>Parcel ID:</b> 5025306070003003 <b>Account:</b> 081814000 <b>Owners:</b> BROWN STELLA EST OF <b>Mail:</b> C/O JASON BROWN 14 SULU DR PENSACOLA, FL 32507 <b>Situs:</b> 14 SULU DR 32507 <b>Use Code:</b> SINGLE FAMILY RESID <b>Taxing Authority:</b> COUNTY MSTU <b>Tax Inquiry:</b> <a href="#">Open Tax Inquiry Window</a> <small>Tax Inquiry link courtesy of Scott Lunsford Escambia County Tax Collector</small>		<b>Assessments</b> <table border="1"> <thead> <tr> <th>Year</th> <th>Land</th> <th>Imprv</th> <th>Total</th> <th>Cap Val</th> </tr> </thead> <tbody> <tr> <td>2023</td> <td>\$15,000</td> <td>\$44,964</td> <td>\$59,964</td> <td>\$47,296</td> </tr> <tr> <td>2022</td> <td>\$7,500</td> <td>\$40,121</td> <td>\$47,621</td> <td>\$42,997</td> </tr> <tr> <td>2021</td> <td>\$7,500</td> <td>\$31,589</td> <td>\$39,089</td> <td>\$39,089</td> </tr> </tbody> </table> <p style="text-align: center;"><b>Disclaimer</b></p> <p style="text-align: center;"><b>Tax Estimator</b></p> <p style="text-align: center;"><b>File for Exemption(s) Online</b></p> <p style="text-align: center;"><b><a href="#">Report Storm Damage</a></b></p>					Year	Land	Imprv	Total	Cap Val	2023	\$15,000	\$44,964	\$59,964	\$47,296	2022	\$7,500	\$40,121	\$47,621	\$42,997	2021	\$7,500	\$31,589	\$39,089	\$39,089																
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<b>Sales Data</b> <table border="1"> <thead> <tr> <th>Sale Date</th> <th>Book</th> <th>Page</th> <th>Value</th> <th>Type</th> <th>Official Records (New Window)</th> </tr> </thead> <tbody> <tr> <td>06/03/2016</td> <td>7533</td> <td>1671</td> <td>\$100</td> <td>OT</td> <td></td> </tr> <tr> <td>10/2006</td> <td>6018</td> <td>263</td> <td>\$100</td> <td>QC</td> <td></td> </tr> <tr> <td>01/1989</td> <td>2656</td> <td>61</td> <td>\$100</td> <td>QC</td> <td></td> </tr> <tr> <td>11/1988</td> <td>2632</td> <td>109</td> <td>\$39,900</td> <td>WD</td> <td></td> </tr> <tr> <td>08/1985</td> <td>2109</td> <td>384</td> <td>\$40,000</td> <td>WD</td> <td></td> </tr> </tbody> </table> <small>Official Records Inquiry courtesy of Pam Childers Escambia County Clerk of the Circuit Court and Comptroller</small>		Sale Date	Book	Page	Value	Type	Official Records (New Window)	06/03/2016	7533	1671	\$100	OT		10/2006	6018	263	\$100	QC		01/1989	2656	61	\$100	QC		11/1988	2632	109	\$39,900	WD		08/1985	2109	384	\$40,000	WD		<b>2023 Certified Roll Exemptions</b> None  <b>Legal Description</b> LT 3 BLK 3 LUZON HTS PB 2 P 5 SEC 50/51 T 2S R 30 OR 2632 P 109 OR 2656 P 61 OR 6018 P 263 OR 7533 P 1671 CA 217  <b>Extra Features</b> None				
Sale Date	Book	Page	Value	Type	Official Records (New Window)																																					
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[Launch Interactive Map](#)

**Parcel Information**

**Section Map Id:**  
CA217

**Approx. Acreage:**  
0.2102

**Zoned:**

- Com
- Com
- Com
- Com
- Com
- Com
- Com
- Com
- Com
- Com
- Com

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

Com

**Evacuation  
& Flood  
Information**  
Open  
Report

**Buildings**

Address: 14 SULLY DR, Year Built: 1946, Effective Year: 1954, PA Building ID#: 88167

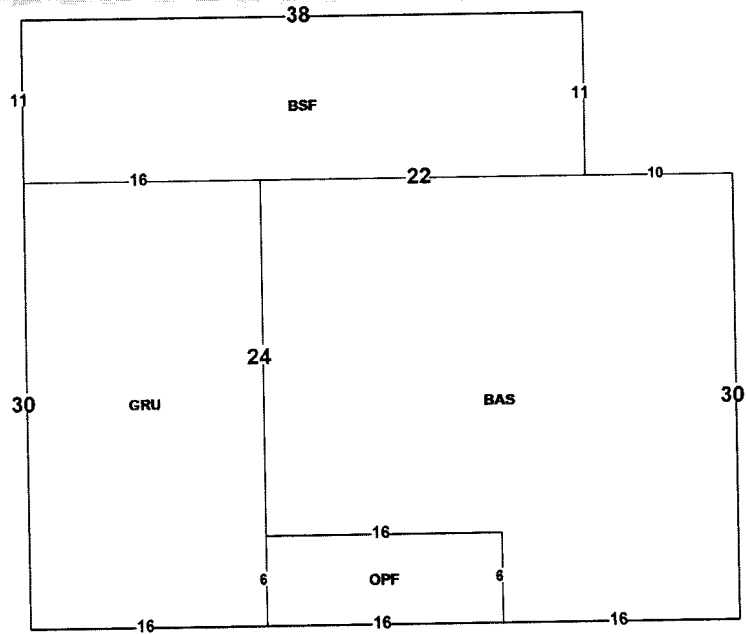
**Structural Elements**

DECOR/MILLWORK-AVERAGE  
DWELLING UNITS-1  
EXTERIOR WALL-SIDING-SHT.AVG.  
FLOOR COVER-HARDWOOD/PARQUET  
FOUNDATION-WOOD/SUB FLOOR  
HEAT/AIR-CENTRAL H/AC  
INTERIOR WALL-DRYWALL-PLASTER  
NO. PLUMBING FIXTURES-3  
NO. STORIES-1  
ROOF COVER-DIMEN/ARCH SHNG  
ROOF FRAMING-GABLE  
STORY HEIGHT-0  
STRUCTURAL FRAME-WOOD FRAME



