

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

1124-35

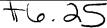
Applicant Name Applicant Address					Application date		Apr 11, 2024		
NEWARK, NJ 07101-3411									
Property description	pperty PUGH VICKIE L					Certificate # Date certificate issued		2022 / 5429 06/01/2022	
Part 2: Certificat	es Owned b	y Applic	ant and	l Filed wi	th Tax Deed	Applic	ation		
Column 1 Certificate Numbe	1	Column 2 of Certificate			olumn 3 unt of Certificate		Column 4 Interest	Column 5: Total (Column 3 + Column 4)	
# 2022/5429	0	6/01/2022	2		995.35		49.77	1,045.12	
	···········					<u> </u>	→Part 2: Total*	1,045.12	
Part 3: Other Ce	rtificates Re	deemed	by Apr	olicant (C	ther than Co	unty)			
Column 1 Certificate Number	Column Date of Ot	Column 2 Column 3 Column		Column 4 Tax Collector's		Column 5 Interest	Total (Column 3 + Column 4 + Column 5)		
# 2023/5586	06/01/20	23		1,009.57	6.25 64		64.78	1,080.60	
75.41.4	1	I				·	Part 3: Total*	1,080.60	
Part 4: Tax Colle	ector Certific	ed Amou	ınts (Li	nes 1-7)					
1. Cost of all cert	ificates in appl	licant's po	ssessio	n and other			by applicant Parts 2 + 3 above)	2,125.72	
2. Delinquent tax	es paid by the	applicant						0.00	
3. Current taxes	paid by the ap	plicant		,				944.84	
4. Property inforr	nation report for	ee						200.00	
5. Tax deed appl	ication fee							175.00	
6. Interest accrue	ed by tax collec	ctor under	s.197.5	42, F.S. (s	ee Tax Collecto	or Instru	ctions, page 2)	0.00	
7.	**************************************					Tota	al Paid (Lines 1-6)	3,445.56	
I certify the above in have been paid, an						y inform	ation report fee, ar	nd tax collector's fees	
Sign here:	diced	يسنا	D)			De	Escambia, Floridate April 22nd,		
Sign	ature, Tax Collecto	or or Designe	ее			טפ	AC APIN EZIN.	EVET.	

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



Par	rt 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.	50,006.50
16.	Statutory opening bid (total of Lines 7, 14, 15, and 16 if applicable)	
<u></u>		
Sign	here: Date of sale 11/06/20 Signature, Clerk of Court or Designee	<u> </u>

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

Application Number: 2400194

To: Tax Collector of <u>ESCAMBIA COUNTY</u> , Florida
I, ASSEMBLY TAX 36, LLC ASSEMBLY TAX 36 LLC FBO SEC PTY PO BOX 12225 NEWARK, NJ 07101-3411,
hold the listed tax certificate and hereby surrender the same to the Tax Collector and make tax deed application thereon:

Account Number	Certificate No.	Date	Legal Description
11-0997-560	2022/5429	06-01-2022	LT 12 BLK A VALLEY RIDGE S/D PB 12 P 13 OR 6446 P 913

l agree to:

- pay any current taxes, if due and
- · redeem all outstanding tax certificates plus interest not in my possession, and
- pay all delinquent and omitted taxes, plus interest covering the property.
- pay all Tax Collector's fees, property information report costs, Clerk of the Court costs, charges and fees, and Sheriff's costs, if applicable.

Attached is the tax sale certificate on which this application is based and all other certificates of the same legal description which are in my possession.

