

### **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

1125-16

	Application Infor				33.3	Athenia in Albanda and California	
Applicant Name Applicant Address	KEYS FUNDING LLC - 2023 PO BOX 71540 PHILADELPHIA, PA 19176-1540			Application date		Apr 21, 2025	
Property description	RAMIREZ MARCOS 3717 W JACKSON ST PENSACOLA, FL 32505 3717 W JACKSON ST 07-1097-300 BEG 660 FT N OF SE COR OF SEC WLY AT RT ANG 567 33/100 FT NLY AT RT ANG 458 FT FOR POB CONT NLY 165 (Full legal attached.)			Certificate #		2023 / 3102	
				Date certificate issued		06/01/2023	
Part 2: Certificate	es Owned by App	licant and	d Filed wi	ith Tax Deed	Applic	ation	
Column 1 Certificate Numbe	Columi r Date of Certifi			olumn 3 unt of Certificate	Column 4 Interest		Column 5: Total (Column 3 + Column 4)
# 2023/3102	06/01/2	023		651.83			684.42
	→Part 2: Total*				684.42		
Part 3: Other Cer	tificates Redeem	ed by Apı	plicant (O	ther than Co	unty)		
Column 1 Certificate Number	Column 2 Date of Other Certificate Sale	Colu Face A	umn 3 mount of Certificate	Column 4 Tax Collector's I		Column 5 Interest	Total (Column 3 + Column 4 + Column 5)
# 2024/3311	06/01/2024		1,938.07		6.25 128.80		2,073.12
		<u> </u>				Part 3: Total*	2,073.12
Part 4: Tax Colle	ctor Certified Am	ounts (Li	ines 1-7)				en al de la companya
Cost of all certi	ficates in applicant's	possessio	n and othe			by applicant Parts 2 + 3 above)	2,757.54
2. Delinquent taxe	es paid by the applica	ant					0.00
Current taxes paid by the applicant				0.00			
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.					Tota	al Paid (Lines 1-6)	3,132.54
	nformation is true and				y inform	ation report fee, ar	nd tax collector's fees
						Escambia, Florid	a
Sign here:	4				D-	te April 24th, 2	2025

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

Par	rt 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 11/05/2025  Signature, Clerk of Court or Designee

#### INSTRUCTIONS

#### Tax Collector (complete Parts 1-4)

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

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

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

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

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

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

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

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

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

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

#### Clerk of Court (complete Part 5)

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

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

BEG 660 FT N OF SE COR OF SEC WLY AT RT ANG 567 33/100 FT NLY AT RT ANG 458 FT FOR POB CONT NLY 165 FT TO S LI OF OLD JACKSON RD WLY 70 74/100 FT SLY 177 80/100 FT ELY 69 3/10 FT TO POB PLAT DB 128 P 575 OR 7463 P 347 CA 158

### **APPLICATION FOR TAX DEED**

Section 197.502, Florida Statutes

Application Number: 2500407

To: Tax Collector of ESCAM	BIA COUNTY, F	lorida	
I, KEYS FUNDING LLC - 2023 PO BOX 71540 PHILADELPHIA, PA 19176-1540, hold the listed tax certificate and h		ame to the Tax (	Collector and make tax deed application thereon
Account Number	Certificate No.	Date	Legal Description
07-1097-300	2023/3102	06-01-2023	BEG 660 FT N OF SE COR OF SEC WLY AT RT ANG 567 33/100 FT NLY AT RT ANG 458 FT FOR POB CONT NLY 165 FT TO S LI OF OLD JACKSON RD WLY 70 74/100 FT SLY 177 80/100 FT ELY 69 3/10 FT TO POB PLAT DB 128 P 575 OR 7463 P 347 CA 158
I agree to:  • pay any current taxes, i	f due and		
<ul> <li>redeem all outstanding</li> </ul>	•	• •	
<ul> <li>pay all delinquent and of</li> </ul>	• •	_	• • •
<ul> <li>pay all Tax Collector's for Sheriff's costs, if application</li> </ul>		n report costs, C	clerk of the Court costs, charges and fees, and
Attached is the tax sale certificate which are in my possession.	e on which this applicati	on is based and	all other certificates of the same legal description
Electronic signature on file KEYS FUNDING LLC - 2023 PO BOX 71540 PHILADELPHIA, PA 19176-1	540		04-21-2025 Application Date
Applicant's s	signature		, approximation bate



