



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

0225-16

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	JOCHUM MICHAEL 2110 HANDY RD CANTONMENT, FL 32533 2110 HANDY RD 12-0680-530 BEG AT NE COR OF SE 1/4 S 0 DEG W 33 FT N 89 DEG 29 MIN 28 SEC W 649 46/100 FT TO E R/W LI OF HANDY (Full legal attached.)	Certificate #	2022 / 6304
		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)
# 2022/6304	06/01/2022	250.52	12.53	263.05
→Part 2: Total*				263.05

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)
# 2023/6432	06/01/2023	266.25	6.25	43.93	316.43
Part 3: Total*					316.43

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)	579.48
2. Delinquent taxes paid by the applicant	0.00
3. Current taxes paid by the applicant	229.07
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)	1,183.55

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.	16,159.00
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 NE COR OF SE 1/4 S 0 DEG W 33 FT N 89 DEG 29 MIN 28 SEC W 649 46/100 FT TO E R/W LI OF HANDY RD (66 FT R/W) S 0 DEG 12 MIN 59 SEC W ALG E R/W 420 FT FOR POB CONT SAME COURSE 104 21/100 FT S 89 DEG 29 MIN 28 SEC E 418 FT N 0 DEG 12 MIN 59 SEC E 104 21/100 FT N 89 DEG 29 MIN 28 SEC W 418 FT TO POB OR 6533 P 740 OR 6582 P 1306

APPLICATION FOR TAX DEED

Section 197.502, Florida Statutes

512
R. 12/16

Application Number: 2400344

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
12-0680-530	2022/6304	06-01-2022	BEG AT NE COR OF SE 1/4 S 0 DEG W 33 FT N 89 DEG 29 MIN 28 SEC W 649 46/100 FT TO E R/W LI OF HANDY RD (66 FT R/W) S 0 DEG 12 MIN 59 SEC W ALG E R/W 420 FT FOR POB CONT SAME COURSE 104 21/100 FT S 89 DEG 29 MIN 28 SEC E 418 FT N 0 DEG 12 MIN 59 SEC E 104 21/100 FT N 89 DEG 29 MIN 28 SEC W 418 FT TO POB OR 6533 P 740 OR 6582 P 1306

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](#)

General Information		Assessments				
Parcel ID:	362N314101000003	Year	Land	Imprv	Total	Cap Val
Account:	120680530	2023	\$16,165	\$26,547	\$42,712	\$32,318
Owners:	JOCHUM MICHAEL	2022	\$16,165	\$23,167	\$39,332	\$31,377
Mail:	2110 HANDY RD CANTONMENT, FL 32533	2021	\$16,165	\$20,168	\$36,333	\$30,464
Situs:	2110 HANDY RD 32533	Disclaimer				
Use Code:	MOBILE HOME	Tax Estimator				
Taxing Authority:	COUNTY MSTU	File for Exemption(s) Online				
Tax Inquiry:	Open Tax Inquiry Window	Report Storm Damage				
Tax Inquiry link courtesy of Scott Lunsford Escambia County Tax Collector						

Sales Data						2023 Certified Roll Exemptions	
Sale Date	Book	Page	Value	Type	Official Records (New Window)	HOMESTEAD EXEMPTION	
04/06/2010	6582	1306	\$100	QC		Legal Description BEG AT NE COR OF SE 1/4 S 0 DEG W 33 FT N 89 DEG 29 MIN 28 SEC W 649 46/100 FT TO E R/W LI OF HANDY RD (66 FT...	
11/23/2009	6533	740	\$100	CJ			
06/1999	4422	474	\$100	QC			
11/1997	4195	1553	\$100	QC			
03/1994	3538	435	\$14,000	WD			
Official Records Inquiry courtesy of Pam Childers Escambia County Clerk of the Circuit Court and Comptroller						Extra Features	
						FRAME SHED	

Parcel Information		Launch Interactive Map	
Section Map Id: 36-2N-31			
Approx. Acreage: 0.9798			
Zoned:			
LDR			
LDR			
LDR			
LDR			
LDR			
LDR			
LDR			
View Florida Department of Environmental Protection(DEP) Data			

Evacuation
& Flood
Information
[Open
Report](#)

Buildings

Address: 2110 HANDY RD, Year Built: 1994, Effective Year: 1994, PA Building ID#: 124950

