



# 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

0225-49

## 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	FRANCIS CLIFFORD H TRUSTEE FOR FRANCIS CLIFFORD H LIVING TRUST 5612 INNERARITY CIR PENSACOLA, FL 32507 5612 INNERARITY CIR 10-4332-430 LOT 1 BLK J THE COVE PB 9 P 97 OR 4488 P 1014 OR 7115 P 1142	Certificate #	2022 / 5190
		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)
# 2022/5190	06/01/2022	3,138.65	156.93	3,295.58
→ Part 2: Total*				3,295.58

## 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)
# 2023/5353	06/01/2023	3,022.02	6.25	186.99	3,215.26
Part 3: Total*					3,215.26

## 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)	6,510.84
2. Delinquent taxes paid by the applicant	0.00
3. Current taxes paid by the applicant	2,852.88
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)	9,738.72

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

<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.	85,677.00
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.

# APPLICATION FOR TAX DEED

Section 197.502, Florida Statutes

512  
R. 12/16

Application Number: 2400325

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
10-4332-430	2022/5190	06-01-2022	LOT 1 BLK J THE COVE PB 9 P 97 OR 4488 P 1014 OR 7115 P 1142

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](#)

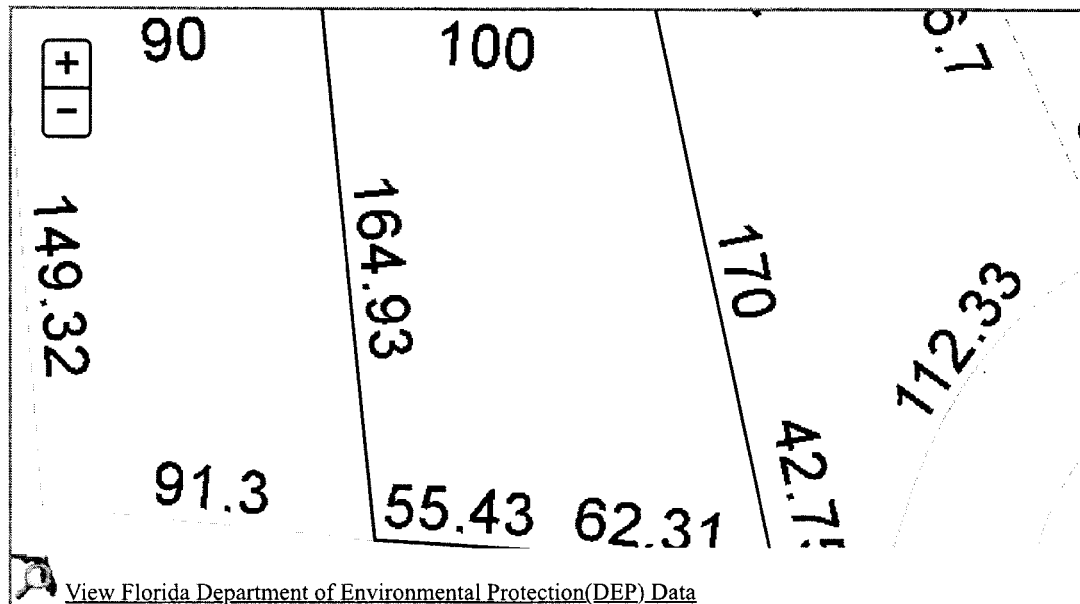
[Sale List](#)

[Back](#)

◀ Nav. Mode ☒ Account ☐ Parcel ID ▶

[Printer Friendly Version](#)

