



CERTIFICATION OF TAX DEED APPLICATION

Sections 197.502 and 197.542, Florida Statutes

DR-513
Rule 12D-16.002 F.A.C.
Effective 07/19
Page 1 of 2

0326-25

Part 1: Tax Deed Application Information

Applicant Name Applicant Address	ELEVENTH TALENT, LLC PO BOX 769 PALM CITY, FL 34991	Application date	Jun 28, 2025
Property description	MINNICK KENNETH D MINNICK DEBRA A 7915 HOLGATE RD PENSACOLA, FL 32514 7915 HOLGATE RD 01-0318-521 LT 11 BLK B REGENCY PARK UNIT 1 PB 7 P 55 OR 4846 P 100	Certificate #	2023 / 41
		Date certificate issued	06/01/2023

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)
# 2023/41	06/01/2023	991.40	49.57	1,040.97
→Part 2: Total*				1,040.97

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)
# 2025/52	06/01/2025	1,039.19	6.25	51.96	1,097.40
# 2024/47	06/01/2024	1,023.00	6.25	77.58	1,106.83
Part 3: Total*					2,204.23

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)	3,245.20
2. Delinquent taxes paid by the applicant	0.00
3. Current taxes paid by the applicant	0.00
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)	3,620.20

I certify the above information is true and the tax certificates, interest, property information report fee, and tax collector's fees have been paid, and that the property information statement is attached.

Sign here:

Signature, Tax Collector or Designee

Escambia, Florida

Date July 2nd, 2025

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.	102,679
16. Statutory opening bid (total of Lines 7, 14, 15, and 16 if applicable)	
Sign here: _____ Date of sale <u>03/04/2026</u> Signature, Clerk of Court or Designee	

INSTRUCTIONS

Tax Collector (complete Parts 1-4)

Part 2: Certificates Owned by Applicant and Filed with Tax Deed Application

Enter the Face Amount of Certificate in Column 3 and the Interest in Column 4 for each certificate number. Add Columns 3 and 4 and enter the amount in Column 5.

Part 3: Other Certificates Redeemed by Applicant (Other than County)

Total. Add the amounts in Columns 3, 4 and 5

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

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

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

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

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

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

Clerk of Court (complete Part 5)

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

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

APPLICATION FOR TAX DEED

Section 197.502, Florida Statutes

512
R. 12/16

Application Number: 2500598

To: Tax Collector of ESCAMBIA COUNTY, Florida

I,

ELEVENTH TALENT, LLC
PO BOX 769
PALM CITY, FL 34991,

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
01-0318-521	2023/41	06-01-2023	LT 11 BLK B REGENCY PARK UNIT 1 PB 7 P 55 OR 4846 P 100

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
ELEVENTH TALENT, LLC
PO BOX 769
PALM CITY, FL 34991

06-28-2025
Application Date

Applicant's signature



Gary "Bubba" Peters

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: 061S293000011002

Account: 010318521

Owners: MINNICK KENNETH D
MINNICK DEBRA A

Mail: 7915 HOLGATE RD
PENSACOLA, FL 32514

Situs: 7915 HOLGATE RD 32514

Use Code: SINGLE FAMILY RESID 🔍

Taxing Authority: COUNTY MSTU

Tax Inquiry: [Open Tax Inquiry Window](#)

Tax Inquiry link courtesy of Scott Lunsford

Escambia County Tax Collector

Assessments

Year	Land	Imprv	Total	Cap Val
2024	\$42,000	\$163,358	\$205,358	\$101,701
2023	\$42,000	\$155,155	\$197,155	\$98,739
2022	\$15,000	\$141,429	\$156,429	\$95,864

Disclaimer

Tax Estimator

Change of Address

File for Exemption(s) Online

Report Storm Damage

Sales Data Type List: 🔍							2024 Certified Roll Exemptions	
Sale Date	Book	Page	Value	Type	Multi Parcel	Records	HOMESTEAD EXEMPTION	
01/2002	4846	100	\$71,000	WD	N	🔍		
08/2001	4762	1113	\$45,000	CT	N	🔍	Legal Description	
07/2001	4736	1434	\$100	CT	N	🔍	LT 11 BLK B REGENCY PARK UNIT 1 PB 7 P 55 OR 4846 P 100	
04/1996	3962	995	\$71,000	WD	N	🔍	Extra Features	
Official Records Inquiry courtesy of Pam Childers							POOL	
Escambia County Clerk of the Circuit Court and Comptroller								

Parcel Information	Launch Interactive Map
<div> <div>Section Map Id: 06-1S-29-2</div> <div>Approx. Acreage: 0.4994</div> <div>Zoned: MDR</div> <div>Evacuation & Flood Information Open Report</div> </div> <div>View Florida Department of Environmental Protection(DEP) Data</div>	Buildings

Address: 7915 HOLGATE RD, Improvement Type: SINGLE FAMILY, Year Built: 1970, Effective Year: 1970, PA Building ID#: 33437

Structural Elements

DECOR/MILLWORK-ABOVE AVERAGE

DWELLING UNITS-1

EXTERIOR WALL-SIDING-LAP.AAVG

FLOOR COVER-CARPET

FOUNDATION-SLAB ON GRADE

HEAT/AIR-CENTRAL H/AC

INTERIOR WALL-DRYWALL-PLASTER

NO. PLUMBING FIXTURES-6

NO. STORIES-2

ROOF COVER-METAL/MODULAR

ROOF FRAMING-GABLE-HI PITCH

STORY HEIGHT-0

STRUCTURAL FRAME-WOOD FRAME



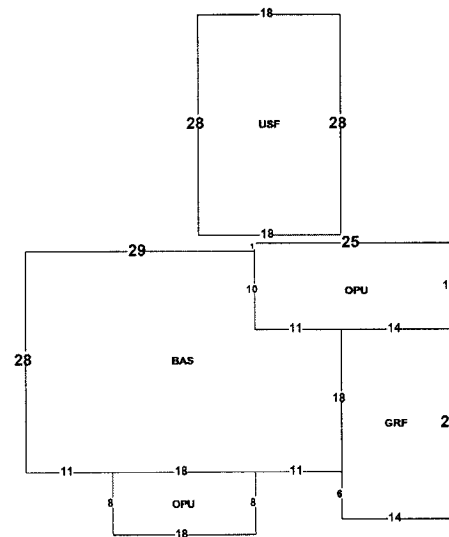
Areas - 2269 Total SF

BASE AREA - 1010

GARAGE FIN - 336

OPEN PORCH UNF - 419

UPPER STORY FIN - 504



Images



12/20/2023 12:00:00 AM

The primary use of the assessment data is for the preparation of the current year tax roll. No responsibility or liability is assumed for inaccuracies or errors.