Electronic signature on file ASSEMBLY TAX 36, LLC ASSEMBLY TAX 36 LLC FBO SEC PTY PO BOX 12225 NEWARK, NJ 07101-3411

Applicant's signature

Od-11-2024
Application Date



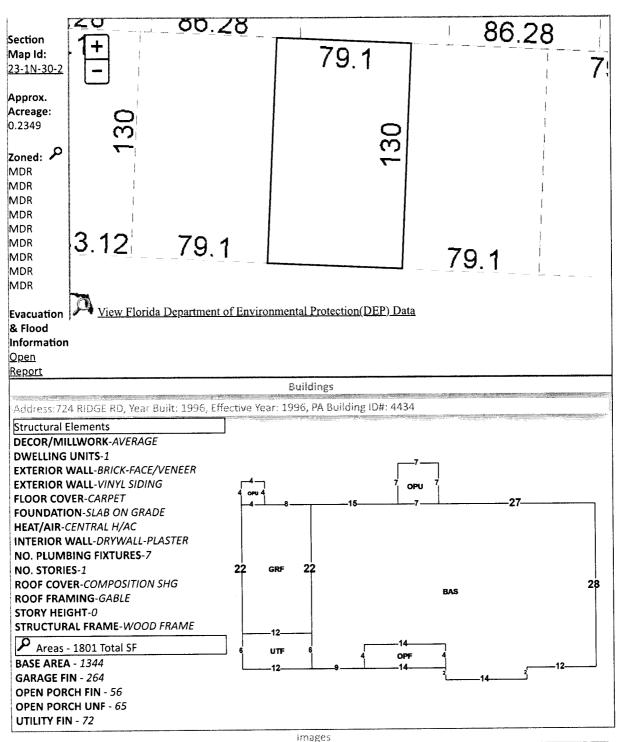
Real Estate Search

Tangible Property Search

Sale List

<u>Back</u>

Nav. Mod	de 🌘	Accour	nt OParce	ID	•				Printer Frie	ndly Version
General Information					Assessments					
Parcel ID:	And the state of the state of	231N3	031000120	01	THE STATE OF THE S	Year	Land	Imprv	Total	<u>Cap Val</u>
Account:		110997	7560			2023	\$30,000	\$143,170	\$173,170	\$100,01
Owners:		PUGH	VICKIE L			2022	\$24,000	\$129,348	\$153,348	\$97,10
Mail:			DGE RD COLA, FL 32	2514		2021	\$24,000	\$101,843	\$125,843	\$94,27
Situs:		724 RII	DGE RD 325	514				Disclaim	er	
Use Code:		SINGLE	FAMILY RE	SID 🖇	•					
Taxing COUNTY MSTU Authority:						Tax Estimator				
Tax Inquiry: Open Tax Inquiry Window							File to	r Exemptio	n(s) Online	
Tax Inquiry link courtesy of Scott Lunsford Escambia County Tax Collector					Report Storm Damage					
Sales Data					A STATE OF THE STA	2023 C	ertified Roll I	Exemptions		
Sale Date	Book	Page	Value	Type	Official Records (New Window)	HOMES	STEAD EXEMI	PTION		
04/03/2009	6446	913	\$88,900	WD	C _o					
01/15/2009	6421	1139	\$100	WD	D _o	l enaif	escription			
10/27/2008	6398	1542	\$100	СТ	D _o	11	and the second	RIDGE S/D PB	12 P 13 OR 6	5446 P 913
10/2006	6023	891	\$140,000	WD						
06/2004	5453	1358	\$94,000	WD	D _a	ll 				
05/1996	3980	368	\$10,000	WD	C _o	Extra F	eatures	* # 200 O40000 TEN 900 V TENBER		
06/1984	1933	694	\$9,000	WD	C _a	None		Action to Co. A. assessment of the Co.	millioni fragging to 2 variances, as saidalle fr	
Official Recor Escambia Cou	,				ilders and Comptroller				makkamen saram Ariah (1	
Parcei Inform	ation								Launch Inte	ractive Ma



2/18/2020 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.

Pam Childers CLERK OF THE CIRCUIT COURT ESCAMBIA COUNTY FLORIDA INST# 2024031859 4/29/2024 3:00 PM OFF REC BK: 9138 PG: 576 Doc Type: TDN

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That ASSEMBLY TAX 36 LLC holder of Tax Certificate No. 05429, 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 12 BLK A VALLEY RIDGE S/D PB 12 P 13 OR 6446 P 913

SECTION 23, TOWNSHIP 1 N, RANGE 30 W

TAX ACCOUNT NUMBER 110997560 (1124-35)

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

VICKIE L PUGH

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 November, which is the **6th day of November 2024.**

Dated this 29th day of April 2024.