<b>General Information</b> <b>Parcel ID:</b> 153S321102001010 <b>Account:</b> 104332430 <b>Owners:</b> FRANCIS CLIFFORD H TRUSTEE FOR FRANCIS CLIFFORD H LIVING TRUST DATED DECEMBER 18 2013 <b>Mail:</b> 5612 INNERARITY CIR PENSACOLA, FL 32507 <b>Situs:</b> 5612 INNERARITY CIR 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> Tax Inquiry link courtesy of Scott Lunsford Escambia County Tax Collector						<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>\$50,000</td> <td>\$277,116</td> <td>\$327,116</td> <td>\$171,354</td> </tr> <tr> <td>2022</td> <td>\$40,000</td> <td>\$244,842</td> <td>\$284,842</td> <td>\$166,364</td> </tr> <tr> <td>2021</td> <td>\$40,000</td> <td>\$193,844</td> <td>\$233,844</td> <td>\$161,519</td> </tr> </tbody> </table> <div style="text-align: center;"> <a href="#">Disclaimer</a>  <a href="#">Tax Estimator</a>  <a href="#">File for Exemption(s) Online</a>  <a href="#">Report Storm Damage</a> </div>					Year	Land	Imprv	Total	Cap Val	2023	\$50,000	\$277,116	\$327,116	\$171,354	2022	\$40,000	\$244,842	\$284,842	\$166,364	2021	\$40,000	\$193,844	\$233,844	\$161,519																
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<b>Parcel Information</b>						<a href="#">Launch Interactive Map</a>																																								



## NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That **MIKON FINANCIAL SERVICES INC AND OCEAN BANK** holder of **Tax Certificate No. 05190**, 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:

**LOT 1 BLK J THE COVE PB 9 P 97 OR 4488 P 1014 OR 7115 P 1142**

**SECTION 15, TOWNSHIP 3 S, RANGE 32 W**

**TAX ACCOUNT NUMBER 104332430 (0225-49)**

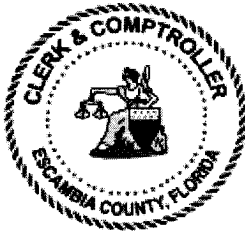
The assessment of the said property under the said certificate issued was in the name of

**CLIFFORD H FRANCIS TRUSTEE FOR CLIFFORD H FRANCIS LIVING TRUST**

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

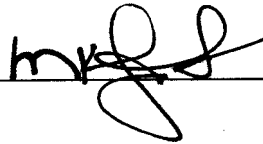
**PAM CHILDERS, CLERK OF THE CIRCUIT COURT  
Tax Certificate Redeemed From Sale  
Account: 104332430 Certificate Number: 005190 of 2022**

**Payor: CLIFFORD H FRANCIS 5612 INNERARITY CIR PENSACOLA, FL 32507      Date  
6/5/2024**

Clerk's Check #            923045221  
Tax Collector Check #    1

Clerk's Total                \$524.40  
Tax Collector's Total      \$11,205.78  
Postage                     \$100.00  
Researcher Copies        \$0.00  
Recording                  \$10.00  
Prep Fee                    \$7.00  
Total Received            \$11,847.18

**Reduced**  
**\$10,203.81**  
PAM CHILDERS  
Clerk of the Circuit Court

Received By:   
Deputy Clerk

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



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

THE ATTACHED REPORT IS ISSUED TO:

SCOTT LUNSFORD, ESCAMBIA COUNTY TAX COLLECTOR

TAX ACCOUNT #: 10-4332-430 CERTIFICATE #: 2022-5190

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 #: **10-4332-430**

1. The Grantee(s) of the last deed(s) of record is/are: **CLIFFORD H FRANCIS TRUSTEE OR THE SUCCESSORS IN THE TRUST UNDER CLIFFORD H FRANCIS LIVING TRUST DATED DECEMBER 18, 2013**

**By Virtue of Warranty Deed recorded 12/18/2013 in OR 7115/1142**

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. **NONE**

4. Taxes:

**Taxes for the year(s) NONE are delinquent.**

**Tax Account #: 10-4332-430**

**Assessed Value: \$171,354.00**

**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 #:** 10-4332-430

**CERTIFICATE #:** 2022-5190

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.

