

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

0725-63

Part 1: Tax Deed	App	lication Infor	mation	1 Pagaga				100000 1000000000000000000000000000000	
Applicant Name Applicant Address	CAP OF 1 PO I	FY, LLC PITAL ONE, N.A FLGFY, LLC BOX 669139 LAS, TX 7526		LATERAL	ASSIGNEE	Application date		Apr 22, 2024	
Property description	WHI 1550	TE ADAM JUS DE LEONARD S ISACOLA, FL	TIN ST			Certificate # 2022 / 7142		2022 / 7142	
1550 E LEONARD ST 14-3032-000 S 116 08/100 FT OF LT 11 & 0 BLK 358 NEW CITY TRACT O P 889 OR (Full legal attached.)				OR 7636 P		Date certi	ficate issued	06/01/2022	
Part 2: Certificat	es O	wned by App	icant an	d Filed w	ith Tax Deed	Applicati	on		
Column 1 Certificate Numbe	er	Column Date of Certific	-		olumn 3 ount of Certificate		olumn 4 nterest	Column 5: Total (Column 3 + Column 4)	
# 2022/7142		06/01/20)22	-	2,237.42		111.87	2,349.29	
		· · · · · · · · · · · · · · · · · · ·				-	Part 2: Total*	2,349.29	
Part 3: Other Ce	rtifica	ites Redeeme	ed by Ap	plicant (C	Other than Co	unty)	ang g		
Column 1 Certificate Number	Column 1 Column 2 Co Date of Other Face		Face A	umn 3 mount of Certificate	Column 4 Tax Collector's I			Total (Column 3 + Column 4 + Column 5)	
#/							Part 3: Total*	0.00	
Part 4: Tax Colle	ector	Certified Am	ounts (Li	nes 1-7)				20.00	
Cost of all cert							applicant rts 2 + 3 above)	2,349.29	
2. Delinquent tax	es pai	d by the applica	ınt					0.00	
3. Current taxes	oaid b	y the applicant			*			0.00	
4. Property inform	nation	report fee				······································		200.00	
5. Tax deed appli	cation	n fee				.		175.00	
6. Interest accrue	d by t	ax collector und	ler s.197.5	42, F.S. (s	see Tax Collecto	r Instructio	ns, page 2)	0.00	
7.						Total P	aid (Lines 1-6)	2,724.29	
I certify the above in						/ information	on report fee, an	d tax collector's fees	
7						E	<u>scambia,</u> Florid	а	
Sign here: Signia	ature, T	ax Collector or Design	nee			Date _	April 25th, 2	2024	

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



Pai	rt 5: Clerk of Court Certified Amounts (Lines 8-14)	Navi di
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.	81,058.50
16.	Statutory opening bid (total of Lines 7, 14, 15, and 16 if applicable)	
Sign i	here: Date of sale 07/02/20 Signature, Clerk of Court or Designee	025

INSTRUCTIONS + 6.25

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.

S 116 08/100 FT OF LT 11 & OF E 30 FT OF LT 12 BLK 358 NEW CITY TRACT OR 7636 P 182 OR 7937 P 889 OR 8021 P 1669 CA 36

APPLICATION FOR TAX DEED

512 R. 12/16

Section 197.502, Florida Statutes

Application Number: 2400736

SCAMBIA COUNTY	, Florida	
	,	Collector and make tax deed application thereon
Certificate No	Date	Legal Description
2022/7142	06-01-2022	S 116 08/100 FT OF LT 11 & OF E 30 FT OF LT 12 BLK 358 NEW CITY TRACT OR 7636 P 182 OR 7937 P 889 OR 8021 P 1669 CA 36
t and omitted taxes, plus in ctor's fees, property informat applicable.	terest covering the	
le COLLATERAL ASSIGNEE 39 icant's signature	: OF	<u>04-22-2024</u> Application Date
	Certificate No. 2022/7142 axes, if due and anding tax certificates plus in ctor's fees, property informaticapplicable. artificate on which this applicant. le COLLATERAL ASSIGNEE	Certificate No. Date 2022/7142 Date 2022/7142 Date 2012/7142 Date 2022/7142 Date 2022/PA Date 2022/PA Date 2022/PA Date



