FLORIDA

CERTIFICATION OF TAX DEED APPLICATION

Sections 197.502 and 197.542, Florida Statutes

0725-53

Part 1: Tax Deed Application Information

Applicant Name Applicant Address	TLGFY, LLC CAPITAL ONE, N.A., AS COLLATERAL ASSIGNEE OF TLGFY, LLC PO BOX 669139 DALLAS, TX 75266-9139	Application date	Apr 22, 2024
Property description	SQUAIRE RHONDA L 116 NORTH E ST PENSACOLA, FL 32502 116 N E ST 15-2479-000 LT 6 AND N 19 FT OF LT 7 BLK 19 MAXENT TRACT OR 7796 P 1053 CA 104	Certificate #	2022 / 7456
		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)
# 2022/7456	06/01/2022	1,980.24	99.01	2,079.25
			➔Part 2: Total*	**2,079.25**

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)
# 2023/7625	06/01/2023	2,175.92	6.25	134.64	2,316.81
				Part 3: Total*	**2,316.81**

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)	4,396.06
2. Delinquent taxes paid by the applicant	0.00
3. Current taxes paid by the applicant	2,174.53
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)	6,945.59

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]
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*

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. Statutory opening bid (total of Lines 7, 14, 15, and 16 if applicable)	

Sign here: ______________________________ Date of sale 07/02/2025
Signature, Clerk of Court or Designee

INSTRUCTIONS

Tax Collector (complete Parts 1-4)

Part 2: Certificates Owned by Applicant and Filed with Tax Deed Application
Enter the Face Amount of Certificate in Column 3 and the Interest in Column 4 for each certificate number. Add Columns 3 and 4 and enter the amount in Column 5.

Part 3: Other Certificates Redeemed by Applicant (Other than County)
Total. Add the amounts in Columns 3, 4 and 5

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

Line 1, enter the total of Part 2 plus the total of Part 3 above.

Total Paid, Line 7: Add the amounts of Lines 1-6

Line 6, Interest accrued by tax collector. Calculate the 1.5 percent interest accrued from the month after the date of application through the month this form is certified to the clerk. Enter the amount to be certified to the clerk on **Line 6**. The interest calculated by the tax collector stops before the interest calculated by the clerk begins. See Section 197.542, F.S., and Rule 12D-13.060(3), Florida Administrative Code.

The tax collector's interest for redemption at the time of the tax deed application is a cost of redemption, which encompasses various percentages of interest on certificates and omitted or delinquent taxes under Section 197.502, F.S. This interest is calculated before the tax collector calculates the interest in Section 197.542, F.S.

Attach certified statement of names and addresses of persons who must be notified before the sale of the property. Send this form and any required attachments to the Clerk of Court within 10 days after it is signed.

Clerk of Court (complete Part 5)

Line 13: Interest is calculated at the rate of 1.5 percent per month starting from the first day of the month after the month of certification of this form through the last day of the month in which the sale will be held. Multiply the calculated rate by the total of **Line 7**, minus **Line 6**, plus **Lines 8** through **12**. Enter the amount on **Line 13**.

Line 14: Enter the total of Lines 8-13. Complete Lines 15-18, if applicable.

APPLICATION FOR TAX DEED

Section 197.502, Florida Statutes

Application Number: 2400690

To: Tax Collector of ESCAMBIA COUNTY, Florida

I,

TLGFY, LLC
CAPITAL ONE, N.A., AS COLLATERAL ASSIGNEE OF TLGFY, LLC
PO BOX 669139
DALLAS, TX 75266-9139,

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
15-2479-000	2022/7456	06-01-2022	LT 6 AND N 19 FT OF LT 7 BLK 19 MAXENT TRACT OR 7796 P 1053 CA 104

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
TLGFY, LLC
CAPITAL ONE, N.A., AS COLLATERAL ASSIGNEE OF
TLGFY, LLC
PO BOX 669139
DALLAS, TX 75266-9139

04-22-2024
Application Date

Applicant's signature

ECPA Home

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

Parcel ID:	000S009080006019
Account:	152479000
Owners:	SQUAIRE RHONDA L
Mail:	116 NORTH E ST PENSACOLA, FL 32502
Situs:	116 N E ST 32502
Use Code:	SINGLE FAMILY RESID
Taxing Authority:	PENSACOLA CITY LIMITS
Tax Inquiry:	Open Tax Inquiry Window

Tax Inquiry link courtesy of Scott Lunsford
Escambia County Tax Collector

Assessments

Year	Land	Imprv	Total	Cap Val
2023	$30,384	$100,920	$131,304	$119,452
2022	$30,384	$91,429	$121,813	$108,593
2021	$30,384	$72,064	$102,448	$98,721

Disclaimer

Tax Estimator

File for Exemption(s) Online

Report Storm Damage

Sales Data

Sale Date	Book	Page	Value	Type	Official Records (New Window)
10/19/2017	7796	1053	$100	QC	
10/2001	4791	1608	$69,000	SM	
06/1999	4437	999	$22,800	WD	
03/1999	4413	35	$30,500	WD	
04/1997	4126	6	$8,000	WD	

Official Records Inquiry courtesy of Pam Childers
Escambia County Clerk of the Circuit Court and Comptroller

2023 Certified Roll Exemptions

None

Legal Description

LT 6 AND N 19 FT OF LT 7 BLK 19 MAXENT TRACT OR 7796 P 1053 CA 104

Extra Features

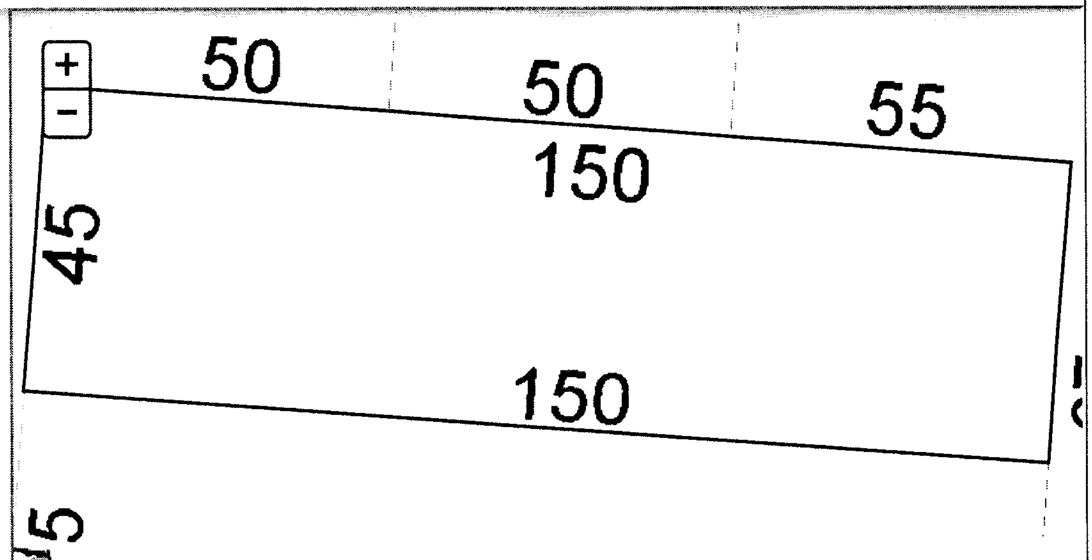
CARPORT

Parcel Information Launch Interactive Map

Section Map Id:
CA104

Approx. Acreage:
0.1550

Zoned:
R-1A
R-1A
R-1A
R-1A
R-1A
R-1A
R-1A
R-1A
R-1A
R-1A
R-1A
R-1A



View Florida Department of Environmental Protection(DEP) Data

R-1A
R-1A
R-1A

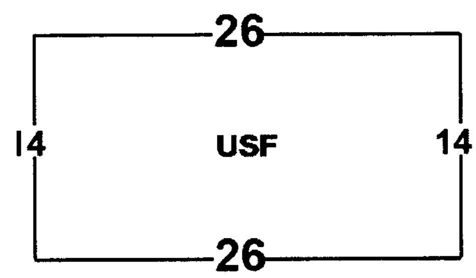
Evacuation & Flood Information
Open Report

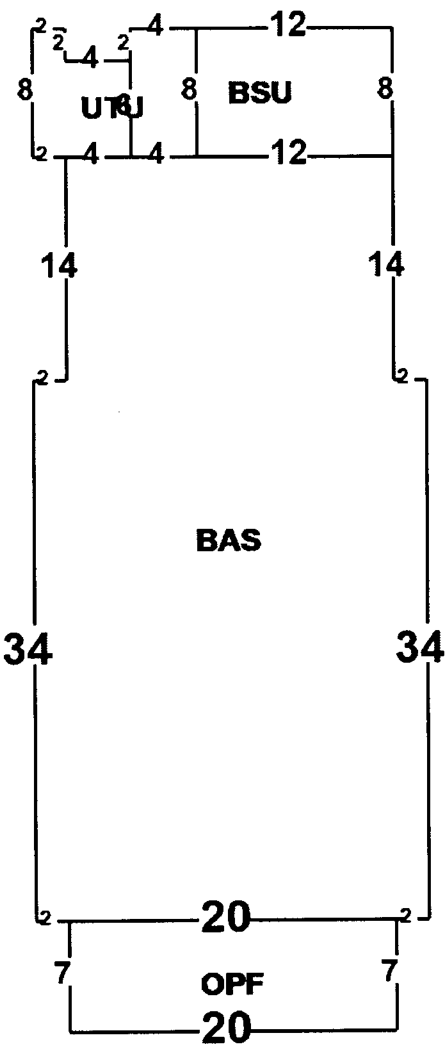
Buildings

Address:116 N E ST, Year Built: 1936, Effective Year: 1970, PA Building ID#: 26072

Structural Elements

DECOR/MILLWORK-*ABOVE AVERAGE*
DWELLING UNITS-*1*
EXTERIOR WALL-*SIDING-SHT.AVG.*
FLOOR COVER-*CARPET*
FOUNDATION-*WOOD/NO SUB FLR*
HEAT/AIR-*CENTRAL H/AC*
INTERIOR WALL-*DRYWALL-PLASTER*
NO. PLUMBING FIXTURES-*6*
NO. STORIES-*2*
ROOF COVER-*COMPOSITION SHG*
ROOF FRAMING-*GABL/HIP COMBO*
STORY HEIGHT-*0*
STRUCTURAL FRAME-*WOOD FRAME*





Areas - 1800 Total SF

BASE AREA - *1096*
BASE SEMI UNF - *128*
OPEN PORCH FIN - *140*
UPPER STORY FIN - *364*
UTILITY UNF - *72*

Images

2/29/2024 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.

perdido
precise professional proven
title & abstract, inc.

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 #: **15-2479-000** CERTIFICATE #: **2022-7456**

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: **March 17, 2005 to and including March 17, 2025** Abstractor: **Andrew Hunt**

BY

Michael A. Campbell,
As President
Dated: March 20, 2025

PROPERTY INFORMATION REPORT
CONTINUATION PAGE

March 20, 2025
Tax Account #: **15-2479-000**

1. The Grantee(s) of the last deed(s) of record is/are: **RHONDA L SQUAIRE**

   By Virtue of Quit Claim Deed recorded 10/19/2017 in OR 7796/1053

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 First Franklin Financial Corporation recorded 10/26/2001 – OR 4791/1610**
   b. **Mortgage in favor of MGIC Credit Assurance Corporation recorded 10/26/2001 – OR 4791/1627 and amendment recorded 4822/418 and assignment recorded 4/27/2015 – OR 7334/1401**
   c. **Lien in favor of Emerald Coast Utilities Authority vrecorded 2/14/2012 – OR 6819/993**
   d. **Lien in favor of the City of Pensacola recorded 3/28/2017 – OR 7686/1369**
   e. **Lien in favor of the City of Pensacola recorded 4/1/2022 – OR 8754/616**
   f. **Lien in favor of the City of Pensacola recorded 1/31/2024 – OR 9097/1539**
   g. **Judment in favor of LVNV Funding, LLC recorded 10/30/2012 – OR 6927/1349**

4. Taxes:

   Taxes for the year(s) 2021-2023 are delinquent.
   Tax Account #: 15-2479-000
   Assessed Value: $131,397.00
   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: **JUL 2, 2025**

TAX ACCOUNT #: **15-2479-000**

CERTIFICATE #: **2022-7456**

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.**

RHONDA L SQUAIRE
116 N E ST
PENSACOLA, FL 32502

FIRST FRANKLIN FINANCIAL CORP
2150 N FIRST ST
SAN JOSE, CA 95131

LVNV FUNDING LLC
15 SOUTH MAIN ST
GREENVILLE, SC 29601

MGIC CREDIT ASSURANCE CORPORATION
270 E KILBORN AVE
MILWAUKEE, WI 53202

EMERALD COAST UTILITIES AUTHORITY
9255 STURDEVANT ST
PENSACOLA, FL 32514-0311

Certified and delivered to Escambia County Tax Collector, this 20th day of March 2025.

PERDIDO TITLE & ABSTRACT, INC.

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 #:15-2479-000

LEGAL DESCRIPTION
EXHIBIT "A"

LT 6 AND N 19 FT OF LT 7 BLK 19 MAXENT TRACT OR 7796 P 1053 CA 104

SECTION 00, TOWNSHIP 0 S, RANGE 00 W

TAX ACCOUNT NUMBER 15-2479-000(0725-53)

Recorded in Public Records 10/19/2017 12:11 PM OR Book 7796 Page 1053, Instrument #2017082164, Pam Childers Clerk of the Circuit Court Escambia County, FL Recording $18.50 Deed Stamps $0.70

Prepared By: Rhonda Squaire
3806 N. 9TH Ave
Pensacola, FL 32503

QUIT CLAIM DEED

Property Appraiser's Parcel Identification No. 003009080006019

This Quit Claim Deed, Executed this 19TH **day of** October **, 20**17**,**

By (first party) Patsy A. Johnson

To (second party) Rhonda L. Squaire

Whose post office address is 116 North E St., Pensacola, FL 32505

(wherever used herein the terms "first party" and "second party" shall include singular and plural, heirs, legal representatives and assigns of individuals, and the successors and assigns of corporations, wherever the context so admits or requires.)