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

SAT COUNTY TO

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 LUNSFOR	D, ESCAMBIA COUNTY TA	X COLLECTOR		
TAX ACCOUNT #	11-0997-560	CERTIFICATE #:	2022-54	29
REPORT IS LIMIT	NOT TITLE INSURANCE. THE ED TO THE PERSON(S) EXP EPORT AS THE RECIPIENT(RESSLY IDENTIFIED B	Y NAME IN THE	E PROPERTY
listing of the owner tax information and encumbrances recorditte to said land as leach document listed contacted immediate.	t prepared in accordance with the (s) of record of the land describe a listing and copies of all openeded in the Official Record Bookisted on page 2 herein. It is the ed. If a copy of any document likely. ject to: Current year taxes; tax	ed herein together with cur or unsatisfied leases, mort ks of Escambia County, Flace responsibility of the party ested is not received, the of	rent and delinque gages, judgments orida that appear to named above to vice issuing this R	nt ad valorem and to encumber the verify receipt of eport must be
and mineral or any	subsurface rights of any kind or rlaps, boundary line disputes, a	nature; easements, restrict	ions and covenant	ts of record;
•	ot insure or guarantee the validit surance policy, an opinion of ti		*	
Use of the term "Re	eport" herein refers to the Prope	rty Information Report and	the documents at	tached hereto.
Period Searched:	June 26, 2004 to and inclu	ding June 26, 2024	Abstractor:	Ben Murzin
BY				

Michael A. Campbell, As President

Malphel

Dated: July 12, 2024

PROPERTY INFORMATION REPORT

CONTINUATION PAGE

July 12, 2024

Tax Account #: 11-0997-560

1. The Grantee(s) of the last deed(s) of record is/are: VICKIE L PUGH

By Virtue of Special Warranty Deed recorded 4/8/2009 in OR 6446/913

- 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 Central Credit Union of Florida recorded 08/11/2021 OR 8594/1567
- 4. Taxes:

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

Tax Account #: 11-0997-560 Assessed Value: \$100,013.00

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: NOV 6, 2024 TAX ACCOUNT #: 11-0997-560 **CERTIFICATE #:** 2022-5429 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 Notify City of Pensacola, P.O. Box 12910, 32521 Notify Escambia County, 190 Governmental Center, 32502 Homestead for 2023 tax year. VICKIE L PUGH CENTRAL CREDIT UNION OF FLORIDA 724 RIDGE RD P.O. BOX 17048 PENSACOLA, FL 32514 PENSACOLA, FL 32522

Certified and delivered to Escambia County Tax Collector, this 12th day of July, 2024.

PERDIDO TITLE & ABSTRACT, INC.

Milalphil

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

July 12, 2024 Tax Account #:11-0997-560

LEGAL DESCRIPTION EXHIBIT "A"

LT 12 BLK A VALLEY RIDGE S/D PB 12 P 13 OR 6446 P 913

SECTION 23, TOWNSHIP 1 N, RANGE 30 W

TAX ACCOUNT NUMBER 11-0997-560(1124-35)

Recorded in Public Records 04/08/2009 at 04:02 PM OR Book 6446 Page 913, Instrument #2009023516, Ernie Lee Magaha Clerk of the Circuit Court Escambia County, FL Recording \$18.50 Deed Stamps \$622.30

Prepared by and return to: Deborah Garcia Attorney at Law Deval, LLC 1301 Plantation Island Drive, Saint Augustine, FL 32080 091-412584 Parcel ID: 11-0997-560

[Space Above This Line For Recording Data]

Special Warranty Deed

This Special Warranty Deed made this 3rd day of April, 2009 between Steve Preston, the Secretary of Housing and Urban Development, and/or its successor, whose post office address is 2600 Douglas Road, Ste, 800, Coral Gables, FL 33134, grantor, and Vickie L. Pugh, a single person whose post office address is 724 Ridge Rd., Pensacola, FL 32514, 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 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:

Lot 12, Block A, Valley Ridge, according to the map or plat thereof as recorded in Plat Book 12, Page 13, Public Records of Escambia County, Florida.