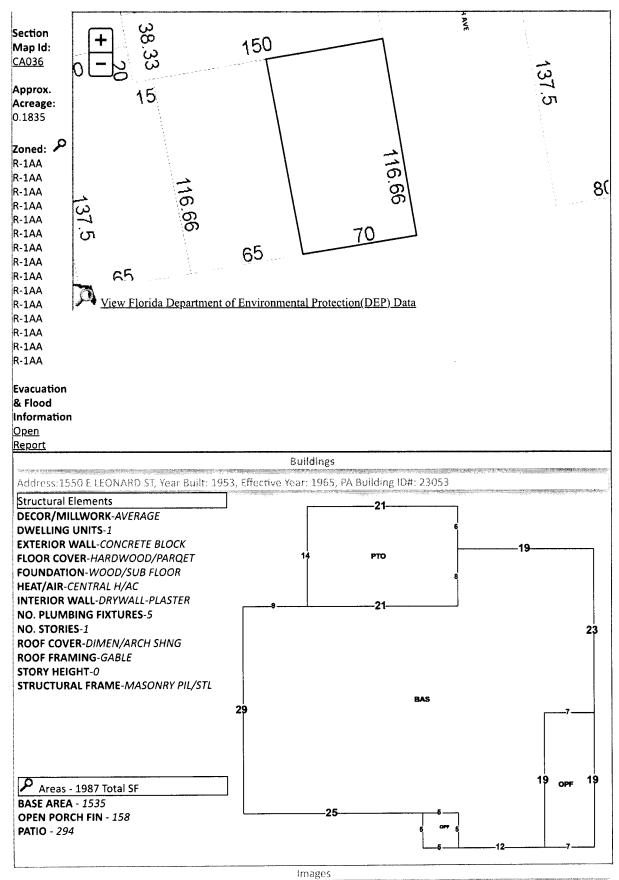
Real Estate Search

Tangible Property Search

Sale List

<u>Back</u>

Nav. Mod	le 🖲 Accoui	nt O Paro	el ID	7				Printer Frie	endly Version
General Infori	mation				Assessi	ments			
Parcel ID:	000500	90251103	58	and the factoring the second s	Year	Land	Imprv	Total	<u>Cap Val</u>
Account:	143032	143032000				\$89,826	\$113,138	\$202,964	\$162,11
Owners:	WHITE	WHITE ADAM JUSTIN				\$81,358	\$100,965	\$182,323	\$157,39
Mail:	1550 E LEONARD ST PENSACOLA, FL 32503				2021	\$81,358	\$83,238	\$164,596	\$152,81
Situs:	1550 E	LEONARD	ST 32	503			Disclaime	er	
Use Code:	e: SINGLE FAMILY RESID 🔑								
Taxing Authority:	PENSAC	OLA CITY	LIMIT	S	p. 00.000.000.0000.0000.0000.0000.0000.		Tax Estima		
Tax Inquiry:	Open Ta	x Inquiry	Wind	<u>w</u>	File for Exemption(s) Online				
Tax Inquiry lin Escambia Cou Sales Data	•		nstord		2023 C	Repertified Roll E	port Storm (<u>Damage</u>	<u> </u>
Saics Data	procedus sancaser income	- v Woolening on the commercial	kolistens av av doce	Official Records		TEAD EXEMP	NAME OF THE PARTY	ny sain a managina ajia 65	20 COMMENT OF THE PROPERTY AND THE PROPERTY OF
Sale Date	Book Page	Value	Туре	(New Window)	HOWES	STEAD EXEIVIF	TION		
12/21/2018	8021 1669	\$100	QC	C _o			· · · · · · · · · · · · · · · · · · ·		··· ··· · · · · · · · · · · · · · · ·
07/23/2018	7937 889	\$100	QC	D _o	1.070811399	escription		0 FT 0F LT 43	DIV 250
12/06/2016	7636 182	\$100	CJ	D.	II	•	T 11 & OF E 3 7636 P 182 O		
12/2003	5308 1745	\$97,000	WD	Ē,	1669 C				
01/2003	5050 1679	\$91,700	WD	D _o					
07/2001	4739 157	\$100	CJ	Ľ,	 }				
01/1976	1035 742	\$28,000	WD	D,	Extra F	eatures			,
Official Record Escambia Cou Comptroller					UTILITY	' BLDG			7.4
Parcel Inform	ation				-			Launch Inte	eractive Ma