**CLIFFORD H FRANCIS TRUSTEE OF THE**  
**CLIFFORD H FRANCIS LIVING TRUST DATED DECEMBER 18, 2013**  
**5612 INNERARITY CIR**  
**PENSACOLA FL 32507**

Certified and delivered to Escambia County Tax Collector, this 8<sup>th</sup> 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 #:10-4332-430**

**LEGAL DESCRIPTION  
EXHIBIT "A"**

**LOT 1 BLK J THE COVE PB 9 P 97 OR 4488 P 1014 OR 7115 P 1142**

**SECTION 15, TOWNSHIP 3 S, RANGE 32 W**

**TAX ACCOUNT NUMBER 10-4332-430(0225-49)**

Recorded in Public Records 12/18/2013 at 02:50 PM OR Book 7115 Page 1142,  
Instrument #2013095900, Pam Childers Clerk of the Circuit Court Escambia  
County, FL Recording \$52.50 Deed Stamps \$0.70

**This Instrument was prepared by:**

The Law Firm of Ryan Hicks Cumpton & Cumpton, LLP  
22 North Tarragona Street  
Pensacola, Florida 32502  
(850) 432-0029

## **WARRANTY DEED**

THIS WARRANTY DEED made on December 18, 2013 by:

GRANTOR:  
CLIFFORD H. FRANCIS  
an unmarried man

Whose physical address is:  
5612 INNERARITY CIRCLE  
PENSACOLA, FLORIDA 32507  
(hereinafter referred to as Grantor);

**AND**

GRANTEE:  
CLIFFORD H. FRANCIS, Trustee or the successors in trust under the  
CLIFFORD H. FRANCIS LIVING TRUST dated December 18, 2013

Whose physical address is:  
5612 INNERARITY CIRCLE  
PENSACOLA, FLORIDA 32507  
(hereinafter referred to as Grantee).

WITNESSETH: That the Grantors, for and in consideration of TEN DOLLARS AND OTHER GOOD AND VALUABLE CONSIDERATION, hereby grants, bargains, sells, aliens, remises, releases, conveys and confirms unto the Grantee, the following described land situated and lying and being in the County of ESCAMBIA, State of FLORIDA, to wit:

**LOT 1, BLOCK "J", THE COVE, A SUBDIVISION OF A PORTION OF THE WEST HALF OF SECTION 15, TOWNSHIP 3 SOUTH, RANGE 32 WEST, ESCAMBIA COUNTY, FLORIDA, BEING A PORTION OF THE JUAN INNERARITY GRANT, ESCAMBIA COUNTY, FLORIDA, ACCORDING TO PLAT RECORDED IN PLAT BOOK 9, AT PAGE 97, OF THE PUBLIC RECORDS OF SAID COUNTY.**

THIS CONVEYANCE IS MADE SUBJECT TO all easements, setback line requirements, reservations, liens, encumbrances and restrictions, including but not limited to any Vendors Lien(s), which are of public record in the Office of the Judge of Probate of county in which said property is located.

BK: 7115 PG: 1143

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.

**INFORMATION RELATED TO THE CLIFFORD H. FRANCIS LIVING TRUST THAT  
IS THE GRANTEE UNDER THE TERMS OF THIS DEED**

The undersigned CLIFFORD H. FRANCIS, as Trustor and Trustee of the CLIFFORD H. FRANCIS LIVING TRUST, dated December 18, 2013 hereby certifies the following:

CLIFFORD H. FRANCIS shall serve as the Initial Trustee of said Trust. If for any reason CLIFFORD H. FRANCIS is unwilling or unable to serve as Trustee, then the below listed Successor Trustees shall serve as the Trustees of said Trust, in the order listed:

JAMIE C. KNOWLES  
AND, IF SHE IS UNABLE OR UNWILLING TO SERVE, THEN

KATHLEEN M. PROUGH  
AND  
LINDA M. GRACE  
AS CO-TRUSTEES

AND, IF NEITHER IS ABLE OR WILLING TO SERVE, THEN  
DENISE M. KNIGHT  
AND, IF SHE IS UNABLE OR UNWILLING TO SERVE, THEN  
STEVEN E. PROUGH

Unless otherwise specified, if Co-Trustees are serving as Successor Trustee, the next following Successor Trustee shall serve only after all the Co-Trustees are unwilling or unable to serve as Successor Trustee.

Said Trust is a grantor trust under the provisions of Sections 673-677 of the United States Internal Revenue Code. CLIFFORD H. FRANCIS's social security number is the tax identification number for said Trust.