Commonly known as: 724 Ridge Rd., Pensacola, FL 32514

Subject to easements, restrictions, covenants, conditions, agreements and reservations of record, if any, and to taxes for the year 2009 and thereafter.

THIS DEED IS NOT TO BE IN EFFECT UNTIL: April 3, 2009

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 contract of the second contract of the contract of the

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 claiming by, through or under grantors.

BK: 6446 914 Last Page

> 091-412584 11-0997-560

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:

Witne Signature

witness name

State of Florida County of Miami-Dade Steve Preston

The Secretary of Housing and Urban Development By: National Home Management Solutions, LC as Managing & Marketing (M&M) Contractor for the U.S. Department of Housing and Urban Development

Printed name of Authorized Agent

National Home Management Solutions, LC 2600 Douglas Road, Ste 800

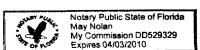
Coral Gables Florida 350Me MANAGEMENT SOLUTIONS, LLC AS PRIME CONTRACTOR FOR CONTRACT #C ATL01761 FOR THE U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT

Before me personally appeared ______, who is personally well known to me and known to me to be duly authorized to sign by virtue of the delegation of authority published at 70 FR 43171 (July 26, 2005) on behalf of the Secretary of Housing & Urban Development, and the person who executed the foregoing instrument bearing date April 3, 2009 by virtue of the above cited authority, and acknowledged before me that he/she executed same for and on behalf of Steve Preston, the Secretary of Housing and Urban Development, Washington, DC, for the purpose therein expressed.

Witness my hand official seal this

day of April, 2009.

Seal



Notary Signature

Recorded in Public Records 8/11/2021 2:07 PM OR Book 8594 Page 1567, Instrument #2021088734, Pam Childers Clerk of the Circuit Court Escambia County, FL Recording \$44.00 MTG Stamps \$462.00

PREPARED BY SARAH BREWER P.O. Box 17048 Pensacola, FL 32522 WHEN RECORDED, MAIL TO Central Credit Union of Florida P.O. Box 17048 Pensacola, FL 32522

	MORTGAGE	SPACE ABOVE IS FOR RECORDER'S USE
THIS Mortgage is made on 08/06/21		, between the Mortgagor,
VICKI L PUGH A/K/A VICKIE L PUGH, A SING	GLE PERSON	
(herein "Borrower"), and the Mortgagee, Central Corporation organized and existing under the laws		, a
whose address is P.O. Box 17048 Pensacola	, FL 32522 (herein "Lend	Or ⁱⁱ \
	(Herein Lend	61 /.
evidenced by Borrower's note dated 08/06/21	and extensions and r	J.S. \$132,000.00_, which indebtedness is enewals thereof (herein "Note"), providing for edness, if not sooner paid, due and payable on
the payment of all other sums, with interest of this Mortgage; and the performance of the does hereby mortgage, grant and convey to	t thereon, advanced in e covenants and agreem	evidenced by the Note, with interest thereon; accordance herewith to protect the security nents of Borrower herein contained, Borrower described property located in the County of
LOT 12, BLOCK A, VALLEY RIDGE, ACCORDING OFFICE OF THE CLERK OF THE CIRCUIT COURT RECORDED IN PLAT BOOK 12, PAGE 13; SAID ESCAMBIA COUNTY, FLORIDA.	IN AND FOR ESCAMBIA	COUNTY, FLORIDA

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."

Florida

(Street)

32514 (Zip Code)

Pensacola

which has the address of 724 Ridge Rd

(City)

(herein "Property Address");

BK: 8594 PG: 1568

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", flood 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.

