



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

0225-53

Part 1: Tax Deed Application Information

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	SCOGINS REBECCA DIANNE JERNIGAN 12511 OPHELIA DR PENSACOLA, FL 32506 12511 OPHELIA DR 10-2921-100 BEG AT NW COR OF LT 17 BLK F WEEKLEY BAYOU PB 5 P 98 FOR POB S 00 DEG 08 MIN E 254 10/100 FT N 89 DE (Full legal attached.)	Certificate #	2022 / 5013
		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)
# 2022/5013	06/01/2022	689.77	34.49	724.26
→Part 2: Total*				724.26

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)
# 2023/5182	06/01/2023	686.59	6.25	44.06	736.90
Part 3: Total*					736.90

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

1. Cost of all certificates in applicant's possession and other certificates redeemed by applicant (*Total of Parts 2 + 3 above)	1,461.16
2. Delinquent taxes paid by the applicant	0.00
3. Current taxes paid by the applicant	635.64
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)	2,471.80

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: 
Signature, Tax Collector or Designee

Escambia, Florida

Date April 25th, 2024

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

46.25

H

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.	38,691.00
16. Statutory opening bid (total of Lines 7, 14, 15, and 16 if applicable)	
Sign here: _____ Date of sale <u>02/05/2025</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.

BEG AT NW COR OF LT 17 BLK F WEEKLEY BAYOU PB 5 P 98 FOR POB S 00 DEG 08 MIN E 254 10/100 FT N 89 DEG 52 MIN E 80 FT N 04 MIN E 255 FT TO S R/W LI OF OPHELIA DR WLY ALG DR 100 FT TO POB OR 686 P 246 OR 4262 P 1102 OR 6586 P 53 LESS MINERAL RIGHTS

APPLICATION FOR TAX DEED

Section 197.502, Florida Statutes

512
R. 12/16

Application Number: 2400341

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
10-2921-100	2022/5013	06-01-2022	BEG AT NW COR OF LT 17 BLK F WEEKLEY BAYOU PB 5 P 98 FOR POB S 00 DEG 08 MIN E 254 10/100 FT N 89 DEG 52 MIN E 80 FT N 04 MIN E 255 FT TO S R/W LI OF OPHELIA DR WLY ALG DR 100 FT TO POB OR 686 P 246 OR 4262 P 1102 OR 6586 P 53 LESS MINERAL RIGHTS

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

Sale List

◀ Nav. Mode ☒ Account ☐ Parcel ID ▶

Printer Friendly Version


General Information						Assessments				
Parcel ID:	073S324000171006					Year	Land	Imprv	Total	<u>Cap Val</u>
Account:	102921100					2023	\$26,000	\$94,726	\$120,726	\$77,382
Owners:	SCOGINS REBECCA DIANNE JERNIGAN					2022	\$26,000	\$84,540	\$110,540	\$75,129
Mail:	12511 OPHELIA DR PENSACOLA, FL 32506					2021	\$26,000	\$67,557	\$93,557	\$72,941
Situs:	12511 OPHELIA 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				
					Official Records (New Window)	HOMESTEAD EXEMPTION				
Sale Date	Book	Page	Value	Type		Legal Description				
04/20/2010	6586	53	\$3,500	QC	📄	BEG AT NW COR OF LT 17 BLK F WEEKLEY BAYOU PB 5 P 9				
07/2002	4962	137	\$100	OT	📄	FOR POB S 00 DEG 08 MIN E 254 10/100 FT N 89 DEG 52				
05/1998	4262	1102	\$13,500	WD	📄	MIN E... 🔑				
01/1973	686	246	\$2,300	WD	📄	Extra Features				
Official Records Inquiry courtesy of Pam Childers Escambia County Clerk of the Circuit Court and Comptroller						METAL BUILDING				
Parcel Information						Launch Interactive Map				
Section 5										
Map Id: <u>07-35-32-2</u>										
Approx. Acreage: 0.5234										
Zoned: 🔑 MDR MDR MDR MDR MDR MDR MDR MDR MDR MDR MDR MDR										
View Florida Department of Environmental Protection(DEF) Data										