When CLIFFORD H. FRANCIS is serving as Trustee under the terms of this Trust, CLIFFORD H. FRANCIS may conduct business and act on behalf of this Trust without the consent, approval, or co-signature of any other Trustee or beneficiary. CLIFFORD H. FRANCIS may: buy or sell assets for or on behalf of CLIFFORD H. FRANCIS and/or this Trust; make investments for or on behalf of CLIFFORD H. FRANCIS and/or this trust; conduct any and all banking activities on behalf of CLIFFORD H. FRANCIS and/or this Trust; participate in any and all business activities on behalf of CLIFFORD H. FRANCIS and/or this trust; manage securities (including but not limited to buying, selling and/or trading securities) on behalf of CLIFFORD H. FRANCIS and/or this trust; sell, purchase, rent, lease or otherwise deal with real estate on behalf of CLIFFORD H. FRANCIS and/or this Trust; to borrow, mortgage and/or take loans on behalf of CLIFFORD H. FRANCIS and/or this Trust; and to exercise any and all other powers and/or rights accorded to a Trustee of a Trust under state law. All Trustee(s) under said Trust agreement are authorized to acquire, sell, convey, encumber, lease, borrow, manage and otherwise deal with interests in real and personal property in the Trust name. The Trustee(s) have full banking powers, including the power to open, close, or modify accounts or other banking arrangements, including, but not limited to, safe deposit boxes, savings, checking, and CD accounts. Further and separately, all Trustees have all powers accorded to Trustees under applicable law.

BK: 7115 PG: 1144

No person or entity paying money to or delivering property to the Trustee(s) shall be required to see to its application. All persons relying on this document regarding the Trustee(s) and their powers over trust property shall be held harmless for any resulting loss or liability from such reliance.

*THE GRANTORS herein grant full power and authority by this deed to the Trustees, and any and all Trustees, and all successor Trustees of such Grantee Trust to protect, conserve, sell, lease, pledge, mortgage, borrow against, encumber, convey, transfer or otherwise manage and dispose of all or any portion of the property herein described, or any interest therein, without the consent or approval of any other party and without further proof of such authority.*

*No person or entity paying money to or delivering property to any Trustee or successor trustee shall be required to see to its application; all persons or entities relying in good faith on this deed and the powers contained herein regarding the Trustees (or successor trustees) of the Grantee Trust and their powers over the property herein conveyed shall be held harmless from any resulting loss or liability from such good faith reliance.*

*The GRANTORS, individually and on behalf of the Grantors and the heirs, executors, personal representatives, assigns, legatees, and successors in interest of said Grantors, covenant with the said GRANTEES (including said Grantees' Trustees, beneficiaries, heirs, executors, personal representatives, assigns, legatees, and successors in interest) that said GRANTORS are lawfully seized in fee simple of said premises; that said real property (as set forth above) is free from all encumbrances, unless otherwise noted above; that said GRANTORS have a good right to sell and convey the above described real property; that said GRANTORS do and will, on behalf of said GRANTORS heirs, executors, personal representatives, assigns, legatees, and successors in interest of said Grantors warrant and defend the same to the said GRANTEES, (including said Grantees' Trustees, beneficiaries, heirs, executors, personal representatives, assigns, legatees, and successors in interest) now and forever, against the lawful claims of all persons.*

The GRANTEE TRUST contains the following language which addresses homestead exemption requirements of FLORIDA law:

*Trustor reserves the right of the possession, use and occupancy during Trustor's life, for Homestead Tax Exemption purposes, of any real property used by Trustor as a principal residence, whether or not title to such realty has been transferred to this Trust. Each Trustor and any member of a Trustor's family to whom a Trustor has granted the use of the residence for personal occupancy after a Trustor's death, shall have the power in all events to instruct the Trustee to sell the residence then currently held and reinvest the proceeds, increased by available Trust assets, in a replacement residence to be used by a Trustor or a Trustor's designated family member or members. The current residence and any replacement shall remain a part of my Trust Estate.*

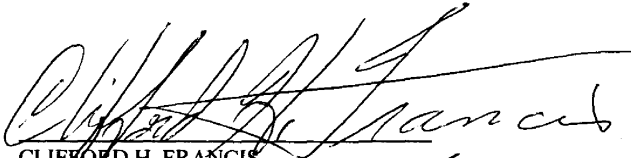
*Furthermore, the Trustor reserves the right to reside upon any real property placed in this trust as the Trustor's permanent residence during the Trustor's life, it being the intent of this provision to retain for the Trustor the requisite beneficial interest and possessory right in and to such real property to comply with the common law and all applicable statutes such that said beneficiary interest and possessory right constitute in all respects, "equitable title to real estate."*