Witnesseth, That the said first party, for and in consideration of the sum of $ 1.00 **, in hand paid by the said second party, the receipt whereof is hereby acknowledged, does hereby remise, release and quit-claim unto the said 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 land, situate, lying and being in the County of** Escambia **, State of** Florida **To Wit:**

LT 6 AND N 19FT OF LT 7 BLK 19 MAXENT TRACT OR 4791 P 1608 CA 104

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 the said first party, either in law or equity, to the only proper use, benefit and behoof of the said second party forever.

In Witness Whereof, the said first party has signed and sealed these presents the day and year first above written.

Signed, sealed, and delivered in the presence of :

Adrianne Morris	Patsy Johnson
Witness Signature as to First Party	**Signature of First Party**
Adrianne Morris	PATSY Johnson
Printed Name	**Printed Name**
Brandon Johnson	831 Limoges Way
Witness Signature as to First Party	**Post Office Address**
Brandon Johnson	
Printed Name	
Witness Signature as to Co-First Party (if any)	**Signature of Co-First Party (if any)**
Printed Name	**Printed Name**
Witness Signature as to Co-First Party (if any)	**Post Office Address**
Printed Name	

STATE OF FLORIDA-COUNTY OF ESCAMBIA
The foregoing instrument was acknowledged before me this 19th **day of** October**, 20** 17**, by** Patsy Ann Johnson**,**
who is personally known to me or has produced Florida Driver's License **as identification and who did/did not take an oath.**

KIRSTEN DORAN
Notary Public - State of Florida
Commission # GG 060625
My Comm. Expires Sep 15, 2019
Bonded through National Notary Assn.

Kirsten Doran
Signature of Notary/Deputy Clerk
Kirsten Doran
Printed Name

(3)

CHELSEA TITLE
4300 BAYOU BLVD., SUITE 17E
PENSACOLA, FLORIDA 32503
CTA# 01-2032-RH
Return To:

78.00
93.20
110

First Franklin Financial Corporation
2150 North First Street
San Jose, CA 95131
Loan number: 0008392938/5,817

This document was prepared by: DAVE FUHR

OR BK 4791 PG1610
Escambia County, Florida
INSTRUMENT 2001-896444

MTG DOC STAMPS PD @ ESC CO $ 193.20
10/26/01 ERNIE LEE MAGAHA, CLERK
By:

INTANGIBLE TAX PD @ ESC CO $ 110.40
10/26/01 ERNIE LEE MAGAHA, CLERK
By:

[Space Above This Line For Recording Data]

MORTGAGE

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated October 12, 2001 , together with all Riders to this document.
(B) "Borrower" is
PATSY JOHNSON
, and JIMMY JOHNSON, wife and husband

Borrower is the mortgagor under this Security Instrument.
(C) "Lender" is
FIRST FRANKLIN FINANCIAL CORPORATION .
Lender is a Corporation
organized and existing under the laws of Delaware .

FLORIDA-Single Family-**Fannie Mae/Freddie Mac UNIFORM INSTRUMENT** **Form 3010 1/01**

VMP -6(FL) (0005)
Page 1 of 16 Initials: PJ JJ
VMP MORTGAGE FORMS - [redacted]91

Document # L074FL

OR BK 4791 PG1611
Escambia County, Florida
INSTRUMENT 2001-896444

Lender's address is **2150 North First St., San Jose, CA 95131** .
Lender is the mortgagee under this Security Instrument.
(D) "Note" means the promissory note signed by Borrower and dated **October 12, 2001** .
The Note states that Borrower owes Lender
FIFTY FIVE THOUSAND TWO HUNDRED & 00/100 Dollars
(U.S. $ **55,200.00**) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **November First, 2031** .
(E) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."
(F) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.
(G) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

[ ] Adjustable Rate Rider	[ ] Condominium Rider	[ ] Second Home Rider
[ ] Balloon Rider	[ ] Planned Unit Development Rider	[ ] 1-4 Family Rider
[ ] VA Rider	[ ] Biweekly Payment Rider	[X] Other(s) [specify] **Prepayment Rider**

(H) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.
(I) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.
(J) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.
(K) "Escrow Items" means those items that are described in Section 3.
(L) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.
(M) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.
(N) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

OR BK 4791 PG1612
Escambia County, Florida
INSTRUMENT 2001-896444

(O) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.
(P) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender, the following described property located in the **County** [Type of Recording Jurisdiction] of **Escambia** [Name of Recording Jurisdiction]:

Prepayment Rider attached hereto and made a part hereof
LOT 6 AND THE NORTH 19 FEET OF LOT 17, BLOCK 19, MAXENT TRACT, CITY OF PENSACOLA, FLORIDA, ACCORDING TO MAP OF SAID CITY COPYRIGHTED BY THOMAS C. WATSON IN 1906.

Parcel ID Number: 00/0S-00-9080-006-019 which currently has the address of
116 NORTH E STREET [Street]
PENSACOLA [City], Florida **32501** [Zip Code]
("Property Address"):

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

OR BK 4791 PG1613
Escambia County, Florida
INSTRUMENT 2001-896444

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 warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. Funds for Escrow Items. Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

5. Property 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," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee.

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. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

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6. Occupancy. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

7. Preservation, Maintenance and Protection of the Property; Inspections. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

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(b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

11. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

12. 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 Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

13. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

14. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

15. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers

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unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

16. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

17. Borrower's Copy. Borrower shall be given one copy of the Note and of this Security Instrument.

18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

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 given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

20. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

21. Hazardous Substances. As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

OR BK 4791 PG1623
Escambia County, Florida
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Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, 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 non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

23. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

24. Attorneys' Fees. As used in this Security Instrument and the Note, attorneys' fees shall include those awarded by an appellate court and any attorneys' fees incurred in a bankruptcy proceeding.

25. Jury Trial Waiver. The Borrower hereby waives any right to a trial by jury in any action, proceeding, claim, or counterclaim, whether in contract or tort, at law or in equity, arising out of or in any way related to this Security Instrument or the Note.

Document # L087FL

OR BK 4791 PG1624
Escambia County, Florida
INSTRUMENT 2001-896444

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Signed, sealed and delivered in the presence of:

Rhonda D Hawkins

Terri K Higgins

Patsy Johnson (Seal)
PATSY JOHNSON -Borrower

(Address)

Jimie Johnson (Seal)
[redacted] JOHNSON -Borrower

(Address)

_______________ (Seal) -Borrower

(Address)

_______________ (Seal) -Borrower

(Address)

_______________ (Seal) -Borrower

(Address)

_______________ (Seal) -Borrower

(Address)

_______________ (Seal) -Borrower

(Address)

_______________ (Seal) -Borrower

(Address)

Document # L088FL

OR BK 4791 PG1625
Escambia County, Florida
INSTRUMENT 2001-896444

STATE OF FLORIDA, ESCAMBIA **County ss:**

The foregoing instrument was acknowledged before me this 10/12/01 by PATSY JOHNSON, JIMMY JOHNSON WIFE AND HUSBAND

,

who is personally known to me or who has produced DRIVERS LICENSE as identification.

Susan E Coffield

Notary Public

SUSAN E. COFFIELD
Notary Public-State of FL
Comm. Exp: May 28, 2003
Comm. No: CC 840663

VMP®-6(FL) (0005) Page 16 of 16 JJ Initials: [redacted] PJ **Form 3010 1/01**

Document # L089FL

OR BK 4791 PG1626
Escambia County, Florida
INSTRUMENT 2001-896444

PREPAYMENT RIDER

This Prepayment Rider is made this 12th day of October , 2001 , and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or the Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note (the "Note") to
FIRST FRANKLIN FINANCIAL CORPORATION, a Delaware Corporation

("the Lender") of the same date and covering the property described in the Security Instrument and located at:
116 NORTH E STREET, PENSACOLA, Florida 32501

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security instrument, Borrower and Lender further covenant and agree as follows:

Except as provided below, Borrower may make a full prepayment or a partial prepayment of principal at any time without paying any charge. However, if within the first 5 year(s) after the date Borrower executes the Note, Borrower makes a full prepayment (including prepayments occurring as a result of the acceleration of the maturity of the Note), Borrower must, as a condition precedent to a full prepayment, pay a prepayment charge on the prepayment of that amount of principal which exceeds 20% of the principal amount stated in the Note (the "Excess Principal"). The prepayment charge will equal the interest that would accrue during a six-month period on the Excess Principal calculated at the rate of interest in effect under the terms of the Note at the time of the full prepayment.

NOTICE TO BORROWER

Do not sign this loan agreement before you read it. This loan agreement provides for the payment of a penalty if you wish to repay the loan prior to the date provided for repayment in the loan agreement.

By signing below, Borrower accepts and agrees to the terms and covenants contained in this Prepayment Rider.

_____ (Seal) _____ (Seal)
PATSY JOHNSON [redacted]Y JOHNSON

_____ (Seal) _____ (Seal)

Fixed Rate and Balloon Prepayment Rider - First Lien- AZ, AR, CA, CO, CT, DE, FL, HI, ID, IN, IA, KY, LA, MT, NE, NV, NH, NY, ND, OK, OR, PA, SC, SD, TN, TX, UT, WA, WY

RCD Oct 26, 2001 02:15 pm
Escambia County, Florida

Ernie Lee Magaha
Clerk of the Circuit Court
INSTRUMENT 2001-896444

Document # L0029

Chelsea Title
4300 Bayou Blvd., Suite 17E
Pensacola, FL 32503
CTA# 01-2032-RH

(4)

OR BK 4791 PG1627
Escambia County, Florida
INSTRUMENT 2001-896445

MTG DOC STAMPS PD @ ESC CO $ 48.30
10/26/01 ERNIE LEE MAGAHA, CLERK
By:

INTANGIBLE TAX PD @ ESC CO $ 27.60
10/26/01 ERNIE LEE MAGAHA, CLERK
By:

~~When recorded mail to:~~
First Franklin Financial Corporation
2150 North First Street
San Jose, CA 95131
Loan number: 0008392946/5,521

This instrument was prepared by: DAVE FUHR

MORTGAGE

THIS MORTGAGE is made this 12th day of October , 2001 , between the Mortgagor, PATSY JOHNSON , and JIMMY JOHNSON , wife and husband , whose address is 116 NORTH E STREET, PENSACOLA Florida 32501 (herein "Borrower"), and the Mortgagee, FIRST FRANKLIN FINANCIAL CORPORATION , a corporation organized and existing under the laws of Delaware , whose address is 2150 North First Street, San Jose CA 95131 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. $ 13,800.00 which indebtedness is evidenced by Borrower's note dated 10/12/2001 and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on November 1st, 2016 ;

TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants and agreements of Borrower herein contained, Borrower does hereby mortgage, grant and convey to Lender the following described property located in the County of Escambia , State of Florida:

Balloon Rider attached hereto and made a part hereof

Prepayment Rider attached hereto and made a part hereof
LOT 6 AND THE NORTH 19 FEET OF LOT 7, BLOCK 19, MAXENT TRACT, CITY OF PENSACOLA, FLORIDA, ACCORDING TO THE MAP OF SAID CITY COPYRIGHTED BY THOMAS C. WATSON IN 1906.

Assessors Parcel Number: 00-0S-00-9080-006-019

which has the address of 116 NORTH E STREET [Street] , PENSACOLA [City] ,
Florida 32501 [ZIP Code] (herein "Property Address");

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."

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OR BK 4791 PG1628
Escambia County, Florida
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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," 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 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.

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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 certified 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 certified 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 the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is 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.

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 10 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

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OR BK 4791 PG1630
Escambia County, Florida
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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' 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.

REQUEST FOR NOTICE OF DEFAULT AND FORECLOSURE UNDER SUPERIOR MORTGAGES OR DEEDS OF TRUST

Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Notice to Lender, at Lender'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 this Mortgage.

NOTICE TO BORROWER

Do not sign this Mortgage if it contains blank spaces. All spaces should be completed before you sign.

Signed, sealed and delivered in the presence of:

Witness Rhonda D Hawkins

Witness Terri K Higgins

_____ (Seal) -Borrower
[redacted] JOHNSON

_____ (Seal) -Borrower
[redacted] JOHNSON

_____ (Seal) -Borrower

_____ (Seal) -Borrower

(Sign Original Only)

STATE OF FLORIDA, ESCAMBIA **County ss:**

The foregoing instrument was acknowledged before me this OCTOBER 12, 2001 by PATSY JOHNSON AND JIMMY JOHNSON, WIFE AND HUSBAND, who is personally known to me or who has produced DRIVERS LICENSE as identification.

Notary Public

RHONDA D NALL-HAWKINS
MY COMMISSION # CC 963149
EXPIRES: Aug 25, 2004
1-800-3-NOTARY FL Notary Service & Bonding, Inc.

VMP-76(FL) (9507).02 Document # L077FL02 **Form 3810**

OR BK 4791 PG1631
Escambia County, Florida
INSTRUMENT 2001-896445

PREPAYMENT RIDER

This Prepayment Rider is made this **12th** day of **October** , **2001** , and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or the Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note (the "Note") to
FIRST FRANKLIN FINANCIAL CORPORATION, a Delaware Corporation

("the Lender") of the same date and covering the property described in the Security Instrument and located at:
116 NORTH E STREET, PENSACOLA, Florida 32501

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security instrument, Borrower and Lender further covenant and agree as follows:

Except as provided below, Borrower may make a full prepayment or a partial prepayment of principal at any time without paying any charge. However, if within the first 2 year(s) after the date Borrower executes the Note, Borrower makes a full prepayment (including prepayments occurring as a result of the acceleration of the maturity of the Note), Borrower must, as a condition precedent to a full prepayment, pay a prepayment charge on the prepayment of that amount of principal which exceeds 20% of the principal amount stated in the Note (the "Excess Principal"). The prepayment charge will equal the interest that would accrue during a six-month period on the Excess Principal calculated at the rate of interest in effect under the terms of the Note at the time of the full prepayment.

