

## **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

1025-68

| Part 1: Tax Deed                    | T   |  |  | **          |                               | T                       |  |  |
|-------------------------------------|---|--|--|-------------|-------------------------------|-------------------------|--|--|
| Applicant Name<br>Applicant Address | dress PU BUX / 1940   |  |  |             | Application date              |                         | Apr 21, 2025                                 |  |
| Property description                | PHILADELPHIA, PA 19176-1540  KELLY MIRANDA 1/3 INT  KELLY SKYLER NICOLE 1/3 INT   |  |  |             | Certificate #                 |                         | 2023 / 2379                                  |  |
| честрион                            | 7594 FALCON PLACE NE BREMERTON, WA 98311 1013 KEARNY DR 05-5301-000 LT 15 BLK 20 2ND ADDN TO MAYFAIR PB 4 P 53 OR 8284 P 1864 |  |  |             |                               | Date certificate issued |  | 06/01/2023   |
| Part 2: Certificat                  | es Ov   | wned by App                                  | icant and                                  | d Filed w   | ith Tax Deed                  | Applica                 | ation  |  |
| Column 1 Certificate Number         | er  | Column<br>Date of Certific                   | _  |             | olumn 3<br>unt of Certificate |                         | Column 4<br>Interest                         | Column 5: Total<br>(Column 3 + Column 4)   |
| # 2023/2379                         |   | 06/01/20                                     | )23  |             | 1,494.97                      |                         | 74.75  | 1,569.72   |
|                                     |   |  |  |             |                               |                         | →Part 2: Total*                              | 1,569.72   |
| Part 3: Other Ce                    | rtifica   | tes Redeeme                                  | d by Ap                                    | olicant (C  | ther than Co                  | unty)                   |  |  |
| Column 1<br>Certificate Number      | ם   | Column 2<br>Pate of Other<br>ertificate Sale | te of Other Face Amount of Tay Collector's |             | Fee                           | Column 5<br>Interest    | Total<br>(Column 3 + Column 4<br>+ Column 5) |  |
| # /                                 |   |  |  |             |                               |                         |  |  |
|                                     |   |  |  |             |                               |                         | Part 3: Total*                               | 0.00   |
| Part 4: Tax Colle                   | ector   | <b>Certified Am</b>                          | ounts (Li                                  | nes 1-7)    |                               |                         |  | A Property of the Control of the Con |
| Cost of all cert                    | ificate   | s in applicant's                             | possessio                                  | n and othe  |                               |                         | by applicant<br>Parts 2 + 3 above)           | 1,569.72   |
| 2. Delinquent tax                   | es pai  | d by the applica                             | ent  |             |                               |                         |  | 0.00   |
| Current taxes paid by the applicant |   |  |  |             |                               | 1,940.45                |  |  |
| Property information report fee     |   |  |  |             | 200.00                        |                         |  |  |
| 5. Tax deed appl                    | ication   | fee  |  |             |                               |                         |  | 175.00   |
| 6. Interest accrue                  | ed by t   | ax collector und                             | ler s.197.5                                | 42, F.S. (s | ee Tax Collecto               | or Instruc              | ctions, page 2)                              | 0.00   |
| 7.                                  |   |  |  |             |                               | Tota                    | Paid (Lines 1-6)                             | 3,885.17   |
| l certify the above in              |   |  |  |             |                               | y informa               | ation report fee, ar                         | nd tax collector's fees  |
|                                     |   | 2  |  |             |                               |                         | Escambia, Florid                             | a  |
| Sign here:                          |   | a Collector or Desi                          |  |             |                               | Da                      | te April 24th, 2                             | 2025   |

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

| Par    | t 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 I | here: Date of sale 10/01/2025 Signature, Clerk of Court or Designee                                   |
| 1      |   |