Last Updated: 07/14/2025 (id: 167752)

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That **ELEVENTH TALENT LLC** holder of **Tax Certificate No. 00041**, issued the **1st** day of **June, A.D., 2023** 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 11 BLK B REGENCY PARK UNIT 1 PB 7 P 55 OR 4846 P 100

SECTION 06, TOWNSHIP 1 S, RANGE 29 W

TAX ACCOUNT NUMBER 010318521 (0326-25)

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

KENNETH D MINNICK and DEBRA A MINNICK

Unless said certificate shall be redeemed according to law, the property described therein will be sold to the highest bidder at public auction at 10:00 A.M. on the **first** Wednesday in the month of March, which is the **4th day of March 2026**.

Dated this 15th day of July 2025.

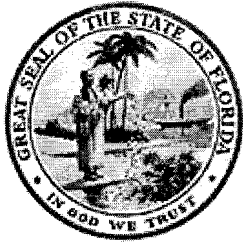
For information regarding the Tax Deed auction, please contact the Tax Deeds Division at 850-595-3793 or email TAXDEEDS@ESCAMBIACLERK.COM.



PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

By:
Emily Hogg
Deputy Clerk

Redeemed From Sale



**PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA**

Tax Deed Sales - Redeemed From Sale

Account: 010318521 Certificate Number: 000041 of 2023

Date Of
Redemption

8/1/2025



Clerk's Check

1

Clerk's Total

\$817.20

Postage

\$0.00

Tax Deed Court Registry \$783.20

Payor Name

KENNETH MINNICK

7915 HOLGATE RD

PENSACOLA FL 32514

Notes

Submit

Reset

Print Preview

Print Receipt

Commit Redemption ☒

PERDIDO TITLE SOLUTIONS

Precise · Professional · Proven

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 #: 01-0318-521 CERTIFICATE #: 2023-41

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 encumber the title to said land as listed on page 2 herein.

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.

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 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: December 16, 2005 to and including December 16, 2025 Abstractor: Vicki Campbell

BY



Michael A. Campbell,
As President
Dated: December 17, 2025

PROPERTY INFORMATION REPORT
CONTINUATION PAGE

December 17, 2025

Tax Account #: **01-0318-521**

1. The Grantee(s) of the last deed(s) of record is/are: **KENNETH D. MINNICK AND DEBRA A. MINNICK**

By Virtue of Warranty Deed recorded 2/5/2002 in OR 4846/100

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 Bank of Pensacola nka Synovus Bank recorded 03/12/2007 – OR 6104/53 together with Modification recorded 4/26/2017 – OR 7701/350**
4. Taxes:

Taxes for the year(s) NONE are delinquent.
Tax Account #: 01-0318-521
Assessed Value: \$104,650.00
Exemptions: HOMESTEAD EXEMPTION
5. We find the following HOA names in our search (if a condominium, the condo docs book, and page are included for your review): **NONE**

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

Note: Escambia County and/or local municipalities may impose special liens/assessments. These liens/assessments are not discovered in a Property Information Report 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 SOLUTIONS
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: PROPERTY INFORMATION REPORT FOR TDA

TAX DEED SALE DATE: MAR 3, 2026

TAX ACCOUNT #: 01-0318-521

CERTIFICATE #: 2023-41

In compliance with Section 197.522, Florida Statutes, the following is a list of names and addresses of those persons, firms, and/or agencies having legal interest in or claim against the above-described property. The above-referenced tax sale certificate is being submitted as proper notification of tax deed sale.

YES	NO	
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Notify City of Pensacola, P.O. Box 12910, 32521
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Notify Escambia County, 190 Governmental Center, 32502
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Homestead for <u>2025</u> tax year.

KENNETH D MINNICK
AND DEBRA A MINNICK
7915 HOLGATE RD
PENSACOLA, FL 32514

SYNOVUS BANK
125 W ROMANA ST
PENSACOLA, FL 32502

Certified and delivered to Escambia County Tax Collector, this 17th day of December 2025.

PERDIDO TITLE SOLUTIONS, A DIVISION OF
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

December 17, 2025

Tax Account #:01-0318-521

**LEGAL DESCRIPTION
EXHIBIT "A"**

LT 11 BLK B REGENCY PARK UNIT 1 PB 7 P 55 OR 4846 P 100

SECTION 06, TOWNSHIP 1 S, RANGE 29 W

TAX ACCOUNT NUMBER 01-0318-521(0326-25)

OR BK 4846 PGO 100
Escambia County, Florida
INSTRUMENT 2002-928030

10.50
497.00
Prepared by and return to:
JOSEPH H. GANGUZZA
HYMAN, KAPLAN, GANGUZZA, SPECTOR & MARS, P.A.
150 West Flagler Street Suite 2701
Miami, FL 33130
Ph:
File No.: 1359-23676

DEED DOC STAMPS PD @ ESC CO \$ 497.00
02/05/02 ERNIE LEE MAGNIA, CLERK
By: B. Betha

[Space Above This Line For Recording Data]

Special Warranty Deed

This Special Warranty Deed made, this 24 day of January, 2002 between

GE Capital Mortgage Services, Inc., a New Jersey corporation
, whose post office address is
c/o Wells Fargo Home Mortgage, 5024 Parkway Plaza Blvd., Charlotte, NC 28217
grantor, and

Kenneth D. Minnick and Debra A Minnick, husband and wife, husband and wife
whose post office address is
7915 Holgate Rd, Pensacola, FL 32514
grantee:

(Whenever used herein the terms grantor and grantee include all the parties to this instrument and the heirs, legal representatives, and assigns of individuals, and the successors and assigns of corporations, trusts and trustees)

WITNESSETH, that said grantor, for and in consideration of the sum TEN AND NO/100 DOLLARS (\$10.00) and other good and valuable considerations to said grantor in hand paid by said grantee, the receipt whereof is hereby acknowledged, has granted, bargained, and sold to the said grantee, and grantee's heirs and assigns forever, the following described land, situate, lying and being in **Escambia County Florida**, to-wit:

Lot 11, Block "B", REGENCY PARK UNIT #1, a subdivision of a portion of Section 6, Township 1 South, Range 29 East, Escambia County Florida; as recorded in Plat Book 7, Page 55 of the Public Records of Said County.