NOTICE TO BORROWER

Do not sign this loan agreement before you read it. This loan agreement provides for the payment of a penalty if you wish to repay the loan prior to the date provided for repayment in the loan agreement.

By signing below, Borrower accepts and agrees to the terms and covenants contained in this Prepayment Rider.

_____________________ (Seal) _____________________ (Seal)
PATSY JOHNSON [redacted] JOHNSON

_____________________ (Seal) _____________________ (Seal)

Fixed Rate and Balloon Prepayment Rider - Second Lien- AZ, AR, CA, CO, DE, FL, HI, KY, MT, NE, NV, NH, NY, ND, OK, OR, PA, SD, TN, WA, WI

Document # L0023

OR BK 4791 PG1632
Escambia County, Florida
INSTRUMENT 2001-896445

Balloon Rider

THIS BALLOON RIDER is made this 12th day of October, 2001 and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Note (the "Note") to FIRST FRANKLIN FINANCIAL CORPORATION (the "Lender") of the same date and covering the property described in the Security Instrument and located at
116 NORTH E STREET, PENSACOLA, Florida 32501
[Property Address]

The interest rate stated on the Note is called the "Note Rate." The date of the Note is called the "Note Date." Borrower understands the Lender may transfer the Note, Security Instrument and this Rider. The Lender or anyone who takes the Note, the Security Instrument and this Rider by transfer and who is entitled to receive payments under the Note is called the "Note Holder."

ADDITIONAL COVENANTS. In addition to the covenants and agreements in the Security Instrument, Borrower and Lender further covenant and agree as follows (despite anything to the contrary contained in the Security Instrument or the Note):

THIS LOAN IS PAYABLE IN FULL AT MATURITY. BORROWER MUST REPAY THE ENTIRE PRINCIPAL BALANCE OF THE LOAN AND UNPAID INTEREST THEN DUE. THE LENDER IS UNDER NO OBLIGATION TO REFINANCE THE LOAN AT THAT TIME. BORROWER WILL, THEREFORE, BE REQUIRED TO MAKE PAYMENT OUT OF OTHER ASSETS THAT BORROWER MAY OWN, OR BORROWER WILL HAVE TO FIND A LENDER, WHICH MAY BE THE LENDER BORROWER HAS THIS LOAN WITH, WILLING TO LEND BORROWER THE MONEY. IF BORROWER REFINANCES THIS LOAN AT MATURITY, BORROWER MAY HAVE TO PAY SOME OR ALL OF THE CLOSING COSTS NORMALLY ASSOCIATED WITH A NEW LOAN EVEN IF BORROWER OBTAINS REFINANCING FROM THE SAME LENDER.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Balloon Rider.

[redacted], JOHNSON	Date		Date
[redacted]JOHNSON	Date		Date

Balloon Rider Multistate
Second Balloon Program

Document # L156

IMS #41(2/12/96)
HP116

RCD Oct 26, 2001 02:15 pm
Escambia County, Florida

Ernie Lee Magaha
Clerk of the Circuit Court
INSTRUMENT 2001-896445

01-2032-RH

PREPARED BY AND RETURN TO:
Chelsea Title
4300 Bayou Blvd. Ste 17-E
Pensacola, FL 32503

RECORDING REQUESTED BY:

and

Return to:

FIRST FRANKLIN FINANCIAL
2150 NORTH FIRST ST.
SAN JOSE, CA 95131

OR BK 4822 PG0418
Escambia County, Florida
INSTRUMENT 2001-913528

Loan Number: 8392938

Date: November 19, 2001

REFORMATION / AMENDMENT TO MORTGAGE

THIS AGREEMENT is made effective the **19th day of November 2001**, between **First Franklin Financial Corporation** ("Lender") and **Patsy & Jimmy Johnson** ("Borrowers").

RECITAL

Borrower made and delivered to Lender a Promissory Note (the "Note") in the principal amount of **$55,200.00**, dated **October 12, 2001** evidencing a loan in that sum made by Lender to Borrower(s). The Note is secured by a Mortgage recorded in the office of the County Recorder of **Escambia** on 10/26/01, as document # 2001-896445, against the real property commonly known as **116 North E Street, Pensacola, FL 32501,** and legally described as:

Legal Description as recorded in said Mortgage.

c. Lender and Borrower(s) desire to correct an error in the Mortgage securing the Note to accurately reflect their original intent and agreement.

AGREEMENT

NOW THEREFORE, the parties hereto desire to reform said Mortgage as follows:

Correct Legal Description from "The North 19 feet of Lot 17" to "The North 19 feet of Lot 7".

2. Other than as set forth above, this Agreement does not create any new right or obligation for either Lender or Borrower(s) with respect to the Note or the Mortgage which, except as reformed and /or amended by the Agreement, are reaffirmed in full.

Patsy Johnson 11-20-01
Patsy Johnson Date

Jimmy Johnson 11-20-01
Jimmy Johnson Date

Kevin Jensen, AVP as Attorney-in-Fact

STATE OF FLORIDA
COUNTY OF ORANGE

On 11-20-01 before me, ~~KEVIN JENSEN~~ VIRGINIA S. CLARK, personally appeared KEVIN JENSEN, AVP personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity (ies), and that by his/her/ their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal

VIRGINIA S. CLARK
MY COMMISSION EXPIRES
January 23, 2005
#CC 970045
Bonded thru
Notary Public Underwriters
NOTARY PUBLIC, STATE OF FLORIDA

Signature Virginia S Clark

RCD Dec 19, 2001 04:36 pm
Escambia County, Florida

ERNIE LEE MAGAHA
Clerk of the Circuit Court
INSTRUMENT 2001-913528

Recorded in Public Records 04/27/2015 at 08:53 AM OR Book 7334 Page 1401, Instrument #2015030907, Pam Childers Clerk of the Circuit Court Escambia County, FL Recording $18.50

Recording Requested By:
MGIC CREDIT ASSURANCE CORPORATION

When Recorded Return To:

MGIC CREDIT ASSURANCE
CORPORATION
270 E. KILBOURN AVE.
MILWAUKEE, WI 53202
155428

CORPORATE ASSIGNMENT OF MORTGAGE

Escambia, Florida REFERENCE #: 0012445342A "JOHNSON"
INVESTOR #: 499

Assignor: PNC BANK, NATIONAL ASSOCIATION BY SELECT PORTFOLIO SERVICING, INC., ITS ATTORNEY IN FACT at c/o SELECT PORTFOLIO SERVICING, INC., 3815 SOUTH WEST TEMPLE, SALT LAKE CITY, UT 84115.
Assignee: MGIC CREDIT ASSURANCE CORPORATION at MGIC CREDIT ASSURANCE CORPORATION 270 E. KILBOURN AVE., MILWAUKEE, WI 53202.
Executed By: PATSY JOHNSON, AND JIMMY JOHNSON, WIFE AND HUSBAND To: FIRST FRANKLIN FINANCIAL CORPORATION .
Date of Mortgage: 10/12/2001 Recorded: 10/26/2001 in Book/Reel/Liber: 4791 Page/Folio: 1627 as Instrument No.: 2001-896445 In Escambia County , State of Florida.

Property Address: 116 NORTH E STREET, PENSACOLA, FL 32501

KNOW ALL MEN BY THESE PRESENTS that in consideration of the sum of TEN and NO/100ths DOLLARS and other good and valuable consideration, paid to the above named Assignor, the receipt and sufficiency of which is hereby acknowledged, the said Assignor hereby assigns unto the above-named Assignee, the said Mortgage having an original principal sum of $13,800.00 with interest, secured thereby, together with all moneys now owing or that may hereafter become due or owing in respect thereof, and the full benefit of all the powers and of all the covenants and provisos therein contained, and the said Assignor hereby grants and conveys unto the said Assignee, the Assignor's beneficial interest under the Mortgage.

TO HAVE AND TO HOLD the said Mortgage, and also the said property unto the said Assignee forever, subject to the terms contained in said Mortgage.

PNC BANK, NATIONAL ASSOCIATION BY SELECT PORTFOLIO SERVICING, INC., ITS ATTORNEY IN FACT
On SEP 30 2014

By:
BILL KOCH, DOCUMENT CONTROL OFFICER

WITNESS
ANA NOVAKOVICH

WITNESS
Sandi Widdowson

SELECT PORTFOLIO SERVICING, INC. Corporate 1989 SEAL UTAH

STATE OF UTAH
COUNTY OF SALT LAKE

On SEP 30 2014, before me, N. BENINCOSA, a Notary Public in and for SALT LAKE in the State of UTAH, personally appeared BILL KOCH, DOCUMENT CONTROL OFFICER, PNC BANK, NATIONAL ASSOCIATION BY SELECT PORTFOLIO SERVICING, INC., ITS ATTORNEY IN FACT, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

N. BENINCOSA
Notary Expires: 09/13/2018 #678879

N BENINCOSA
Notary Public State of Utah
My Commission Expires on:
September 13, 2018
Comm. Number: 678879

(This area for notarial seal)

Prepared By: BILL KOCH, SELECT PORTFOLIO SERVICING, INC. 3815 SOUTH WEST TEMPLE, SALT LAKE CITY, UT 84115 800-258-8602

*JH*JHAMRC*08/07/2014 11:19:00 AM* AMRCH3AMRC0000000000000000719748* FLESCAM* 0012445342A FLSTATE_MORT_ASSIGN_ASSN *DXV*DXVAMRC*

LEGAL DESCRIPTION

LOT 6 AND THE NORTH 19 FEET OF LOT 7, BLOCK 19, MAXENT TRACT, CITY OF PENSACOLA, FLORIDA, ACCORDING TO THE MAP OF SAID CITY COPYRIGHTED BY THOMAS C. WATSON IN 1906.

Sent for recording

I certify this to be a true and exact copy of the original document
Date DEC 11 2014 Signature

Certified Copy of the original
By:

Recorded in Public Records 02/14/2012 at 02:16 PM OR Book 6819 Page 993, Instrument #2012011165, Ernie Lee Magaha Clerk of the Circuit Court Escambia County, FL Recording $10.00

This Instrument Was Prepared
By And Is To Be Returned To:
ROBBIE DEAN,
Emerald Coast Utilities Authority
9255 Sturdevant Street
Pensacola, Florida 32514-0311

ECUA EMERALD COAST UTILITIES AUTHORITY

NOTICE OF LIEN

STATE OF FLORIDA
COUNTY OF ESCAMBIA

Notice is hereby given that the EMERALD COAST UTILITES AUTHORITY has a lien against the following described real property situated in Escambia County, Florida, for water, wastewater and/or sanitation service provided to the following customer:

LT 6 AND N 19 FT OF LT 7 BLK 19 MAXENT TRACT OR 4791 P 1608 CA 104

Customer: PATSY JOHNSON

Account Number: 231248-16523

Amount of Lien: $105.59, together with additional unpaid utility service charges, if any, which may accrue subsequent to the date of this notice and simple interest on unpaid charges at 18 percent per annum, or at such lesser rate as may be allowed by law.

This lien is imposed in accordance with Section 159.17, Florida Statutes, Chapter 92-248, Laws of Florida, as amended and Emerald Coast Utilities Authority Resolution 87-10, as amended, and this lien shall be prior to all other liens on such lands or premises except the lien of state, county, and municipal taxes and shall be on a parity with the lien of such state, county, and municipal taxes.

Provided however, that if the above-named customer has conveyed said property by means of deed recorded in the public records of Escambia County, Florida, prior to the recording of this instrument, or if the interest of the above-named customer is foreclosed by a proceeding in which notice of lis pendens has been filed prior to the recording of this instrument, this lien shall be void and of no effect.

Dated: 2/10/12

EMERALD COAST UTILITIES AUTHORITY
BY: Robbie Dean

STATE OF FLORIDA
COUNTY OF ESCAMBIA
The foregoing instrument was acknowledged before me this 10th day of February, 20 12, by ROBBIE DEAN of the Emerald Coast Utilities Authority, who is personally known to me and who did not take an oath.

[Notary Seal]

Jamie D. Rogers
Notary Public – State of Florida

JAMIE D. ROGERS
MY COMMISSION # EE 058896
EXPIRES: April 12, 2015
Bonded Thru Notary Public Underwriters

RWK:ls
Revised 05/31/2011

Recorded in Public Records 3/28/2017 10:01 AM OR Book 7686 Page 1369, Instrument #2017022338, Pam Childers Clerk of the Circuit Court Escambia County, FL Recording $10.00

This instrument
was prepared by
Richard Barker, Jr.
Chief Financial Officer
City of Pensacola, Florida

LIEN FOR IMPROVEMENTS

The **CITY OF PENSACOLA**, a Florida municipal corporation, acting pursuant to Sections 4-3-19, 4-3-20, and 4-3-22 Code of the City of Pensacola, does hereby claim and impose a Lien of the following described real property located in Pensacola, Escambia County, Florida, to-wit:

JOHNSON, PATSY
116 North E St

Lot 6 & N 19ft of Lot 7 Block 19 Maxent Tract

in the total amount of $219.00(Two Hundred Nineteen & 00/100) for all cost incurred in clearing weeds, undergrowth, trash, filth, garbage or other refuse from the aforementioned property on or about the 12th day of December 20 16 . Said lien shall be equal in dignity to all other special assessments for benefits against property within the City.

DATED this 2nd day of March, 2017

THE CITY OF PENSACOLA
a municipal corporation

BY:
ERIC W. OLSON
CITY ADMINISTRATOR

ATTEST:
Ericka L. Burnett
CITY CLERK
(SEAL)

STATE OF FLORIDA
COUNTY OF ESCAMBIA

THE FOREGOING INSTRUMENT was acknowledged before me this 16th day of March, 20__, by Eric W. Olson , City Administrator of the City of Pensacola, a Florida municipal corporation, on behalf of said municipal corporation. He is personally known to me and ~~did~~/did not take an oath.