Structural Elements

DWELLING UNITS-1

MH EXTERIOR WALL-VINYL/METAL

MH FLOOR FINISH-CARPET

MH FLOOR SYSTEM-TYPICAL

MH HEAT/AIR-HEAT & AIR

MH INTERIOR FINISH-PANEL PLYWOOD

MH MILLWORK-TYPICAL

MH ROOF COVER-METAL


MH ROOF FRAMING-GABLE HIP

MH STRUCTURAL FRAME-TYPICAL

NO. PLUMBING FIXTURES-6

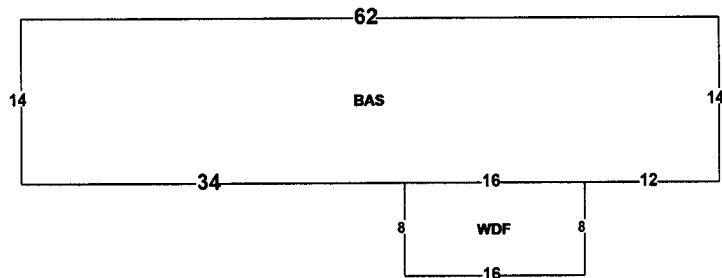
NO. STORIES-1

STORY HEIGHT-0

 Areas - 996 Total SF

BASE AREA - 868

WOOD DECK FIN - 128



Images



5/17/2023 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.

Last Updated: 05/01/2024 (tc.7483)

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That **MIKON FINANCIAL SERVICES INC AND OCEAN BANK** holder of **Tax Certificate No. 06304**, 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 NE COR OF SE 1/4 S 0 DEG W 33 FT N 89 DEG 29 MIN 28 SEC W 649 46/100 FT TO E R/W LI OF HANDY RD (66 FT R/W) S 0 DEG 12 MIN 59 SEC W ALG E R/W 420 FT FOR POB CONT SAME COURSE 104 21/100 FT S 89 DEG 29 MIN 28 SEC E 418 FT N 0 DEG 12 MIN 59 SEC E 104 21/100 FT N 89 DEG 29 MIN 28 SEC W 418 FT TO POB OR 6533 P 740 OR 6582 P 1306

SECTION 36, TOWNSHIP 2 N, RANGE 31 W

TAX ACCOUNT NUMBER 120680530 (0225-16)

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

MICHAEL JOCHUM

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: 120680530 Certificate Number: 006304 of 2022**

**Payor: SURETY LAND TITLE OF FL 358 W NINE MILE RD STE D PENSACOLA FL 32534
Date 5/21/2024**

Clerk's Check # 1
Tax Collector Check # 1

Clerk's Total \$524.40
Tax Collector's Total \$1,367.33
Postage \$100.00
Researcher Copies \$0.00
Recording \$10.00
Prep Fee \$7.00
Total Received \$2,008.73

Redeemed
**PAM CHILDERS
Clerk of the Circuit Court**

\$ 1367.39

Received By: *[Signature]*
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>**

Myllinda Johnson (COC)

From: Amber Floyd (COC)
Sent: Tuesday, May 21, 2024 7:45 AM
To: Myllinda Johnson (COC); Emily Hogg (COC); Heather Mahoney (COC)
Cc: COC ACCOUNTING
Subject: Wire

Incoming Money Transfer Credit (195)	:	1,367.39	0.00
--------------------------------------	---	----------	------

Text

WIRE TYPE:WIRE IN DATE:052024 TIME:1019 ET
TRN:2024052000346610 SNDR REF:5337918
SERVICE REF:20240520F1QCZ70C000264
RELATED REF:
ORIG:SURETY LAND TITLE OF FLO 358 W NINE MILE RD SUITE D
PENSACOLA FL 32534 ID:1011592522
ORG BK:SYNOVUS ID:061100606
INS BK: ID:
SND BK:SYNOVUS BANK ID:061100606
BNF:ESCAMBIA COUNTY CLERK OF CIRCUIT CO 400 W GARDEN ST
PENSACOLA FL 32502 ID:898033991356
BNF BK: ID:
PAYMENT DETAILS:
2402154J - 2110 HANDY RD - BACK TAX
ES 2021 2022 2023 - LW



Amber Floyd

Account Specialist IV, Accounting
850-595-0812
Afloyd@EscambiaClerk.com

Office of Pam Childers
Escambia County Clerk of the Circuit
Court & Comptroller
190 W. Government Street, Pensacola, FL 32502
www.EscambiaClerk.com

Under Florida law, written communication to or from the Escambia County Clerk's Office may be subject to public records disclosure.