Areas - 1858 Total SF

BASE AREA - 864  
BASE SEMI FIN - 418  
GARAGE UNFIN - 480  
OPEN PORCH FIN - 96



images



11/29/2022 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: 05/01/2024 (tc.3204)

## NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That **MIKON FINANCIAL SERVICES INC AND OCEAN BANK** holder of **Tax Certificate No. 03585**, 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:

**LT 3 BLK 3 LUZON HTS PB 2 P 5 SEC 50/51 T 2S R 30 OR 2632 P 109 OR 2656 P 61 OR 6018 P 263 OR 7533 P 1671 CA 217**

**SECTION 50, TOWNSHIP 2 S, RANGE 30 W**

**TAX ACCOUNT NUMBER 081814000 (0125-18)**

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

**EST OF STELLA BROWN**

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 **second** Wednesday in the month of January, which is the **8th day of January 2025**.

Dated this 1st day of May 2024.

In accordance with the AMERICANS WITH DISABILITIES ACT, if you are a person with a disability who needs special accommodation in order to participate in this proceeding you are entitled to the provision of certain assistance. Please contact Emily Hogg not later than seven days prior to the proceeding at Escambia County Government Complex, 221 Palafox Place Ste 110, Pensacola FL 32502. Telephone: 850-595-3793.



PAM CHILDERS  
CLERK OF THE CIRCUIT COURT  
ESCAMBIA COUNTY, FLORIDA



By:  
Emily Hogg  
Deputy Clerk



**PROPERTY INFORMATION REPORT**  
3050 Concho Drive, Pensacola, Florida 32507 | Phone: 850-466-3077

THE ATTACHED REPORT IS ISSUED TO:

SCOTT LUNSFORD, ESCAMBIA COUNTY TAX COLLECTOR

TAX ACCOUNT #: 08-1814-000 CERTIFICATE #: 2022-3585

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: September 16, 2004 to and including September 16, 2024 Abstractor: Ben Murzin

BY

Michael A. Campbell,  
As President

Dated: September 17, 2024

**PROPERTY INFORMATION REPORT**  
**CONTINUATION PAGE**

September 17, 2024

Tax Account #: **08-1814-000**

1. The Grantee(s) of the last deed(s) of record is/are: **ESTATE OF STELLA BROWN**

**By Virtue of Warranty Deed recorded 11/30/1988 in OR 2632/109 Quit Claim Deed recorded 01/31/1989 in OR 2656/61 and Quit Claim Deed recorded 10/24/2006 in OR 6018/263 and Death Certificate recorded 06/03/2016 - OR 7533/1671**

**ABSTRACTORS NOTE: WE FIND NO PROBATE CASE FILED IN ESCAMBIA COUNTY FOR STELLA BROWN. WE HAVE NOTIFIED HER SON LISTED ON DEATH CERTIFICATE FOR NOTICE AND INCLUDED HIS JUDGMENT HOLDERS FOR NOTICE.**

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 Navy Federal Credit Union recorded 12/12/2006 OR 6047/1025 together with Lis Pendens recorded 04/14/2016 OR 7507/429**
  - b. **Code Enforcement Order in favor of Escambia County recorded 08/17/2022 OR 8842/1627**
  - c. **Notice of Commencement in favor of Ricky Herndon, HHH Construction of NWF, Inc. recorded 06/21/2024 OR 9163/1556**
  - d. **Certificate of Delinquency recorded 01/22/2013 OR 6963/1198**
  - e. **Final Judgment in favor of Arrow Financial Services LLC, as Assignee of GE Money Bank recorded 10/01/2009 OR 6513/1127**
  - f. **Tax Lien in favor of Department of Revenue/Internal Revenue Service recorded 06/25/2019 OR 8118/1671**
  - g. **Tax Lien in favor of Department of Revenue/Internal Revenue Service recorded 06/25/2019 OR 8118/1672**
  - h. **Tax Lien in favor of Department of Revenue/Internal Revenue Service recorded 04/02/2024 OR 9125/361**

4. Taxes:

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

**Tax Account #: 08-1814-000**

**Assessed Value: \$47,296.00**

**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.





**CONTINUED FROM PAGE 3**

**DOR CHILD SUPPORT  
DOMESTIC RELATIONS  
3670B NORTH "L" ST  
PENSACOLA, FL 32505**

**JASON D BROWN  
1934 CHANCE RD  
MOLINO FL 32577-7078**

**Certified and delivered to Escambia County Tax Collector, this 17<sup>th</sup> day of September, 2024.**

**PERDIDO TITLE & ABSTRACT, INC.**

A handwritten signature in black ink, appearing to read "Michael A. Campbell". The signature is written in a cursive style with a horizontal line underneath it.