Buildings

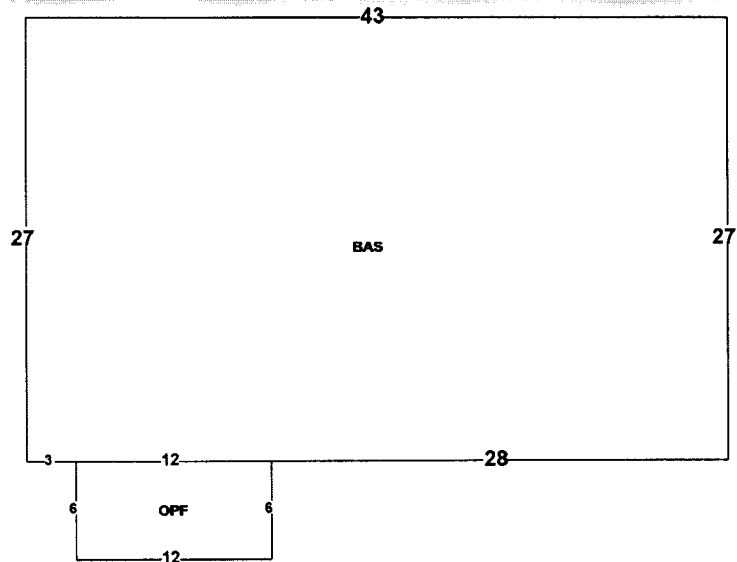
Address:12511 OPHELIA DR, Year Built: 1973, Effective Year: 1973, PA Building ID#: 117498

Structural Elements

DECOR/MILLWORK-AVERAGE
DWELLING UNITS-1
EXTERIOR WALL-BRICK-FACE/VENEER
FLOOR COVER-CARPET
FOUNDATION-SLAB ON GRADE
HEAT/AIR-CENTRAL H/AC
INTERIOR WALL-DRYWALL-PLASTER
NO. PLUMBING FIXTURES-5
NO. STORIES-1
ROOF COVER-COMPOSITION SHG
ROOF FRAMING-GABLE
STORY HEIGHT-0
STRUCTURAL FRAME-WOOD FRAME

 Areas - 1233 Total SF

BASE AREA - 1161
OPEN PORCH FIN - 72



Images



9/26/2023 12:00:00 AM

The primary use of the assessment data is for the preparation of the current year tax roll. No responsibility or liability is assumed for inaccuracies or errors.

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That **MIKON FINANCIAL SERVICES INC AND OCEAN BANK** holder of **Tax Certificate No. 05013**, issued the **1st** day of **June, A.D., 2022** has filed same in my office and has made application for a tax deed to be issued thereon. Said certificate embraces the following described property in the County of Escambia, State of Florida, to wit:

BEG AT NW COR OF LT 17 BLK F WEEKLEY BAYOU PB 5 P 98 FOR POB S 00 DEG 08 MIN E 254 10/100 FT N 89 DEG 52 MIN E 80 FT N 04 MIN E 255 FT TO S R/W LI OF OPHELIA DR WLY ALG DR 100 FT TO POB OR 686 P 246 OR 4262 P 1102 OR 6586 P 53 LESS MINERAL RIGHTS

SECTION 07, TOWNSHIP 3 S, RANGE 32 W

TAX ACCOUNT NUMBER 102921100 (0225-53)

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

REBECCA DIANNE JERNIGAN SCOGINS

Unless said certificate shall be redeemed according to law, the property described therein will be sold to the highest bidder at public auction at 9:00 A.M. on the **first** Wednesday in the month of February, which is the **5th day of February 2025**.

Dated this 2nd day of May 2024.