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

Page 2 of 5 EFL208-E (FL)

BK: 8594 PG: 1569

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 First. Class 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 First Class 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.
- 16. Transfer of Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it 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.

BK: 8594 PG: 1570

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 30 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', except where prohibited by law, 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.

UNDER SUPERIOR MOR Borrower and Lender request the holder of any mor priority over this Mortgage to give Notice to Lender, at default under the superior encumbrance and of any sale IN WITNESS WHEREOF, Borrower has executed to NOTICE	Lender's address set forth on page one of this or other foreclosure action. Chis Mortgage. CE TO BORROWER	Moπgage, of any
Do not sign this Mortgage if it contains blank space	s. All spaces should be completed before you si	gn.
Signed and delivered in the presence of:	O noke 10m	
Signature of Witness Killie A. Messer	Signature of Borrower	(Seal)
//	Name of Borrower Typed, Printed or Star	mned
Name of Witness Typed, Printed or Stamped		nped
		32514
PALA JA	Mailing Address of Borrower, Typed, Prin	ted or Stamped
X robert Consettello	X	
Signature of Witness	Signature of Borrower	(Seal)
Signature of Witness Robert Competiello		
Name of Witness Typed, Printed or Stamped	Name of Borrower Typed, Printed or Sta	mped
	Mailing Address of Borrower, Typed, Prin	ited or Stamped
X	X	•
		(Seal)
Signature of Witness	Signature of Borrower	(Seal)
Name of Witness Typed, Printed or Stamped	Name of Borrower Typed, Printed or Star	mped
	Mailing Address of Borrower, Typed, Prin	ted or Stamped
V	•	ited of Stamped
X	X	
Signature of Witness	Signature of Borrower	(Seal)
Name of Witness Typed, Printed or Stamped	Name of Borrower Typed, Printed or Sta	nped
	M. W. All Community of Principle Pri	
	Mailing Address of Borrower, Typed, Prin	ited or Stamped
Central Credit Union of Florida Loan Originator Organization	NMLSR ID Number	
Sarah Brewer	2058295	
Loan Originator	NMLSR ID Number	
STATE OF FLORIDA, Escambia	County ss:	
The foregoing instrument was acknowledged before me	e by means of 🔀 physical presence or 🔲 onlin	e notarization, this
vicki i pugh a/k/a Vickie L. Pugh		
who is personally known to me or who has produced	driver license as	dentification and
who aid not take an oath.		
Nu G XIII		
Just Julist	Notary Public State of Florida	
Signature of Person Taking Acknowledgment	Julie A Messer My Commission GG 954116	
Name of Acknowledger Typed, Printed or Stamped	My Commission GG 934110 Expires 03/21/2024	
Title or Name	TARA ANNON	
Serial Number, if Any		

STATE OF FLORIDA COUNTY OF ESCAMBIA

CERTIFICATE OF NOTICE OF MAILING NOTICE OF APPLICATION FOR TAX DEED

CERTIFICATE # 05429 of 2022

I, PAM CHILDERS, CLERK OF THE CIRCUIT COURT OF ESCAMBIA COUNTY, FLORIDA, do hereby certify that I did on September 19, 2024, mail a copy of the foregoing Notice of Application for Tax Deed, addressed to:

VICKIE L PUGH

CENTRAL CREDIT UNION OF FLORIDA

724 RIDGE RD

PO BOX 17048

PENSACOLA, FL 32514 PENSACOLA FL 32522

WITNESS my official seal this 19th day of September 2024.

COMPT OF THE COUNTY COUNTY COUNTY

PAM CHILDERS CLERK OF THE CIRCUIT COURT ESCAMBIA COUNTY, FLORIDA

By:

Emily Hogg
Deputy Clerk

THERE ARE UNPAID TAXES ON PROPERTY WHICH YOU OWN OR IN WHICH YOU HAVE A LEGAL INTEREST. THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON November 6, 2024, UNLESS THE TAXES ARE PAID. SHOULD YOU NEED FURTHER INFORMATION CONTACT THE CLERK OF THE CIRCUIT COURT IMMEDIATELY AT THE COUNTY COURTHOUSE IN PENSACOLA, FLORIDA, OR CALL 850-595-3793.