**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**

**September 17, 2024**

**Tax Account #:08-1814-000**

**LEGAL DESCRIPTION  
EXHIBIT "A"**

**LT 3 BLK 3 LUZON HTS PB 2 P 5 SEC 50/51 T 2S R 30 OR 2632 P 109 OR 2656 P 61 OR 6018 P 263  
OR 7533 P 1671 CA 217**

**SECTION 50, TOWNSHIP 2 S, RANGE 30 W**

**TAX ACCOUNT NUMBER 08-1814-000(0125-18)**

FILE NO. 88009259  
DOC. 219.45  
REC. 6-00-571  
TOTAL 225.45  
STATE OF FLORIDA  
COUNTY OF ESCAMBIA

WARRANTY DEED

OR 3012 53280 109

Tax ID # \_\_\_\_\_

KNOW ALL MEN BY THESE PRESENTS: That

Gary W. Simmons and Preciosa Simmons, husband and wife

, Grantor\*

for and in consideration of Ten Dollars (\$10.00) and other good and valuable considerations the receipt of which is hereby acknowledged has bargained, sold, conveyed and granted unto

Stella Brown, a married woman

, Grantee\*

Address: 14 Sulu Dr., Pensacola, FL 32507

grantee's heirs, executors, administrators and assigns, forever, the following described property, situate, lying and being in the County of Escambia, State of Florida, to wit:

Lot 3, Block 3, LUZON HEIGHTS, a subdivision of a portion of Sections 50 and 51, Township 2 South, Range 30 West in Escambia County, Florida, according to plat of said subdivision recorded in Plat Book 2 at page 5 of the public records of said county.

"SUBJECT TO A MORTGAGE TO GARY W. SIMMONS AND PRECIOSA SIMMONS, DATED AUGUST 27, 1985, AND FILED AUGUST 28, 1985, IN O.R. BOOK 2109, PAGE 385, PUBLIC RECORDS OF ESCAMBIA COUNTY, FLORIDA, IN THE SUM OF \$40,400.00, WHICH SUM GRANTEE(S) EXPRESSLY ASSUMES AND AGREES TO PAY; AND ALSO HEREBY ASSUMES AND AGREES TO PAY ALL THE OBLIGATIONS OF GARY W. SIMMONS AND PRECIOSA SIMMONS UNDER THE TERMS OF THE INSTRUMENTS CREATING THE LOAN TO INDEMNIFY THE VETERANS ADMINISTRATION TO THE EXTENT OF ANY CLAIM PAYMENT ARISING FROM THE GUARANTY OR INSURANCE OF THE INDEBTEDNESS ABOVE MENTIONED; AS PROVIDED BY TITLE 38, CHAPTER 37, SECTION 1801, ET. SEQ.. " . S. C. A., AND THE REGULATIONS PROMULGATED PURSUANT THERETO."

Prepared By: Karla Groves  
For: Stewart Title of Pensacola, Inc.  
7200 No. 9th Ave., Suite 4A  
Pensacola, FL 32504

D.S. PD. \$ 219.45

DATE 11-30-88  
JOE A. FLOWERS, COMPTROLLER

BY: J. Cantrell D.C.  
CERY. REG. #59-2043328-27-01

Subject to taxes for current year and to valid easements and restrictions of record affecting the above property, if any, which are not hereby reimposed. Subject also to oil, gas and mineral reservations of record.

Said grantor does fully warrant the title to said land and will defend the same against the lawful claims of all persons whomsoever.

\*Wherever used herein, the term "grantee/grantor" shall include the heirs, personal representatives, successors and/or assigns of the respective parties hereto, the use of singular number shall include the plural, and the plural the singular, the use of any gender shall include the genders.

IN WITNESS WHEREOF, grantor has hereunto set grantor's hand and seal on 16 November, 1988

Signed, sealed and delivered  
in the presence of:

*2 witnesses*

Cynthia J. Abernathy  
Dave [Signature]

Gary W. Simmons (SEAL)  
Preciosa Simmons (SEAL)

STATE OF Hawaii  
COUNTY OF HONOLULU

Before me the subscriber personally appeared Gary W. Simmons and Preciosa Simmons,  
husband and wife

known to me, and known to me to be the individual described by said name in and who executed the foregoing instrument and acknowledged that, as grantor, executed the same for the uses and purposes therein set forth.

Given under my hand and seal on November 16th, 19 88

CLERK FILE NO. 678294  
FILED AND RECORDED IN THE PUBLIC RECORDS OF ESCAMBIA COUNTY, FLORIDA  
NOV 30 4 41 PM '88



Joe A. Flowers  
Notary Public, State of Florida  
My Commission Expires: 6 October 1992

5.00 x 1.00  
- 1.55  
6.55

✓ 1 Sulu Dr  
Pensacola, FL 32507

QUIT CLAIM DEED

OR 389 2656PG 061

STATE OF Florida  
COUNTY OF Escambia

KNOW ALL MEN BY THESE PRESENTS: that \_\_\_\_\_

Stella Brown, a single woman \_\_\_\_\_ for and in consideration of the sum of \$10.00 and other good and other good and valuable considerations, the receipt of which is hereby acknowledged, do REMISE, RELEASE and QUITCLAIM unto ✓ Stella Brown, a single woman and Lynne Steeno, a married woman as joint tenants with right of survivor ship the following described real property situate in Escambia County, in the State of Florida, to wit:

Lot 3, Block 3, LUZON HEIGHTS, a subdivision of a portion of Sections 50 and 51, township 2 South, Range 30 West in Escambia County, Florida, according to plat of said subdivision recorded in Plat Book 2 at page 5 of the Public Records of said County.

Subject to a mortgage to Gary W. Simmons and Preciosa Simmons, dated August 27, 1985 and filed August 28, 1985, in O.R. Book 2109 at Page 385, Public Records of Escambia County, Florida, in the sum of \$40,400.00, which sum grantees expressly assumes and agrees to pay; and also hereby assumes and agrees to apay all the obligations of Gary W. Simmons and Preciosa Simmons under the terms of the instrument creating the loan to indemnify the Veterans Administration to the extent of any claim payment arising from he guaranty or insurance of the indebtedness above mentioned; as provided by Title 38, Chapter 37, Section 1801, ET. SEQ. U.S.C.A., and the regulations promulgated pursuant thereto.