Parcel Identification Number: 06-1S-29-3000-011-002

SUBJECT TO: Taxes for the year 2002 and subsequent years, which taxes are not yet due and payable; zoning restrictions imposed by governmental authority; restrictions and matters appearing on the Plat or otherwise common to the subdivision; utility easements of record.

By accepting this Special Warranty Deed, Grantee acknowledges that it has had adequate opportunity to inspect the property conveyed herein as well as all improvements located thereon. Except as specifically set forth in this Special Warranty Deed, this conveyance is made without warranty or representation, either express or imposed and is on an "AS IS" and "WHERE IS" basis.

TOGETHER with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

TO HAVE AND TO HOLD, the same in fee simple forever.

AND the grantor hereby covenants with said grantee that the grantor is lawfully seized of said land in fee simple; that the grantor has good right and lawful authority to sell and convey said land; that the grantor hereby fully

JAN-23-2002 WED 01:34 PM HYMAN & KAPLAN P.A.

FAX NO. 3053714105

P. 03

OR BK 4846 PG0101
Escambia County, Florida
INSTRUMENT 2002-928030

warrants the title to said land and will defend the same against the lawful claims of all persons claiming by, through or under grantors.

IN WITNESS WHEREOF, grantor has hereunto set grantor's hand and seal the day and year first above written.

RCD Feb 05, 2002 12:28 pm
Escambia County, Florida

Signed, sealed and delivered in our presence:

ERNIE LEE MAGAHA
Clerk of the Circuit Court
INSTRUMENT 2002-928030

[Signature]
Witness Name: Tiffany R. Johnson
[Signature]
Witness Name: Sherry Fordyce

GE Capital Mortgage Services, Inc.
a New Jersey corporation

By: *[Signature]*

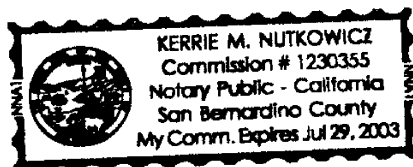
Eileen Conrad, AVP

(Corporate Seal)

State of California
County of San Bernardino

The foregoing instrument was acknowledged before me this 23rd day of January, 2002 by Eileen Conrad, AVP of GE Capital Mortgage Services, Inc., a New Jersey corporation, on behalf of the corporation. Heidi ☒ is personally known to me or ☐ has produced a driver's license as identification.

[Notary Seal]



[Signature]
Notary Public
KERRIE M. NUTKOWICZ

Printed Name: _____

My Commission Expires: 7/29/03

REAL ESTATE MORTGAGE AND SECURITY AGREEMENT

Mortgagors (last name(s) first):

Mortgagee:

MINNICK, KENNETH DALE , A MARRIED MAN

BANK OF PENSACOLA

MINNICK, DEBRA ANN , A MARRIED WOMAN

125 WEST ROMANA STREET, SUITE 400

7915 HOLGATE RD

PENSACOLA, FL 32502

Mailing Address

PENSACOLA, FL 32514-6724

City

State

Zip

This instrument was prepared by:

BANK OF PENSACOLA

125 WEST ROMANA STREET, SUITE 400

PENSACOLA, FL 32502

Know All Men By These Presents: That whereas KENNETH DALE MINNICK , A MARRIED MAN

DEBRA ANN MINNICK , A MARRIED WOMAN

(whether one or more, hereinafter called the "Borrower") has become justly indebted
to BANK OF PENSACOLA with offices in PENSACOLA;

Florida, (together with its successors and assigns, hereinafter called "Mortgagee") in the sum of
SIXTY FOUR THOUSAND DOLLARS AND ZERO CENTS **Dollars** (\$ 64,000.00)

together with interest thereon, as evidenced by a promissory note or notes of even date
herewith. (If the maturity date of the note or notes is 20 years or longer, indicate the latest
maturity date here: _____).

This conveyance is intended to be and is a real property Mortgage and a "Security
Agreement" governed by the laws of the State of Florida concerning mortgages and the
Uniform Commercial Code as adopted in Florida, and is intended to secure the payment of the
following (the "Secured Indebtedness"):

A. The existing indebtedness represented by that certain promissory note of even date
herewith for the sum of SIXTY FOUR THOUSAND DOLLARS AND NO/100 **DOLLARS**
(\$ 64,000.00) made by mortgagor payable to the order of Mortgagee with interest
from date until paid at the rate therein specified, the said principal and interest payable in the
manner and upon the terms, provisions and conditions set forth in the Note, together with any
and all renewals, extensions, modifications, consolidations and extensions thereof;

B. Such future or additional advances as may be made by Mortgagee at the option of
Mortgagee to the Mortgagor; provided that, notwithstanding the foregoing, the total of
all amounts secured hereby shall not exceed at any one time the sum of
ONE HUNDRED TWENTY EIGHT THOUSAND DOLLARS AND NO/100 **DOLLARS**
(\$ 128,000.00); and provided, further, that all such advances, notes, claims,
demands or liabilities and obligations secured hereby be incurred or arise or come into existence
either on or prior to the date of this Mortgage, or on or before twenty (20) years after the date
of this Mortgage or within such lesser period of time as may hereafter be provided by law as
a prerequisite for the sufficiency of actual notice or record notice of such advances, notes,
claims, demands or liabilities and obligations as against the rights of creditors or subsequent
purchasers for a valuable consideration. The Mortgagor hereby waives, on behalf of
himself/herself and his/her successors and assigns, the right to file for record a notice limiting
the maximum principal amount which may be secured by this Mortgage as provided for in
Florida Statute 697.04(1)(b).