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:05/06/2024 (tc.4717)

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: 143032000 Certificate Number: 007142 of 2022

Payor: ADAM JUSTIN WHITE 1550 E LEONARD ST PENSACOLA, FL 32503 Date 11/25/2024

Clerk's Check # 1

Tax Collector Check # 1

Clerk's Total

\$558.60

Tax Collector's Total

\$3,343.51

Postage

\$100.00

Researcher Copies

\$0.00

Recording

\$10.00

Prep Fee

\$7.00

Total Received

\$4,019.TT

3217.47

PAM CHILDERS
Clerk of the Circuit Court

Received ByDeputy 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

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

Case # 2022 TD 007142 Redeemed Date 11/25/2024

Name ADAM JUSTIN WHITE 1550 E LEONARD ST PENSACOLA, FL 32503

Clerk's Total = TAXDEED \$558.60

Due Tax Collector = TAXDEED \$3,343.51

Postage = TD2 \$100.00

ResearcherCopies = TD6 \$0.00

Release TDA Notice (Recording) = RECORD2 \$10.00

Release TDA Notice (Prep Fee) = TD4 \$7.00

• For Office Use Only

Date Docket Desc Amount Owed Amount Due Payee Name

FINANCIAL SUMMARY

No Information Available - See Dockets



PAM CHILDERS CLERK OF THE CIRCUIT COURT ESCAMBIA COUNTY, FLORIDA

Tax Deed - Redemption Calculator Account: 143032000 Certificate Number: 007142 of 2022

Redemption Yes ✓	Application Date 4/22/2024	Interest Rate 18%
	Final Redemption Payment ESTIMATED	Redemption Overpayment ACTUAL
	Auction Date 7/2/2025	Redemption Date 11/30/2024
Months	15	7
Tax Collector	\$2,724.29	\$2,724.29
Tax Collector Interest	\$612.97	\$286.05
Tax Collector Fee	\$6.25	\$6.25
Total Tax Collector	\$3,343.51	\$3,016.59 — TC
Record TDA Notice	\$17.00	\$17.00
Clerk Fee	\$119.00	\$119.00
Sheriff Fee	\$120.00	\$120.00
Legal Advertisement	\$200.00	\$200.00
App. Fee Interest	\$102.60	\$47.88
Total Clerk	\$558.60	\$503.88
Release TDA Notice (Recording)	\$10.00	\$10.00
Release TDA Notice (Prep Fee)	\$7.00	\$7.00
Postage	\$100.00	\$0.00
Researcher Copies	\$0.00	\$0.00
Total Redemption Amount	\$4,019.11	\$3,537.47
	Repayment Overpayment Refund Amount	\$481.64



PROPERTY INFORMATION REPORT

3050 Concho Drive, Pensacola, Florida 32507 | Phone: 850-466-3077

TAX ACCOUNT #:	14-3032-000	CERTIFICATE #:	2022-7142
REPORT IS LIMITED T	O THE PERSON(S) EX	XPRESSLY IDENTIFIED B	ORS OR OMISSIONS IN THIS Y NAME IN THE PROPERTY INFORMATION REPORT.
listing of the owner(s) of tax information and a list encumbrances recorded in title to said land as listed	record of the land descriing and copies of all open the Official Record Bo on page 2 herein. It is the	ibed herein together with cuen or unsatisfied leases, moreoks of Escambia County, Flater responsibility of the party	e user named above includes a rrent and delinquent ad valorem tgages, judgments and orida that appear to encumber the named above to verify receipt of fice issuing this Report must be
and mineral or any subsu	rface rights of any kind of boundary line disputes,	or nature; easements, restric	w or in subsequent years; oil, gas, tions and covenants of record; would be disclosed by an accurate
			cument attached, nor is it to be as any other form of guarantee or
Use of the term "Report"	herein refers to the Prop	perty Information Report and	d the documents attached hereto.