Prepared by and return to:  
Stella Brown  
14 Sulu Drive  
Pensacola, FL 32507  
455-6058

D.S. PD. \$ 1.55  
DATE Jan 31, 1989  
JOE A. FLOWERS, COMPTROLLER  
BY: J. Webb D.C.  
CERT. REG. #59-2043328-27-01

IN BOOK & PAGE NOTED AND FILED IN THE PUBLIC RECORDS OF ESCAMBIA CO. FLA. ON JAN 31 12 36 PM 1989

691312

Together with all and singular the tenements, hereditaments and appurtenances thereunto belonging or in anywise appertaining, free from all exemptions and right of homestead.

IN WITNESS WHEREOF, I/We have hereunto set my/our hand and seal on this 31st day of January, 1989.

WITNESSES:

Gene L. Martin  
Betsy Morgan

Stella Brown  
Stella Brown

STATE OF Florida  
COUNTY OF Escambia

The foregoing instrument was acknowledged before me on this 31st day of January, 1989, by Stella Brown, a single woman



Gene L. Martin  
NOTARY PUBLIC  
MY COMMISSION EXPIRES: 11-21-91

503.7



Return to: (enclose self-addressed stamped envelope)

Name:

Address:

This Instrument Prepared by:

Name: Lisa English C/O: Bill Thompson's Office Equipment Company

Address: 100 S. Baylen Street, Suite A, Pensacola, Florida 32502  
850-434-2365

Property Appraisers Parcel Identification 502S306070003003

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Space above this line for processing data

Space above this line for recording data

## QUIT CLAIM DEED

**This Quit Claim Deed**, Executed the 17<sup>TH</sup> day of October 2006 by Lynne Steeno, a married woman whose post office address is 890 Ferndell Acres Drive, Oneida, Wisconsin 54155 first party, to Stella Brown, a single woman, whose post office address is 14 Sulu Drive, Pensacola, Florida 32507 second party.

*(Wherever used herein the terms "first party" and "second party" include all the parties to this instrument and the heirs, legal representatives, and the successors and assigns of corporations. Wherever the context so admits or requires.)*

**Witnesseth**, That the first party, for and in consideration of the sum of \$ 10.00 (Ten Dollars)

in hand paid by the said second party, the receipt whereof is hereby acknowledged, does hereby remise, release and quit claim 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 Escambia, State of Florida, to wit:

LOT 3, BLOCK 3, LUZON HEIGHTS, A SUBDIVISION OF A PORTION OF SECTION 50 AND 51,  
TOWNSHIP 2 SOUTH, RANGE 30 WEST IN ESCAMBIA COUNTY, FLORIDA, ACCORDING TO PLAT OF  
SAID SUBDIVISION RECORDED IN PLAT BOOK 2 AT PAGE 5 OF THE PUBLIC RECORDS OF SAID  
COUNTY.

THE PREPARER OF THIS DEED REPRESENTS THAT HE/SHE HAS PREPARED THIS DEED AT THE DIRECTION OF THE GRANTOR AND/OR GRANTEE; THAT HE/SHE HAS PREPARED THIS DEED BASED SOLELY UPON THE LEGAL DESCRIPTION PROVIDED BY THE GRANTOR AND/OR GRANTEE; THAT NO TITLE SEARCH OR SURVEY HAS BEEN PERFORMED BY THE PREPARER; THAT THE PREPARER HAS NOT EXAMINED THE TITLE TO THE ABOVE DESCRIBED REAL PROPERTY; AND THAT THE PREPARER MAKES ABSOLUTELY NO REPRESENTATION, WARRANTIES OR GUARANTEES WHATSOEVER AS TO THE VALIDITY OF THE TITLE OR OWNERSHIP OF SAID REAL PROPERTY BEING CONVEYED HEREIN ABOVE.

**To Have and to Hold** 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 Whereof**, the said first party has signed and sealed these presents the day and year first written.

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

Ann M. Davis  
Witness Signature(as to Grantor)

ANN M. DAVIS  
Printed Name

Karen Tuss  
Witness Signature (as to Grantor)

KAREN Tuss  
Printed Name

Lynne Steeno  
Grantor Signature Lynne Steeno

890 Ferndell Acres Drive, Oneida, Ws 54155  
Post Office Address

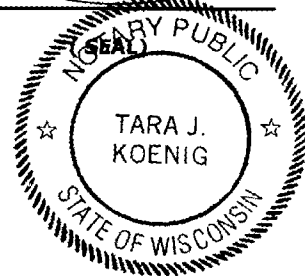
State of Wisconsin

County of Brown

On Oct. 19, 2006, before me, Tara Koenig (notary), personally appeared Lynne Steeno, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature [Signature] exp July 13, 2008  
Affiant \_\_\_\_\_ Known  Produced ID  
Type of ID WIDL



Return To:

Navy Federal Credit Union  
820 Follin Lane  
Vienna, VA 22180

This instrument was prepared by:

Megan Rogers  
Navy Federal Credit Union  
P.O. Box 3326  
Merrifield, VA 22119-3326

**MORTGAGE**

THIS MORTGAGE is made this 6th day of November, 2006, between the Mortgagor,  
STELLA P BROWN, UNMARRIED

14 SULU DR, PENSACOLA, FL 32507, whose address is  
Navy Federal Credit Union (herein "Borrower"), and the Mortgagee,  
existing under the laws of the U.S. Govt (12USC1751), a corporation organized and  
820 Follin Lane, Vienna, VA 22180, whose address is  
(herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 30,000.00 which  
indebtedness is evidenced by Borrower's note dated November 06, 2006 and extensions and renewals  
thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not  
sooner paid, due and payable on December 01, 2026;

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

which has the address of 14 SULU DR [Street]  
PENSACOLA [City], Florida 32507 [ZIP Code] (herein "Property Address");  
8014079019 8014079019