NOW, THEREFORE, in consideration of the premises, and in order to secure the payment of said indebtedness and any renewals or extensions thereof and the interest thereon, and all other indebtedness (including future advances) now or hereafter owed by any of the above-named Borrowers to Mortgagee, whether such indebtedness is primary or secondary, direct or indirect, contingent or absolute, matured or unmatured, joint or several, and otherwise secured or not, and to secure compliance with all the covenants and stipulations hereinafter contained, the undersigned KENNETH DALE MINNICK , A MARRIED MAN ,

DEBRA ANN MINNICK , A MARRIED WOMAN

(whether one or more, hereinafter called "Mortgagors") do hereby assign, grant, bargain, sell and convey unto Mortgagee the following described real property situated in ESCAMBIA County, State of Florida, viz:

LOT 11, BLOCK "B", REGENCY PARK UNIT #1, A SUBDIVISION OF A
PORTION OF SECTION 6, TOWNSHIP 1 SOUTH, RANGE 29 EAST, ESCAMBIA
COUNTY FLORIDA; AS RECORDED IN PLAT BOOK 7, PAGE 55 OF THE PUBLIC
RECORDS OF SAID COUNTY.

together with all rents and other revenues thereof and all rights (including riparian rights), privileges, easements, tenements, interests, improvements and appurtenances thereunto belonging or in anywise appertaining, including any after-acquired title and easements and all rights, title and interest now or hereafter owned by Mortgagors in and to all buildings and improvements, storm and screen windows and doors, gas, steam, electric, solar and other heating, lighting, ventilating, air-conditioning, refrigerating and cooking apparatus, elevators, plumbing, sprinkling, smoke, fire, and intrusion detection devices, and other equipment and fixtures now or hereafter attached or appertaining to said premises, all of which shall be deemed to be real property and conveyed by this mortgage, and all of which real property, equipment and fixtures are sometimes hereinafter called the "mortgaged property."

To Have And To Hold the same and every part thereof unto Mortgagee, its successors and assigns forever.

And for the consideration aforesaid, and as additional security for all of the indebtedness described above (including future advances), Mortgagors hereby assign and transfer to Mortgagee, and grant to Mortgagee a security interest in, all building materials, household appliances, equipment, fixtures and fittings of every kind or character now owned or hereafter acquired by Mortgagors, or any of them, located, whether permanently or temporarily, on the mortgaged property, and all building materials, household appliances, equipment, fixtures and fittings now owned or hereafter acquired by Mortgagors, or any of them, located or stored on any other real property, which are or shall be purchased by Mortgagors, or any of them, for the purpose, or with the intention, of making improvements on the mortgaged property or to the premises located on said property. The personal property herein transferred includes limitation, all lumber, bricks, building stones, building blocks, sand, cement roofing, materials, paint, doors, windows, storm doors, storm windows, nails, wires and wiring, hardware, plumbing and plumbing fixtures, heating and air conditioning equipment and appliances, electrical and gas equipment and appliances, pipes and piping, ornamental and decorative fixtures, and in general all building materials, equipment and appliances of every kind and character used or useful in connection with improvements to real property.

For the purpose of further securing the payment of said indebtedness Mortgagors warrant covenant and agree with Mortgagee, its successors and assigns, as follows:

1. That they are lawfully seized in fee and possessed of the mortgaged property and have a good right to convey the same as aforesaid, and they will warrant and forever defend the title against the lawful claims of all persons whomsoever, and that the mortgaged property is free and clear of all encumbrances, easements and restrictions not herein specifically mentioned.

2. That they will pay when due all taxes, assessments, or other liens or mortgages taking priority over this mortgage, and should default be made in the payment of the same, or any part thereof, Mortgagee may pay the same (but Mortgagee is not obligated to do so). If the mortgaged property or any part thereof is a unit in a condominium or a planned unit development, Mortgagors shall perform all of Mortgagors' obligations under the declaration or covenants creating or covering the condominium or planned unit development, the bylaws and regulations of the condominium or planned unit development, and constituent documents. Should Mortgagors default in any of such obligations, Mortgagee may perform Mortgagors' obligations (but Mortgagee is not obligated to do so).

3. That they will keep the buildings on the mortgaged property continuously insured in such amounts, in such manner and with such companies as may be satisfactory to Mortgagee against loss by fire (including so-called extended coverage), wind and such other hazards (including flood and water damage) as Mortgagee may specify from time to time, with loss, if any, payable to Mortgagee under a mortgagee's loss payable clause acceptable to Mortgagee, and will deposit with Mortgagee policies of such insurance or, at Mortgagee's election, certificates thereof, and will pay the premiums therefor as the same become due. Mortgagors shall have the right to provide such insurance through a policy or policies independently obtained and paid for by Mortgagors or through an existing policy. Mortgagee may, for reasonable cause, refuse to accept any policy of insurance obtained by Mortgagors. Mortgagors shall give immediate notice in writing to Mortgagee of any loss or damage to the mortgaged property from any cause whatever. If Mortgagors fail to keep said property insured as above specified, Mortgagee may insure said property (but Mortgagee is not obligated to do so) for its insurable value against loss by fire, wind and other hazards for the benefit of Mortgagors and Mortgagee or for the benefit of Mortgagee alone, at Mortgagee's election. The proceeds of such insurance shall be paid by the insurer to Mortgagee, which is hereby granted full power to settle and compromise claims under all policies, to endorse in the name of Mortgagors any check or draft representing the proceeds of any such insurance, and to demand, receive and give receipt for all sums becoming due thereunder. Said insurance proceeds, if collected, may be credited on the indebtedness secured by this mortgage, less costs of collection, or may be used in repairing or reconstructing the premises on the mortgaged property, at Mortgagee's election. Any application of the insurance proceeds to repairing or reconstructing the premises on the mortgaged property shall not extend or postpone the due date of any installment payments of the indebtedness hereby secured or reduce the amount of such installments.