Parcel Information

# Gary "Bubba" Peters Escambia County Property Appraiser

**Real Estate Search** 

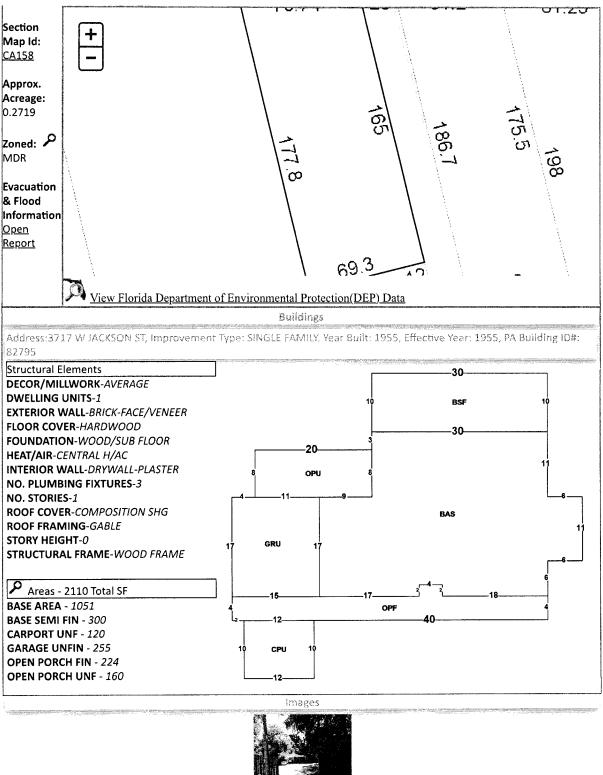
**Tangible Property Search** 

Sale List

Launch Interactive Map

**Back** 

Printer Friendly Version Nav. Mode Account O Parcel ID General Information Assessments Imprv Total <u>Cap Val</u> Year Land Parcel ID: 3425300910006008 \$128,012 \$128,012 \$115,825 2024 \$12,187 Account: 071097300 2023 \$11,645 \$109,662 \$121,307 \$121,307 Owners: RAMIREZ MARCOS \$97,895 \$103,877 \$69,321 2022 \$5,982 Mail: 3717 W JACKSON ST PENSACOLA, FL 32505 Situs: 3717 W JACKSON ST 32505 Disclaimer SINGLE FAMILY RESID A Use Code: **Tax Estimator** Taxing **COUNTY MSTU** Authority: **Change of Address** Tax Inquiry: Open Tax Inquiry Window Tax Inquiry link courtesy of Scott Lunsford File for Exemption(s) Online Escambia County Tax Collector Report Storm Damage 2024 Certified Roll Exemptions Sales Data Type List: 🔑 None Multi Records Sale Date Book Page Value Type Parcel 12/12/2022 8903 1314 \$125,000 QC Ν Legal Description 10/03/2022 8873 213 \$75,400 TD BEG 660 FT N OF SE COR OF SEC WLY AT RT ANG 567 33/100 FT NLY AT RT ANG 458 FT FOR POB CONT NLY 165 FT 01/07/2016 7463 347 \$100 WD TO S LI OF... 🔑 12/16/2015 7450 586 \$100 OT 08/2006 5984 1384 \$100 CJ Ν 08/2006 5982 1527 \$100 CJ Ν 10/2005 5797 254 \$100 CJ Ν Extra Features 05/2005 5635 838 \$100 CJ Ν CARPORT Official Records Inquiry courtesy of Pam Childers Escambia County Clerk of the Circuit Court and Comptroller



4/27/2016 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# 2025035968 5/16/2025 9:22 AM
OFF REC BK: 9318 PG: 1268 Doc Type: TDN

### NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That **KEYS FUNDING LLC** holder of **Tax Certificate No. 03102**, 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:

BEG 660 FT N OF SE COR OF SEC WLY AT RT ANG 567 33/100 FT NLY AT RT ANG 458 FT FOR POB CONT NLY 165 FT TO S LI OF OLD JACKSON RD WLY 70 74/100 FT SLY 177 80/100 FT ELY 69 3/10 FT TO POB PLAT DB 128 P 575 OR 7463 P 347 CA 158

**SECTION 34, TOWNSHIP 2 S, RANGE 30 W** 

TAX ACCOUNT NUMBER 071097300 (1125-16)

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

#### MARCOS RAMIREZ

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 November, which is the **5th day of November 2025.** 