Robyn M. Tice
NOTARY PUBLIC

ROBYN M. TICE
Commission # FF 018492
Expires June 8, 2017
Bonded Thru Troy Fain Insurance 800-385-7019

Recorded in Public Records 4/1/2022 3:36 PM OR Book 8754 Page 616, Instrument #2022033249, Pam Childers Clerk of the Circuit Court Escambia County, FL Recording $10.00

This instrument
was prepared by
Amy Lovoy
Finance Director
City of Pensacola, Florida

LIEN FOR IMPROVEMENTS

The **CITY OF PENSACOLA**, a Florida municipal corporation, acting pursuant to Sections 13-1-6 and 13-1-7 Code of the City of Pensacola, does hereby claim and impose a Lien of the following described real property located in Pensacola, Escambia County, Florida, to-wit:

SQUAIRE, RHONDA L
116 N E STREET

LT 6 AND N 19 FT OF LT 7 BLK 19 MAXENT TRACT

Parcel Identification Number 000S009080006019
Real Estate Account Number 152479000

in the total amount of $219.00(Two Hundred Nineteen & 00/100) for all cost incurred in clearing weeds, undergrowth, trash, filth, garbage or other refuse from the aforementioned property on or about the 3rd day of January 2022. Said lien shall be equal in dignity to all other special assessments for benefits against property within the City.

DATED this 17th day of March, 2022

THE CITY OF PENSACOLA
a municipal corporation

BY:
KERRITH FIDDLER
CITY ADMINISTRATOR

ATTEST:
Ericka L. Burnett
CITY CLERK
(SEAL)

STATE OF FLORIDA

COUNTY OF ESCAMBIA

THE FOREGOING INSTRUMENT was acknowledged before me this 22nd day of March, 2022 by Kerrith Fiddler, City Administrator of the City of Pensacola, a Florida municipal corporation, on behalf of said municipal corporation who is personally known to me.

Donecia Griffin
NOTARY PUBLIC

DONECIA GRIFFIN
Notary Public
State of Florida
Comm# HH099471
Expires 3/6/2025

Revised 1/24/2018

Recorded in Public Records 1/31/2024 8:00 AM OR Book 9097 Page 1539, Instrument #2024007232, Pam Childers Clerk of the Circuit Court Escambia County, FL Recording $10.00

This instrument
was prepared by
Amy Lovoy
Finance Director
City of Pensacola, Florida

LIEN FOR IMPROVEMENTS

The **CITY OF PENSACOLA**, a Florida municipal corporation, acting pursuant to Sections 13-1-6 and 13-1-7 Code of the City of Pensacola, does hereby claim and impose a Lien of the following described real property located in Pensacola, Escambia County, Florida, to-wit:

SQUAIRE RHONDA L
116 NORTH E STREET

LT 6 AND N 19 FT OF LT 7 BLK 19
MAXENT TRACT

Parcel Identification Number 000S009080006019
Real Estate Account Number 152479000

in the total amount of $219.00 (Two Hundred Nineteen & 00/100) for all costs incurred in clearing weeds, undergrowth, trash, filth, garbage or other refuse from the aforementioned property on or about the 23rd day of October 2023. Said lien shall be equal in dignity to all other special assessments for benefits against property within the City.

DATED this 22nd day of January 2024

THE CITY OF PENSACOLA
a municipal corporation

BY:
KERRITH FIDDLER
CITY ADMINISTRATOR

ATTEST:
Ericka L. Burnett
CITY CLERK
(SEAL)

STATE OF FLORIDA

COUNTY OF ESCAMBIA

THE FOREGOING INSTRUMENT was acknowledged before me this 23rd day of January, 2024 by Kerrith Fiddler, City Administrator of the City of Pensacola, a Florida municipal corporation, on behalf of said municipal corporation who is personally known to me.

Carolyn Barnes
NOTARY PUBLIC

NOTARY PUBLIC STATE OF FLORIDA
CAROLYN BARNES
Notary Public, State of Florida
My Comm. Expires Oct. 4, 2024
Commission No. HH 50373

Revised 1/24/2018

Recorded in Public Records 10/30/2012 at 12:26 PM OR Book 6927 Page 1349, Instrument #2012082983, Ernie Lee Magaha Clerk of the Circuit Court Escambia County, FL Recording $10.00

Recorded in Public Records 07/23/2012 at 09:01 AM OR Book 6885 Page 1501, Instrument #2012056456, Ernie Lee Magaha Clerk of the Circuit Court Escambia County, FL

IN THE COUNTY COURT
IN AND FOR ESCAMBIA COUNTY, FLORIDA

CASE NO: 2011 CC 002094

ERNIE LEE MAGAHA
CLERK OF CIRCUIT COURT
ESCAMBIA COUNTY, FL

2012 JUL 20 A 9 30

COUNTY CIVIL DIVISION
FILED & RECORDED

LVNV FUNDING, LLC ,
Plaintiff,

vs.
Patricia Johnson ,
Defendant(s)
_______________________________/

FINAL SUMMARY JUDGMENT

THIS CAUSE having come to be heard before this Honorable Court on June 28,2012 upon Plaintiff's Motion for Final Summary Judgment and the Court having heard argument of counsel and being otherwise fully advised in the premises, finds as follows:

That there are no genuine issues as to any material facts and Plaintiff is entitled to a judgment as a matter of law.

IT IS HEREBY ORDERED AND ADJUDGED THAT:

Plaintiff whose address is 15 SOUTH MAIN STREET, Greenville SC 29601 shall recover from Defendant(s), Patricia Johnson , the principal sum of $8,540.14, court costs in the amount of $350.00, interest in the amount of $2,135.27, the total of which shall bear interest at the prevailing statutory interest rate of 4.75 % per year from this date through December 31st of this current year, for all of the above 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(s) shall complete under oath the Fact Information Sheet (Florida Rules of Civil Procedure Form 1.977) including all required attachments, and return it to the Plaintiff's attorney, within 45 days from the date of this Judgment, unless the Judgment is satisfied or a post judgment discovery is stayed. Jurisdiction of this case is retained to enter further orders that are proper to compel the Defendant(s) to complete the Fact Information Sheet and return it to the Plaintiff's attorney.

DONE AND ORDERED at ESCAMBIA County, Florida on this 19th day of July, 20 12.

COUNTY COURT JUDGE

7-20-12
NW

Copies furnished to:
✓LAW OFFICES OF ANDREU, PALMA & ANDREU, PL
701 SW 27th Avenue, Ste. 900
Miami, FL 33135.

✓Patricia Johnson
4513 VERSAILLES DR
PENSACOLA FL 32505-3130

Case: 2011 CC 002094
00003909375
Dkt: CC1033 Pg#:

Certified to be a true copy of the original on file in this office
Witness my hand and official seal
ERNIE LEE MAGAHA
Clerk of the Circuit Court
Escambia County, Florida
By: D.C.
Date: 10/30/12

10-40864

STATE OF FLORIDA
COUNTY OF ESCAMBIA

CERTIFICATE OF NOTICE OF MAILING
NOTICE OF APPLICATION FOR TAX DEED

CERTIFICATE # 07456 of 2022

I, PAM CHILDERS, CLERK OF THE CIRCUIT COURT OF ESCAMBIA COUNTY, FLORIDA, do hereby certify that I did on May 15, 2025, mail a copy of the foregoing Notice of Application for Tax Deed, addressed to:

RHONDA L SQUAIRE 116 NORTH E ST PENSACOLA, FL 32502	FIRST FRANKLIN FINANCIAL CORP 2150 N FIRST ST SAN JOSE, CA 95131
LVNV FUNDING LLC 15 SOUTH MAIN ST GREENVILLE, SC 29601	MGIC CREDIT ASSURANCE CORPORATION 270 E KILBORN AVE MILWAUKEE, WI 53202
CITY OF PENSACOLA TREASURY DIVISION P O BOX 12910 PENSACOLA FL 32521	ECUA 9255 STURDEVANT ST PENSACOLA, FL 32514

WITNESS my official seal this 15th day of May 2025.

PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

By:
Emily Hogg
Deputy Clerk

WARNING

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 July 2, 2025, UNLESS THE TAXES ARE PAID. SHOULD YOU NEED FURTHER INFORMATION CONTACT THE CLERK OF THE CIRCUIT COURT IMMEDIATELY AT 850-595-3793.

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That **TLGFY LLC** holder of **Tax Certificate No. 07456**, 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 6 AND N 19 FT OF LT 7 BLK 19 MAXENT TRACT OR 7796 P 1053 CA 104

SECTION 00, TOWNSHIP 0 S, RANGE 00 W

TAX ACCOUNT NUMBER 152479000 (0725-53)

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

RHONDA L SQUAIRE

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 July, which is the **2nd day of July 2025.**

Dated this 16th day of May 2025.

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.

CLERK & COMPTROLLER ESCAMBIA COUNTY, FLORIDA

PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

By:
Emily Hogg
Deputy Clerk

IF THE PROPERTY PROCEEDS TO SALE, YOU WILL RECEIVE NOTICE FROM US REGARDING SURPLUS FUNDS. YOU MAY CLAIM THE FUNDS DIRECTLY FROM OUR OFFICE, FREE OF CHARGE. PAYING A FEE FROM THE SURPLUS FOR ASSISTANCE FROM A THIRD PARTY IS NOT REQUIRED.

WARNING

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 July 2, 2025, UNLESS THE TAXES ARE PAID. SHOULD YOU NEED FURTHER INFORMATION CONTACT THE CLERK OF THE CIRCUIT COURT IMMEDIATELY AT 850-595-3793.

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LT 6 AND N 19 FT OF LT 7 BLK 19 MAXENT TRACT OR 7796 P 1053 CA 104

SECTION 00, TOWNSHIP 0 S, RANGE 00 W

TAX ACCOUNT NUMBER 152479000 (0725-53)

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Dated this 16th day of May 2025.

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Post Property:

116 N E ST 32502

PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

By:
Emily Hogg
Deputy Clerk

IF THE PROPERTY PROCEEDS TO SALE, YOU WILL RECEIVE NOTICE FROM US REGARDING SURPLUS FUNDS. YOU MAY CLAIM THE FUNDS DIRECTLY FROM OUR OFFICE, FREE OF CHARGE. PAYING A FEE FROM THE SURPLUS FOR ASSISTANCE FROM A THIRD PARTY IS NOT REQUIRED.

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NOTICE OF APPLICATION FOR TAX DEED

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LT 6 AND N 19 FT OF LT 7 BLK 19 MAXENT TRACT OR 7796 P 1053 CA 104

SECTION 00, TOWNSHIP 0 S, RANGE 00 W

TAX ACCOUNT NUMBER 152479000 (0725-53)

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

RHONDA L SQUAIRE

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 July, which is the **2nd day of July 2025.**

Dated this 16th day of May 2025.

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.

Personal Services:

RHONDA L SQUAIRE
116 NORTH E ST
PENSACOLA, FL 32502

CLERK & COMPTROLLER ESCAMBIA COUNTY, FLORIDA

PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

By:
Emily Hogg
Deputy Clerk

IF THE PROPERTY PROCEEDS TO SALE, YOU WILL RECEIVE NOTICE FROM US REGARDING SURPLUS FUNDS. YOU MAY CLAIM THE FUNDS DIRECTLY FROM OUR OFFICE, FREE OF CHARGE. PAYING A FEE FROM THE SURPLUS FOR ASSISTANCE FROM A THIRD PARTY IS NOT REQUIRED.

0725.53

ESCAMBIA COUNTY SHERIFF'S OFFICE
ESCAMBIA COUNTY, FLORIDA

NON-ENFORCEABLE RETURN OF SERVICE

Document Number: ECSO25CIV017571NON **Agency Number:** 25-006474
Court: TAX DEED
County: ESCAMBIA
Case Number: CERT NO 07456 2022

Attorney/Agent:
PAM CHILDERS
CLERK OF COURT
TAX DEED

Plaintiff: IN RE RHONDA L SQUAIRE
Defendant:

Type of Process: NOTICE OF APPLICATION FOR TAX DEED

Received this Writ on 5/23/2025 at 8:50 AM and served same at 10:57 AM on 6/2/2025 in ESCAMBIA COUNTY, FLORIDA, by serving POST PROPERTY , the within named, to wit: , .

POSTED PROPERTY PER CLERK'S OFFICE INSTRUCTIONS

CHIP W SIMMONS, SHERIFF
ESCAMBIA COUNTY, FLORIDA

By: Jack Reid 925
J. REID, CPS

Service Fee: $40.00
Receipt No: BILL

Printed By: TDH

WARNING

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 July 2, 2025, UNLESS THE TAXES ARE PAID. SHOULD YOU NEED FURTHER INFORMATION CONTACT THE CLERK OF THE CIRCUIT COURT IMMEDIATELY AT 850-595-3793.

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That **TLGFY LLC** holder of **Tax Certificate No. 07456**, 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 6 AND N 19 FT OF LT 7 BLK 19 MAXENT TRACT OR 7796 P 1053 CA 104

SECTION 00, TOWNSHIP 0 S, RANGE 00 W

TAX ACCOUNT NUMBER 152479000 (0725-53)

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

RHONDA L SQUAIRE

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 July, which is the **2nd day of July 2025.**

Dated this 16th day of May 2025.

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.

Post Property:
116 N E ST 32502

PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

By:
Emily Hogg
Deputy Clerk

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0725-53

ESCAMBIA COUNTY SHERIFF'S OFFICE
ESCAMBIA COUNTY, FLORIDA

NON-ENFORCEABLE RETURN OF SERVICE

Document Number: ECSO25CIV017556NON **Agency Number:** 25-006449
Court: TAX DEED
County: ESCAMBIA
Case Number: CERT NO 07456 2022

Attorney/Agent:
PAM CHILDERS
CLERK OF COURT
TAX DEED

Plaintiff: RHONDA L SQUAIRE
Defendant:

Type of Process: NOTICE OF APPLICATION FOR TAX DEED

Non-Executed

Received this Writ on 5/23/2025 at 8:52 AM and after a diligent search in ESCAMBIA COUNTY, FLORIDA for RHONDA L SQUAIRE , Writ was returned to court UNEXECUTED on 6/9/2025 for the following reason:

116 NORTH E STREET APPEARS TO BE A VACANT HOUSE. NO OTHER INFORMATION GAINED THROUGH DUE DILIGENCE EFFORTS.

CHIP W SIMMONS, SHERIFF
ESCAMBIA COUNTY, FLORIDA

By: J Reid 928
J. REID, CPS

Service Fee: $40.00
Receipt No: BILL

Printed By: TDH

WARNING

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SECTION 00, TOWNSHIP 0 S, RANGE 00 W

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Dated this 16th day of May 2025.