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 #: 12-0680-530 CERTIFICATE #: 2022-6304

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 11, 2004 to and including October 11, 2024 Abstractor: Vicki Campbell

BY

Michael A. Campbell,
As President
Dated: October 15, 2024

PROPERTY INFORMATION REPORT
CONTINUATION PAGE

October 15, 2024

Tax Account #: **12-0680-530**

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

By Virtue of Warranty Deed recorded 5/17/2024 in OR 9148/1135

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 Michael Jochum and Sarena Jochum recorded 5/17/2024 – OR 9148/1137

4. Taxes:

Taxes for the year(s) NONE are delinquent.

Tax Account #: 12-0680-530

Assessed Value: \$32,318.00

Exemptions: NONE

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

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

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

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

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

CERTIFICATION: TITLE SEARCH FOR TDA

TAX DEED SALE DATE: FEB 5, 2025

TAX ACCOUNT #: 12-0680-530

CERTIFICATE #: 2022-6304

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.

JOY SANDERS
MICHAEL JOCHUM AND
SERENA JOCHUM
2110 HANDY RD
CANTONMENT, FL 32533

MICHAEL JOCHUM AND
SERENA JOCHUM
2061 OLD CHEMSTRAND RD APT C
CANTONMENT, FL 32533

Certified and delivered to Escambia County Tax Collector, this 15th 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 15, 2024

Tax Account #:12-0680-530

LEGAL DESCRIPTION EXHIBIT "A"

**BEG AT NE COR OF SE 1/4 S 0 DEG W 33 FT N 89 DEG 29 MIN 28 SEC W 649 46/100 FT TO E R/W
LI OF HANDY RD (66 FT R/W) S 0 DEG 12 MIN 59 SEC W ALG E R/W 420 FT FOR POB CONT
SAME COURSE 104 21/100 FT S 89 DEG 29 MIN 28 SEC E 418 FT N 0 DEG 12 MIN 59 SEC E 104
21/100 FT N 89 DEG 29 MIN 28 SEC W 418 FT TO POB OR 6533 P 740 OR 6582 P 1306**

SECTION 36, TOWNSHIP 2 N, RANGE 31 W

TAX ACCOUNT NUMBER 12-0680-530(0225-16)

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

18.50
200.20

THIS INSTRUMENT PREPARED BY AND RETURN TO:

Surety Land Title of Florida, LLC
358 W Nine Mile Road Ste D
Pensacola, Florida 32534
File No.: 2402154J

WARRANTY DEED

SPACE ABOVE THIS LINE FOR RECORDING DATA

THIS WARRANTY DEED, made the 13th day of May, 2024 by Michael Jochum and Sarena Jochum, husband and wife, whose post office address is 2061 Old Chemstrand Rd Apt C, Cantonment, FL 32533 herein called the grantors, to Joy Sanders, a single woman whose post office address is 2110 Handy Rd, Cantonment, FL 32533, hereinafter called the Grantee:

(Wherever 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)

WITNESSETH: That the grantors, for and in consideration of the sum of TEN AND 00/100'S (\$10.00) Dollars and other valuable considerations, receipt whereof is hereby acknowledged, hereby grants, bargains, sells, aliens, remises, releases, conveys and confirms unto the grantee all that certain land situate in ESCAMBIA County, State of Florida, viz.:

FOR LEGAL DESCRIPTION SEE EXHIBIT "A" ATTACHED HERETO AND MADE PART HEREOF

Subject to easements, restrictions and reservations of record and taxes for the year 2024 and thereafter.

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 grantors hereby covenant with said grantee that the grantors are lawfully seized of said land in fee simple; that the grantors have good right and lawful authority to sell and convey said land, and hereby warrant 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, 2023.

IN WITNESS WHEREOF, the said grantors have signed and sealed these presents the day and year first above written.

Signed, sealed and delivered in the presence of:

Witness #1 Signature Teresa White
Witness #1 Printed Name - Address 358 W. Nine Mile Road Pensacola FL 32534

Michael Jochum
Michael Jochum
Sarena Jochum
Sarena Jochum

Witness #2 Signature Amanda Torgerson
Witness #2 Printed Name - Address 358 W Nine Mile Rd Pensacola, FL 32534

STATE OF FLORIDA
COUNTY OF ESCAMBIA

The foregoing instrument was acknowledged before me by means of ☒ physical presence or ☐ online notarization, this 13th day of May, 2024 by Michael Jochum and Sarena Jochum, who are personally known to me or have produced current drivers license & passport as identification.