Michael A. Campbell, As President

Malphel

THE ATTACHED REPORT IS ISSUED TO:

Dated: March 20, 2025

PROPERTY INFORMATION REPORT

CONTINUATION PAGE

March 20, 2025

Tax Account #: 14-3032-000

1. The Grantee(s) of the last deed(s) of record is/are: ADAM JUSTIN WHITE

By Virtue of Ordre Determining Homestead recorded 12/12/2016 in OR 7636/182 together with Quit Claim Deed recorded 7/23/2018 - OR 7937/889; corrected Quit Claim OR 8021/1669

- 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 11/3/2021 OR 8653/1426
 - b. Judgement in favor of Midland Funding, LLC recorded 10/18/2012 OR 6922/1227
 - c. Tax Lien in favor of Department of Revinue/Internal Revinue Service recorded 4/21/2014 OR 7160/1070
 - d. Tax Lien in favor of Department of Revinue/Internal Revinue Service recorded 10/8/2015 OR 7446/458
- 4. Taxes:

Taxes for the year(s) NONE are delinquent.

Tax Account #: 14-3032-000 Assessed Value: \$166,980.00 Exemptions: HOMESTEAD

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: JUL 2, 2025 TAX ACCOUNT #: 14-3032-000 2022-7142 **CERTIFICATE #:** 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 2024 tax year. **ADAM JUSTIN WHITE** CENTRAL CREDIT UNION OF FLORIDA 1550 E LEONARD ST PO BOX 17048 PENSACOLA, FL 32503 PENSACOLA, FL 32522 **DEPARTMENT OF TREASURY** MIDLAND FUNDING LLC INTERNAL REVENUE SERVICE 8875 AERO DR STE 200 **400 W BAY ST STE 35045 SAN DIEGO, CA 92123-2255** JACKSONVILLE FL 32202 – 4437 Certified and delivered to Escambia County Tax Collector, this 20th day of March 2025.

PERDIDO TITLE & ABSTRACT, INC.

Malphel

BY: Michael A. Campbell, As Its President

NOTE: The above-mentioned addresses are based upon current information available, but addresses are not guaranteed to be true or correct.

PROPERTY INFORMATION REPORT

March 20, 2025 Tax Account #:14-3032-000

LEGAL DESCRIPTION EXHIBIT "A"

S 116 08/100 FT OF LT 11 & OF E 30 FT OF LT 12 BLK 358 NEW CITY TRACT OR 7636 P 182 OR 7937 P 889 OR 8021 P 1669 CA 36

SECTION 00, TOWNSHIP 0 S, RANGE 00 W

TAX ACCOUNT NUMBER 14-3032-000(0725-63)

Recorded in Public Records 7/23/2018 1:52 PM OR Book 7937 Page 889, Instrument #2018057766, Pam Childers Clerk of the Circuit Court Escambia County, FL Recording \$10.00 Deed Stamps \$0.70

QUIT CLAIM DEED

Prepared By:

Adam J White 1550 E. Leonard st. Pensacola, FI 32503

Property Appraíser's Parcel Identification No. 000S00-9025-110-358

This Quit Claim Deed, executed this 28 Day of 1011

By: Arminda Ceara White 15-171 South Road Pahoa, HI 96778 To: Adam Justin White 1550 E. Leonard st. Pensacola, Fl 32503

Witnesseth, That Arminda Ceara White, For and in consideration of the sum \$10.00, in hand paid by Adam Justin White, the receipt whereof is hereby Acknowledged, does hereby remise, release and quit-claim unto Adam Justin White forever, all the rights, title, interest, claim and demand which Arminda Ceara White has in and to the following described lot, piece or parcel land, situate, laying and being in the County of Escambia, State of Florida to Wit:

THE SOUTH 116 FEET 8 INCHES OF LOT 11, AND THE SOUTH 116 FEET 8 INCHES OF THE EAST 30 FEET OF LOT 12, BLOCK, 358, NEW CITY TRACT, IN THE CITY OF **PENSACOLA**

To have and to hold the same together with all and singular the appurtenances thereunto belonging or in anywise appertaining, and all the estate, right, title, interest, lien, equity and claim whatsoever for Arminda Ceara White, either in law or equity, to the only proper use, benefit and behoof of Adam Justin White. The subject property is not the homestead of Arminda Ceara White.