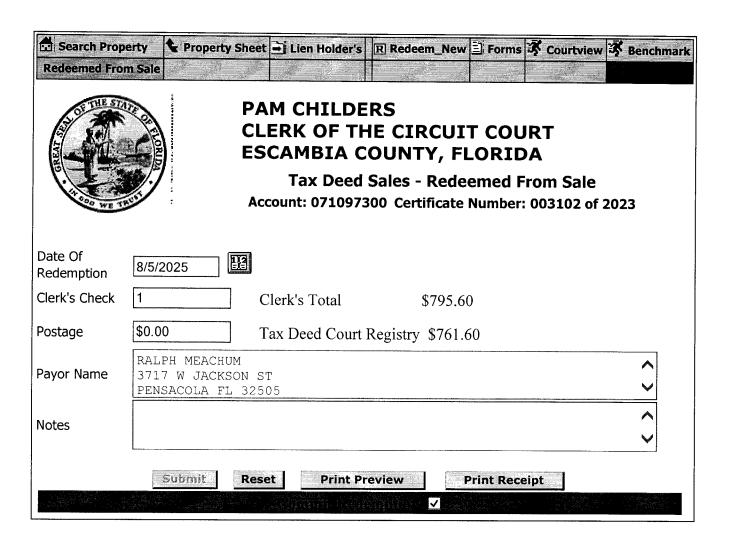
Dated this 16th day of May 2025.

In accordance with the AMERICANS WITH DISABILITIES ACT, if you are a person with a disability who needs special accommodation in order to participate in this proceeding you are entitled to the provision of certain assistance. Please contact Emily Hogg not later than seven days prior to the proceeding at Escambia County Government Complex, 221 Palafox Place Ste 110, Pensacola FL 32502. Telephone: 850-595-3793.

COMP ROLL

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 REPO	THE ATTACHED REPORT IS ISSUED TO:						
SCOTT LUNSFORD, E	SCAMBIA COUNTY TA	X COLLECTOR					
TAX ACCOUNT #:	07-1097-300	_ CERTIFICATE #: _	2023-31	102			
REPORT IS LIMITED T	TITLE INSURANCE. TH FO THE PERSON(S) EXP RT AS THE RECIPIENT(	RESSLY IDENTIFIED B	BY NAME IN TH	E PROPERTY			
listing of the owner(s) of tax information and a list	pared in accordance with the frecord of the land describe ting and copies of all open in the Official Record Book ge 2 herein.	ed herein together with cu or unsatisfied leases, mor	rrent and delinque tgages, judgments	ent ad valorem and			
	to: Current year taxes; taxe or any kind or soundary 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: Au	ugust 8, 2005 to and inclu	ding August 8, 2025	_ Abstractor:	Andrew Hunt			
BY							
Malphel							

Michael A. Campbell, As President

Dated: August 11, 2025

### PROPERTY INFORMATION REPORT

**CONTINUATION PAGE** 

August 11, 2025

Tax Account #: 07-1097-300

1. The Grantee(s) of the last deed(s) of record is/are: MARCOS RAMIREZ

By Virtue of Quit Claim Deed recorded 12/13/2022 in OR 8903/1314 ABSTRACTOR'S NOTE: QUIT CLAIM DEED HAS THE WRONG SECTION SO WE HAVE INCLUDED GRANTOR RAVEKA, LLC FOR NOTICE.

- 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 Raveka LLC recorded 12/13/2022 OR 8903/1315
- 4. Taxes:

Taxes for the year(s) NONE are delinquent.

Tax Account #: 07-1097-300 Assessed Value: \$128,012.00

**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

TAX DEED SALE DATE:	NOV 5, 2025
TAX ACCOUNT #:	07-1097-300
CERTIFICATE #:	2023-3102
those persons, firms, and/or agencies h	orida Statutes, the following is a list of names and addresses of aving legal interest in or claim against the above-described le certificate is being submitted as proper notification of tax deed
YES NO  ☐ ☐ Notify City of Pensacola, ☐ Notify Escambia County ☐ Homestead for 2024 ta	, 190 Governmental Center, 32502
MARCOS RAMIREZ 3717 W JACKSON ST PENSACOLA, FL 32505	RALPH W MEACHAM AS REGISTERED AGENT RAVEKA LLC 8963 PENSACOLA BLVD PENSACOLA, FL 32534
Certified and delivered to Escambia Co	ounty Tax Collector, this 11th day of August 2025.
PERDIDO TITLE SOLUTIONS, A DI PERDIDO TITLE & ABSTRACT, INC	