4. That commencing upon written request by Mortgagee and continuing until the indebtedness secured hereby is paid in full, Mortgagors will pay to Mortgagee concurrently with, and on the due dates of, payments on the indebtedness hereby secured a sum equal to the ground rents, if any, next due on the mortgaged property, plus the premiums that will next become due and payable on policies of fire and other hazard insurance covering the mortgaged property, plus water rents, fire district charges, taxes and assessments next due on the mortgaged property (all as estimated by Mortgagee), less any sums already paid to Mortgagee therefor, divided by the number of months or other payment periods to elapse before one month or payment period prior to the date when such ground rents, premiums, water rents, fire district charges, taxes and assessments will become due, such sums to be held by Mortgagee in trust, to pay said ground rents, premiums, water rents, fire district charges, taxes and assessments. All payments mentioned in the preceding sentence and the payments to be made on the indebtedness secured hereby shall be added together and the aggregate amount thereof shall be paid by Mortgagors each month or other payment period in a single payment to be applied by Mortgagee to the following items in the order set forth: (a) ground rents, taxes, water rents, fire district charges, assessments, fire and other hazard insurance premiums; (b) interest on the indebtedness secured hereby; and (c) the balance, if any, shall be applied toward the payment of the sum hereby secured. Any deficiency in the amount of such aggregate monthly or other periodic payments shall constitute a default under this mortgage. Any excess funds accumulated under this paragraph after payment of the items herein mentioned shall be credited in calculating the monthly or other periodic payments of the same nature required hereunder in the subsequent year; but if the actual amount of any such item shall exceed the estimate therefor, Mortgagors shall without demand forthwith make good the deficiency. Failure by Mortgagors to do so before the due date of such item shall be a default hereunder. If the mortgaged property is sold under foreclosure or is otherwise acquired by Mortgagee after default, any remaining balance of the accumulations under this paragraph shall be credited to the principal of the secured indebtedness as of the date of the foreclosure sale or as of the date the property is otherwise acquired.

5. That they will take good care of the mortgaged property and the personal property described above and will not commit or permit any waste thereon or thereof or the removal of any oil, gas or mineral therefrom, and that they will keep the same repaired and at all times will maintain the same in at least as good condition as it now is, reasonable wear and tear alone excepted. If Mortgagors fail to make repairs to the mortgaged property, Mortgagee may make such repairs at Mortgagor's expense (but Mortgagee is not obligated to do so). Mortgagee, its agents and employees, may enter the mortgaged property and any improvements thereon at any reasonable time for the purpose of inspecting or repairing such improvements.

6. That all amounts expended by Mortgagee for insurance or for the payments of taxes or assessments or to discharge liens on the mortgaged property or other obligations of Mortgagors or to make repairs to the mortgaged property or any improvements thereon shall become a debt due Mortgagee, shall be payable at once without demand upon or notice to any person, shall bear interest at the rate of interest payable on the principal sum of the note described above, or if no such rate of interest is specified in the note or if the rate specified would be unlawful, at the maximum rate allowed by law from the date of payment by Mortgagee, and such debt and the interest thereon shall be secured by this mortgage. Upon failure of Mortgagors to reimburse Mortgagee for all amounts so expended, at the election of Mortgagee and with or without notice to any person, Mortgagee may declare the entire indebtedness secured by this mortgage due and payable and may foreclose this mortgage as hereinafter provided or as provided by law.

7. That no delay or failure of Mortgagee to exercise any option to declare the maturity of any debt secured by this mortgage shall be taken or deemed as a waiver of the right to exercise such option or to declare such forfeiture either as to past or present defaults on the part of Mortgagors, and that the procurement of insurance or payment of taxes or other liens or assessments or obligations by Mortgagee shall not be taken or deemed as a waiver of the right to accelerate the maturity of the indebtedness hereby secured by reason of the failure of Mortgagors to procure such insurance or to pay such taxes, liens, assessments or obligations, it being agreed by Mortgagors that no terms or conditions contained in this mortgage can be waived, altered or changed except by a writing signed by Mortgagee.

8. That those Mortgagors who are obligated as the Borrower or as guarantor or endorser to pay the indebtedness hereby secured will well and truly pay and discharge such indebtedness as it shall become due and payable, including the note or notes described above, any renewals or extensions thereof, and any other notes or obligations of such Mortgagors to Mortgagee, whether now or hereafter incurred.

9. In the event a suit shall be instituted to foreclose this Mortgage, Mortgagee, its successors or assigns, shall be entitled to apply at any time pending such foreclosure suit to the court having jurisdiction thereof for the appointment of a receiver for all and singular the Premises and of all the rents, income, profits, issues and revenues thereof, from whatsoever source derived, with the usual powers and duties of receivers in like cases and such appointment shall be made by such court as a matter of strict right to Mortgagee, its successors or assigns, without reference to the adequacy or inadequacy of the value of the property hereby mortgaged or to the solvency or insolvency of the Mortgagor, Mortgagor's legal representatives, successors or assigns, and that such rents, profits, incomes, issues, and revenues shall be applied by such receiver to the payment of the Secured Indebtedness, costs, and charges, according to the order of said court. The Mortgagor hereby specifically waives the right to object to the appointment of a receiver as described herein and hereby expressly consents that such appointment shall be made as an admitted equity and is Mortgagee's absolute right, and that the appointment may be done without notice to the Mortgagor. Mortgagor further consents to the appointment of Mortgagee or any officer or employee of Mortgagee as receiver.