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That ASSEMBLY TAX 36 LLC holder of Tax Certificate No. 05429, 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 12 BLK A VALLEY RIDGE S/D PB 12 P 13 OR 6446 P 913

SECTION 23, TOWNSHIP 1 N, RANGE 30 W

TAX ACCOUNT NUMBER 110997560 (1124-35)

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

VICKIE L PUGH

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 November, which is the 6th day of November 2024.

Dated this 24th day of September 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.

COMPTO OF THE PROPERTY OF THE

PAM CHILDERS CLERK OF THE CIRCUIT COURT ESCAMBIA COUNTY, FLORIDA

By: Emily Hogg

Deputy Clerk

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Post Property:

724 RIDGE RD 32514

SA COMPTAGE

PAM CHILDERS CLERK OF THE CIRCUIT COURT ESCAMBIA COUNTY, FLORIDA

By: Emily Hogg Deputy Clerk

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Personal Services:

VICKIE L PUGH 724 RIDGE RD PENSACOLA, FL 32514

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PAM CHILDERS CLERK OF THE CIRCUIT COURT ESCAMBIA COUNTY, FLORIDA

By: Emily Hogg Deputy Clerk

ESCAMBIA COUNTY SHERIFF'S OFFICE ESCAMBIA COUNTY, FLORIDA

NON-ENFORCEABLE RETURN OF SERVICE

Agency Number: 24-009881

1nu-35

Document Number: ECSO24CIV033684NON

Court: TAX DEED
County: ESCAMBIA

Case Number: CERT NO 05429 2022

Attorney/Agent:
PAM CHILDERS
CLERK OF COURT
TAX DEED

Plaintiff:

RE: VICKIE L PUGH

Defendant:

Type of Process: NOTICE OF APPLICATION FOR TAX DEED

Received this Writ on 9/27/2024 at 8:59 AM and served same at 2:03 PM on 10/1/2024 in ESCAMBIA COUNTY, FLORIDA, by serving POST PROPERTY, the within named, to wit: , .

POSTED TO PROPERTY PER CLERKS OFFICE INSTRUCTIONS.

CHIP W SIMMONS, SHERIFF ESCAMBIA COUNTY, FLORIDA

By:

A. HÀRDIN, CPS

Service Fee:

\$40.00

Receipt No:

BILL

THERE ARE UNPAID TAXES ON PROPERTY WHICH YOU OWN OR IN WHICH YOU HAVE A LEGAL INTEREST. THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON November 6, 2024, UNLESS THE TAXES ARE PAID. SHOULD YOU NEED FURTHER INFORMATION CONTACT THE CLERK OF THE CIRCUIT COURT IMMEDIATELY AT THE COUNTY COURTHOUSE IN PENSACOLA, FLORIDA, OR CALL 850-595-3793.

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Dated this 24th day of September 2024.

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Post Property:

724 RIDGE RD 32514

COMPTO

PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

By: Emily Hogg Deputy Clerk

ESCAMBIA COUNTY SHERIFF'S OFFICE ESCAMBIA COUNTY, FLORIDA

NON-ENFORCEABLE RETURN OF SERVICE 11724.

Document Number: ECSO24CIV033544NON

Agency Number: 24-009927

Court: TAX DEED
County: ESCAMBIA

Case Number: CERT NO 05429 2022

Attorney/Agent:
PAM CHILDERS
CLERK OF COURT
TAX DEED

Plaintiff:

RE VICKIE L PUGH

Defendant:

Type of Process: NOTICE OF APPLICATION FOR TAX DEED

Individual

Received this Writ on 9/27/2024 at 9:01 AM and served same on VICKIE L PUGH , at 9:12 AM on 10/2/2024 in ESCAMBIA COUNTY, FLORIDA, by delivering a true copy of this Writ together with a copy of the initial pleadings, if any, with the date and hour of service endorsed thereon by me.