### **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: 2500240

| To: Tax Collector of <u>ESCA</u>   | MBIA COUNTY, F                    | lorida            |                            |                                 |                |
|--|-----------------------------------|-------------------|----------------------------|---------------------------------|----------------|
| I,   |                                   |                   |                            |                                 |                |
| KEYS FUNDING LLC - 6023<br>PO BOX 71540<br>PHILADELPHIA, PA 19176-154      | n                                 |                   |                            |                                 |                |
| hold the listed tax certificate and  | •                                 | ame to the Tax    | Collector and i            | make tax deed applica           | tion thereon:  |
|  |                                   |                   |                            |                                 |                |
| Account Number   | Certificate No.                   | Date              |                            | Legal Description               |                |
| 05-5301-000  | 2023/2379                         | 06-01-2023        | LT 15 BLK 2<br>P 53 OR 828 | 20 2ND ADDN TO MAY<br>84 P 1864 | (FAIR PB 4     |
| I agree to:  |                                   |                   |                            |                                 |                |
| <ul> <li>pay any current taxes</li> </ul>                                  | , if due and                      |                   |                            |                                 |                |
| redeem all outstandin  | g tax certificates plus inte      | erest not in my p | ossession, ar              | nd                              |                |
| pay all delinquent and   | l omitted taxes, plus inter       | est covering the  | e property.                |                                 |                |
| <ul> <li>pay all Tax Collector's<br/>Sheriff's costs, if applie</li> </ul> | fees, property information cable. | n report costs, C | Clerk of the Co            | urt costs, charges and          | fees, and      |
| Attached is the tax sale certification which are in my possession.         | ate on which this applicati       | on is based and   | all other certif           | ficates of the same lega        | al description |
| Electronic signature on file<br>KEYS FUNDING LLC - 6023                    |                                   |                   |                            |                                 |                |
| PO BOX 71540<br>PHILADELPHIA, PA 19176                                     | -1540                             |                   |                            |                                 |                |
| ·  |                                   |                   |                            | 04-21-2025<br>Application Date  |                |
| Applicant's  | s signature                       | <del></del>       |                            |                                 |                |