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Personal Services:

RHONDA L SQUAIRE
116 NORTH E ST
PENSACOLA, FL 32502

PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

By:
Emily Hogg
Deputy Clerk

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Dated this 16th day of May 2025.

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Personal Services:

RHONDA L SQUAIRE
116 NORTH E ST
PENSACOLA, FL 32502

CLERK & COMPTROLLER ESCAMBIA COUNTY, FLORIDA

PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

Emily Hogg

By:
Emily Hogg
Deputy Clerk

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TAX DEED SEARCH RESULTS:

FILE #: 0725.53
CERTIFICATE #: 2022 TD 07456
ACCOUNT #: 15.2479.000
PROPERTY ADDRESS: 116 N E ST 32502
TITLE HOLDER: RHONDA L SQUAIRE

INDIVIDUAL ☑
COMPANY ☐

ADDRESSES WHERE LETTERS MAILED:

116 N E ST (PROPERTY)	STATUS:	6/13 UNCLAIMED
	STATUS:	
	STATUS:	
	STATUS:	
	STATUS:	
	STATUS:	
	STATUS:	

DATE OF ADDITIONAL RESEARCH 6.17.2025

Escambia Property Appraiser Website	☑	no new address
Escambia Tax Collector Software	☑	no new address
Most Recent Tax Roll	☑	no new address
Escambia Tax Deed records	☑	no new address
Florida Corporation Search	☑	no new address
Escambia Official Records Search	☑	no new address
Escambia Court Records Search	☑	no new address
Google (Truepeoplesearch.com)	☑	no new address

NEW ADDRESS ON DEED IN PIR.

NOTES:
RHONDA SQUAIRE · DEED (2017) PREPARED BY STATEMENT:
* 3806 N 9th AVE 32503

CERT & 1ST CLASS TO

RHONDA SQUAIRE
(RELATIVE?) MINNIE SQUAIRE
3806 N 9TH AVE 32503

6/17

RHONDA L SQUAIRE [0725-53]
116 NORTH E ST
PENSACOLA, FL 32502

9171 9690 0935 0128 0627 10

6/13 NOT DELIVERED "UNCLAIMED"

FIRST FRANKLIN FINANCIAL CORP
[0725-53]
2150 N FIRST ST
SAN JOSE, CA 95131

9171 9690 0935 0128 0627 03

6/6 RETURNED. VACANT

LVNV FUNDING LLC [0725-53]
15 SOUTH MAIN ST
GREENVILLE, SC 29601

9171 9690 0935 0128 0626 97

6/11 RETURNED. UTF

MGIC CREDIT ASSURANCE
CORPORATION [0725-53]
270 E KILBORN AVE
MILWAUKEE, WI 53202

9171 9690 0935 0128 0626 80

CITY OF PENSACOLA [0725-53]
TREASURY DIVISION
P O BOX 12910
PENSACOLA FL 32521

9171 9690 0935 0128 0626 73

ECUA [0725-53]
9255 STURDEVANT ST
PENSACOLA, FL 32514

9171 9690 0935 0128 0626 66

9171 9690 0935 0128 1816 02

RHONDA SQUAIRE (0725-53)
3806 N 9TH AVE
PENSACOLA FL 32503

9171 9690 0935 0128 1815 58

MINNIE SQUAIRE (0725-53)
3806 N 9TH AVE
PENSACOLA FL 32503

6/17 mailed 1st class & certified

CERTIFIED MAIL™

Pam Childers
Clerk of the Circuit Court & Comptroller
Official Records
221 Palafox Place, Suite 110
Pensacola, FL 32502

PAM CHILDERS
CLERK & COMPTROLLER
FILED
2025 JUN 11 A
ESCAMBIA COUNTY FL

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PENSACOLA FL 325
28 MAY 2025AM

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FIRST-CLASS MAIL
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US POSTAGE

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LVNV FUNDING LLC [0725-53]
15 SOUTH MAIN ST
GREENVILLE, SC 29601

NIXIE 296 FE 1 0006/06/25
RETURN TO SENDER
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CERTIFIED MAIL™

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PENSACOLA FL 325
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US POSTAGE

Pam Childers
Clerk of the Circuit Court & Comptroller
Official Records
221 Palafox Place, Suite 110
Pensacola, FL 32502

PAM CHILDERS
CLERK & COMPTROLLER
FILED
2025 JUN -6 A 11:08
ESCAMBIA COUNTY, FL

FIRST FRANKLIN FINANCIAL CORP
[0725-50]
2150 N FIRST ST
SAN JOSE, CA 95131

NIXIE 957 DE 1 0005/30/25
RETURN TO SENDER
VACANT
UNABLE TO FORWARD

VAC
95131-204525

BC: 32502583335 *2372-00217-30-27

Pam Childers
Clerk of the Circuit Court & Comptroller
Official Records
221 Palafox Place, Suite 110
Pensacola, FL 32502

5-24-25

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CLERK ... COMPTROLLER
2025 JUN 2 ... 30
ESCAMBIA COUNTY

RETURNED TO SENDER

UNCLAIMED

5-24
5-29-25

RHONDA L SQUAIRE [0725-53]
116 NORTH E ST
PENSACOLA, FL 32502

NIXIE 326 DE 1 0006/19/25
RETURN TO SENDER
UNCLAIMED
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32502-370816
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BC: 32502582799 *2638-05240-23-15

CERTIFIED MAIL™

9171 9690 0935 0128 1816 02

Pam Childers
Clerk of the Circuit Court & Comptroller
Official Records
221 Palafox Place, Suite 110
Pensacola, FL 32502

PAM CHILDERS
CLERK & COMPTROLLER
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ESCAMBIA COUNTY, FL

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US POSTAGE

RHONDA SQUAIRE (0725-53)
3806 N 9TH AVE
PENSACOLA FL 32503

NIXIE 326 DE 1 0006/26/25

RETURN TO SENDER
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UNABLE TO FORWARD

BC: 32502583335 *2638-04140-18-18

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Pam Childers
Clerk of the Circuit Court & Comptroller
Official Records
221 Palafox Place, Suite 110
Pensacola, FL 32502

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PAM CHILDERS
CLERK & COMPTROLLER
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ESCAMBIA COUNTY, FL

IA

RHONDA SQUAIRE (0725 53)
3806 N 9TH AVE
PENSACOLA FL 325

NIXIE 326 DE 1260 0006/26/25

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PAM CHILDERS
CLERK & COMPTROLLER
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ESCAMBIA COUNTY, FL

IA

MINNIE SQUAIRE (0725-53)
3806 N 9TH AVE
PENSACOLA FL

NIXIE 326 DE 1 0006/26/25

RETURN TO SENDER
INSUFFICIENT ADDRESS
UNABLE TO FORWARD

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32503-286788

BC: 32502583335 *2638-04675-18-18

Pam Childers
Clerk of the Circuit Court & Comptroller
Official Records
221 Palafox Place, Suite 110
Pensacola, FL 32502

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US POSTAGE

PAM CHILDERS
CLERK & COMPTROLLER
FILED
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ESCAMBIA COUNTY, FL

MINNIE SQUAIRE (0725-53)
3806 N 9TH AVE
PENSACOLA FL 3250

NIXIE 326 DE 1260 0006/26/25
RETURN TO SENDER
INSUFFICIENT ADDRESS
UNABLE TO FORWARD

BC: 32502583335 *0532-06388-26-00

Pam Childers
Clerk of the Circuit Court & Comptr
Official Records
221 Palafox Place, Suite 110
Pensacola, FL 32502

CERTIFIED MAIL

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UNABLE TO FORWARD
BC: 32502583335 *0532-05528-15-29

TA

AX DEE

RHONDA SQUAIRE
3806 N 9TH AVE
PENSACOLA FL 32503

Tax Deed File # 0725-53

PAM CHILDERS
CLERK & COMPTROLLER
FILED
2025 JUL 21 P 12:17
ESCAMBIA COUNTY, FL

32503-286659

Pam Childers
Clerk of the Circuit Court & Comptr
Official Records
221 Palafox Place, Suite 110
Pensacola, FL 32502

CERTIFIED MAIL

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07/10/2025 ZIP 32502
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US POSTAGE

PAM CHILDERS
CLERK & COMPTROLLER
FILED
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ESCAMBIA COUNTY, FL

NIXIE 326 DE 1 0007/15/25
RETURN TO SENDER
INSUFFICIENT ADDRESS
UNABLE TO FORWARD
BC: 32502583335 *0532-05527-15-29

MINNIE SQUAIRE
3806 N 9TH AVE
PENSACOLA FL 32503

Tax Deed File # 0725-53

32503-286799

CERTIFIED MAIL™

Pam Childers
Clerk of the Circuit Court & Compt
Official Records
221 Palafox Place, Suite 110
Pensacola, FL 32502

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PENSACOLA FL 325
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07/10/2025 ZIP 32502
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US POSTAGE

PAM CHILDERS
CLERK & COMPTROLLER
FILED
2025 JUL 21 P 12: 18
ESCAMBIA COUNTY, FL

NOTICE OF SURPLUS FUNDS FROM TAX DEED SA

VAL

RHONDA L SQUAIRE
116 NORTH E ST
PENSACOLA, FL 32502

Tax Deed File # 0725-53

NIXIE 326 DE 1 0007/15/25
RETURN TO SENDER
VACANT
UNABLE TO FORWARD

9327089921030490 VAC BC: 32502583335 *2638-00656-11-20
32502-370815

Escambia
Sun Press
PUBLISHED WEEKLY SINCE 1948
(Warrington) Pensacola, Escambia County, Florida

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 newspaper published at (Warrington) Pensacola in Escambia County, Florida; that the attached copy of advertisement, being a NOTICE **in the matter of** TAX DEED SALE

SALE DATE – 07-02-2025 – TAX CERTIFICATE #'S 07456

in the CIRCUIT **Court was published in said newspaper in the issues of**

MAY 29 & JUNE 5, 12, 19, 2025

Affiant further says that the said Escambia Sun-Press is a newspaper published at (Warrington) Pensacola, in 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. Affiant complies with all legal requirements for publication in chapter 50, Florida Statutes.

Digitally signed by Michael P Driver
DN: c=US, o=The Escambia Sun Press LLC, dnQualifier=A01410D0000019093B5D40A000E97D9, cn=Michael P Driver
Date: 2025.06.19 11:24:35 -05'00'

PUBLISHER

Sworn to and subscribed before me this 19TH **day of** JUNE **A.D.,** 2025

Heather Tuttle

Digitally signed by Heather Tuttle
DN: c=US, o=The Escambia Sun Press LLC, dnQualifier=A01410C000001890CD5793600064AAE, cn=Heather Tuttle
Date: 2025.06.19 11:28:21 -05'00'

HEATHER TUTTLE
NOTARY PUBLIC

NOTARY PUBLIC STATE OF FLORIDA
HEATHER TUTTLE
Notary Public, State of Florida
My Comm. Expires June 24, 2028
Commission No. HH 535214

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That TLGFY LLC holder of Tax Certificate No. 07456, 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:

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Dated this 22nd day of May 2025.

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-05-29-06-05-12-19-2025

22/07456

Scott Lunsford, CFC • Escambia County Tax Collector

EscambiaTaxCollector.com   facebook.com/ECTaxCollector   twitter.com/escambiatc

2024 REAL ESTATE TAXES

Notice of Ad Valorem and Non-Ad Valorem Assessments

SCAN TO PAY ONLINE

ACCOUNT NUMBER	MILLAGE CODE	ESCROW CODE	PROPERTY REFERENCE NUMBER
15-2479-000	16		000S009080006019

PROPERTY ADDRESS: 116 N E ST

EXEMPTIONS:

SQUAIRE RHONDA L
116 NORTH E ST
PENSACOLA, FL 32502

PRIOR YEAR(S) TAXES OUTSTANDING

PAY DELINQUENT TAXES BY CASH, CASHIER'S CHECK OR MONEY ORDER

AD VALOREM TAXES

TAXING AUTHORITY	MILLAGE RATE	ASSESSED VALUE	EXEMPTION AMOUNT	TAXABLE AMOUNT	TAXES LEVIED
COUNTY	6.6165	131,397	0	131,397	869.39
PUBLIC SCHOOLS					
BY LOCAL BOARD	1.7520	136,977	0	136,977	239.98
BY STATE LAW	3.0950	136,977	0	136,977	423.94
PENSACOLA	4.2895	131,397	0	131,397	563.63
WATER MANAGEMENT	0.0218	131,397	0	131,397	2.86
M.S.T.U. LIBRARY	0.3590	131,397	0	131,397	47.17
ESCAMBIA CHILDRENS TRUST	0.4043	131,397	0	131,397	53.12

TOTAL MILLAGE 16.5381

AD VALOREM TAXES $2,200.09

LEGAL DESCRIPTION

LT 6 AND N 19 FT OF LT 7 BLK 19 MAXENT TRACT OR 7796 P 1053 CA 104

NON-AD VALOREM ASSESSMENTS

TAXING AUTHORITY	RATE	AMOUNT
SW STORMWATER(CITY OF PENSACOLA)		53.02

NON-AD VALOREM ASSESSMENTS $53.02

Pay online at EscambiaTaxCollector.com
Payments must be in U.S. funds drawn from a U.S. bank

COMBINED TAXES AND ASSESSMENTS $2,253.11

Face: $2,507.23 Rate: 6.75%	Cert #8096 Bidder #12724941	If Received By Please Pay	Jun 30, 2025 $2,638.84	Jul 31, 2025 $2,638.84	Aug 29, 2025 $2,638.84

RETAIN FOR YOUR RECORDS

2024 REAL ESTATE TAXES

DETACH HERE AND RETURN THIS PORTION WITH YOUR PAYMENT

Make checks payable to:

Scott Lunsford, CFC
Escambia County Tax Collector
P.O. BOX 1312
PENSACOLA, FL 32591

Pay online at EscambiaTaxCollector.com

ACCOUNT NUMBER
15-2479-000
PROPERTY ADDRESS
116 N E ST

SQUAIRE RHONDA L
116 NORTH E ST
PENSACOLA, FL 32502

PRIOR YEAR(S) TAXES OUTSTANDING

PAY DELINQUENT TAXES BY CASH, CASHIER'S CHECK OR MONEY ORDER

Payments in U.S. funds from a U.S. bank

PAY ONLY ONE AMOUNT	
AMOUNT IF PAID BY	Jun 30, 2025 2,638.84
AMOUNT IF PAID BY	Jul 31, 2025 2,638.84
AMOUNT IF PAID BY	Aug 29, 2025 2,638.84
AMOUNT IF PAID BY	
AMOUNT IF PAID BY	

DO NOT FOLD, STAPLE, OR MUTILATE

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
High Bid Tax Deed Sale

Cert # 007456 of 2022 **Date** 7/2/2025
Name FRED GUNTHER

Cash Summary

Cash Deposit	$4,055.00
Total Check	$77,655.20
Grand Total	$81,710.20

Purchase Price (high bid amount)	$81,100.00	**Total Check**	**$77,655.20**
+ adv recording deed	$10.00	**Adv Recording Deed**	**$10.00**
+ adv doc. stamps deed	$567.70	**Adv Doc. Stamps**	**$567.70**
+ Adv Recording For Mailing	$18.50		
Opening Bid Amount	$11,761.24	**Postage**	**$49.20**
		Researcher Copies	**$0.00**
- postage	$49.20		
- Researcher Copies	$0.00		
		Adv Recording Mail Cert	**$18.50**
- Homestead Exempt	$0.00		
		Clerk's Prep Fee	**$14.00**
=Registry of Court	$11,712.04	**Registry of Court**	**$11,712.04**
Purchase Price (high bid)	$81,100.00		
-Registry of Court	$11,712.04	**Overbid Amount**	**$69,338.76**
-advance recording (for mail certificate)	$18.50		
-postage	$49.20		
-Researcher Copies	$0.00		
= Overbid Amount	$69,338.76		

PAM CHILDERS
Clerk of the Circuit Court

By: ______
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

GREAT SEAL OF THE STATE OF FLORIDA
IN GOD WE TRUST

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 007456
Sold Date 7/2/2025
Name FRED GUNTHER

RegistryOfCourtT = TAXDEED	$11,712.04
overbidamount = TAXDEED	$69,338.76
PostageT = TD2	$49.20
Researcher Copies = TD6	$0.00
prepFee = TD4	$14.00
advdocstampsdeed = TAXDEED	$567.70
advancerecording = TAXDEED	$18.50
AdvRecordingDeedT = TAXDEED	$10.00

Date	Docket	Desc	VIEW IMAGES
6/1/2022	0101	CASE FILED 06/01/2022 CASE NUMBER 2022 TD 007456	
5/6/2024	TD83	TAX COLLECTOR CERTIFICATION	
5/6/2024	TD84	PA'S INFO	
5/7/2024	RECEIPT	PAYMENT $456.00 RECEIPT #2024033053	
7/5/2024	TDNOT	NOTICE OF APPLICATION FOR TAX DEED	
7/8/2024	TDNOT	NOTICE OF APPLICATION FOR TAX DEED - RECORDED (OR.9171.870. / 2024051698)	
4/2/2025	TD82	PROPERTY INFORMATION REPORT	
5/27/2025	TD81	CERTIFICATE OF MAILING	
6/6/2025	TD84	SHERIFF RETURN OF SERVICE	
6/17/2025	TD84	CERTIFIED MAIL TRACKING / RETURNED MAIL / ADDITIONAL RESEARCH	
6/20/2025	CheckVoided	CHECK (CHECKID 143291) VOIDED: ESCAMBIA SUN PRESS 605 S OLD CORRY FIELD RD PENSACOLA, FL 32507	
6/20/2025	CheckMailed	CHECK PRINTED: CHECK # 900039041 - - REGISTRY CHECK	
6/24/2025	TD84	PROOF OF PUBLICATION	
6/30/2025	TD84	2024 TAX BILL	

FEES

EffectiveDate	FeeCode	FeeDesc	TotalFee	AmountPaid	WaivedAmount	AmountOutstanding
5/6/2024 10:55:46 AM	RECORD2	RECORD FEE FIRST PAGE	10.00	10.00	0.00	0.00
5/6/2024 10:55:47 AM	TAXDEED	TAX DEED CERTIFICATES	320.00	320.00	0.00	0.00
5/6/2024 10:55:46 AM	TD4	PREPARE ANY INSTRUMENT	7.00	7.00	0.00	0.00
5/6/2024 10:55:47 AM	TD7	ONLINE AUCTION FEE	59.00	59.00	0.00	0.00
5/6/2024 10:56:36 AM	TD10	TAX DEED APPLICATION	60.00	60.00	0.00	0.00
		Total	456.00	456.00	0.00	0.00

RECEIPTS

ReceiptDate	ReceiptNumber	Received_from	payment_amt	applied_amt	refunded_amt
5/7/2024 12:16:16 PM	2024033053	TLGFY LLC	456.00	456.00	0.00
		Total	456.00	456.00	0.00

REGISTRY

CashierDate	Type	TransactionID	TransactionName	Name	Amount	Status
6/20/2025 9:19:09 AM	Check (outgoing)	102010398	ESCAMBIA SUN PRESS	605 S OLD CORRY FIELD RD	200.00	900039041 CLEARED ON 6/20/2025
5/7/2024 12:16:16 PM	Deposit	101891922	TLGFY LLC		320.00	Deposit

Deposited	Used	Balance
320.00	8,400.00	-8,080.00

** Doc stamps for tax deed auctions are due in conjunction with the final payment due at 11:00 AM CT on the following business day after the sale.

Edit Name on Title

Name on Title | Custom Fields | Style

Case Number: 2022 TD 007456
Result Date: 07/02/2025

Title Information:

Name: Petrescu Holdings, Inc.

Address1: 503 E. Government Street

Address2:

City: Pensacola

State: FL

Zip: 32502

Cancel | Update

Sale Date	Case ID	Parcel	Bidder	Winning Bid	Deposit	Auction Balance	Clerk Fee	Rec Fee	EA Fee	POPR Fe	Doc Stam	Total Due	Certificate Number	Name On Title	Title Address
07/02/2025	2022 TD 00745	000S0(								0.00	$567.70	$77,655.20	07456	Petrescu Holdings	503 E. Governmer
07/02/2025	2022 TD 00627	342N3								0.00	$389.90	$53,347.40	06271	GEAR Land Ventu	1830 Broken Arrov
07/02/2025	2022 TD 00226	132S3(								0.00	$153.30	$21,000.80	02268	Braxton D Griffin	2056 Hamilton Cr(
07/02/2025	2022 TD 00211	092S3(								0.00	$38.50	$5,306.00	02112	Ackeem Barrett	32 w audrey dr F(
07/02/2025	2022 TD 00188	042S3(								0.00	$122.50	$16,790.00	01880	EBS 401K & Trust	127 Geneva Ave :
07/02/2025	2022 TD 00170	461S3(								0.00	$116.20	$15,928.70	01708	Guyer Capital, LL(	5437 Berryhill Roa
07/02/2025	2022 TD 00145	351S3(								0.00	$102.20	$14,014.70	01456	Champion Peak Li	6901A N 9th Aven
07/02/2025	2022 TD 00059	121S3(								0.00	$105.70	$14,493.20	00594	JLC RE Investmer	PO Box 461611 E
07/02/2025	2020 TD 00721	142N3								0.00	$53.20	$7,315.70	07214	Deeds Investment	3034 Suwannee C
07/02/2025	2019 TD 00768	000S0(								0.00	$156.10	$21,383.60	07687	Michael L and Lis	5009 Soundside D
07/02/2025	2019 TD 00560	083S32								0.00	$11.20	$1,453.70	05601	Mark Broome	2795 W. Highway
07/02/2025	2019 TD 00558	083S32								0.00	$10.50	$53.00	05587		
07/02/2025	2019 TD 00553	083S32								0.00	$9.80	$52.30	05539		
07/02/2025	2019 TD 00553	083S32								0.00	$9.80	$52.30	05538		
07/02/2025	2019 TD 00553	083S32								0.00	$9.80	$52.30	05537		
07/02/2025	2019 TD 00550	083S32								0.00	$36.40	$5,018.90	05505	Tatyana Gooch	2790 Joe Pruitt R(
07/02/2025	2019 TD 00518	352S31								0.00	$9.10	$51.60	05188		
07/02/2025	2019 TD 00264	162S3(								0.00	$15.40	$2,057.90	02642	Andala Enterprise	5201 North Davis
07/02/2025	2019 TD 00201	042S3(								0.00	$21.70	$2,964.20	02010	Tatyana Gooch	2790 Joe Pruitt R(
07/02/2025	2018 TD 00822	000S00902(	65343	$20,100.00	$1,005.00	$19,095.00	$0.00	$42.50	$0.00	$0.00	$140.70	$19,278.20	08221	SEE CHELL INVE	1221 E JACKSON
07/02/2025	2018 TD 00806	000S00901(	82745	$11,000.00	$550.00	$10,450.00	$0.00	$42.50	$0.00	$0.00	$77.00	$10,569.50	08060	LGP4, LLC	803 N. Hwy 95A (
07/02/2025	2018 TD 00679	101N31330	82745	$3,100.00	$200.00	$2,900.00	$0.00	$42.50	$0.00	$0.00	$21.70	$2,964.20	06794	LGP4, LLC	803 N. Hwy 95A (

Page 1 of 1 | 30 | View 1 - 25 of 25

TOTALS: **Items Count**: 25 **Balance**: $311,255.00 **Clerk Fees**: $0.00 **Rec Fees**: $1,062.50 **Doc Stamps**: $2,345.00 **Total Due**: $314,662.50

Fred Gunther

65382

$81,100.00

Deposit

$4,055.00

Pam Childers
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY FLORIDA
INST# 2025051467 7/9/2025 10:50 AM
OFF REC BK: 9345 PG: 1143 Doc Type: COM
Recording $18.50

STATE OF FLORIDA
COUNTY OF ESCAMBIA

CERTIFICATE OF NOTICE OF MAILING
NOTICE OF APPLICATION FOR TAX DEED

CERTIFICATE # 07456 of 2022

I, PAM CHILDERS, CLERK OF THE CIRCUIT COURT OF ESCAMBIA COUNTY, FLORIDA, do hereby certify that I did on May 15, 2025, mail a copy of the foregoing Notice of Application for Tax Deed, addressed to:

RHONDA L SQUAIRE 116 NORTH E ST PENSACOLA, FL 32502	FIRST FRANKLIN FINANCIAL CORP 2150 N FIRST ST SAN JOSE, CA 95131
LVNV FUNDING LLC 15 SOUTH MAIN ST GREENVILLE, SC 29601	MGIC CREDIT ASSURANCE CORPORATION 270 E KILBORN AVE MILWAUKEE, WI 53202
CITY OF PENSACOLA TREASURY DIVISION P O BOX 12910 PENSACOLA FL 32521	ECUA 9255 STURDEVANT ST PENSACOLA, FL 32514

WITNESS my official seal this 15th day of May 2025.

PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

CLERK & COMPTROLLER ESCAMBIA COUNTY, FLORIDA

By: Emily Hogg
Emily Hogg
Deputy Clerk

Escambia
Sun Press
PUBLISHED WEEKLY SINCE 1948
(Warrington) Pensacola, Escambia County, Florida

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 newspaper published at (Warrington) Pensacola in Escambia County, Florida; that the attached copy of advertisement, being a NOTICE **in the matter of** TAX DEED SALE

SALE DATE – 07-02-2025 – TAX CERTIFICATE #'S 07456

in the CIRCUIT **Court**

was published in said newspaper in the issues of

MAY 29 & JUNE 5, 12, 19, 2025

Affiant further says that the said Escambia Sun-Press is a newspaper published at (Warrington) Pensacola, in 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. Affiant complies with all legal requirements for publication in chapter 50, Florida Statutes.

Digitally signed by Michael P Driver
DN: c=US, o=The Escambia Sun Press LLC, dnQualifier=A01410D0000019093B5D40A000E97D9, cn=Michael P Driver
Date: 2025.06.19 11:24:35 -05'00'

PUBLISHER

Sworn to and subscribed before me this 19TH **day of** JUNE
A.D., 2025

Heather Tuttle

Digitally signed by Heather Tuttle
DN: c=US, o=The Escambia Sun Press LLC, dnQualifier=A01410C000001890CD5793600064AAE, cn=Heather Tuttle
Date: 2025.06.19 11:28:21 -05'00'

HEATHER TUTTLE
NOTARY PUBLIC

NOTARY PUBLIC STATE OF FLORIDA
HEATHER TUTTLE
Notary Public, State of Florida
My Comm. Expires June 24, 2028
Commission No. HH 535214

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That TLGFY LLC holder of Tax Certificate No. 07456, 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 6 AND N 19 FT OF LT 7 BLK 19 MAXENT TRACT OR 7796 P 1053 CA 104 SECTION 00, TOWNSHIP 0 S, RANGE 00 W

TAX ACCOUNT NUMBER 152479000 (0725-53)

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

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 July, which is the 2nd day of July 2025.

Dated this 22nd day of May 2025.

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-05-29-06-05-12-19-2025

Pam Childers
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY FLORIDA
INST# 2025051468 7/9/2025 10:50 AM
OFF REC BK: 9345 PG: 1145 Doc Type: TXD
Recording $10.00 Deed Stamps $567.70

Tax deed file number 0725-53

Parcel ID number 000S009080006019

TAX DEED

Escambia County, Florida

for official use only

Tax Certificate numbered 07456 issued on June 1, 2022 was filed in the office of the tax collector of Escambia County, Florida. An application has been made for the issuance of a tax deed. The applicant has paid or redeemed all other taxes or tax certificates on the land as required by law. The notice of sale, including the cost and expenses of this sale, has been published as required by law. No person entitled to do so has appeared to redeem the land. On the 2nd day of July 2025, the land was offered for sale. It was sold to **Petrescu Holdings, Inc.**, 503 E. Government Street Pensacola FL 32502, who was the highest bidder and has paid the sum of the bid as required by law.