In Witness Whereof, Arminda Ceara White has signed and sealed these Presents the day and year first above written

Arminda White

signature of first

s signature as to first party

worn and subscribed to me day of July

Printed Name

Personally known

Produced ID

SIGNATURE OF NOTARY/DEPUTY CLERK



Recorded in Public Records 12/27/2018 10:16 AM OR Book 8021 Page 1669, Instrument #2018104192, Pam Childers Clerk of the Circuit Court Escambia County, FL Recording \$18.50

This Instrument Prepared By: Adam Justin White 1550 E. Leonard St., Pensacola, FL 32503

Space Above For Recording Data

CORRECTIVE DEED

CORRECTING GRANTOR SIGNATURE AND MISSING NOTARY INFORMATION AS PREVIOUSLY RECORDED IN OR 7937 PG 889

This Corrective Deed, Executed The 3rd Day Of December, 2018

By <u>Arminda Ceara White, a single woman</u> Whose Post Office Address is <u>15-171 South Road, Pahoa, HI 96778</u> First Party.

TO Adam Justin White, a single man Whose Post Office Address Is 1550 E. Leonard St., Pensacola, FL 32503

Second Party. (Wherever Used Herein The Terms Affrst Party And ASecond Party@ Include All Parties To This Instrument And The Heirs, Legal Representatives, And The Successors And Assigns Of Corporations Wherever The Context So Admits Or Requires)

Witnesseth, That The First Party, For And In Consideration Of The Sum Of \$ 0.00 (Zero Dollar)
In Hand Paid By The Said Second Party, The Receipt Whereof Is Hereby Acknowledged, Does Hereby Remise,
Release, And Quit Claim Unto The Second Party Forever, All The Right, Title, Interest, Claim And Demand Which
The Said First Party Has In And To The Following Described Lot, Piece Or Parcel Of Land, Situated, Lying And Being
In The County Of Escambia, State Of Florida, To Wit:

PARCEL ID# 000S009025110358

KNOWN AS: 1550 E. LEONARD ST., PENSACOLA, FL 32503

Notary Certification

\$ 116 08/100FT OF LT 11 & OF E 30 FT OF LT 12 BLK 358 NEW CITY TRACT OR 7636 P 182 CA 36

To Have And To Hold The Same Together With All And Singular The Appurtenances Thereunto Belonging Or In Anywise Appertaining, And All The Estate, Right, Title, Interest, Lien, Equity And Claim Whatsoever Of The Said First Party, Either In Law Or Equity To The Only Proper Use, Benefit And Behoof Of The Said Second Party Forever.

Witness Signature (To Grantor)
Printed Name Archifera (Sah

Witness Signature (To Grantor)
Grantor Signature Arminda Ceara White

Notary of License (Notary Name Chaylene Rache)

Doc. Date:
Notary Name Chaylene Rache
Doc. Description: Corrective (Sah)

BK: 8021 PG: 1670 Last Page

Stocke Whotevorth Witness Signature (To Grantor) Printed Name 5000 Whotevorth

Grantor Signature Adam Justin White

Witness Signature (To Grantor)

Printed Name LISA Englis

STATE OF FLORIDA)
COUNTY OF ESCAMBIA)

The Foregoing Instrument Was Acknowledged Before Me This December 3, 2018

By Adam Justin White, Who Is Personally Known To Me Or Who Has Produced A Florida Drivers Licenses As Identification.

Notary Signature



Recorded in Public Records 11/3/2021 1:44 PM OR Book 8653 Page 1426, Instrument #2021120735, Pam Childers Clerk of the Circuit Court Escambia County, FL Recording \$44.00 MTG Stamps \$525.00