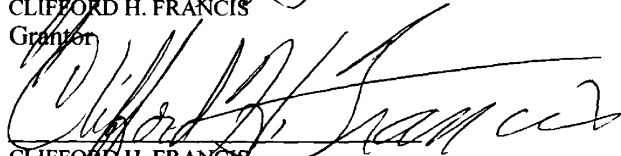
*Notwithstanding anything contained in this Trust inconsistent with this provision, the Trustor's interest in any real property in which the Trustor resides pursuant to the provisions of this trust shall be deemed to be an interest in real property and not personally (or personalty) and shall be the homestead of the Trustor.*

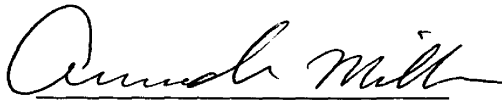
IN WITNESS WHEREOF, the said Grantor has hereunto set Grantor's hand and seal this December 18, 2013, and such deed was executed in the presence of two witness, AMANDA MILLER and ALEX C. DRURY, and the Grantor and the witnesses executed this deed in the presence of one another and in the presence of the undersigned Notary Public.


BK: 7115 PG: 1145

THE PREPARER OF THIS INSTRUMENT HAS NOT REVIEWED THE STATUS OF THE TITLE TO THIS PROPERTY AND HAS ACTED SOLELY AS THE DRAFTER OF THIS INSTRUMENT.

  
CLIFFORD H. FRANCIS  
Grantor

  
CLIFFORD H. FRANCIS  
Trustee of the CLIFFORD H. FRANCIS LIVING TRUST dated December 18, 2013  
Grantee

  
AMANDA MILLER  
Witness  
22 North Tarragona Street  
Pensacola, Florida 32502  
(850) 432-0029

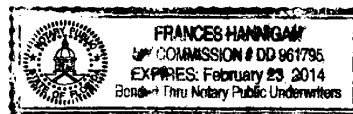
  
ALEX C. DRURY  
Witness  
22 North Tarragona Street  
Pensacola, Florida 32502  
(850) 432-0029

STATE OF FLORIDA )  
COUNTY OF ESCAMBIA )

I, the undersigned NOTARY PUBLIC, in and for said County and State, HEREBY CERTIFY that on this day, before me, an officer duly authorized in the State and County aforesaid to take acknowledgments, personally appeared CLIFFORD H. FRANCIS, Grantor, who is personally known to me, and, CLIFFORD H. FRANCIS, who is personally known to me, and, AMANDA MILLER and ALEX C. DRURY, acting as witnesses (both of whom are personally known to me), and each of them executed the foregoing instrument, and acknowledged before me that he/she/they executed the same for the purposes therein expressed.

WITNESS my hand and official seal this on December 18, 2013.

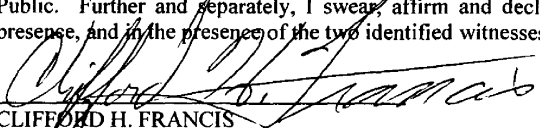
NOTARY PUBLIC,  
STATE OF FLORIDA



BK: 7115 PG: 1146

**AFFIDAVIT**STATE OF FLORIDA  
COUNTY OF ESCAMBIA

After first being duly sworn, I, CLIFFORD H. FRANCIS, the undersigned GRANTOR, execute this instrument on this December 18, 2013, and I do hereby swear, affirm and declare to the undersigned authority, and to the witnesses present, and to the World, that I sign and execute this WARRANTY DEED and that I sign it willingly, and that I execute it as my free and voluntary act, for the purposes expressed therein. Further and separately, I hereby swear, affirm and declare that I am over the age of nineteen years, and that I am of sound mind, and that I am under no constraint or undue influence. Further and separately, I swear, affirm and declare that I sign this WARRANTY DEED in the presence and hearing of the two witnesses identified below, and in the presence and hearing of the undersigned Notary Public. Further and separately, I swear, affirm and declare that each of the two witnesses sign this instrument in my presence, and in the presence of each other, and in the presence of the Notary Public. Further and separately, I swear, affirm and declare that the Notary Public signs this instrument in my presence, and in the presence of the two identified witnesses.