FLORIDA - SECOND MORTGAGE - 1/80 - FNMA/FHLMC UNIFORM INSTRUMENT

Initials: SPB



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

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

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

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

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

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

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

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

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

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

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

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

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

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

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8014079019  
Initials: *SPB*  
Form 3810

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

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

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

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

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

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

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

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

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

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

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

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Page 3 of 5

8014079019  
Initials: *SFB*  
Form 3810

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

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

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

**17. Acceleration; Remedies.** Except as provided in paragraph 16 hereof, upon Borrower's breach of any covenant or agreement of Borrower in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, Lender prior to acceleration shall give notice to Borrower as provided in paragraph 12 hereof specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 10 days from the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage, foreclosure by judicial proceeding, and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the nonexistence of a default or any other defense of Borrower to acceleration and foreclosure. If the breach is not cured on or before the date specified in the notice, Lender, at Lender's option, may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may foreclose this Mortgage by judicial proceeding. Lender shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorneys' fees, court costs, and costs of documentary evidence, abstracts and title reports.

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

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

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

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

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

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

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

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

**NOTICE TO BORROWER**

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

Signed, sealed and delivered in the presence of:

Robin S. Johnson  
(Witness) Robin S. Johnson

Stella P. Brown (Seal)  
STELLA P BROWN -Borrower

14 SULU DR, PENSACOLA, FL 32507  
(Address)

\_\_\_\_\_  
(Witness)

\_\_\_\_\_  
(Seal)  
-Borrower

(Address)

\_\_\_\_\_  
(Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

(Address)

(Address)

\_\_\_\_\_  
(Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

(Address)

(Address)

\_\_\_\_\_  
(Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

(Address)

(Address)

(Sign Original Only)

STATE OF FLORIDA, Escambia

County ss:

The foregoing instrument was acknowledged before me this November 06, 2006

by

STELLA P BROWN

who is personally known to me or who has produced Drivers License as identification.



ROBIN S. JOHNSON  
MY COMMISSION # DD 603429  
EXPIRES: October 9, 2010  
Bonded Thru Budget Notary Services

Robin S. Johnson  
Notary Public

**Customer Name:** STELLA P BROWN  
**Application #:** 8014079019  
**Order #:** 4389240

**Exhibit A (Legal Description)**

ALL THAT PARCEL OF LAND IN ESCAMBIA COUNTY, STATE OF FLORIDA, AS MORE FULLY DESCRIBED IN DEED BOOK 2656, PAGE 61, RE#50-2S-30-6070-0030-03., BEING KNOWN AND DESIGNATED AS:

LOT 3, BLOCK 3, LUZON HEIGHTS, A SUBDIVISION OF A PORTION OF SECTIONS 50 AND 51, TOWNSHIP 2 SOUTH, RANGE 30 WEST IN ESCAMBIA COUNTY, FLORIDA, ACCORDING TO PLAT OF SAID SUBDIVISION RECORDED IN PLAT BOOK 2 AT PAGE 5 OF THE PUBLIC RECORDS OF SAID COUNTY.

BY FEE SIMPLE DEED FROM STELLA BROWN, SINGLE AS SET FORTH IN DEED BOOK 2656, PAGE 61 DATED 01/31/1989 AND RECORDED 01/31/1989, ESCAMBIA COUNTY RECORDS, STATE OF FLORIDA.

Filing # 40125175 E-Filed 04/11/2016 07:00:31 PM

This space is for recording purposes only

IN THE CIRCUIT COURT OF THE FIRST JUDICIAL CIRCUIT  
IN AND FOR ESCAMBIA COUNTY, FLORIDA

Navy Federal Credit Union,

GENERAL JURISDICTION DIVISION

Plaintiff,

Case No. 16CA573

vs.

The Unknown Heirs, Devisees, Grantees, Assignees,  
Lienors, Creditors, Trustees, or Other Claimants  
Claiming By, Through, Under, or Against the Estate  
of Stella Brown a/k/a Stella P. Brown, Deceased;  
John Matsushima f/k/a John K. Brown, Jr. f/k/a John  
Kenneth Brown f/k/a John Kenneth Brown, Jr.;  
Jason Kaleo Brown a/k/a Jason Brown; Arrow  
Financial Services, LLC as Assignee of GE Money  
Bank,

Defendants.

NOTICE OF LIS PENDENS

TO THE ABOVE NAMED DEFENDANTS, AND ALL OTHERS WHOM IT MAY  
CONCERN:


YOU ARE NOTIFIED OF THE FOLLOWING:

The Plaintiff has instituted this action against you seeking to foreclose a Mortgage,  
recorded in Official Records Book 6047 at Page 1025 of the Public Records of Escambia  
County, Florida, encumbering the following described property in Escambia County, Florida:

LOT 3, BLOCK 3, LUZON HEIGHTS, A SUBDIVISION OF A PORTION OF SECTIONS 50 AND 51, TOWNSHIP 2 SOUTH, RANGE 30 WEST, IN ESCAMBIA COUNTY, FLORIDA, ACCORDING TO PLAT OF SAID SUBDIVISION RECORDED IN PLAT BOOK 2, AT PAGE 5, OF THE PUBLIC RECORDS OF SAID COUNTY.

DATED on 4/11/16

BROCK & SCOTT, PLLC  
Attorney for Plaintiff  
1501 N.W. 49<sup>th</sup> Street, Suite 200  
Ft. Lauderdale, FL 33309  
Phone: (954) 618-6955, ext. 6040  
Fax: (954) 618-6954  
[FLCourtDocs@brockandscott.com](mailto:FLCourtDocs@brockandscott.com)

By   
William Cobb, Esq.  
Florida Bar No. 312630

Stacy Robins, Esq.  
FL Bar No. 008079

THE OFFICE OF ENVIRONMENTAL ENFORCEMENT  
SPECIAL MAGISTRATE  
IN AND FOR THE  
COUNTY OF ESCAMBIA, STATE OF FLORIDA

PETITIONER  
ESCAMBIA COUNTY FLORIDA,

CASE NO: CE21105992U  
LOCATION: 14 SULU DR  
PR#: 502S306070003003

VS.