SEAL

Teresa White
Notary Public

Printed Notary Name My Commission Expires:

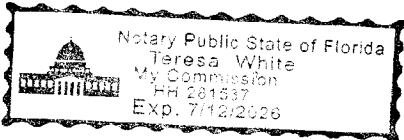


EXHIBIT "A"
LEGAL DESCRIPTON

✓ Commence at the Northeast corner of the Southeast 1/4 of Section 36, Township 2 North, Range 31 West, Escambia County, Florida, thence South 00 degrees 00 minutes 00 seconds West along the East line of said Section 36 for 33.00 feet; thence North 89 degrees 29 minutes 28 seconds West, for 649.46 feet to the East right of way line of Handy Road (66 foot right of way); thence South 00 degrees 12 minutes 59 seconds West along said East right of way line for 420.00 feet for the Point of Beginning, thence continue along the same course for 104.21 feet; thence South 89 degrees 29 minutes 28 seconds East for 418.00 feet; thence North 00 degrees 12 minutes 59 seconds East for 104.21 feet; thence North 89 degrees 29 minutes 28 seconds West for 418.00 feet to the Point of Beginning.

File No.: 2402154J

35.50
89.60
51.19

This Instrument Prepared By:
Surety Land Title of Florida, LLC
358 W Nine Mile Road Ste D
Pensacola, Florida 32534
TELEPHONE: 850-476-5695

File No. 2402154J

THIS MORTGAGE DEED

Executed the 13th day of May, 2024 by:

Joy Sanders, a single woman

hereinafter called the mortgagor, to

Michael Jochum and Sarena Jochum, husband and wife

hereinafter called the mortgagee:

(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 corporation; and the term "note" includes all the notes herein described if more than one).

WITNESSETH, that for good and valuable consideration, and also in consideration of the aggregate sum named in the promissory note of even date herewith, hereinafter described, the mortgagor hereby grants, bargains, sells, aliens, remises, conveys and confirms unto the mortgagee all the certain land of which the mortgagor is now seized and in possession situate in ESCAMBIA County, Florida, viz:

SEE ATTACHED EXHIBIT "A"

TO HAVE AND TO HOLD the same, together with the tenements, hereditaments and appurtenances thereto belonging, and the rents, issues and profits thereof, unto the mortgagee in fee simple.

AND the mortgagor covenants with the mortgagee that the mortgagor is indefeasibly seized of said land in fee simple; that the mortgagor has good right and lawful authority to convey said land as aforesaid; that the mortgagor will make such further assurances to perfect the fee simple title to said land in the mortgagee as may reasonably be required; that the mortgagor 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 and clear of all encumbrances.

PROVIDED ALWAYS that if said mortgagor shall pay unto said mortgagee the certain promissory note hereinafter substantially copied or identified to wit: and shall perform, comply with and abide by each and every of the agreements, stipulations, conditions and covenants thereof, and of this mortgage, then this mortgage and the estate hereby created, shall cease, determine and be null and void.

AND the mortgagor hereby further covenants and agrees to pay promptly when due the principal and interest and other sums of money provided for in said note and this mortgage, or either; to pay all and singular the taxes, assessments, levies, liabilities, obligations, and encumbrances of every nature on said property; to permit, commit or suffer no waste, impairment or deterioration of said land or the improvements thereon at any time; to keep the buildings now or hereafter on said land fully insured in a sum of not less than **\$25,595.86** in a company or companies acceptable to the mortgagee policy or policies to be held by, and payable to, said mortgagee, and in the event any sum of money becomes payable by virtue of such insurance the mortgagee shall have the right to receive and apply the same to the indebtedness hereby secured, accounting to the mortgagor for any surplus; to pay all costs, charges, and expenses, including lawyer's fees and title searches, reasonably incurred or paid by the mortgagee because of the failure of the mortgagor to promptly and fully comply with the agreements, stipulations, conditions and covenants of said note and this mortgage, or either; to perform comply with and abide by each and every the agreements, stipulations, conditions and covenants set forth in said note and this mortgage or either. In the event the mortgagor fails to pay when due any tax, assessment, insurance premium or other sum of money payable by virtue of said note and this mortgage, or either, the mortgagee may pay the same, without waiving or affecting the option to foreclose or any other right hereunder, and all such payments shall bear interest from date thereof at the highest lawful rate then allowed by the laws of the State of Florida.