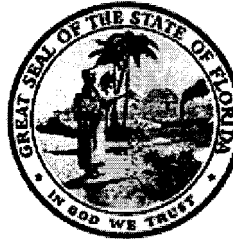
In accordance with the AMERICANS WITH DISABILITIES ACT, if you are a person with a disability who needs special accommodation in order to participate in this proceeding you are entitled to the provision of certain assistance. Please contact Emily Hogg not later than seven days prior to the proceeding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

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**

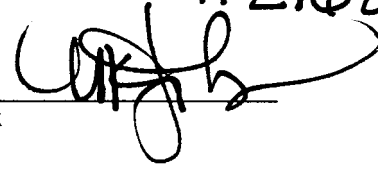
CLERK TO THE BOARD OF
COUNTY COMMISSIONERS
OFFICIAL RECORDS
COUNTY TREASURY
AUDITOR

**PAM CHILDERS, CLERK OF THE CIRCUIT COURT
Tax Certificate Redeemed From Sale
Account: 102921100 Certificate Number: 005013 of 2022**

**Payor: REBECCA DIANNE JERNIGAN SCOGINS 12511 OPHELIA DR PENSACOLA, FL 32506
Date 7/29/2024**

Clerk's Check #	1	Clerk's Total	\$524.40
Tax Collector Check #	1	Tax Collector's Total	\$2,848.82
		Postage	\$100.00
		Researcher Copies	\$0.00
		Recording	\$10.00
		Prep Fee	\$7.00
		Total Received	\$3,490.22

**PAM CHILDERS
Clerk of the Circuit Court**

Received By: 
Deputy Clerk

Reduced
A 2162.80

**Escambia County Government Complex • 221 Palafox Place Ste 110 • PENSACOLA, FLORIDA 32502
(850) 595-3793 • FAX (850) 595-4827 • <http://www.clerk.co.escambia.fl.us>**



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 #: 10-2921-100 CERTIFICATE #: 2022-5013

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: October 7, 2004 to and including October 7, 2024 Abstractor: K GERARD

BY

Michael A. Campbell,
As President
Dated: October 8, 2024

PROPERTY INFORMATION REPORT
CONTINUATION PAGE

October 8, 2024

Tax Account #: **10-2921-100**

1. The Grantee(s) of the last deed(s) of record is/are: **REBECCA DIANNE JERNIGAN AKA REBECCA SCOGINS**

By Virtue of Quit Claim Deed recorded 4/20/2010 in OR 6586/53 and Warranty Deed in OR 4262/1102 and Death Certificate in OR 4962/137

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 OLDEN J DEVALCOURT recorded 06/16/2004 OR 5433/676 together with Modification recorded 04/30/2010 OR 6586/0055**

4. Taxes:

Taxes for the year(s) NONE are delinquent.

Tax Account #: 10-2921-100

Assessed Value: \$77,382.00

Exemptions: HOMESTEAD EXEMPTION

5. We find the following HOA names in our search (if a condominium, the condo docs book and page are included for your review): **NONE**

Payment of any special liens/assessments imposed by City, County, and/or State.

Note: Escambia County and/or local municipalities may impose special liens/assessments. These liens/assessments are not discovered in a title search or shown above. These special assessments typically create a lien on real property. The entity that governs subject property must be contacted to verify payment status.

PERDIDO TITLE & ABSTRACT, INC.
PROPERTY INFORMATION REPORT
3050 Concho Drive, Pensacola, Florida 32507 | Phone 850-466-3077

Scott Lunsford
Escambia County Tax Collector
P.O. Box 1312
Pensacola, FL 32591

CERTIFICATION: TITLE SEARCH FOR TDA

TAX DEED SALE DATE: FEB 5, 2025

TAX ACCOUNT #: 10-2921-100

CERTIFICATE #: 2022-5013

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 checked="" type="checkbox"/>	<input type="checkbox"/>	Homestead for <u>2023</u> tax year.

REBECCA DIANNE JERNIGAN
AKA REBECCA SCOGINS
12511 OPHELIA DR
PENSACOLA FL 32506

REBECCA DIANNE JERNIGAN
AKA REBECCA SCOGINS
3400 GULF BEACH HIGHWAY
PENSACOLA FL 32507

Certified and delivered to Escambia County Tax Collector, this 8th day of October, 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

October 8, 2024

Tax Account #:10-2921-100

LEGAL DESCRIPTION EXHIBIT "A"