# Gary "Bubba" Peters Escambia County Property Appraiser

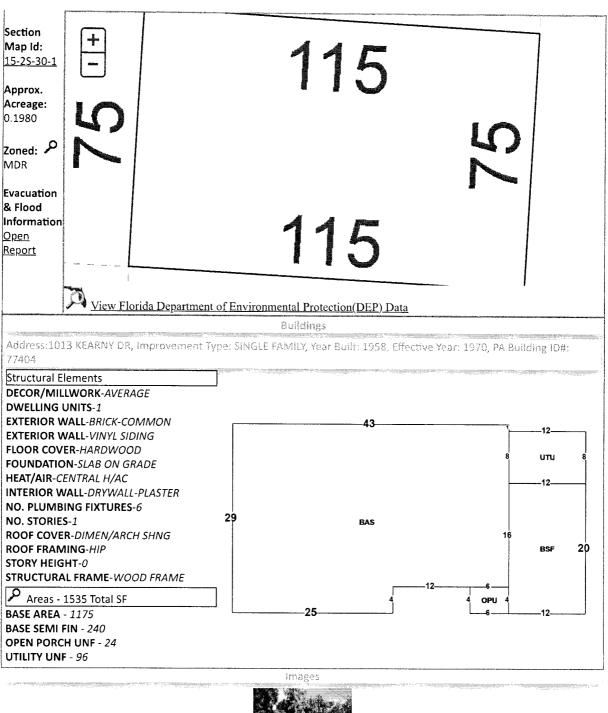
**Real Estate Search** 

**Tangible Property Search** 

Sale List

### <u>Back</u>

| Nav. Mod  | le   Accoun                                    | t OParcel IC               | ) <b>*</b> ** |                   |   |  |  | Printer Frie                                 | endly Version  |
|---|--|----------------------------|---------------|-------------------|---|--|--|--|--|
| General Information                             |  |                            |               |                   | Assessi                                 | nents  | V-12 V-14-13-11-11-11-11-11-11-11-11-11-11-11-11-  | · · · · · · · · · · · · · · · · · · ·        |  |
| Parcel ID:                                      | 152530100                                      | 0015021                    |               | SHOWING SALES     | Year                                    | Land   | Imprv  | Total  | <u>Cap Val</u>   |
| Account:  | 055301000                                      | )                          |               |                   | 2024                                    | \$20,000   | \$113,523  | \$133,523                                    | \$133,52   |
| Owners:   |  | ANDA 1/3 INT               |               |                   | 2023                                    | \$20,000   | \$107,462  | \$127,462                                    | \$88,76  |
|   |  | ER NICOLE 1/<br>ON DEWAINE |               |                   | 2022                                    | \$8,000  | \$90,163   | \$98,163                                     | \$80,69  |
| Mail:   | I: 7594 FALCON PLACE NE<br>BREMERTON, WA 98311 |                            |               |                   |   |  | Disclaime  | er   |  |
| Situs:  | 1013 KEAR                                      | NY DR 32505                |               |                   | *************************************** |  | Tax Estima   | tor  | 100000000000000000000000000000000000000  |
| Use Code: SINGLE FAMILY RESID                   |  |                            |               | Tax Estimator     |   |  |  |  |  |
| Taxing<br>Authority:                            | COHNTY MSTH                                    |                            |               | Change of Address |   |  |  |  |  |
| Tax Inquiry:                                    | Open Tax Inquiry Window                        |                            |               |                   | File fo                                 | r Exemption  | (s) Online   |  |  |
| Tax Inquiry lini<br>Escambia Cour               | ,  |                            | d             | \$                | **************************************  | Rep  | ort Storm D  | <u>)amage</u>                                |  |
| Sales Data Ty                                   | pe list: 🔑                                     | ···                        |               |                   | 2024 C                                  | ertified Roll E  | xemptions  | 0.00   |  |
| Sale Date B                                     |  | alue Type M                | ulti Parcel   | Records           | None                                    | West Control of the C | annamental Complete C |  | Service of the servic |
| 02/09/2023 8                                    | 931 635  | \$100 CJ                   | N             | Co                |   |  |  |  |  |
| 04/02/2020 83                                   | 284 1864                                       | \$100 QC                   | N             | C <sub>o</sub>    |   |  |  |  |  |
| 08/29/2019 8:                                   | 156 230 \$3                                    | 3,600 WD                   | N             | C <sub>o</sub>    | Legal D                                 | escription   |  |  |  |
| 05/16/2017 7                                    | 713 1685                                       | \$100 CJ                   | N             | C <sub>o</sub>    |   | _K 20 2ND AD   | DN TO MAYFA  | IR PB 4 P 53 (                               | OR 8931 P  |
| 05/16/2017 7                                    | 713 1681                                       | \$100 CJ                   | N             | Ľ,                | 635                                     |  |  |  |  |
| 05/2006 59                                      | 914 1176                                       | \$100 WD                   | N             | Ē,                |   |  |  |  |  |
| 08/1979 13                                      | 364 56 \$31                                    | L,800 WD                   | N             | <u> </u>          |   |  |  |  |  |
| 02/1979 13                                      | 300 258  | \$100 WD                   | N             |                   |   |  |  | T-101464-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1 |  |
| 01/1973 6                                       |  | 5,300 WD                   | N             | ا کی              | Extra Fo                                | BUILDING   | aloe singelikalılırı sariali ili   |  | ***************************************  |
| Official Record<br>Escambia Cour<br>Comptroller |  |                            |               | -~                | IVILIAL                                 | DOILDING   |  |  |  |
| Parcel Informa                                  | tion   |                            |               |                   |   |  |  | Launch Inte                                  | eractive iVia  |





8/21/2024 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.

Pam Childers
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY FLORIDA
INST# 2025034537 5/13/2025 2:21 PM
OFF REC BK: 9316 PG: 961 Doc Type: TDN

### NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That **KEYS FUNDING LLC** holder of **Tax Certificate No. 02379**, 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 15 BLK 20 2ND ADDN TO MAYFAIR PB 4 P 53 OR 8284 P 1864

**SECTION 15, TOWNSHIP 2 S, RANGE 30 W** 

TAX ACCOUNT NUMBER 055301000 (1025-68)

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

# MIRANDA KELLY 1/3 INT and SKYLER NICOLE KELLY 1/3 INT and DALTON DEWAINE KELLY 1/3 INT

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 October, which is the 1st day of October 2025.