PREPARED BY

CYNTHIA ACOSTA
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 REGORDER'S USE
muno de utarra la mada en la factor			between the Mortgagor,
THIS Mortgage is made on 10/26/21	T DILLEGO		
ADAM JUSTIN WHITE and wife, DANA ESTELLI	B. WHITE		
(herein "Borrower"), and the Mortgagee, Central C	redit Union of Florida		, E.
corporation organized and existing under the laws	S Of <u>State of Florida</u>		1
whose address is P.O. Box 17048 Pensacola	herein "Lend"	er").	
WHEREAS, Borrower is indebted to Lende evidenced by Borrower's note dated <u>10/26/23</u> monthly installments of principal and interest, v <u>11/10/41</u>	 and extensions and f 	enewais thereof (nerein Note), providing for
TO SECURE to Lender the repayment the payment of all other sums, with interest of this Mortgage; and the performance of the does hereby mortgage, grant and convey to Escambia.	it thereon, advanced in e covenants and agreen	accordance nei nents of Borrowe	r herein contained, Borrower
The South 116 feet 8 inches of Lot 11 at East 30 feet of Lot 12, Block 358, New Escambia County, Florida, according to 2 C. Watson in 1906.	city Track, in the Cit	v or rensacora,	•
which has the address of 1550 E Leonard S	t (S	itreet)	. 1
Pensacola	, Florida _	32503-4163 (Zip Code)	(herein "Property Address");
(City)		(Zip Code)	
TOGETHER with all the improvements appurtenances and rents, all of which shall	be deemed to be and	remain a part of	ty, and all easements, rights 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)

Page 1 of 5

https://dory.escambiaclerk.com/LandmarkWeb1.4.6.134/search/index?theme=.blue§ion=searchCriteriaName&quickSearchSelection=#

are hereinafter referred to as the "Property."

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EFE20B-E (FL)

BK: 8653 PG: 1427

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 condominum 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 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

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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's 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 herein 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, 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.

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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

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:

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BK: 8653 PG: 1430 Last Page

REQUEST FOR NOTICE OF	DEFAULT AND FORECLOSURE
Borrower and Lender request the holder of any mort	TGAGES OR DEEDS OF TRUST gage, deed of trust or other encumbrance with a lien which has ender's address set forth on page one of this Mortgage, of any
default under the superior encumbrance and of any sale	or other foreclosure action.
IN WITNESS WHEREOF, Borrower has executed the	ns Mortgage. E TO BORROWER
Do not sign this Mortgage if it contains blank spaces	
Signed and delivered in the presence of:	
X OVE/I/ Went	A Louis 1/4 Sto 10 lets
Signature of Witness	Signature of Borrower (Seal)
Julie A. Messer	ADAM JUSTIN WHITE
Name of Witness Typed, Printed or Stamped	Name of Borrower Typed, Printed or Stamped
	1550 E Leonard St Pensacola FL 32503~4163
2 · · · · · ·	Mailing Address of Borrower, Typed, Printed or Stamped
* hobert mototo	Day Estello White
Signature of Witness	Signature of Borrower (Seal)
Robert Competiello	Dana Estelle White
Name of Witness Typed, Printed or Stamped	Name of Borrower Typed, Printed or Stamped
	1550 E Leonard St Pensacola FL 32503-4163
	Mailing Address of Borrower, Typed, Printed or Stamped
X	X
Signature of Witness	Signature of Borrower (Seal)
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Name of Witness Typed, Printed or Stamped	(Value of Boltower Typod) 4 integer of Classipod.
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	Mailing Address of Borrower, Typed, Printed or Stamped
X	X
Signature of Witness	Signature of Borrower (Seal)
Name of Witness Typed, Printed or Stamped	Name of Borrower Typed, Printed or Stamped
	Marie Add Comment Timed District on Channel
and the same of th	Mailing Address of Borrower, Typed, Printed or Stamped 729868
Central Credit Union of Florida Loan Originator Organization	NMLSR ID Number
Cynthia Acosta	755137
Loan Originator	NMLSR ID Number
STATE OF FLORIDA, Escambia	County ss:
The foregoing instrument was acknowledged before me 10/26/21 (date) by	e by means of 🕱 physical presence or 🗌 online notarization, this
ADAM JUSTIN WHITE and	Dana Estelle White
who is personally known to me or who has produced	driver license as identification and
who did not take an oath;	diver needed do isometical and
Du Ca Xha	S
Signature of Person Taking Acknowledgment	3 WITH WARMEN
	Notary Public State of Florida My Commission
Name of Acknowledger Typed, Printed or Stamped	My Commission GG 954116 Expires 03/21/2024
Title or Name	AAAAAAAAAAA

Serial Number, if Any	
Page 5 of 5	EFL208 € (FL

EFL20B-E (FL)

Recorded in Public Records 10/18/2012 at 02:45 PM OR Book 6922 Page 1227, Instrument #2012080001, Ernie Lee Magaha Clerk of the Circuit Court Escambia County, FL

IN THE COUNTY COURT IN AND FOR ESCAMBIA COUNTY, FLORIDA

CIVIL DIVISION

CASE NO: 2012-CC-002306-V

MIDLAND FUNDING, LLC.,

Plaintiff,

VS.