  
CLIFFORD H. FRANCIS  
Grantor

Further and separately, after first being duly sworn, I, CLIFFORD H. FRANCIS, the Trustee of the CLIFFORD H. FRANCIS LIVING TRUST dated December 18, 2013, which is named as the Grantee of such real property under the terms of this WARRANTY DEED, do execute this instrument on this December 18, 2013, and I do hereby swear, affirm and declare to the undersigned authority, and to the witnesses present, and to the World, that I sign and execute this WARRANTY DEED and that I sign it willingly, and that I execute it as my free and voluntary act, for the purposes expressed therein. Further and separately, I hereby swear, affirm and declare that simultaneously with the execution of this deed I, on behalf of said Trust which is the Grantee under the terms of this Warranty Deed, did **TAKE DELIVERY AND POSSESSION** of such real property conveyed by such Warranty Deed. Further and separately, I swear, affirm and declare that I sign this WARRANTY DEED in the presence and hearing of the two witnesses identified below, and in the presence and hearing of the undersigned Notary Public. Further and separately, I swear, affirm and declare that each of the two witnesses sign this instrument in my presence, and in the presence of each other, and in the presence of the Notary Public. Further and separately, I swear, affirm and declare that the Notary Public signs this instrument in my presence, and in the presence of the two identified witnesses.

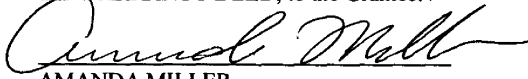
  
CLIFFORD H. FRANCIS

Trustee of the CLIFFORD H. FRANCIS LIVING TRUST dated December 18, 2013



BK: 7115 PG: 1147 Last Page

Further and separately, we, AMANDA MILLER and ALEX C. DRURY the undersigned witnesses, having been duly sworn, declare to the undersigned officer that, on this December 18, 2013, above identified Grantor(s) (who is/are personally known to each of us), in the presence and hearing of each of us (as witnesses), signed this WARRANTY DEED. Further and separately, under oath, we each swear, affirm and declare that each of us (as witnesses) signs this instrument as a witness in the presence and hearing of the Grantors, and in the presence and hearing of each other, and in the presence and hearing of the undersigned Notary Public. Further and separately, we each swear and affirm that the Grantor(s), to the best of our knowledge, is/are over the age of nineteen years, and are of sound mind, and are under no constraint and is/are not subject to any undue influence. Further and separately, we swear and affirm that we personally observed the Grantor(s) read this instrument, and said Grantor(s), after reading said instrument, did orally and visibly declare to us that it was his/her/their intent to execute this WARRANTY DEED and that the REAL PROPERTY CONVEYED HEREIN was delivered, simultaneously with the execution of this WARRANTY DEED, to the Grantee.



AMANDA MILLER

Witness

22 North Tarragona Street  
Pensacola, Florida 32502  
(850) 432-0029



ALEX C. DRURY

Witness

22 North Tarragona Street  
Pensacola, Florida 32502  
(850) 432-0029

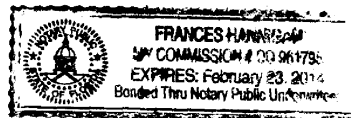
STATE OF FLORIDA  
COUNTY OF ESCAMBIA

)  
)

I, the undersigned NOTARY PUBLIC, in and for said County and State, HEREBY CERTIFY that on this day, before me, an officer duly authorized in the State and County aforesaid to take acknowledgments, personally appeared CLIFFORD H. FRANCIS and, Grantor, who is personally known to me, and, CLIFFORD H. FRANCIS, who is personally known to me, and, AMANDA MILLER and ALEX C. DRURY, acting as witnesses (both of whom are personally known to me), and each of them executed the foregoing instrument, and acknowledged before me that he/she/they executed the same for the purposes therein expressed.

WITNESS my hand and official seal this on December 18, 2013.

NOTARY PUBLIC  
STATE OF FLORIDA



RECORDED AS  
RECEIVED