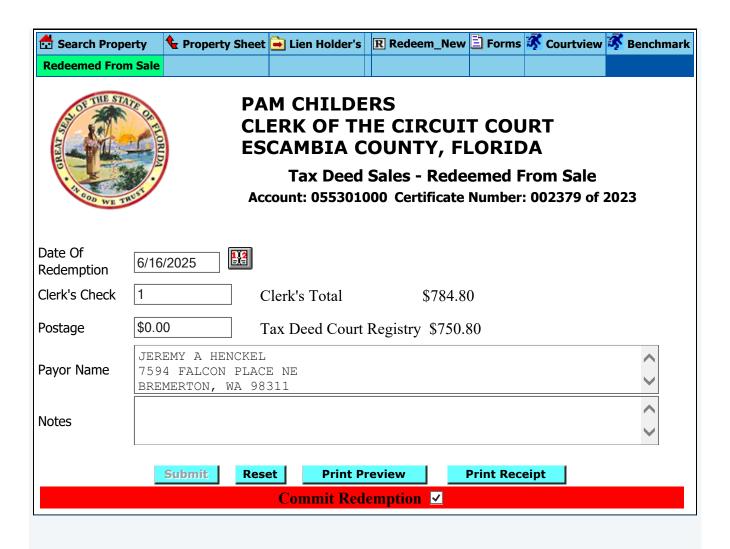
Dated this 13th day of May 2025.

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.

COMPTA O

PAM CHILDERS CLERK OF THE CIRCUIT COURT ESCAMBIA COUNTY, FLORIDA

By: Emily Hogg Deputy Clerk



# **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, ES   | SCAMBIA COUNTY TA   | X COLLECTOR  |   |                       |  |
| TAX ACCOUNT #:   | 05-5301-000   | _ CERTIFICATE #: _                                       | 2023-23                                   | 379                   |  |
| REPORT IS LIMITED T  | TITLE INSURANCE. TH<br>TO THE PERSON(S) EXP<br>RT AS THE RECIPIENT(   | RESSLY IDENTIFIED I                                      | BY NAME IN TH                             | E PROPERTY            |  |
| listing of the owner(s) of tax information and a list  | pared in accordance with the record of the land described and copies of all open in the Official Record Books 2 herein. | ed herein together with cu<br>or unsatisfied leases, mor | arrent and delinque<br>rtgages, judgments | ent ad valorem<br>and |  |
| <b>This Report is subject to:</b> 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 Prope  | rty Information Report an                                | d the documents a                         | ttached hereto.       |  |
| Period Searched: J   | Tuly 15, 2005 to and inclu  | ding July 15, 2025                                       | Abstractor:                               | Andrew Hunt           |  |
| BY   |   |  |   |                       |  |
| Malphel  |   |  |   |                       |  |

Michael A. Campbell, As President

Dated: July 16, 2025

### PROPERTY INFORMATION REPORT

**CONTINUATION PAGE** 

July 16, 2025

Tax Account #: 05-5301-000

1. The Grantee(s) of the last deed(s) of record is/are: MIRANDA KELLY, SKYLER NICOLE KELLY, AND DALTON DEWAINE KELLY

By Virtue of Order Determining Homestead recorded 2/16/2023 in OR 8931/635

- 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 Robert Biggerstaff recorded 4/24/2020 OR 8284/1866
  - b. Judgment in favor of Chase Bank USA, N.A. recorded 3/16/2009 OR 6436/1635
- 4. Taxes:

Taxes for the year(s) NONE are delinquent.