BY: Michael A. Campbell, As Its President

Malphel

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

### PROPERTY INFORMATION REPORT

August 11, 2025 Tax Account #:07-1097-300

### LEGAL DESCRIPTION EXHIBIT "A"

BEG 660 FT N OF SE COR OF SEC WLY AT RT ANG 567 33/100 FT NLY AT RT ANG 458 FT FOR POB CONT NLY 165 FT TO S LI OF OLD JACKSON RD WLY 70 74/100 FT SLY 177 80/100 FT ELY 69 3/10 FT TO POB PLAT DB 128 P 575 OR 8903 P 1314 CA 158

**SECTION 34, TOWNSHIP 2 S, RANGE 30 W** 

**TAX ACCOUNT NUMBER 07-1097-300(1125-16)** 

Recorded in Public Records 12/13/2022 2:49 PM OR Book 8903 Page 1314, Instrument #2022118877, Pam Childers Clerk of the Circuit Court Escambia County, FL Recording \$10.00 Deed Stamps \$875.00

#### QUIT CLAIM DEED

This Instrument prepared by: Ralph Meacham 8963 Pensacola Blvd. Pensacola, FL 32534

Parcle ID 342S300910006008

This fait Claim Bood executed the 12th day of December, 2022, by RAVEKA, LLC, first party, to Marcos Ramirez, second party, whose address is 3717 W Jackson St, Pensacola, FL 32505

(When ever used herein, the terms "first party" and "second party" includes all the parties to this instrument and the heirs, legal representatives, and assigns of individuals and the successors and assigns of corporations, wherever the context so admits or requires) Witnesseth, That the first party, for and in consideration of the sum of \$10.00 in hand paid by the said second party, the receipt whereof is hereby acknowledged, does hereby remise, release, and quit claim unto the second party forever, all the rights, title, interest, claim and demand which the said first party has in and to the following described lot, piece or parcel of land, situated, lying and being in the County of Escambia, State of Florida, to-wit: 342S300910006008

BEG 660 FT N OF SE COR OF SEC WLY AT RT ANG 567 33/100 FT NLY AT RT ANG 458 FT FOR POB CONT NLY 165 FT TO S LI OF OLD JACKSON RD WLY 70 74/100 FT SLY 177 80/100 FT ELY 69 3/10 FT TO POB PLAT DB 128 P 575 OR 8873 P 213 CA 158

Section 24, Township 2 S, Range 30 W

In witness whereof, the said first party has signed and sealed these present the day and year first above written.

Moragen RAVEXA LLC Signed, sealed and delivered in the presence of Grantor Signature Ralph Meacham, Manager tress Signature (as to the grantor) Laz Garcha Sierra RAVEKA, LLC Portor Name Neacha 8963 Pensacola Boulevard, Pensacola, FL 32534

Witness (as to the grantor) Ruth Meacham Print name

State of Florida

County of Escambia

On this 12th day of December, 2022, before me personally appeared Ralph Meacham, Manager of RAVEKA, LLC, known to me to be the person described above, and who executed the foregoing instrument, and acknowledged before me the execution of this instrument to be of his own free act and deed for the use and purposes therein mentioned. An oath was not taken. of Meach

Witness my hand and official seal date aforesaid

Ruth Meacham

Notary Signature

Print Name

Recorded in Public Records 12/13/2022 2:49 PM OR Book 8903 Page 1315, Instrument #2022118878, Pam Childers Clerk of the Circuit Court Escambia County, FL Recording \$44.00 MTG Stamps \$385.00 Int. Tax \$220.00

### MORTGAGE

This instrument was prepared by: Ralph Meacham, 8963 Pensacola Blvd, Pensacola, Florida 32534

THIS MORTGAGE (herein "Instrument"), is made December 9, 2022

between the Mortgagor, Marcos Ramireæ(herein borrower), whose address is 3717 W JACKSONDS ST., Pensacola FL. 32505 and the Mortgagee RAVEKA LLC. (herein Lender).