**BEG AT NW COR OF LT 17 BLK F WEEKLEY BAYOU PB 5 P 98 FOR POB S 00 DEG 08 MIN E 254
10/100 FT N 89 DEG 52 MIN E 80 FT N 04 MIN E 255 FT TO S R/W LI OF OPHELIA DR WLY ALG
DR 100 FT TO POB OR 686 P 246 OR 4262 P 1102 OR 6586 P 53 LESS MINERAL RIGHTS**

SECTION 07, TOWNSHIP 3 S, RANGE 32 W

TAX ACCOUNT NUMBER 10-2921-100(0225-53)

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

DEED DOC STAMPS PD @ ESC CO \$ 94.50
05/28/98 ERMIE LEE MORGAN, CLERK
By: *Jennifer Tilley*

Prepared by and return to: Without benefit of title search
David S. Long

Michael D. Tidwell
200 East Government Street Suite 240-B
Pensacola, Florida 32501
904-434-3223
File No.: **98-1200C**
Will Call No.:

[Space Above This Line For Recording Data]

Warranty Deed

This Warranty Deed made this **15th** day of **May, 1998** between

Madge M. Mullins, an unmarried widow
whose post office address is
12511 Ophelia Drive, Pensacola, Florida, 32506
grantor, and
MADGE M. MULLINS, an unmarried widow and
Louis F. Jernigan and Rebecca Dianne Jernigan, husband and wife
as joint tenants with rights of survivorship
whose post office address is
3400 Gulf Beach Highway, Pensacola, Florida 32507
grantee:

(Whenever used herein the terms "grantor" and "grantee" include all the parties to this instrument and the heirs, legal representatives, and assigns of individuals, and the successors and assigns of corporations, trusts and trustees)

WITNESSETH, that said grantor, for and in consideration of the sum of TEN AND NO/100 DOLLARS (\$10.00) and other good and valuable considerations to said grantor in hand paid by said grantee, the receipt whereof is hereby acknowledged, has granted, bargained, and sold to the said grantee, and grantee's heirs and assigns forever, the following described land, situate, lying and being in **Escambia County, Florida** to-wit:

See Attached Exhibit "A"

PARCEL ID No. 07-35-32-4000-171-006

THIS CONVEYANCE IS EXEMPT FROM COMPLIANCE WITH ESCAMBIA COUNTY ORDINANCE CHAPTER 1-29.2, ARTICLE V AS THE PARTIES ARE RELATED BY BLOOD.

SUBJECT TO A MORTGAGE FROM MADGE M. MULLINS TO FIRST UNION HOME EQUITY BANK, N.A. DATE DECEMBER 12, 1994 AND RECORDED IN OFFICIAL RECORDS BOOK 3694, PAGE 967, OF THE PUBLIC RECORDS OF ESCAMBIA COUNTY, FLORIDA, HAVING A REMAING PRINCIPAL BALANCE OF \$27,000.00

TOGETHER with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

TO HAVE AND TO HOLD, the same in fee simple forever.

AND the grantor hereby covenants with said grantee that the grantor is lawfully seized of said land in fee simple; that the grantor has good right and lawful authority to sell and convey said land; that the grantor hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free of all encumbrances, except taxes accruing subsequent to December 31, 1997 .

IN WITNESS WHEREOF, grantor has hereunto set grantor's hand and seal the day and year first above written.

Signed, sealed and delivered in our presence:

Patricia L. McKittick
Patricia L. McKittick

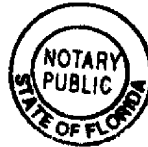
Madge M. Mullins
Madge M. Mullins

Cynthia V. Green
Cynthia V. Green

STATE OF FLORIDA
COUNTY OF ESCAMBIA

The foregoing instrument was acknowledged before me this 13th day of May, 1998, by Madge W. Mullins who produced FLA. DRIVER LICENSE as identification.

David S. Long
Notary Public



DAVID S. LONG
My Comm. Exp. 6/29/98
CC # 389085
Bonded By HAI
407-422-1555

DR BK 4262 PG1104
Escambia County, Florida
INSTRUMENT 98-487809
RCD May 28, 1998 02:39 pm
Escambia County, Florida

Ernie Lee Magaha
Clerk of the Circuit Court
INSTRUMENT 98-487809

EXHIBIT "A"

Commence at the North West corner of Lot 17, Block F, of Weekley Bayou Subdivision as per plat recorded in Plat Book 5 at Page 98 of the public records of Escambia County, Florida. For the Point of Beginning thence run South 00 degrees 08 minutes East for 254.10 feet; thence run North 89 degrees 52 minutes East for 80 feet; thence run North 04 degrees East for 255' to the South ROW Line of Ophelia Drive; thence run Westerly along Ophelia Drive 100' to the Point of Beginning.