IF any sum of money herein referred to be not promptly paid within THIRTY days next after the same becomes due, or if each and every the agreements, stipulations, conditions and covenants of said note and this mortgage, or the entire balance unpaid thereon, shall forthwith or thereafter, at the option of the mortgagee, become and be due and payable, anything in said note or herein to the contrary notwithstanding. Failure by the mortgagee to exercise any or the rights or options herein provided shall not constitute a waiver of any rights or options under said note or this mortgage accrued or thereafter accruing.

IN WITNESS WHEREOF, the said mortgagor has hereunto signed and sealed these presents the day and year first above written.

Signed, sealed and delivered in our presence:

(TWO WITNESSES REQUIRED)

Amanda Torgerson
Witness Signature

Amanda Torgerson
Witness Printed Name

Teresa White
Witness Signature

Teresa White
Witness Printed Name

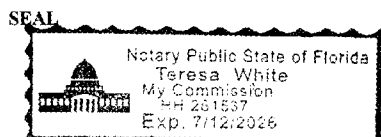
Joy Sanders L.S.
Joy Sanders
358 W. Nine Mile Rd, Cantonment, FL 32533

STATE OF FLORIDA
COUNTY OF ESCAMBIA

The foregoing instrument was acknowledged before me this 13th day of May, 2024, by Joy Sanders, who is personally known to me or has produced ~~adequate evidence~~ as identification and did (did not) take an oath.

Teresa White
Notary Public

Printed Notary Name



DATE: May 13th, 2024

NOTE

Pensacola, Florida

AMOUNT: **\$25,595.86**

FOR VALUE RECEIVED the undersigned promises to pay to the order of:

Michael Jochum and Sarena Jochum, husband and wife

the principal sum of **\$25,595.86 (Twenty-Five Thousand Five Hundred Ninety-Five and 86/100) DOLLARS**


together with interest thereon at the rate of **0%** (percent) per annum from DATE OF EXECUTION HEREOF until maturity, both principal and interest being payable in Lawful Money of the United States, such principal sum and interest payable in installments as follows:

Payable in **360** equal consecutive monthly installments of principal and interest in the amount of **\$533.25** each, the first of which shall be due and payable **June 1, 2024**, one month from the date hereof together with a like installment due on the same date each and every month thereafter until **May 1, 2028** when the entire unpaid remaining balance together with accrued interest thereon shall be due and payable. There shall be no pre-payment penalty. **STATE OF FLORIDA DOCUMENTARY STAMPS HAVE BEEN AFFIXED TO THE MORTGAGE SECURING THIS NOTE.**

Such installment payments shall be applied first to the interest accruing under the terms of this note and then to a reduction of the principal indebtedness. The makers and endorsers of this note further agree to waive demand, notice of non-payment and protest, and in the event suit shall be brought for the collection hereof, or the same has to be collected upon demand of an attorney, to pay reasonable attorney's fees for making such collection. All payments hereunder shall bear interest at the rate of **0%** (percent) per annum from maturity until paid. This note is secured by a mortgage of even date herewith and is to be construed and enforced according to the laws of the State of Florida; upon default in the payment of principal and/or interest when due, the whole sum of principal and interest remaining unpaid shall at the option of the holders, become immediately due and payable. Failure to exercise this option shall not constitute a waiver of the right to exercise the same in the event of subsequent default.

Payable at: **2061 Old Chemstrand Rd Apt C, Cantonment, FL 32533** or such other place as shall be designated by the holder of this note in writing.

Maker's Address


Joy Sanders

2110 Handy Rd
Cantonment, FL 32533

Exhibit "A"

Legal Description

✓ Commence at the Northeast corner of the Southeast 1/4 of Section 36, Township 2 North, Range 31 West, Escambia County, Florida, thence South 00 degrees 00 minutes 00 seconds West along the East line of said Section 36 for 33.00 feet; thence North 89 degrees 29 minutes 28 seconds West, for 649.46 feet to the East right of way line of Handy Road (66 foot right of way); thence South 00 degrees 12 minutes 59 seconds West along said East right of way line for 420.00 feet for the Point of Beginning, thence continue along the same course for 104.21 feet; thence South 89 degrees 29 minutes 28 seconds East for 418.00 feet; thence North 00 degrees 12 minutes 59 seconds East for 104.21 feet; thence North 89 degrees 29 minutes 28 seconds West for 418.00 feet to the Point of Beginning.

File No.: 2402154J