Whereas, Borrowers are indebted to Lender in the principal sum of \$110,00.00 which indebtedness is evidenced by Borrower's note of even date (herein "Note"), providing for monthly installments of principal and interest, with the full debt, if not paid earlier, due and payable on DECEMBER 1, 2033, TO SECURE TO LENDER (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, and all renewals, extensions and modifications thereof; (b) the repayment of any future advances, with interest thereon, made by Lender to Borrowers pursuant to paragraph 22 hereof (herein "Future Advances"). hereof; (c) the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Instrument; and (d) the performance of the covenants and agreements of Borrowers herein contained, Borrowers does hereby mortgage, grant, convey and assign to Lender the following described property located in Escambia County, Florida, to wit: 342S300910006008

BEG 660 FT N OF SE COR OF SEC WLY AT RT ANG 567 33/100 FT NLY AT RT ANG 458 FT FOR POB CONT NLY 165 FT TO S L1 OF OLD JACKSON RD WLY 70 74/100 FT SLY 177 80/100 FT ELY 69 3/10 FT TO POB PLAT DB 128 P 575 OR 8873 P 213 CA 158

#### Section 24, Township 2 S, Range 30 W

Which has the address of. 3717 W JACKSON ST, Pensacola, FL. 32505

TOGETHER with all buildings, improvements Pensacola, hereditaments, appurtenances, and tenements now or hereafter erected on the property, and all heretofore or hereafter vacated alleys and streets abutting the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits thereof herein referred to as the "Property".

Borrowers covenants that Borrowers is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant, convey and assign the Property that the property is unencumbered and that Borrowers will warrant and defend generally the title to the Property against all claims and demands, subject to any easements and restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

Borrowers and Lender covenant and agree as follows:

- 1. PAYMENT OF PRINCIPAL AND INTEREST. Borrowers shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note, any prepayment and late charges provided in the Note and all other sums secured by this Instrument. In the event the agreed payment is less than the interest due then the excess unpaid interest shall be added to the principal.
- 2. APPLICATION OF PAYMENTS. Unless applicable law provides otherwise, all payments received by Lender from Borrowers under the Note or this instrument shall be applied by Lender in the following order of priority: (i) interest payable on the Note; (ii) principal of the Note; (iii) interest payable on advances made pursuant to paragraph 8 hereof; (iv) principal of advances made pursuant to paragraph 8 hereof; (v) interest payable on any Future Advance, provided that if more than one Future Advance is outstanding, Lender may apply payments received among the amounts of interest payable on the Future Advances in such order as Lender, in Lender's sole discretion, may determine; (vi) principal of any Future Advance, provided that if more than one Future Advance is outstanding, Lender may apply payments received among the principal balances of the Future Advances in such order as Lender, in Lender's sole discretion, may determine; and (vii) any other sums secured by this Instrument in such order as

BK: 8903 PG: 1316

Lender, at Lender's option, may determine; provided, however, that Lender may, at Lender's option, apply any sums payable pursuant to paragraph 8 hereof prior to interest on and principal of the Note, but such application shall not otherwise affect the order of priority of application specified in this paragraph 3.

- 4. CHARGES; LIENS. Borrower shall pay, when due, the claims of all persons supplying labor or materials to or in connection with the Property. Without Lender's prior written permission, Borrowers shall not allow any lien inferior to this Instrument to be perfected against the Property.
- 5. HAZARD INSURANCE. Borrowers shall keep the improvements now existing or hereafter erected on the Property insured by carriers at all times satisfactory to Lender against loss by fire, hazards included within the term "extended coverage", rent loss and such other hazards, casualties, liabilities and contingencies as Lender shall require and in such amounts and for such periods as Lender shall require. All insurance policies and renewals thereof shall be in a form acceptable to Lender and shall include a standard mortgage clause in favor of and in form acceptable to Lender. Lender shall have the right to hold the policies, and Borrowers shall promptly furnish to Lender all renewal notices and all receipts of paid premiums. At least thirty days prior to the expiration date of a policy, Borrowers shall deliver to Lender a renewal policy in form satisfactory to Lender. In the event of loss, Borrowers shall give immediate written notice to the insurance carrier and to Lender. Borrowers hereby authorizes and empowers Lender as attorney-in-fact for Borrowers to make proof of loss, to adjust and compromise any claim under insurance policies, to appear in and prosecute any action arising from such insurance policies, to collect and receive insurance proceeds, and to deduct therefrom Lender's expenses incurred in the collection of such proceeds; provided however, that nothing contained in this paragraph 5 shall require Lender to incur any expense or take any action hereunder. Borrowers further authorizes Lender to apply the balance of such proceeds to the payment of the sums secured by this Instrument, whether or not then due, in the order of application set forth in paragraph 3 hereof accounting to the mortgagor for any surplus. In the event the mortgagor does not renew the insurance policy then mortgagee may obtain loss payee insurance coverage only, which cost shall be payable by the mortgagor. Failure to reimburse the mortgagee for the cost of this policy within 30 calendar days after being mailed a bill for it shall constitute default under the mortgage.