Rec 18.50
Deed 24.50
ST
TL 43.00

QUIT CLAIM DEED

STATE OF FLORIDA
COUNTY OF ESCAMBIA

KNOW ALL MEN BY THESE PRESENTS, That Louis F. Jernigan, single ma.
300 Vanhooven Rd. Flemington, AL 36441
for and in consideration of the sum of TEN DOLLARS (\$10.00), and
other valuable considerations, receipt whereof is hereby
acknowledged, to remise, release, and quit claim unto
Rebecca Scogins, married woman heirs, executors,
administrators and assigns forever, the following described
property, situated in Escambia County, State of Florida to wit:

12511 Ophelia Dr.
Pensacola, FL.

32506

SEE ATTACHED LEGAL
EXHIBIT 'A'

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

IN WITNESS WHEREOF, I have hereunto set my hand and seal
this 20th day of APRIL, 2010.

Signed, sealed and delivered
in our presence

Brenda M. Demet
Brenda M. DEMET

Louis F. Jernigan
LOUIS F. JERNIGAN

Notary Public
STATE OF FLORIDA
COUNTY OF ESCAMBIA

The foregoing instrument was acknowledged before me this 20th
day of APRIL, by LOUIS JERNIGAN, who produced
identification of ALA. LICENSE AS SINGLE and did not take an oath.

Brenda M. Demet
Notary Public BRENDA M. DEMET

Prepared By:
Rebecca Scogins

Return To:
Rebecca Scogins
12511 Ophelia Dr.
Pensacola, FL
32506



BRENDA M. DEMET
MY COMMISSION # DD 867909
EXPIRES: March 13, 2013
Bonded Thru Budget Notary Services

Exhibit "A"

Commence at the NW corner of Lot 17, Block F, of Weekley Bayou Subdivision, as per plat recorded in Plat Book 5 at Page 98 of the public records of Escambia County, Florida. For the P.O.B, thence run S00°08'E for 254.10 feet; thence run N89°52'E for 80 feet; thence run N04°E for 255 feet to the South R/W line of Ophelia Drive; thence run Westerly along Ophelia Drive 100 feet to the P.O.B.

Return to: (enclose self-addressed stamped envelope)
Name: Southland Acquire Land Title, L.L.C.

Address: 1120 N 12th Avenue
Pensacola, Florida 32501

File # 04-26115
This Instrument Prepared by:
Charlene C. Boucher
Address: Southland Acquire Land Title, L.L.C.
1120 N 12th Avenue
Pensacola, Florida 32501

Property Appraisers Parcel Identification (Folio) Number(s):
073S32-4000-171-006

MORTGAGE DEED

OR BK 5433 PGO 676
Escambia County, Florida
INSTRUMENT 2004-251749

MTG DOC STAMPS PD @ ESC CO \$ 168.00
06/16/04 ERNIE LEE NAGANA, CLERK

INTANGIBLE TAX PD @ ESC CO \$ 96.00
06/16/04 ERNIE LEE NAGANA, CLERK

SPACE ABOVE THIS LINE FOR PROCESSING DATA

SPACE ABOVE THIS LINE FOR RECORDING DATA

Mortgage Deed

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

Made this 8th day of June, 2004

BETWEEN Rebecca Dianne Jernigan and Louis F. Jernigan, wife and husband

called the Mortgagor, whose post office address is: 12511 Ophelia Drive
Pensacola, Florida 32506

and Olden J. DeValcourt, a married man

called the Mortgagee, 5490 Cruzat way
Pensacola, Florida 32507

WITNESSETH, That the said Mortgagor, for and in consideration of the sum of \$48,000.00
Forty Eight Thousand Dollars and -----00/100 Dollars,
to him in hand paid by the said Mortgagee, the receipt whereof is hereby acknowledged, has granted, bargained and
sold to the said Mortgagee, the following described land situate, lying and being in the County of
Escambia, State of Florida to-wit:

See Attached Exhibit "A" For Legal Description.