10. That they will not cause or allow possession of the mortgaged property to be in any other person or entity to the exclusion of Mortgagors and will not cause or allow all or any part of the mortgaged property or any interest therein to be sold, assigned, transferred or conveyed by Mortgagors, or any of them, without Mortgagee's prior written consent, excluding only (a) the creation of a lien or encumbrance expressly subordinate to this mortgage, (b) the creation of a purchase money security interest for household appliances, (c) a transfer by devise, descent or by operation of law upon the death of a joint tenant, or (d) (if the mortgaged property is the Mortgagors' residence) the grant of any leasehold interest of one year or less (including all mandatory or optional renewal periods) not containing an option to purchase. Mortgagee may withhold its consent or may condition its consent to any such transfer of possession of, or an interest in, the mortgaged property upon the transferee's agreeing to pay a greater rate of interest on all or any part of the indebtedness secured by this mortgage, upon Mortgagee's approval of the creditworthiness of the transferee, and upon the transferee's payment to Mortgagee of a reasonable transfer or assumption fee. Upon breach by Mortgagors, or any of them, of the covenants herein contained, Mortgagee may, at its election, accelerate maturity of the indebtedness hereby secured and proceed to foreclose this mortgage as hereinafter provided or as provided by law.

11. That, except as otherwise expressly disclosed to Mortgagee in writing on the date of this mortgage, no Hazardous Substance (as defined below) has been released or disposed of on or under the mortgaged property by Mortgagors or, to the best of Mortgagors knowledge, by any third party or any predecessor in interest or title to the mortgaged property; no underground storage tanks, whether in use or not in use, are located on or under any part of the mortgaged property; Mortgagors and the mortgaged property are and will remain in compliance with all applicable local, state and federal environmental laws and regulations; no notice has been received by Mortgagors from any governmental authority or any other person claiming violation of any environmental protection law or regulation or demanding payment, indemnity or contribution for any environmental damage or injury to natural resources, relating in any way to the mortgaged property, and Mortgagors will notify Mortgagee promptly in writing if any such notice is hereafter received; and any Hazardous Substance used or produced in Mortgagors business will be used, produced, stored and disposed of in strict compliance with all applicable environmental laws and regulations. Mortgagors will notify Mortgagee immediately if any Hazardous Substance is released or discovered on or under the mortgaged property, and Mortgagors will take or cause to be taken such remedial action as may be necessary in order to remedy such released or discovered Hazardous Substance and to obtain a certificate of remediation or other certificate of compliance from applicable governmental authorities. At Mortgagee's request, Mortgagors will promptly obtain, at Mortgagors' expense, and deliver to Mortgagee an environmental inspection report or will update a previous report, in form acceptable to Mortgagee, prepared by a competent environmental professional reasonably satisfactory to Mortgagee. As used herein, the term "Hazardous Substance" includes, without

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limitation, any hazardous or toxic substance and any substance or material that is regulated or controlled by the federal Comprehensive Environmental Response, Compensation and Liability Act of 1980, as amended (CERCLA), the federal Hazardous Materials Transportation Act, the federal Resource Conservation and Recovery Act, the federal Clean Water Act, the federal Clean Air Act, the federal Toxic Substances Control Act, or any other federal, state or local environmental law, ordinance, or regulation now or hereafter in effect. Mortgagors agree to indemnify Mortgagee against any and all liability and expense (including attorneys' fees and litigation expenses) incurred by Mortgagee on account of breach by Mortgagors of any representation, warranty or covenant set forth in this paragraph. This agreement to indemnify shall survive payment of the secured indebtedness, satisfaction of this mortgage, and foreclosure of this mortgage.

12. That, if this is a construction mortgage, Mortgagors will perform and comply with, or will cause the Borrower to perform and comply with, the terms of any construction loan agreement made with Mortgagee with regard to any improvements to be made on the mortgaged property.

13. That all the covenants and agreements of Mortgagors herein contained shall extend to and bind their respective heirs, executors, administrators, successors and assigns, and that such covenants and agreements and all options, rights, privileges and powers herein given, granted or secured to Mortgagee shall inure to the benefit of the successors and assigns of Mortgagee.

14. That the provisions of this mortgage and the note or notes secured hereby are severable, and that the invalidity or unenforceability of any provision of this mortgage or of any such note or notes shall not affect the validity and enforceability of the other provisions of this mortgage or of such note or notes. The remedies provided to Mortgagee herein are cumulative with the rights and remedies of Mortgagee at law and in equity, and such rights and remedies may be exercised concurrently or consecutively. A carbon or photostatic copy of this mortgage may be filed as a financing statement in any public office.

If the Borrower pays and discharges all the indebtedness hereby secured (including future advances) as the same becomes due and payable, and if Mortgagors in all things do and perform all acts and agreements by them herein agreed to be done according to the tenor and effect thereof, then and in that event only this conveyance and the security interest herein granted shall be and become null and void, but if default is made in the payment of any indebtedness hereby secured or any renewals or extensions thereof or any part thereof, or if any interest thereon remain unpaid when due, or if default be made in the repayment of any sum expended by Mortgagee under the authority of any provision of this mortgage, or if the interest of Mortgagee in the mortgaged property or any of the personal property described above become endangered by reason of the enforcement of any lien or encumbrance thereon, or if a petition to condemn any part of the mortgaged property be filed by any authority, person or entity having power of eminent domain, or if any law, either state or federal, be passed imposing or authorizing the imposition of a specific tax upon this mortgage or the indebtedness hereby secured or permitting or authorizing the deduction of any such tax from the principal or interest secured by this mortgage or by virtue of which any tax or assessment upon the mortgaged property shall be charged against the owner of this mortgage, or if at any time any of the covenants contained in this mortgage or in any note or other evidence of indebtedness secured hereby be declared invalid or unenforceable by any court of competent jurisdiction, or if Mortgagors fail to do and perform any other act or thing herein required or agreed to be done, then in any of said events the whole of the indebtedness hereby secured, or any portion or part thereof which may at said date not have been paid, with interest thereon, shall at once become due and payable and this mortgage shall be subject to foreclosure at the option of Mortgagee, notice of the exercise of such option being hereby expressly waived by Mortgagors, and Mortgagee shall have the right to enter upon and take possession of the mortgaged property. If an event of default occurs and remains uncured, then in either or any such event, the aggregate sum or sums secured hereby then remaining unpaid, with interest accrued at that time, and all moneys secured hereby, shall become due and payable forthwith, or thereafter, at the option of Mortgagee, or its assigns, as fully and completely as if all of the said sums of money were originally stipulated to be paid on such date, anything in the Note or any instrument or instruments or in this Mortgage to the contrary notwithstanding; and thereupon, or thereafter, at the option of Mortgagee, or its assigns, without notice or demand, suit at law or in equity may be prosecuted as if all moneys secured hereby had matured prior to its institution. The Mortgagee, or its assigns, may do either or both of the following as to the amount so declared due and payable: (i) bring an action to enforce payment of the amount so declared due and payable, with or without bringing an action to foreclose this Mortgage; and/or (ii) foreclose this Mortgage as to the amount so declared due and payable, and the Premises, or any part or parts thereof, in one or more sales as determined by Mortgagee, shall be sold to satisfy and pay the same with costs, expenses and allowances. In addition, Mortgagee shall also be entitled to take such action and avail itself of such remedies as may be available under the Uniform Commercial Code in effect in the State of Florida.