The lands described below, including any inherited property, buildings, fixtures, and improvements of any kind and description, situated in this County and State.

Description of lands: LT 6 AND N 19 FT OF LT 7 BLK 19 MAXENT TRACT OR 7796 P 1053 CA 104 SECTION 00, TOWNSHIP 0 S, RANGE 00 W

**** Property previously assessed to: RHONDA L SQUAIRE**

On 2nd day of July 2025, in Escambia County, Florida, for the sum of ($81,100.00) EIGHTY ONE THOUSAND ONE HUNDRED AND 00/100 Dollars, the amount paid as required by law.

Mylinda Johnson
221 Palafox Place, Ste 110
Pensacola, FL 32502

Emily Hogg
221 Palafox Place, Ste 110
Pensacola, FL 32502

Pam Childers,
Clerk of Court and Comptroller
Escambia County, Florida

CLERK & COMPTROLLER ESCAMBIA COUNTY, FLORIDA

On this 2nd day of July, 2025 before me personally appeared Pam Childers Clerk of Court and Comptroller in and for the State and this County known to me to be the person described in, and who executed the foregoing instrument, and acknowledged the execution of this instrument to be his own free act and deed for the use and purposes therein mentioned.

Witness my hand and office seal date aforesaid

Emily Hogg
Comm.: HH 373864
Expires: March 15, 2027
Notary Public - State of Florida

Pam Childers
Clerk of the Circuit Court and Comptroller, Escambia County

Clerk of Courts • County Comptroller • Clerk of the Board of County Commissioners • Recorder •

NOTICE OF SURPLUS FUNDS FROM TAX DEED SALE CLERK OF THE CIRCUIT COURT

FIRST FRANKLIN FINANCIAL CORP
2150 N FIRST ST
SAN JOSE, CA 95131

Tax Deed File # 0725-53
Certificate # 07456 of 2022
Account # 152479000

Property legal description:

LT 6 AND N 19 FT OF LT 7 BLK 19 MAXENT TRACT OR 7796 P 1053 CA 104

Pursuant to Chapter 197, F.S., the above property was sold at public sale on **July 2, 2025** , and a surplus of **$68,231.98** (subject to change) will be held by this office for 120 days beginning on the date of this notice to benefit the persons having an interest in this property as described in section 197.502(4), Florida Statutes, as their interests may appear (except for those persons described in section 197.502(4)(h), Florida Statutes). To the extent possible, these funds will be used to satisfy any government lienholder of record before any claimant with a senior mortgage on the property and before distribution of any funds to any junior mortgage or lien claimant or to the former property owner. To be considered for payment of any portion of the surplus funds, you must file a notarized statement of claim with this office within 120 days of this notice.

If you are a lienholder, your claim must include the particulars of your lien and the amounts currently due.

THE FAILURE OF A LIENHOLDER TO FILE A CLAIM FOR SURPLUS FUNDS WITHIN 120 DAYS OF THIS NOTICE CONSTITUTES A WAIVER OF THE LIENHOLDER'S INTEREST IN THE SURPLUS FUNDS AND ALL CLAIMS THERETO ARE FOREVER BARRED.

If your claim has been satisfied, released, or you are waiving your claim, please check the "No claim will be filed" box on the enclosed claim form and return it to our office so that any other liens can be considered.

Dated this 10th day of July 2025.

ESCAMBIA COUNTY CLERK OF COURT

By:________________
Deputy Clerk

9171 9690 0935 0127 2053 85

Pam Childers

Clerk of the Circuit Court and Comptroller, Escambia County

Clerk of Courts • County Comptroller • Clerk of the Board of County Commissioners • Recorder •

NOTICE OF SURPLUS FUNDS FROM TAX DEED SALE CLERK OF THE CIRCUIT COURT

LVNV FUNDING LLC
15 SOUTH MAIN ST
GREENVILLE, SC 29601

Tax Deed File # 0725-53
Certificate # 07456 of 2022
Account # 152479000

Property legal description:

LT 6 AND N 19 FT OF LT 7 BLK 19 MAXENT TRACT OR 7796 P 1053 CA 104

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Dated this 10th day of July 2025.

ESCAMBIA COUNTY CLERK OF COURT

By: ______________

Deputy Clerk

9171 9690 0935 0127 2053 61

Pam Childers

Clerk of the Circuit Court and Comptroller, Escambia County

Clerk of Courts • County Comptroller • Clerk of the Board of County Commissioners • Recorder •

NOTICE OF SURPLUS FUNDS FROM TAX DEED SALE CLERK OF THE CIRCUIT COURT

MGIC CREDIT ASSURANCE CORPORATION
270 E KILBORN AVE
MILWAUKEE, WI 53202

Tax Deed File # 0725-53
Certificate # 07456 of 2022
Account # 152479000

Property legal description:

LT 6 AND N 19 FT OF LT 7 BLK 19 MAXENT TRACT OR 7796 P 1053 CA 104

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Dated this 10th day of July 2025.

CLERK & COMPTROLLER ESCAMBIA COUNTY, FLORIDA

ESCAMBIA COUNTY CLERK OF COURT

By: ____________
Deputy Clerk

9171 9690 0935 0127 2053 78

Pam Childers

Clerk of the Circuit Court and Comptroller, Escambia County

Clerk of Courts • County Comptroller • Clerk of the Board of County Commissioners • Recorder •

NOTICE OF SURPLUS FUNDS FROM TAX DEED SALE CLERK OF THE CIRCUIT COURT

MINNIE SQUAIRE
3806 N 9TH AVE
PENSACOLA FL 32503

Tax Deed File # 0725-53
Certificate # 07456 of 2022
Account # 152479000

Property legal description:

LT 6 AND N 19 FT OF LT 7 BLK 19 MAXENT TRACT OR 7796 P 1053 CA 104

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Dated this 10th day of July 2025.

ESCAMBIA COUNTY CLERK OF COURT

By: ____________
Deputy Clerk

Tax Deeds • 221 Palafox Place • Suite 110 • Pensacola, FL 32502 • (850) 595-3793

9171 9690 0935 0127 2053 54

Pam Childers
Clerk of the Circuit Court and Comptroller, Escambia County

Clerk of Courts • County Comptroller • Clerk of the Board of County Commissioners • Recorder •

NOTICE OF SURPLUS FUNDS FROM TAX DEED SALE CLERK OF THE CIRCUIT COURT

RHONDA L SQUAIRE
116 NORTH E ST
PENSACOLA, FL 32502

Tax Deed File # 0725-53
Certificate # 07456 of 2022
Account # 152479000

Property legal description:

LT 6 AND N 19 FT OF LT 7 BLK 19 MAXENT TRACT OR 7796 P 1053 CA 104

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Dated this 10th day of July 2025.

ESCAMBIA COUNTY CLERK OF COURT

By:__________________
Deputy Clerk

9171 9690 0935 0127 2054 08

Pam Childers
Clerk of the Circuit Court and Comptroller, Escambia County
Clerk of Courts • County Comptroller • Clerk of the Board of County Commissioners • Recorder •

NOTICE OF SURPLUS FUNDS FROM TAX DEED SALE CLERK OF THE CIRCUIT COURT

RHONDA SQUAIRE
3806 N 9TH AVE
PENSACOLA FL 32503

Tax Deed File # 0725-53
Certificate # 07456 of 2022
Account # 152479000

Property legal description:

LT 6 AND N 19 FT OF LT 7 BLK 19 MAXENT TRACT OR 7796 P 1053 CA 104

Pursuant to Chapter 197, F.S., the above property was sold at public sale on **July 2, 2025** , and a surplus of **$68,231.98** (subject to change) will be held by this office for 120 days beginning on the date of this notice to benefit the persons having an interest in this property as described in section 197.502(4), Florida Statutes, as their interests may appear (except for those persons described in section 197.502(4)(h), Florida Statutes). To the extent possible, these funds will be used to satisfy any government lienholder of record before any claimant with a senior mortgage on the property and before distribution of any funds to any junior mortgage or lien claimant or to the former property owner. To be considered for payment of any portion of the surplus funds, you must file a notarized statement of claim with this office within 120 days of this notice.

If you are a lienholder, your claim must include the particulars of your lien and the amounts currently due.

THE FAILURE OF A LIENHOLDER TO FILE A CLAIM FOR SURPLUS FUNDS WITHIN 120 DAYS OF THIS NOTICE CONSTITUTES A WAIVER OF THE LIENHOLDER'S INTEREST IN THE SURPLUS FUNDS AND ALL CLAIMS THERETO ARE FOREVER BARRED.

If your claim has been satisfied, released, or you are waiving your claim, please check the "No claim will be filed" box on the enclosed claim form and return it to our office so that any other liens can be considered.

Dated this 10th day of July 2025.

ESCAMBIA COUNTY CLERK OF COURT

By: ____________
Deputy Clerk

9171 9690 0935 0127 2054 53

CERTIFIED MAIL

Pam Childers
Clerk of the Circuit Court & Compt
Official Records
221 Palafox Place, Suite 110
Pensacola, FL 32502

PAM CHILDERS
CLERK & COMPTROLLER
FILED
2025 AUG 11 A
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US POSTAGE

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NOTICE OF SURPLUS FUNDS FROM TAX DEED

LVNV FUNDING LLC
15 SOUTH MAIN ST
GREENVILLE, SC 29601

Tax Deed File # 0725-53
Certificate # 07456 2022

FOE

NIXIE 296 DE 1 0008/05/25
RETURN TO SENDER
NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD
BC: 32502583333 *2638-00527-11-20

32502>5833
29601-274399

Tax Certificate #	2022 TD 007456
Account #	152479000
Property Owner	Rhonda L Squaire
Property Address	116 N E St 32502

SOLD TO: Fred Gunther $81,100.00

Disbursed to/for:	Amount Pd:		Registry Balance:
Recording Fees (from TXD receipt)	$ 596.20	✓	$
Clerk Registry Fee (fee due clerk tab) Fee Code: OR860	$ 1,057.58	✓	$
Tax Collector Fee (from redeem screen)	$ 6.25	✓	$
Certificate holder/taxes & app fees	$ 9,066.95	✓	$
Refund High Bidder unused sheriff fees	$ 40.00	✓	$
Additional taxes 2024	$ 2,638.84	✓	$ 68281.18
Postage final notices	$ 49.20		$ 68231.98
City Liens	$ 717.00		$ 67514.98
	$		$
	$		$

BALANCE IN TAX DEEDS SHOULD MATCH BALANCE IN BENCHMARK!!!!!!!!!!!!!

Lien Information:

ECUA 6819/993	Due $	∅ due
	Paid $	
City 7686/1369	Due $	239.00
	Paid $	239.00
City 8754/616	Due $	239.00
	Paid $	239.00
City 9097/1539	Due $	239.00
	Paid $	239.00
	Due $	
	Paid $	
	Due $	
	Paid $	
	Due $	
	Paid $	
	Due $	
	Paid $	

Post sale process:		Notes:
Tax Deed Results Report to Tax Collector	✓	
Print Deed/Send to Admin for signature	✓	
Request check for recording fees/doc stamps	✓	
Request check for Clerk Registry fee/fee due clerk	✓	
Request check for Tax Collector fee ($6.25 etc)	✓	
Request check for certificate holder refund/taxes & app fees	✓	
Request check for any unused sheriff fees to high bidder	✓	
Determine government liens of record/ amounts due	✓	
Print Final notices to all lienholders/owners	✓	
Request check for postage fees for final notices	✓	
Record Tax Deed/Certificate of Mailing	✓	
Copy of Deed for file and to Tax Collector	✓	

THE CITY OF PENSACOLA

P. O. BOX 12910

PENSACOLA, FLORIDA 32521-0044

To:	Mylinda Johnson	
Attention:	Mylinda Johnson	
Email:	mjohnson@escambiaclerk.com	July 10, 2025

Property Owner: Johnson, Pasty Property Location: 116 North E Street Legal Description: LT 6 AND N 19 FT OF LT 7 BLK 19 MAXENT TRACT		
Customer No. 005505, Invoice #0133460 O. R. 7686, Page 1369, 12/12/2016	$219.00	
Property Owner: Squaire, Rhonda L Property Location: 116 North E Street Legal Description: LT 6 AND N 19 FT OF LT 7 BLK 19 MAXENT TRACT		
Customer No. 006957, Invoice #0154213 O. R. 8754, Page 0616, 01/03/2022	$219.00	
Customer No. 006957, Invoice #0161592 O. R. 9097, Page 1539, 10/23/2023	$219.00	
Recording and Cancellation fees (2 lien)	$60.00	
TOTAL OWED	$ 717.00	

PLEASE REMIT DIRECTLY TO THE TREASURY DIVISION

Recorded in Public Records 3/28/2017 10:01 AM OR Book 7686 Page 1369, Instrument #2017022338, Pam Childers Clerk of the Circuit Court Escambia County, FL Recording $10.00

This instrument
was prepared by
Richard Barker, Jr.
Chief Financial Officer
City of Pensacola, Florida

LIEN FOR IMPROVEMENTS

The **CITY OF PENSACOLA,** a Florida municipal corporation, acting pursuant to Sections 4-3-19, 4-3-20, and 4-3-22 Code of the City of Pensacola, does hereby claim and impose a Lien of the following described real property located in Pensacola, Escambia County, Florida, to-wit:

JOHNSON, PATSY 116 North E St	Lot 6 & N 19ft of Lot 7 Block 19 Maxent Tract

in the total amount of $219.00(Two Hundred Nineteen & 00/100) for all cost incurred in clearing weeds, undergrowth, trash, filth, garbage or other refuse from the aforementioned property on or about the 12th day of December 2016. Said lien shall be equal in dignity to all other special assessments for benefits against property within the City.