CHIP W SIMMONS, SHERIFF ESCAMBIA COUNTY, FLORIDA

By:

A. HAR**DHÍ**, CPS

Service Fee: Receipt No:

\$40.00 BILL

000007

WARNING

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Personal Services:

VICKIE L PUGH 724 RIDGE RD PENSACOLA, FL 32514

COMPTRO

PAM CHILDERS CLERK OF THE CIRCUIT COURT ESCAMBIA COUNTY, FLORIDA

By: Emily Hogg Deputy Clerk VICKIE L PUGH [1124-35] 724 RIDGE RD PENSACOLA, FL 32514 CENTRAL CREDIT UNION OF FLORIDA [1124-35] PO BOX 17048 PENSACOLA FL 32522

9171 9690 0935 0127 2095 50

9171 9690 0935 0127 2095 43

contact

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

PAM CHILDERS



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: 110997560 Certificate Number: 005429 of 2022

Payor: VICKIE L PUGH 724 RIDGE RD PENSACOLA, FL 32514 Date 10/18/2024

Clerk's Check #

1225551

Clerk's Total

\$503.88

Tax Collector Check #

1

Tax Collector's Total

\$3,813.59

Postage

\$16.40

Researcher Copies

\$0.00

Recording

\$10.00

Prep Fee

87 00**/**

Total Received

\$4,360.87

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



STATE OF FLORIDA

County of Escambia

Before the undersigned authority personally appeared Michael P. Driver who is personally known to me and who on oath says that he is Publisher of The Escambia Sun Press, a weekly published at (Warrington) Pensacola in Escambia County. Florida; that the attached copy of advertisement, being a TAX DEED SALE NOTICE in the matter of

DATE - 11-06-2024 - TAX CERTIFICATE #'S 05429

__in the _____

Court

was published in said newspaper in the issues of

OCTOBER 3, 10, 17, 24, 2024

Affiant further says that the said Escambia Sun-Press is a newspaper published at (Warrington) Pensacola, said Escambia County, Florida, and that the said newspaper has heretofore been continuously published in said Escambia County, Florida each week and has been entered as second class mail matter at the post office in Pensacola, in said Escambia and Santa Rosa Counties, Florida, for a period of one year next preceding the first publication of the attached copy of advertisement; and affiant further says that he has neither paid nor promised any person, firm or corporation any discount, rebate, commission or refund for the purpose of securing this advertisement for publication in the said newspaper.

Will Pa

Digitally signed by Michael P Driver
DN: c=US, o=The Escambia Sun Press LLC,
dnQualfiler=A01410000001909385D40A000E97D9, cn=Michael P Driver
Date: 2024.10.24 13:37:50 -0500'

CIRCUIT

PUBLISHER

Sworn to and subscribed before me this 24TH day of OCTOBER

A.D., 2024

Pather Tuttle

Digitally signed by Heather Tuttle DN: c=US, o=The Escambia Sun Press LLC, dnQualfite=E0414100C00001890CD5793600064AAE, cn=Heather Tuttle Date: 2024.10.24 13:40:19 -05'00'

HEATHER TUTTLE NOTARY PUBLIC



HEATHER TUTTLE Notary Public, State of Florida My Comm. Expires June 24, 2028 Commission No. HH 535214

Page 1 of 1

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Dated this 26th day of September 2024.

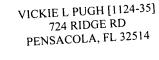
In accordance with the AMERICANS WITH DISABILITIES ACT, if you are a person with a disability who needs special accommodation in order to participate in this proceeding you are entitled to the provision of certain assistance. Please contact Emily Hogg not later than seven days prior to the proceeding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

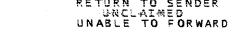
PAM CHILDERS CLERK OF THE CIRCUIT COURT ESCAMBIA COUNTY, FLORIDA (SEAL) By: Emily Hogg Deputy Clerk

oaw-4w-10-03-10-17-24-2024



NIXIE





0010/14/24