Handwritten signature: KEX DAM

☐ (Mark if applicable) This is a construction mortgage that secures an obligation incurred for the construction of an improvement on land (and may include the acquisition cost of the land).

In Witness Whereof, each of the undersigned has hereunto set his or her signature and seal, or has caused this instrument to be executed by its officer(s), partner(s), member(s), or agent(s) thereunto duly authorized, this 23RD day of FEBRUARY, 2007.

W. Nicole Penton

Nicole Penton
[Type or Print Name of Witness]

Karl Elak

Robert E. Cook
[Type or Print Name of Witness]

Kenneth Dale Minnick (Seal)
KENNETH DALE MINNICK, A MARRIED MAN

Debra Ann Minnick (Seal)
DEBRA ANN MINNICK, A MARRIED WOMAN

____ (Seal)

____ (Seal)

ATTEST: _____

Its _____
(Corporate Seal)

By _____

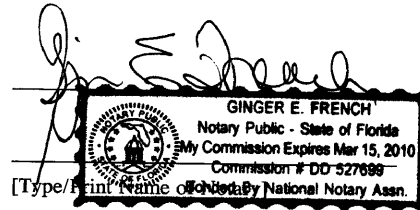
Its _____

STATE OF FLORIDA

COUNTY OF Escambia

INDIVIDUAL ACKNOWLEDGMENT

The foregoing instrument was acknowledged before me this 23rd day of Feb, 2007, by Kenneth Dale & Debra Ann Nimick who (X) is personally known to me, or () who has shown me _____ as identification, and who did take an oath.



[NOTARIAL SEAL]

My Commission No.: _____

My Commission Expires: _____

STATE OF FLORIDA

COUNTY OF _____

INDIVIDUAL ACKNOWLEDGMENT

The foregoing instrument was acknowledged before me this _____ day of _____, _____, by _____, who () is personally known to me, or () who has shown me _____ as identification, and who did take an oath.

[Type /Print Name of Notary]

[NOTARIAL SEAL]

My Commission No.: _____

My Commission Expires: _____

STATE OF FLORIDA

COUNTY OF _____

CORPORATE (OR OTHER BUSINESS ENTITY) ACKNOWLEDGMENT

The foregoing instrument was acknowledged before me this _____ day of _____, _____, by _____, the _____ of _____, on behalf of the banking corporation. He/she () is personally known to me, or () he/she has shown me _____ as identification, and he/she did take an oath.

[Type/Print Name of Notary]

[NOTARIAL SEAL]

My Commission No.: _____

My Commission Expires: _____

Exhibit A



This instrument was prepared by
and should be returned to:
DEBBIE LEE
SYNOVUS ATLANTA LOAN OPERATIONS
PO BOX 1638
ROSWELL GA 36077-1638

**MODIFICATION AND EXTENSION AGREEMENT
OF HELOC MORTGAGE FOR WORKOUT**

THIS MODIFICATION AND EXTENSION AGREEMENT OF HELOC MORTGAGE FOR WORKOUT ("Agreement") is executed as of MARCH 31ST, 2017 (the "Effective Date") by and among KENNETH DALE MINNICK a married man, & DEBRA ANN MINNICK a married woman (hereinafter referred to individually or collectively as "Borrower"), and COASTAL BANK & TRUST div SYNOVUS BANK successor-in-interest by merger with Bank of Penscola, a Georgia banking corporation (the "Lender"). Borrower and the Lender may be referred to in this Agreement individually as a "Party" or collectively as the "Parties." This Agreement applies to the Original HELOC (hereinafter defined) and all of the terms and conditions of the Original HELOC apply to this Agreement; provided that to the extent there is a conflict between this Agreement and the Original HELOC, the terms of this Agreement shall control. All capitalized terms used but not otherwise defined here, shall have the meanings assigned thereto in the HELOC.

WITNESSETH THAT:

WHEREAS, Borrower and Lender entered into a TLC Home Equity Options Line of Credit Agreement dated 2/23/2007 in the face principal amount of \$64,000.00 as previously amended, modified, and restated (the "Original HELOC"); and

WHEREAS, Borrower and Lender have amended, modified, and restated the terms of the Original HELOC as set forth in that certain TLC Home Equity Options Line of Credit Workout Agreement dated of even date herewith (the "HELOC Workout") (the Original HELOC, as modified, amended, and restated by the HELOC Workout, and as may be further modified and amended hereinafter referred to as the "HELOC")¹; and

WHEREAS, several documents, instruments and agreements, in addition to the HELOC, were entered into as security for the HELOC (such documents, instruments, and agreements, and any UCC Financing Statements filed in conjunction therewith, being herein referred to collectively

¹ This Agreement evidences the extension of the maturity date for the obligation secured by the Mortgage without enlargement of the obligation or addition of any additional obligors thereto. All documentary stamp tax and non-recurring intangible personal property tax due and payable in connection with the execution and delivery of the HELOC were previously paid as reflected in the Mortgage. No additional documentary stamp tax or non-recurring intangible personal property tax is due and payable in connection with the execution of this Agreement.