DATED this 2nd day of March, 2017

THE CITY OF PENSACOLA
a municipal corporation

BY:
ERIC W. OLSON
CITY ADMINISTRATOR

ATTEST:
Ericka L. Burnett
CITY CLERK
(SEAL)

STATE OF FLORIDA
COUNTY OF ESCAMBIA

THE FOREGOING INSTRUMENT was acknowledged before me this 16th day of March, 20__, by Eric W. Olson, City Administrator of the City of Pensacola, a Florida municipal corporation, on behalf of said municipal corporation. He is personally known to me and ~~did~~/did not take an oath.

Robyn M. Tice
NOTARY PUBLIC

ROBYN M. TICE
Commission # FF 018492
Expires June 8, 2017
Bonded Thru Troy Fain Insurance 800-385-7019

Recorded in Public Records 4/1/2022 3:36 PM OR Book 8754 Page 616, Instrument #2022033249, Pam Childers Clerk of the Circuit Court Escambia County, FL Recording $10.00

This instrument
was prepared by
Amy Lovoy
Finance Director
City of Pensacola, Florida

LIEN FOR IMPROVEMENTS

The **CITY OF PENSACOLA**, a Florida municipal corporation, acting pursuant to Sections 13-1-6 and 13-1-7 Code of the City of Pensacola, does hereby claim and impose a Lien of the following described real property located in Pensacola, Escambia County, Florida, to-wit:

SQUAIRE, RHONDA L
116 N E STREET

LT 6 AND N 19 FT OF LT 7 BLK 19 MAXENT TRACT

Parcel Identification Number 000S009080006019
Real Estate Account Number 152479000

in the total amount of $219.00(Two Hundred Nineteen & 00/100) for all cost incurred in clearing weeds, undergrowth, trash, filth, garbage or other refuse from the aforementioned property on or about the 3rd day of January 2022. Said lien shall be equal in dignity to all other special assessments for benefits against property within the City.

DATED this 17th day of March, 2022

THE CITY OF PENSACOLA
a municipal corporation

BY:
KERRITH FIDDLER
CITY ADMINISTRATOR

ATTEST:
Burnett
CITY CLERK
(SEAL)

STATE OF FLORIDA

COUNTY OF ESCAMBIA

THE FOREGOING INSTRUMENT was acknowledged before me this 22nd day of March, 2022 by Kerrith Fiddler, City Administrator of the City of Pensacola, a Florida municipal corporation, on behalf of said municipal corporation who is personally known to me.

NOTARY PUBLIC

DONECIA GRIFFIN
Notary Public
State of Florida
Comm# HH099471
Expires 3/6/2025

Revised 1/24/2018

Recorded in Public Records 1/31/2024 8:00 AM OR Book 9097 Page 1539, Instrument #2024007232, Pam Childers Clerk of the Circuit Court Escambia County, FL Recording $10.00

This instrument
was prepared by
Amy Lovoy
Finance Director
City of Pensacola, Florida

LIEN FOR IMPROVEMENTS

The **CITY OF PENSACOLA**, a Florida municipal corporation, acting pursuant to Sections 13-1-6 and 13-1-7 Code of the City of Pensacola, does hereby claim and impose a Lien of the following described real property located in Pensacola, Escambia County, Florida, to-wit:

SQUAIRE RHONDA L
116 NORTH E STREET

LT 6 AND N 19 FT OF LT 7 BLK 19
MAXENT TRACT

Parcel Identification Number 000S009080006019
Real Estate Account Number 152479000

in the total amount of $219.00 (Two Hundred Nineteen & 00/100) for all costs incurred in clearing weeds, undergrowth, trash, filth, garbage or other refuse from the aforementioned property on or about the 23rd day of October 2023. Said lien shall be equal in dignity to all other special assessments for benefits against property within the City.

DATED this 22nd day of January 2024

THE CITY OF PENSACOLA
a municipal corporation

BY:
KERRITH FIDDLER
CITY ADMINISTRATOR

ATTEST:
Ericka L. Burnett
CITY CLERK
(SEAL)

STATE OF FLORIDA

COUNTY OF ESCAMBIA

THE FOREGOING INSTRUMENT was acknowledged before me this 23rd day of January, 2024 by Kerrith Fiddler, City Administrator of the City of Pensacola, a Florida municipal corporation, on behalf of said municipal corporation who is personally known to me.

Carolyn Barnes
NOTARY PUBLIC

NOTARY PUBLIC STATE OF FLORIDA
CAROLYN BARNES
Notary Public, State of Florida
My Comm. Expires Oct. 4, 2024
Commission No. HH 50373

Revised 1/24/2018

Mylinda Johnson (COC)

From:	Cassandra Strickland <cassandra.strickland@ecua.fl.gov>
Sent:	Wednesday, July 9, 2025 4:47 PM
To:	Mylinda Johnson (COC)
Cc:	Emily Hogg (COC)
Subject:	[EXTERNAL]RE: 116 N E ST 32502 (2022 TD 07456)
Attachments:	116 N E ST.pdf; 20250709173953823.pdf

WARNING! This email originated from an outside network. **DO NOT CLICK** links or attachments unless you recognize the sender and know the content is safe.

Hello,

This lien has been paid in full. I attached a copy of the form that will be sent to have lien removed.

Thank you,
Cassandra Strickland

Cassandra Strickland I **Customer Service Team Leader** I **Emerald Coast Utilities Authority** I
P.O. Box 17089 I Pensacola, FL. 32522-7089 I Web: www.ecua.fl.gov I
Phone: (850) 476-0480 I Fax: (850) 969-1759 I

From: Mylinda Johnson (COC) <MJOHNSON@escambiaclerk.com>
Sent: Wednesday, July 9, 2025 4:26 PM
To: Cassandra Strickland <cassandra.strickland@ecua.fl.gov>
Cc: Emily Hogg (COC) <EHOGG@escambiaclerk.com>
Subject: 116 N E ST 32502 (2022 TD 07456)

**WARNING: DO NOT CLICK links or attachments from unknown senders

Good afternoon,

Can we get a payoff for this one as well?

Recorded in Public Records 02/14/2012 at 02:16 PM OR Book 6819
Instrument #2012011165, Ernie Lee Magaha Clerk of the Circuit
County, FL Recording $10.00

This Instrument Was Prepared
By And Is To Be Returned To:
ROBBIE DEAN,
Emerald Coast Utilities Authority
9255 Sturdevant Street
Pensacola, Florida 32514-0311

NOTICE OF LIEN

STATE OF FLORIDA
COUNTY OF ESCAMBIA

Notice is hereby given that the EMERALD COAST UTILITES AUTHORIT
against the following described real property situated in Escambia Cou
for water, wastewater and/or sanitation service provided to the following

LT 6 AND N 19 FT OF LT 7 BLK 19 MAXENT TRACT OR 4791 P 1608 CA 104

Customer: PATSY JOHNSON

Account Number: 231248-16523

Amount of Lien: $105.59, together with additional unpaid u
charges, if any, which may accrue subsequent to the date of this notic
interest on unpaid charges at 18 percent per annum, or at such lesser
be allowed by law.

Mylinda Johnson
Operations Supervisor
850-595-4813
mjohnson@escambiaclerk.com

Office of Pam Childers
Escambia County Clerk of the Circuit Court
& Comptroller
221 S. Palafox Street, Suite 110, Pensacola, FL 32502
www.EscambiaClerk.com

Recorded in Public Records 02/14/2012 at 02:16 PM OR Book 6819 Page 993, Instrument #2012011165, Ernie Lee Magaha Clerk of the Circuit Court Escambia County, FL Recording $10.00

This Instrument Was Prepared
By And Is To Be Returned To:
ROBBIE DEAN,
Emerald Coast Utilities Authority
9255 Sturdevant Street
Pensacola, Florida 32514-0311

ECUA
EMERALD COAST UTILITIES AUTHORITY

NOTICE OF LIEN

STATE OF FLORIDA
COUNTY OF ESCAMBIA

Notice is hereby given that the EMERALD COAST UTILITES AUTHORITY has a lien against the following described real property situated in Escambia County, Florida, for water, wastewater and/or sanitation service provided to the following customer:

LT 6 AND N 19 FT OF LT 7 BLK 19 MAXENT TRACT OR 4791 P 1608 CA 104

Customer: PATSY JOHNSON

Account Number: 231248-16523

Amount of Lien: $105.59, together with additional unpaid utility service charges, if any, which may accrue subsequent to the date of this notice and simple interest on unpaid charges at 18 percent per annum, or at such lesser rate as may be allowed by law.

This lien is imposed in accordance with Section 159.17, Florida Statutes, Chapter 92-248, Laws of Florida, as amended and Emerald Coast Utilities Authority Resolution 87-10, as amended, and this lien shall be prior to all other liens on such lands or premises except the lien of state, county, and municipal taxes and shall be on a parity with the lien of such state, county, and municipal taxes.

Provided however, that if the above-named customer has conveyed said property by means of deed recorded in the public records of Escambia County, Florida, prior to the recording of this instrument, or if the interest of the above-named customer is foreclosed by a proceeding in which notice of lis pendens has been filed prior to the recording of this instrument, this lien shall be void and of no effect.

Dated: 2/10/12

EMERALD COAST UTILITIES AUTHORITY
BY: Robbie Dean

STATE OF FLORIDA
COUNTY OF ESCAMBIA
The foregoing instrument was acknowledged before me this 10th day of February, 20 12, by ROBBIE DEAN of the Emerald Coast Utilities Authority, who is personally known to me and who did not take an oath.

[Notary Seal]

Jamie D. Rogers
Notary Public – State of Florida

JAMIE D. ROGERS
MY COMMISSION # EE 058808
EXPIRES: April 12, 2015
Bonded Thru Notary Public Underwriters

RWK:ls
Revised 05/31/2011

This Instrument Was Prepared
By And Is To Be Returned To:

Cassandra Strickland,
Escambia County Utilities Authority
9255 Sturdevant Street
Pensacola, Florida 32514-0311

EMERALD COAST UTILITIES AUTHORITY

SATISFACTION OF LIEN

STATE OF FLORIDA
COUNTY OF ESCAMBIA

The EMERALD COAST UTILITIES AUTHORITY (whose mailing address is 9255 Sturdevant Street, Pensacola, FL 32514) hereby acknowledges full payment of certain utility service charges incurred by the following customer, Patsy Ann Johnson, in the amount of $ 105.59 and in consideration for such payment cancels the Notice of Lien for these charges which is recorded in Official Record Book 6819 at Page 993, of the public records of Escambia County, Florida.

Emerald Coast Utilities Authority

Sign: ____________________

Type/Printed: Cassandra Strickland

STATE OF FLORIDA
COUNTY OF ESCAMBIA

The foregoing instrument was acknowledged before me this 10th day of July 2025 by Cassandra Strickland of the Emerald Coast Utilities Authority, who is personally known to me and who did not take an oath.

____
Notary Public – State of Florida

Account No.: 231248-16523

Address: 116 N E St
PENSACOLA, FL 32502

Revised 03/06

CLAIM TO SURPLUS PROCEEDS OF A TAX DEED SALE

****Lienholder claims must be filed within 120 days of the date of the surplus notice or they are barred.**

COMPLETE NOTARIZED FORM AND RETURN TO:

Escambia Clerk of the Circuit Court, Attn: Tax Deed Division, 221 Palafox Place, Ste 110, Pensacola FL 32502 or email form to:

taxdeeds@escambiaclerk.com Clerk Contact Number: 850-595-4813

2025 JUL 21 P 2:31
ESCAMBIA COUNTY, FL
PAM CHILDERS
CLERK & COMPTROLLER
FILED

1. TAX DEED CASE INFORMATION

TAX DEED ACCOUNT NUMBER: 152479000

CERTIFICATE NUMBER: 2022 TD 7456

SALE DATE: 7-2-2025

PROPERTY ADDRESS: 116 N. E. Street, Pensacola, FL 32502

****NOTE: The Clerk must pay all valid liens before distributing surplus funds to a titleholder.**

✓ I claim the surplus proceeds resulting from the above tax deed sale.

____ I am NOT making a claim and waive any claim I might have.

2. CLAIMANT'S INFORMATION

CLAIMANT'S NAME: Rhonda L. Squaire

CONTACT NAME, IF APPLICABLE:

MAILING ADDRESS: 3806 N. 9TH Ave Apt. 209, Pen. FL 32503

TELEPHONE NUMBER: 850-857-7277

EMAIL ADDRESS: ladylove7qaa@gmail.com

MAIL CHECK TO: (if different address)

I am one of the following:

- Lienholder: ☐ If claiming as a lienholder please complete Section 3.
- Titleholder: ☑ If claiming as a titleholder please complete Section 4.
- Other: ☐ Describe other:

3. LIENHOLDER INFORMATION (Complete if claim is based on a lien against the sold property)

MORTGAGE LIEN:	Book #		Page #		Amount due:	
COURT JUDGMENT:	Book #		Page #		Amount due:	
CONDO/HSA LIEN:	Book #		Page #		Amount due:	
OTHER:	Describe other:				Amount due:	

4. TITLEHOLDER INFORMATION (Complete if claim is based on title formerly held on sold property)

NATURE OF TITLE

DEED:	Book #		Page #	
PROBATE ORDER:	Book #		Page #	
OTHER:	Describe other:			

*****I hereby swear under oath and under penalty of perjury that all of the above information is true and correct.***

Amount of surplus claimed: $ 69,324

CLAIMANT SIGNATURE: Rhonda Squaire PRINTED NAME: Rhonda Squaire

TO BE COMPLETED BY A NOTARY

STATE OF Florida

COUNTY OF Escambia

The foregoing instrument was acknowledged before me by means of ✓ physical presence or ___ online notarization this 21st day of July, 20 25, by Rhonda Squaire

NOTARY SIGNATURE: Emily Hogg

Personally known___ Type of ID FLDL

PRINTED NAME: Emily Hogg

Emily Hogg
Comm.: HH 373864
Expires: March 15, 2027
Notary Public - State of Florida