Tax Account #: 05-5301-000 Assessed Value: \$133,523.00

**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 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 INFORM TAX DEED SALE DATE:   | IATION REPORT FOR TDA<br>OCT 1, 2025  |  |  |  |  |
|--|---|--|--|--|--|
| TAX ACCOUNT #:   | 05-5301-000   |  |  |  |  |
| CERTIFICATE #:   | 2023-2379   |  |  |  |  |
| those persons, firms, and/or agencies having   | a Statutes, the following is a list of names and addresses of g legal interest in or claim against the above-described tificate is being submitted as proper notification of tax deed |  |  |  |  |
| YES NO  ☐ ☐ Notify City of Pensacola, P.O ☐ Notify Escambia County, 190 ☐ Homestead for 2024 tax years | Governmental Center, 32502  |  |  |  |  |
| MIRANDA KELLY  | MIRANDA KELLY   |  |  |  |  |
| SKYLER NICOLE KELLY  | SKYLER NICOLE KELLY   |  |  |  |  |
| DALTON DEWAINE KELLY   | DALTON DEWAINE KELLY  |  |  |  |  |
| 7594 FALCON PLACE NE   | 1013 KEARNY DR  |  |  |  |  |
| BREMERTON, WA 98311  | PENSACOLA, FL 32505   |  |  |  |  |
| SKYLER NICOLE KELLY  | DALTON DEWAINE KELLY  |  |  |  |  |
| 2216 TEE VEE RD  | 6130 CHESTNUT RD  |  |  |  |  |
| ELLOREE, SC 29047  | <b>MOLINO, FL 32577</b>   |  |  |  |  |
| ROBERT BIGGERSTAFF   | CHASE BANK USA NA   |  |  |  |  |
| 210 SE KALASH RD   | 200 WHITE CLAY CENTER DR  |  |  |  |  |
| PENSACOLA, FL 32507  | <b>NEWARK, DE 19711</b>   |  |  |  |  |
| Certified and delivered to Escambia Count  | v Tax Collector, this 16th day of July 2025.  |  |  |  |  |

BY: Michael A. Campbell, As Its President

PERDIDO TITLE & ABSTRACT, INC.

Malphel

PERDIDO TITLE SOLUTIONS, A DIVISION OF

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

### PROPERTY INFORMATION REPORT

July 16, 2025 Tax Account #:05-5301-000

# LEGAL DESCRIPTION EXHIBIT "A"

### LT 15 BLK 20 2ND ADDN TO MAYFAIR PB 4 P 53 OR 8931 P 635

**SECTION 15, TOWNSHIP 2 S, RANGE 30 W** 

TAX ACCOUNT NUMBER 05-5301-000(1025-68)

Recorded in Public Records 4/24/2020 9:56 AM OR Book 8284 Page 1866, Instrument #2020033314, Pam Childers Clerk of the Circuit Court Escambia County, FL Recording \$35.50 MTG Stamps \$0.35

> Prepared by: Louis B. Harper III Harper Law, P.A. 25 West Cedar Street, Suite 430 Pensacola, Florida 32502

No documentary stamp taxes are due.

Documentary stamp taxes were previously paid on loan agreement with Mortgagor and Mortgagee.

THIS IS A BALLOON MORTGAGE AND UPON MATURITY THE ENTIRE UNPAID PRINCIPAL TOGETHER WITH ACCRUED INTEREST, IF ANY, AND ALL ADVANCEMENTS MADE BY THE MORTGAGEE SHALL BE DUE AND OWING.

STATE OF FLORIDA COUNTY OF ESCAMBIA

MORTGAGE

THIS MORTGAGE, dated April 1, 2020 from Deanna Kelly, a single woman, whose address is 1013 Kearny Drive, Pensacola, Florida 32505 (hereinafter called "MORTGAGOR"), (but which term shall include the plural as well as the singular whenever the context so permits or requires) to Robert Biggerstaff, whose address is 210 SE Kalash Road, Pensacola, Florida 32507, his successors and/or assigns (hereinafter called "MORTGAGEE"),

#### WITNESSETH:

Mortgagor, for and in consideration of the principal sum set forth in the promissory note hereafter mentioned, the receipt of which is hereby acknowledged, and other good and valuable considerations, does hereby convey and grant unto Mortgagee, its successors and assigns, a mortgage ("Mortgage") on the following described parcel of real property in Escambia County, Florida, to-wit:

LOT 15, BLOCK 26, 2<sup>th</sup> Addition to Mayrair Subdivision, Being A Portion of Section 15, Township 2 South, Range 30 West, Escambla County, Plorida, According to Plat Recorded in Plat Book 4 at Page 53 of the Public Records of Said County.