This Mortgage is payable in 59 consecutive monthly installments of \$463.21
including principal and interest commencing July 8, 2004 with a final balloon
payment of \$43,568.42 on July 8, 2009

If this Mortgage is paid in full within the first three years a 10% pre-payment
penalty will be assessed.

If payments become more than ten days delinquent, a late charge of 10% per month
will be assessed.

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

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

Should any of the above covenants be broken, then said note and all monies secured hereby shall without demand, if
the Mortgagee so elects, at once become due and payable and the mortgage be foreclosed, and all costs and expenses

(Page 1 of 2 pages)

of collection of said monies by foreclosure or otherwise, including solicitor's fees shall be paid by the Mortgagor, and the same are hereby secured.
IN WITNESS WHEREOF The said Mortgagor hereunto sets his hand and seal the day and year first above written.

Signed, Sealed and Delivered in Presence of Us:

Charlene C. Boucher
Witness: Charlene C. Boucher

C.N. Ritterhouse
Witness: C.N. RITTERHOUSE

Rebecca Dianne Jernigan
Rebecca Dianne Jernigan

Louis F. Jernigan
Louis F. Jernigan

STATE OF Florida
COUNTY OF Escambia

The foregoing instrument was acknowledged before me this 8th day of June, 2004
by Rebecca Dianne Jernigan and Louis F. Jernigan, wife and husband

who is/are personally known to me or who has/have produced Drivers License
as identification and who did take an oath.

My Commission expires:

(Seal)

Charlene C. Boucher

Notary Public
Serial Number:

CHARLENE C. BOUCHER
Notary Public-State of FL
Comm. Exp. Oct. 4, 2007
Comm. No. DD 251316

OR BK 5433 PGO678
Escambia County, Florida
INSTRUMENT 2004-251749

RCD Jun 16, 2004 09:31 am
Escambia County, Florida

ERNIE LEE MAGAHA
Clerk of the Circuit Court
INSTRUMENT 2004-251749

04-26115

Exhibit "A"

Commence at the NW corner of Lot 17, Block F, of Weekley Bayou Subdivision, as per plat recorded in Plat Book 5 at Page 98 of the public records of Escambia County, Florida. For the P.O.B, thence run S00°08'E for 254.10 feet; thence run N89°52'E for 80 feet; thence run N04°E for 255 feet to the South R/W line of Ophelia Drive; thence run Westerly along Ophelia Drive 100 feet to the P.O.B.

MORTGAGE MODIFICATION AGREEMENT

This instrument prepared by:
Olden J. DeValcourt
P.O. Box 34275
Pensacola, Florida 32507

This agreement made this 22nd day of April, A. D. ~~XXXX~~ 2010
by and between Olden J. DeValcourt
P.O. Box 34275 Pensacola, Florida 32507 Florida,
Party of the First Part, and _____
Rebecca Dianne Scogins fka Rebecca Dianne Jernigan
and Eric Scogins, wife and husband _____, Part ies of the Second Part.

WITNESSETH:

WHEREAS, the party of the first part is the owner and holder of that certain mortgage from the part ies of the second part
dated June 4, 2004, and recorded in Official Record Book 5433, Page 676 of the Public Records of
Escambia County, Florida,

AND WHEREAS, the party of the first part is now the owner and holder of that certain promissory note for which said mort-
gage was given as security, said note being in the original principal amount of _____
Forty Eight Thousand and 00/100-----

AND WHEREAS, the parties hereto have mutually agreed to modify the terms of said note and mortgage,

NOW, THEREFORE, in consideration of the mutual agreements of the parties hereto, it is agreed as follows:

- (1) Upon the execution of this agreement, the total outstanding unpaid principal under said note and mortgage is the
amount of Seven Thousand Five Hundred Forty Two and 97/100.
The parties hereto acknowledge that upon execution of this agreement the interest on said obligation shall have
been paid through March 31, 2010.
- (2) Said note and mortgage is hereby amended and modified to be payable as follows:

See Attached copy of Promissory Note Herein

- (3) From and after April 10, 2010, interest rate on said note and mortgage shall be _____
Ten percent (10.00 %) per annum, interest to be computed on the
unpaid principal balance.
- (4) This modification is made on the express agreement and understanding that all other provisions of said original note
and mortgage shall remain in full force and effect save and except as modified by this agreement, and in the event of
default same shall at the election of the mortgagee operate to mature the full indebtedness to immediate collection
and foreclosure.