FRANCES WHITE,

Defendant,

PANIE LÉS MAGANA LERK OF CIPCUIT COURT LIBIA COUNTY, FL

2012 OCT 18 A 9 15

Y CIVIL DIVISION

FINAL JUDGMENT

IT IS ADJUDGED THAT plaintiff, MIDLAND FUNDING, LLC., (8875 AERO DR STE 200 SAN DIEGO CALIFORNIA 92123-2255) recover from defendant, FRANCES WHITE, Social Security Number the sum of \$5,690.69, on principal, prejudgment interest of \$496.92 and costs in the sum of \$350.00, for a total due of \$6,537.61 at the prevailing statutory interest rate of 4.75% per year from this date through December 31 of this current year, for which let execution issue. Thereafter, on January 1 of each succeeding year until the judgment is paid, the interest rate will adjust in accordance with section 55.03, Florida Statutes. It is further ordered and adjudged that the Defendant shall complete the Fact Information Sheet pursuant to Florida Rule of Civil Procedure Form 1.977 and return it to plaintiff's attorney within 45 days from the date of this final judgment, unless the final judgment is satisfied or a motion for new trial or notice of appeal is filed.

Jurisdiction of this case is retained to enter further orders that are proper to compel the Defendant to complete form 1.977 and return it to the plaintiff's attorney.

DONE AND ORDERED in ESCAMBIA County, Florida this

day of <u>October</u>

2012.

COUNTY COURT JUDGE

Copies furnished to:
Joseph F. Rosen, Esq.
Pollack & Rosen, P.A.
800 Douglas Road
North Tower, Suite 450
Coral Gables, Florida 33134
Telephone No: 305-448-0006
LegalPleadings@PollackRosen.com
Mail@PollackRosen.com

10-18-2012

√ FRANCES WHITE (IC)
1550 E LEONARD ST PENSACOLA FL 32503
File Number:2029480

Case: 2012 CC 002306

00007328564

Dkt: CC1036 Pg#:

Recorded in Public Records 04/21/2014 at 03:09 PM OR Book 7160 Page 1070, Instrument #2014027419, Pam Childers Clerk of the Circuit Court Escambia County, FL Recording \$10.00

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Form 668 (Y)((c)		he Treasury - Inter		rvice
(Rev. February 2004	3)	Notice	of Federal T	ax Lien	
Area: SMALL BUSIN Lien Unit Phon	ESS/SELF EMPL ne: (800) 829-3	OVED AREA #3	rial Number	For O	ptional Use by Recording Office
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unless notice	NT RELEASE INF of the lien is refile following such date	FORMATION: For eac d by the date given in c e, operate as a certific	h assessment listed	a chall	
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Place of Filing	ESCAMB	OF CIRCUIT COU	RT	То	tal \$ 30037.35
	as prepared and s	igned at	ALTIMORE, MD		, on this
Signature /	BELTON	<u> </u>	Title ACS SBS	E 29-3903	23-00-000

Part 1 - Kept By Recording Office

Form 668(Y)(c) (Rev. 2-2004) CAT. NO 60025X

Recorded in Public Records 12/08/2015 at 03:21 PM OR Book 7446 Page 458, Instrument #2015092707, Pam Childers Clerk of the Circuit Court Escambia County, FL Recording \$10.00

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Form 668 (Y)			ne Treasury - Inter of Federal T			3
Rev. February 200-	4)	Notice	or rederal i	ах цеп	l 	
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	CLERK ESCAMB	IA COUNTY OLA, FL 32595	RT LTIMORE, MD		Total	\$ 14702.05
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CAT. NO 60025X