This real property is located at 1013 Kearny Drive, Pensacola, Florida 32505.

and all structures and improvements now or hereafter on said land and all fixtures attached thereto and all rents, issues, proceeds, and property accruing therefrom, and all gas, steam, electric, water and other heating, cooling, cooking, refrigerating, lighting, plumbing, ventilating, irrigating, and power systems, machines, equipment, appliances, fixtures and appurtenances which now or hereafter may pertain to or be used with, in or on said premises, even though they may be detached or detachable. This Mortgage shall also encumber all building materials and equipment of every character and description, all lighting, heating, and plumbing fixtures of every character and description, and all other property and things now owned or hereafter acquired, used, or useful in connection with the construction of the buildings and improvements erected or to be erected on the above-described real estate, wherever the same may be located, whether on or adjacent to said real estate, in storage, or otherwise.

TO HAVE AND TO HOLD the same, together with all and singular the tenements, hereditaments, and appurtenances thereunto belonging or in anywise appertaining to Mortgagee, the successors and assigns of Mortgagee, in fee simple forever.

AND Mortgagor, for Mortgagor and the heirs and legal representatives of Mortgagor, covenants with Mortgagee, and the successors and assigns of Mortgagee, that Mortgagor is indefeasibly seized of said property in fee simple; that Mortgagor has full power and lawful right to convey the same in fee simple as aforesaid; that

Deanna Kelly \_\_Initials

BK: 8284 PG: 1867

it shall be lawful for Mortgagee, its successors and assigns, at all times peaceably and quietly to enter upon, hold, occupy, and enjoy said property and every part thereof; and the said property and every part thereof is free from all encumbrances of every kind and character except as is heretofore or hereafter indicated; and that the Mortgagor will make such further assurances to perfect the fee simple title to said land in Mortgagee, the successors and assigns of Mortgagee, as may reasonably be required; and that Mortgagor does hereby warrant title to said property and every part thereof, and will defend the same against the lawful claims of all persons whomsoever.

This conveyance is intended to be and is a mortgage to secure the payment of the following:

(a) That certain promissory note from Mortgagor to Mortgagee of even date herewith in the principal amount of SIX THOUSAND SEVEN HUNDRED FIFTEEN AND 00/100 DOLLARS (\$6,715) ("Note") payable at the terms specified in said promissory note. This Mortgage also secures all renewals, extensions, modifications and consolidations of said Note.

#### AND MORTGAGOR FURTHER COVENANTS AND AGREES AS FOLLOWS:

- 1. To pay the principal and interest, and other sums of money payable by virtue of the note and all other indebtedness described in this Mortgage promptly on the days that the same respectively become due.
- 2. To keep perfect and unimpaired the security hereby given and to permit, commit or suffer no waste, impairment or deterioration of the said property or any part thereof.
- 3. To pay all taxes, assessments, levies, obligations and encumbrances of every nature now on said property or that hereafter may be levied, assessed or imposed thereon when due and payable according to law and before they become delinquent; and if the same not be promptly paid, Mortgagee may, at any time either before or after delinquency, pay the same without waiving or affecting its right to foreclose this mortgage or any other right hereunder and all sums so paid shall become a part of the indebtedness secured hereby.
- To keep the improvements now or hereafter on the mortgaged property insured against loss by fire, windstorm and other hazards, casualties and contingencies in such amounts and for such periods as may be required by Mortgagee (in an amount equal to the principal amount of the Note) and to pay promptly when due all premiums for such insurance and if such premiums not be promptly paid, Mortgagee may, at any time either before or after delinquency, pay the same without waiving or affecting its right to foreclose this Mortgage or any other right hereunder. The amounts of insurance required by Mortgagee shall be the maximum amounts for which said insurance may be written and the Mortgagor shall maintain such additional insurance as may be necessary to meet and fully comply with all co-insurance requirements contained in any of said policies to the end that Mortgagee shall not be a co-insurer thereunder. All insurance shall be carried in a company or companies approved by Mortgagee and all policies and renewals thereof shall be delivered to and held by Mortgagee. Each policy of insurance shall have attached to it a loss payable clause in favor of and in form acceptable to Mortgagee. In event any sum of money becomes payable under any such policy, Mortgagee shall have the option to receive and apply the same on account of the indebtedness secured hereby or to permit the Mortgagor to receive and use it or any part thereof, without thereby waiving or impairing any right, lien, or equity under or by virtue of the Mortgage. Mortgagee is empowered to adjust, compromise, submit to arbitration and appraisement and to collect and apply to the indebtedness secured hereby any claim for loss arising under any such insurance policy and to that end it is irrevocably appointed attorney-in-fact of Mortgagor to do all acts and execute all instruments necessary or appropriate for such purpose.
- 5. The Mortgagee shall have the right from time to time to expend such sums as it shall deem necessary to keep the improvements on said mortgaged property in good condition and repair, and all sums so expended shall be added to and become a part of the principal indebtedness secured by this Mortgage.
- 6. 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