(OVER)

IN WITNESS WHEREOF, the parties hereto have executed these presents or caused to be executed these presents by their appropriate officers, in duplicate the day and year first above written.

(SEAL)

ATTEST:

By: _____ (Title)

WITNESSES: _____ (as to all parties)

Carol D. Eubanks

Jennifer Gantt

By: _____ (Title)

Olden J. DeValcourt
Olden J. DeValcourt

Rebecca Dianne Scogins
Rebecca ~~Dianne~~ Scogins fka Rebecca Dianne Jernigan
Eric Scogins
Eric Scogins

ACKNOWLEDGMENT

STATE OF FLORIDA
COUNTY OF Escambia

I HEREBY CERTIFY that on this day personally appeared before me, an officer duly authorized to administer oaths and take acknowledgments, Olden J. DeValcourt and Rebecca Dianne Scogins fka Rebecca Dianne Jernigan and Eric Scogins, wife and husband, respectively of the

, to me well known and known to me to be the individuals described in and who executed the foregoing Mortgage Modification Agreement and they acknowledged before me that they executed the same freely and voluntarily for the purposes therein expressed.

WITNESS my hand and official seal at Pensacola, Florida in the County and State aforesaid, this 22 day of April ~~XXXX~~ 2010.

CAROL D. EUBANKS
Notary Public-State of FL
Comm. Exp. Mar. 3, 2012
Comm. No. DD 753497

Notary Public

My commission expires: _____

STATE OF _____
COUNTY OF _____

I HEREBY CERTIFY that on this day personally appeared before me, an officer duly authorized to administer oaths and take acknowledgments, _____

to me well known and known to me to be the individual _____ described in and who executed the foregoing Mortgage Modification Agreement and _____ acknowledged before me that _____ executed the same freely and voluntarily for the purposes therein expressed.

WITNESS my hand and official seal at _____, in the County and State aforesaid, this _____ day of _____, 19____.

Notary Public

My commission expires: _____

MORTGAGE NOTEPensacola, FLORIDAApril 22, 2010\$13,542.97

FOR VALUE RECEIVED, the undersigned (jointly and severally if more than one) promises to pay Olden J. DeValcourt or order, in the manner hereinafter specified, the principal sum of \$13,542.97 with interest from date at the rate of 10.00% per annum on the balance from time to time remaining unpaid. The said principal and interest shall be payable in lawful money of the United States of America at P.O. Box 34275, Pensacola, Florida 32507 or at such place as may be hereafter designated by written notice from the holder to the maker hereof, on the date and in the manner following:

Payable in 57 consecutive monthly installments of \$300.00 including principal and interest commencing on May 1, 2010.

If this Mortgage is paid in full within the first three years a 10% pre-payment penalty will be assessed.

If payments become ten more days delinquent per month, a late charge of 10% per month will be assessed.

This Mortgage cannot be assumed without the prior written consent of the Note Holder herein.

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

If default be made in the payment of any of the sums or interest mentioned herein or in said mortgage for a period of 30 days, or in the performance of any of the agreements contained herein or in said mortgage, then the entire principal sum and accrued interest shall at the option of the holder hereof become at once due and collectible without notice, time being of the essence; and said principal sum and accrued interest shall both bear interest from such time until paid at the highest rate allowable under the laws of the State of Florida. Failure to exercise this option shall not constitute a waiver of the right to exercise the same in the event of any subsequent default.

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

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

Maker's Address12511 Ophelia DrivePensacola, Florida 32506Rebecca Dianne Scogins

Rebecca Dianne Scogins fka Rebecca Dianne Jernigan