BROWN , STELLA EST OF  
14 SULU DR  
PENSACOLA, FL 32507

RESPONDENT(S)

ORDER

This CAUSE having come before the Office of Environmental Enforcement  
Special Magistrate on the Petition of the Environmental Enforcement Officer for alleged  
violation of the ordinances of the County of Escambia, State of Florida, and the Special  
Magistrate having considered the evidence before him in the form of testimony by the  
Enforcement Officer and the Respondent(s) or representative thereof, Stella Est of Brown  
as well as evidence submitted, and after consideration of the appropriate sections of  
the Escambia County Code of Ordinances, the Special Magistrate finds that a violation  
of the following Code of Ordinances has occurred and continues:

**Unsafe Structures - 30-203 (O) Roof**

THEREFORE, the Special Magistrate, being otherwise fully apprised, finds  
as follows:

It is hereby **ORDERED** that the **RESPONDENT(S)** shall have until

**12/14/2022** to correct the violation(s) and to bring the violation into compliance.

Corrective action shall include:

**Obtain building permit and restore structure to current building codes or, obtain  
demolition permit and remove the structure(s), legally disposing of all debris.**

Unique Code : BAA-CACABGBCBEEJFA-BCADD-CACCAIDGIJ-BDAIEJ-H Page 1 of 3





If Respondent(s) fail to fully correct the violation(s) within the time required, Respondent(s) will be assessed a fine of **\$20.00** per day, commencing **12/15/2022**. This fine shall continue until the violation(s) is/are abated and the violation(s) brought into compliance, or until as otherwise provided by law. **RESPONDENT IS REQUIRED**, immediately upon full correction of the violation(s), to contact the Escambia County Office of Environmental Enforcement in writing to request that the office immediately inspect the property to make an official determination of whether the violation(s) has/have been abated and brought into compliance. If the violation(s) is/are not abated within the specified time period, Escambia County may elect to undertake any necessary measures to abate the violation(s). These measures could include, but are not limited to, **DEMOLISHING NON-COMPLIANT STRUCTURES, LEGALLY DISPOSING OF ALL CONTRIBUTING CONDITIONS, AND TOWING OF DESCRIBED VEHICLE(S)**. At the request of Escambia County, the Sheriff shall enforce this order by taking reasonable law enforcement action to remove from the premises any unauthorized person interfering with the execution of this order or otherwise refusing to leave after warning. The reasonable cost of such abatement will be assessed against **RESPONDENT(S)** and shall constitute a lien on the property. Pursuant to Escambia County Resolution R2017-132, costs in the amount of **\$235.00** are awarded in favor of Escambia County as the prevailing party against **RESPONDENT(S)**.

This fine shall be forwarded to the Board of County Commissioners of Escambia County. Under the authority of Sec. 162.09, Fla. Stat., as amended, and Sec. 30-35 of the Escambia County Code of Ordinances, as amended, the Board of County Commissioners will certify to the Special Magistrate all costs imposed pursuant to this order. All fees, fines, and costs owing hereunder shall constitute a lien upon **ALL REAL AND PERSONAL PROPERTY OWNED BY RESPONDENT(S)** including property involved

herein, which lien can be enforced by foreclosure and as provided by law.

**RESPONDENT(S) have the right** to appeal the order(s) of the Special Magistrate to the Circuit Court of Escambia County. If RESPONDENT(S) wish(es) to appeal, RESPONDENT(S) must provide notice of such appeal in writing to both the Environmental Enforcement Division at 3363 West Park Place, Pensacola, Florida 32505, and the Escambia County Circuit Court, M.C. Blanchard Judicial Building, 190 W. Government St, Pensacola, Florida, 32502, no later than **30 days** from the date of this order. Failure to timely file a Written Notice of Appeal will constitute a waiver of the right to appeal this order.

Jurisdiction is hereby retained to enter such further orders as may be appropriate and necessary.

**DONE AND ORDERED** in Escambia County, Florida on this 16th day of August, 2022.

  
\_\_\_\_\_  
Gregory Farrar  
Special Magistrate  
Office of Environmental Enforcement

Unique Code : BAA-CACABGBCBEEJFA-BCADD-CACCAIDGIJ-BDAIEJ-H Page 3 of 3

PREPARED BY:

Name: HHH CONSTRUCTION OF NWF, INC.  
Address: 8190 BELLE PINES LANE  
PENSACOLA, FL 32526

STATE OF FLORIDA  
COUNTY OF ESCAMBIA

NOTICE OF COMMENCEMENT

Permit Number \_\_\_\_\_ Parcel ID Number 502S306070003003

THE UNDERSIGNED hereby gives notice that improvement will be made to certain real property, and in accordance with Chapter 713, Florida Statutes, the following information is provided in this Notice of Commencement.