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for the appointment of a receiver for the mortgaged property and of all rent, income, profits, issues and revenues thereof, from whatsoever source derived. It is hereby expressly covenanted and agreed that the court shall forthwith appoint a receiver of said mortgaged property and of such 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, his legal representatives or assigns, and that such rents, profits, incomes, issues and revenues shall be applied by such receiver to the payment of the mortgage indebtedness, costs and charges according to the order of said court.

- 7. In the event of any breach of any term or condition of this Mortgage or the Note, or upon any other default on the part of Mortgagor, all sums secured hereby remaining unpaid, with interest thereon, and all other sums of money secured hereby, shall become due and payable forthwith, at the option of Mortgagee, or its assigns, as fully and completely as if all of the said sums and moneys were originally stipulated to be paid on such date. Upon acceleration by Mortgagee, interest shall accrue at the default rate set forth in the Note, except that interest shall never exceed the highest rate allowed by law. Mortgagee, or its assigns, may foreclose this Mortgage, as to the amount so declared due and payable, and the mortgaged premises shall be sold to satisfy and pay the same with costs, attorney's fees, expenses and allowances.
- 8. This Mortgage shall become due and payable forthwith at the sole option of the Mortgagee if the Mortgagor shall convey away said premises or sell same under contract or if the legal or equitable title to said premises shall become vested in any other person or persons in any manner whatsoever; and it is expressly understood and agreed that in the event the Mortgagee is otherwise agreeable to the non-exercise of its said option, it may, as a condition or inducement to such non-exercise, require changes in the terms of this Mortgage and any note and additional advance agreements the payment of which are secured hereby, to include without limitation, changes in the interest rate, amortization period and amount of monthly principal and interest installments.
- 9. Mortgagor will not erect or permit to be erected any new building or structure on any of the land hereby mortgaged or add to, or permit to be added to, any of the existing improvements thereon without first having the written consent of Mortgagee; and in the event of any violation of this stipulation all sums evidenced by said note and secured by this Mortgage, or either, shall immediately become due and payable and the mortgage foreclosable therefor, at the option of Mortgagee.
- 10. If foreclosure proceedings of any prior mortgage, or any second mortgage or any superior or junior lien of any kind upon the said mortgaged property or any part thereof (to include, without limitation, such liens held by Mortgagee) shall be instituted, Mortgagee may, at its option, immediately or thereafter declare this mortgage and all or any part of the indebtedness secured hereby due and payable forthwith, and thereupon may at its option proceed to foreclose this mortgage, all without notice.
- 11. To pay the costs, charges and expenses, including reasonable attorneys' fees and costs of abstracts of title, incurred or paid at any time by Mortgagee or its assigns in collecting or attempting to collect the indebtedness secured hereby or in foreclosing or attempting to foreclose this Mortgage or in enforcing any of its rights hereunder or incurred or paid by it because of the failure on the part of the Mortgagor promptly and fully to perform the agreements and covenants of the instrument or instruments evidencing the indebtedness secured hereby and this Mortgage; and said costs, charges and expenses shall be immediately due and payable and shall be secured by the lien of this Mortgage.
- 12. The Mortgagor does also hereby assign, transfer, set over and pledge to Mortgagee, its successors and assigns, as further security for the Note, all leases of all or any part of the property hereby mortgaged now made, executed or delivered, whether written or verbal, or to be hereafter made, executed or delivered, whether written or verbal, or to be hereafter made, be the same written or verbal, and all of the rents, issues and profits of the said property and the improvements now or hereafter thereon, which rents, issues and profits may become