2656741 TE

as the "Security Documents"), which documents, instruments and agreements, include, without limitation, the following: Mortgage dated 2/23/2007, from Borrower to Lender recorded at **OR Book 6104 , Page 53-60**, of the Public Records of **ESCAMBIA** County, Florida (the "Mortgage"); (the HELOC, the Security Documents and all other documents evidencing, securing or relating to the HELOC, as the same may have been heretofore amended, modified, extended and/or restated, are hereinafter collectively referred to as the "**Loan Documents**"); and

WHEREAS, as of the date hereof, the current outstanding balance owed on the account under the HELOC is \$63,451.57;

1. Modification of Mortgage and Loan Documents. Borrower and Lender acknowledge that the HELOC is secured by, inter alia, the Mortgage. As of the Effective Date hereof, Borrower and Lender hereby agree that the Mortgage is amended, modified, and restated so that all references to the Maturity Date shall mean MARCH 20th, 2043.

From and after the Effective Date, all references in the Mortgage or any other Loan Documents to the Note, Line of Credit, or Home Equity Line of Credit Agreement shall mean and refer to the HELOC, as the same may be further amended, modified, extended, renewed and restated from time to time.

All references in any of the Loan Documents to any of the other Loan Documents shall refer to such other Loan Documents as amended and modified hereby and as same may be further renewed, extended, amended and/or modified from time to time. Each of the Security Documents shall from and after the date hereof secure, *inter alia*, the payment of the debts, liabilities and obligations of Borrower under the HELOC, as amended and modified, and as the same may be further amended, modified, extended, renewed and/or restated from time to time.

2. Valid Existing Obligation/No Novation. This Agreement modifies certain terms and conditions of a valid, existing obligation, and the parties hereto agree that this Agreement is not intended to substitute or extinguish such valid, existing obligation, nor is this Agreement intended to effect a novation of such valid, existing obligation, and in the event of any other default as set forth in the HELOC, this Agreement, the Security Documents, or any other Loan Documents, Lender shall have the same rights to proceed against any collateral or property identified therein or other documentation previously executed by and between Borrower and Lender.
3. Amendment. This Agreement may be amended only by the mutual written consent of all the parties hereto. No party hereto may orally amend this Agreement or orally consent to any amendment. Any such alleged amendment to this Agreement or consent shall have no force or effect. Except as herein specifically and expressly modified, all of the other terms, covenants and conditions of the HELOC, the Security Documents, the Loan Documents, and/or any other loan and/or collateral documentation previously executed by and between

Borrower and Lender, as the case may be, shall remain unaltered, are ratified and reaffirmed, and shall remain in full force and effect.

4. Multiple Counterparts. This Agreement may be executed in multiple counterparts each of which shall be deemed an original and together shall constitute one and the same Agreement, with one counterpart being delivered to each party hereto.
5. Successors and Assigns. This Agreement shall be binding upon and shall inure to the benefit of the parties hereto and their legal representatives, heirs, successors, successors-in-title, and assigns.
6. Correction; Adjustment. Borrower and Lender mutually agree to cooperate, adjust, initial, correct, re-execute, reaffirm and redeliver any and all closing documents, including, but not limited to, any notes, mortgages, affidavits, closing statements and other Loan Documents, if deemed necessary or desirable in the reasonable discretion of Lender or Lender's counsel, in order to consummate the Loan described herein and to perfect Lender's security interests lien, mortgage, evidence of indebtedness, or other rights.
7. Costs and Fees. The closing costs to be paid as a condition to the execution of this Agreement are set forth in the HELOC.

[Signatures follow immediately on next page]

IN WITNESS WHEREOF, the Borrower has caused this Agreement to be executed under seal as of the Effective Date.

Signed, sealed and delivered in the presence of:

Janet Foster
Signature of witness

Print name: Janet Foster

Dj S
Signature of witness

Print name: Dominique Chole

BORROWER:

Kenneth Dale Minnick (L.S.)
Name: KENNETH DALE MINNICK

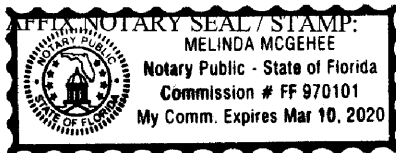
Debra Ann Minnick (L.S.)
Name: DEBRA ANN MINNICK

STATE OF Florida
COUNTY OF Escambia

The foregoing instrument was acknowledged before me this 31st day of March, 2017
by Kenneth Dale Minnick He/she

 is personally known to me or

☒ has produced FL DL as identification.



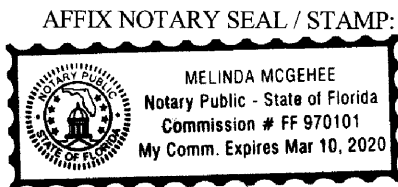
Melinda McGehee
Signature of Notary Public
Print name: Melinda McGehee
My Commission Expires: Mar 10, 2020

STATE OF Florida
COUNTY OF Escambia

The foregoing instrument was acknowledged before me this 31st day of March, 2017
by Debra Ann Minnick He/she

 is personally known to me or

☒ has produced FL DL as identification.



Melinda McGehee
Signature of Notary Public
Print name: Melinda McGehee
My Commission Expires: Mar 10, 2020

IN WITNESS WHEREOF, the Lender has caused this Agreement to be executed under seal as of the Effective Date.

Signed, sealed and delivered in the presence of:

LENDER:

Janet Foster
Signature of witness
Print name: Janet Foster
Dominique Coley
Signature of witness
Print name: Dominique Coley

**COASTAL BANK & TRUST div SYNOVUS
BANK**, a Georgia banking
corporation

By: Alison Bunyard
Name: ALISON BUNYARD
Its: Senior Relationship Banker

STATE OF FLORIDA
COUNTY OF Escambia

The foregoing instrument was acknowledged before me this 31st day of March, 2017,
by Alison Bunyard, as Senior Relationship Banker of Synovus, A
DIVISION OF SYNOVUS BANK, a Georgia banking corporation, for and on its behalf. He/she
☒ is personally known to me or
_____ has produced _____ as identification.

AFFIX NOTARY SEAL / STAMP:



Melinda McGehee
Signature of Notary Public
Print name: Melinda McGehee
My Commission Expires: Mar 10, 2020