- DESCRIPTION OF PROPERTY:** (Legal description of the property, and street address if available. Attach a separate if necessary.)  
14 SULU DR PENSACOLA, FL 32507
- GENERAL DESCRIPTION OF IMPROVEMENT:**  
COMPLETE DEMOLITION OF SINGLE FAMILY RESIDENCE
- OWNER INFORMATION:**  
Name and address: ESTATE OF STELLA BROWN C/O JASON BROWN 14 SULU DR PENSACOLA, FL 32507  
Interest in property: \_\_\_\_\_  
Name and address of fee simple titleholder (if other than Owner): \_\_\_\_\_
- CONTRACTOR:** (name, address, and phone number): RICKY HERNDON | HHH CONSTRUCTION OF NWF, INC.  
8190 BELLE PINES LANE PENSACOLA, FL 32526 | 850-982-8529
- SURETY (if applicable):**  
Name, address, and phone number: \_\_\_\_\_  
Amount of bond \$ \_\_\_\_\_
- LENDER:** (name, address, and phone number) \_\_\_\_\_
- Persons within the State of Florida designated by Owner upon whom notices, or other documents may be served as provided by § 713.13(1)(a)7, Florida Statutes: (name, address, and phone number) \_\_\_\_\_
- In addition to him/herself, owner designates \_\_\_\_\_ of \_\_\_\_\_ receive a copy of the Lienor's Notice as provided in § 713.13(1)(b), Florida Statutes.
- Expiration date of notice of commencement (the expiration date is 1 year from the date of recording unless a different date is specified) \_\_\_\_\_

**WARNING TO OWNER: ANY PAYMENTS MADE BY THE OWNER AFTER THE EXPIRATION OF THE NOTICE OF COMMENCEMENT ARE CONSIDERED IMPROPER PAYMENTS UNDER CHAPTER 713, PART 1, SECTION 713.13 FLORIDA STATUTES, AND CAN RESULT IN YOUR PAYING TWICE FOR IMPROVEMENTS TO YOUR PROPERTY. A NOTICE OF COMMENCEMENT MUST BE RECORDED AND POSTED ON THE SITE OF THE IMPROVEMENT BEFORE THE FIRST INSPECTION. IF YOU INTEND TO OBTAIN FINANCING, CONSULT WITH YOUR LENDER OR AN ATTORNEY BEFORE COMMENCING WORK OR RECORDING YOUR NOTICE OF COMMENCEMENT.**

  
RICKY HERNDON | HHH CONSTRUCTION OF NWF, INC.  
ESCAMBIA COUNTY COURT ORDER CASE # CE21105992U  
SIGNATURE OF OWNER

STATE OF FLORIDA  
COUNTY OF ESCAMBIA

The foregoing instrument was acknowledged before me this 20TH day of JUNE 2024  
by RICKY HERNDON, OWNER OF HHH CONSTRUCTION OF NWF, INC



Mallory P. LeCroy  
Comm.: HH 222054  
Expires: Jan. 30, 2026  
Notary Public - State of Florida

  
SIGNATURE OF NOTARY PUBLIC

MALLORY LECROY  
TYPED NAME OF NOTARY PUBLIC

Personally Known   
Produced Identification \_\_\_\_\_  
Type of Identification Produced \_\_\_\_\_

Recorded in Public Records 08/31/2009 at 12:55 PM OR Book 6501 Page 806,  
Instrument #2009059912, Ernie Lee Magaha Clerk of the Circuit Court Escambia  
County, FL

IN THE COUNTY COURT IN AND FOR  
ESCAMBIA COUNTY, FLORIDA

CASE NO: 2008-SC-7147

ARROW FINANCIAL SERVICES, LLC AS  
ASSIGNEE OF GE MONEY BANK

Plaintiff

FINAL JUDGMENT

vs.  
JASON BROWN

Defendant(s)

ERDIE LEE MAGAHA  
CLERK OF CIRCUIT COURT  
ESCAMBIA COUNTY, FL  
2009 AUG 27 A 10: 05  
COUNTY CIVIL DIVISION  
FILED & RECORDED

THIS CAUSE having come to be heard before this Honorable Court for a Pre-Trial Conference  
on 12/23/2008 and the Court having heard argument of counsel and being otherwise fully advised in the  
premises, finds as follows:

IT IS HEREBY ORDERED AND ADJUDGED THAT:

Plaintiff whose address is 101 Gateway Center Parkway Richmond, VA 23235, shall recover  
from Defendant(s) JASON BROWN the principal sum of \$2,845.40, court costs in the amount of  
\$330.00, interest in the amount \$596.21. that shall bear interest at the rate of 8% per annum for all of the  
above let execution issue.

IT IS FURTHER ORDERED AND ADJUDGED THAT:

The Defendant(s) shall complete the Florida Small Claims Rules Form 7.343 (Fact Information  
Sheet) and return it to the Plaintiff's attorney, within 45 days from the date of this Final Judgment, unless  
the Final Judgment is satisfied or a motion for new trial or notice of appeal is filed.

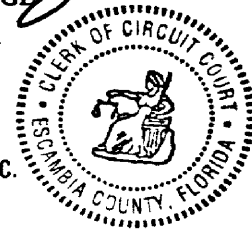
Jurisdiction of this case is retained to enter further orders that are proper to compel the  
Defendant(s) to complete form 7.343 and return it to the Plaintiff's attorney. The Fact Information Sheet  
need not be recorded in the Public Records.

DONE AND ORDERED in Escambia County, Florida on this the 26<sup>th</sup> day of August  
2009.

Copies furnished to:  
Hayt, Hayt & Landau, P.L.  
7765 SW 87 Ave, Suite 101  
Miami, Fl 33173

JASON BROWN  
14 SULU DR  
PENSACOLA, FL 32507

COUNTY COURT JUDGE  
"CERTIFIED TO BE A TRUE COPY  
OF THE ORIGINAL ON FILE IN THIS OFFICE  
WITNESS MY HAND AND OFFICIAL SEAL  
ERNIE LEE MAGAHA, CLERK  
CIRCUIT COURT AND COUNTY COURT  
ESCAMBIA COUNTY, FLORIDA"  
BY: [Signature] D.C.