Deanna Kelly \_\_\_\_\_ Initials

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due and payable at any time during the life of this Mortgage when any amount shall be due and unpaid by the Mortgagor hereunder or when the Mortgagor shall otherwise be in default hereunder, whether said rents, issues and profits shall be due from the present or any future tenants or lessees thereof, with full power and authority in Mortgagee or its assigns to collect and receive the same from said tenants or lessees or from any real estate agent or other person collecting the same, and to give proper receipts and acquittances therefor and after paying attorneys' fees and other expenses incurred in collecting the same to apply the net proceeds of such collection upon any and all indebtedness, obligations, undertakings or liabilities of the Mortgagor hereunder.

- 13. Mortgagor shall permit any person designated by Mortgagee to visit and inspect the premises, all at such reasonable times and intervals as Mortgagee may desire.
- 14. Mortgagor shall not create any liens or encumbrances on the real property which are junior or inferior in terms of priority, to this Mortgage, unless Mortgagee shall give its consent in writing prior to such act or acts. A breach of this provision on the part of the Mortgagor shall constitute a default under the provisions hereof.
- 15. Mortgagor represents and agrees that Mortgagor has not caused and will not cause or permit any hazardous material to be brought upon, kept, or used in or about the demised premises by Mortgagor, Mortgagor's agents, employees, contractors, or invitees.

IN WITNESS WHEREOF, the Mortgagor has signed, sealed, and executed this Mortgage on the date first set forth above.

| WITNESSES:                | MORTGAGOR:                            |
|---------------------------|---------------------------------------|
| Printed Name: Magan Smith | Deanna Kelly  By: Kelly  Deanna Kelly |

State of Florida County of Escambia

The foregoing instrument was acknowledged before me by means of [ physical presence or [ ] online notarization, this 1st day of April, 2020 by Deanna Kelly, who [ ] is personally known or has produced driver license as identification.

[Seal]



Notary Public
Print Name:
My Commission Expires:

Deanna Kelly \_\_\_\_\_\_ Initials

Recorded in Public Records 03/16/2009 at 08:57 AM OR Book 6436 Page 1635, Instrument #2009017281, Ernie Lee Magaha Clerk of the Circuit Court Escambia County, FL

> ERNIE LEE MAGAHA ELERK OF CIRCUIT COURT ESCAMBIA COUNTY, FL

### INITHICOUNTYCOURT IN AND FOR ESCAMBIA COUNTY, STATE OF FLORIDA

|                       | LED & RECORDED        |
|-----------------------|-----------------------|
| CHASE BANK USA, N.A., | LED & KECONDED        |
| Plaintiff,            |                       |
| vs.                   |                       |
| DIANE FILLINGIM,      | Case No. 2008-CC-7127 |
| Defendant(s).         |                       |

### FINAL JUDGMENT

This cause having come before the Court on the Plaintiff's Motion for Final Judgment by Default, and the court having reviewed the Motion and being advised in the premises, it is

ORDERED and ADJUDGED that Plaintiff, CHASE BANK USA, N.A., recover from Defendant(s), Diane Fillingim, the sum of \$6,198.62 on principal, plus prejudgment interest of \$137.22 and costs of \$330.00, making a total judgment award of \$6,665.84 that shall bear interest at the rate of 8% per year, for all of which let execution issue.

ORDERED and ADJUDGED in Escambia County, Florida, on MYCh 9

**JUDGE** 

Conformed copies to:

JPMorganChase-Legal Department, 1191 East Newport Center Drive, Suite 101, Deerfield Beach, FL 33442 Diane Fillingim, 1013 Kearny Dr, Pensacola, FL 32505-4516

Plaintiff's Address: 200 White Clay Center Drive Newark, DE 19711