Our File #: 90580 [Redacted]

Case: 2008 SC 007147  
00051083989  
Dkt: CC1033 Pg#:

<b>Form 668 (Y)(c)</b> (Rev. February 2004)	16999 Department of the Treasury - Internal Revenue Service <h3 style="text-align: center;">Notice of Federal Tax Lien</h3>
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Area: SMALL BUSINESS/SELF EMPLOYED AREA #3 Lien Unit Phone: (800) 829-3903	Serial Number 363977619	For Optional Use by Recording Office
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**As provided by section 6321, 6322, and 6323 of the Internal Revenue Code, we are giving a notice that taxes (including interest and penalties) have been assessed against the following-named taxpayer. We have made a demand for payment of this liability, but it remains unpaid. Therefore, there is a lien in favor of the United States on all property and rights to property belonging to this taxpayer for the amount of these taxes, and additional penalties, interest, and costs that may accrue.**

Name of Taxpayer JASON D & JAMIE BROWN


Residence 2986 CRABTREE CHURCH RD  
 MOLINO, FL 32577-3922

**IMPORTANT RELEASE INFORMATION:** For each assessment listed below, unless notice of the lien is refiled by the date given in column (e), this notice shall, on the day following such date, operate as a certificate of release as defined in IRC 6325(a).

Kind of Tax (a)	Tax Period Ending (b)	Identifying Number (c)	Date of Assessment (d)	Last Day for Refiling (e)	Unpaid Balance of Assessment (f)
1040	12/31/2017	[REDACTED]	10/22/2018	11/21/2028	8666.05

Place of Filing CLERK OF CIRCUIT COURT ESCAMBIA COUNTY PENSACOLA, FL 32595	Total	\$ 8666.05
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This notice was prepared and signed at BALTIMORE, MD, on this,  
 the 13th day of June, 2019.

Signature  for S. MCGUIGAN	Title ACS SBSE (800) 829-3903 23-00-0008
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<b>Form 668 (Y)(c)</b> (Rev. February 2004)	16999 Department of the Treasury - Internal Revenue Service <h3 style="text-align: center;">Notice of Federal Tax Lien</h3>
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Area: SMALL BUSINESS/SELF EMPLOYED AREA #3 Lien Unit Phone: (800) 829-3903	Serial Number 363977719	For Optional Use by Recording Office
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**As provided by section 6321, 6322, and 6323 of the Internal Revenue Code, we are giving a notice that taxes (including interest and penalties) have been assessed against the following-named taxpayer. We have made a demand for payment of this liability, but it remains unpaid. Therefore, there is a lien in favor of the United States on all property and rights to property belonging to this taxpayer for the amount of these taxes, and additional penalties, interest, and costs that may accrue.**

Name of Taxpayer JASON D BROWN


Residence 2986 CRABTREE CHURCH RD  
 MOLINO, FL 32577-3922

**IMPORTANT RELEASE INFORMATION:** For each assessment listed below, unless notice of the lien is refiled by the date given in column (e), this notice shall, on the day following such date, operate as a certificate of release as defined in IRC 6325(a).

Kind of Tax (a)	Tax Period Ending (b)	Identifying Number (c)	Date of Assessment (d)	Last Day for Refiling (e)	Unpaid Balance of Assessment (f)
CIVP	06/30/2015	[REDACTED]	12/24/2018	01/23/2029	3740.15
CIVP	09/30/2015	[REDACTED]	12/24/2018	01/23/2029	5970.90
CIVP	06/30/2017	[REDACTED]	12/24/2018	01/23/2029	1835.61
CIVP	09/30/2017	[REDACTED]	12/24/2018	01/23/2029	4243.43
CIVP	12/31/2017	[REDACTED]	12/24/2018	01/23/2029	2354.12

Place of Filing CLERK OF CIRCUIT COURT ESCAMBIA COUNTY PENSACOLA, FL 32595	Total	\$	18144.21
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This notice was prepared and signed at BALTIMORE, MD, on this,  
 the 13th day of June, 2019.

Signature  for S. MCGUIGAN	Title ACS SBSE (800) 829-3903	23-00-0008
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<b>Form 668 (Y)(c)</b> (Rev. February 2004)	3008 Department of the Treasury - Internal Revenue Service <h2 style="text-align: center;">Notice of Federal Tax Lien</h2>
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Area: SMALL BUSINESS/SELF EMPLOYED AREA #3 Lien Unit Phone: (800) 913-6050	Serial Number 490376024	For Optional Use by Recording Office
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**As provided by section 6321, 6322, and 6323 of the Internal Revenue Code, we are giving a notice that taxes (including interest and penalties) have been assessed against the following-named taxpayer. We have made a demand for payment of this liability, but it remains unpaid. Therefore, there is a lien in favor of the United States on all property and rights to property belonging to this taxpayer for the amount of these taxes, and additional penalties, interest, and costs that may accrue.**

Name of Taxpayer JASON D & JAMIE BROWN

Residence 1934 CHANCE RD  
 MOLINO, FL 32577-7078

**IMPORTANT RELEASE INFORMATION:** For each assessment listed below, unless notice of the lien is refiled by the date given in column (e), this notice shall, on the day following such date, operate as a certificate of release as defined in IRC 6325(a).

Kind of Tax (a)	Tax Period Ending (b)	Identifying Number (c)	Date of Assessment (d)	Last Day for Refiling (e)	Unpaid Balance of Assessment (f)
1040	12/31/2014	[REDACTED]	11/23/2015	12/23/2025	9201.46
1040	12/31/2015		11/21/2016	12/21/2026	11375.37
1040	12/31/2019		12/28/2020	01/27/2031	11803.41
1040	12/31/2021		10/24/2022	11/23/2032	6441.87
1040	12/31/2022		10/16/2023	11/15/2033	6765.51

Place of Filing CLERK OF CIRCUIT COURT ESCAMBIA COUNTY PENSACOLA, FL 32595	Total	\$ 45587.62
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This notice was prepared and signed at BALTIMORE, MD, on this,  
 the 26th day of March, 2024.

Signature <i>Elvin Dean Conroy</i> for GRACE A DUPLESSIS	Title ADVISOR (361) 903-1968	23-96-6821
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