If the insurance proceeds are applied to the payment of the sums secured by this Instrument, any such application of proceeds to principal shall not extend or postpone the due dates of the monthly installments referred to in paragraphs 1 and 2 hereof or change the amounts of such installments. If the Property is sold pursuant to Paragraph 19 hereof or if Lender acquires title to the property, Lender shall have all of the right, title and interest of Borrowers in and to such insurance policies and unearned premiums thereon and to the proceeds resulting from any damage to the Property prior to such sale and acquisition.

- 6. PRESERVATION AND MAINTENANCE OF PROPERTY Borrower (a) shall not commit waste or permit impairment or deterioration of the Property, (b) shall not abandon the Property, (c) shall restore or repair promptly and in a good and workmanlike manner all or any part of the Property to the equivalent of its original condition, or such other condition as Lender may approve in writing, in the event of any damage, injury or loss thereto, whether or not insurance proceeds are available to cover in whole or in part the costs of such restoration or repair, (d) shall keep the Property, including improvements, fixtures, equipment, machinery and appliances thereon in good repair and shall replace fixtures, equipment, machinery and appliances on the Property when necessary to keep such items in good repair, (e) shall comply with all laws, ordinances, regulations and requirements of any governmental body applicable to the Property, and (f) shall give notice in writing to Lender of and, unless otherwise directed in writing by Lender, appear in and defend any action or proceeding purporting to affect the Property, the security of this Instrument or the rights or powers of Lender.
- 7. USE OF PROPERTY. Property may be used only for purposes permitted by law.
- 8. PROTECTION OF LENDER'S SECURITY. If Borrower fails to perform the covenants and agreements contained in this instrument, or if any action or proceeding is commenced which affects the Property or title thereto or the interest of Lender therein, including, but not limited to, eminent domain, insolvency, code enforcement, or arrangements or proceedings involving a bankrupt or decedent, then Lender at Lender's option may make such appearances, disburse such sums and take such action as Lender deems necessary, in its sole discretion to protect Lender's interest, including, but not limited to, (i) disbursement of attorney's fees, (ii) entry upon the Property to

BK: 8903 PG: 1317

make repairs, (iii) procurement of satisfactory insurance as provided in paragraph 5 hereof and may also (iv) declare all of the sums secured by this Instrument to be immediately due and payable without prior notice to Borrowers, and Lender may invoke any remedies permitted by paragraph 19 of this Instrument.

Any amounts disbursed by Lender pursuant to this paragraph 8, with interest thereon at the rate stated in the Note, shall become additional indebtedness of Borrowers secured by this Instrument.

9. INSPECTION. Lender may make or cause to be made reasonable entries upon and inspections of the Property.

10. CONDEMNATION. Borrower shall promptly notify Lender of any action or proceeding relating to any condemnation or other taking, whether direct or indirect, of the Property, or part thereof, and Borrowers shall appear in and prosecute any such action or proceeding unless otherwise directed by Lender in writing. Borrowers authorizes Lender, at Lender's option, as attorney-in-fact for Borrowers, to commence, appear in and prosecute, in Lender's or Borrower's name, any action or proceeding relating to any condemnation or other taking of the Property, whether direct or indirect, and to settle or compromise any claim in connection with such condemnation or other taking. The proceeds of any award, payment or claim for damages, direct or consequential, in connection with any condemnation or other taking, whether direct or indirect, of the Property, or part thereof, or for conveyances in lieu of condemnation, are hereby assigned to and shall be paid to Lender.

Borrower authorizes Lender to apply such awards, payments, proceeds or damages, after the deduction of Lender's expenses incurred in the collection of such amounts, to payment of the sums secured by this Instrument, whether or not then due, in the order of application set forth in paragraph 3 hereof, with the balance, if any, to Borrowers. Unless Borrowers and Lender otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly installments referred to in paragraphs 1 and 2 hereof or change the amount of such installments. Borrower agrees to execute such further evidence of assignment of any awards, proceeds, damages or claims arising in connection with such condemnation or taking as lender may require.

- 11. BORROWER AND LIEN NOT RELEASED. From time to time, Lender may, at Lender's option, without giving notice to or obtaining the consent of Borrower, Borrower's successors or assigns or of any junior lienholder or guarantors, without liability on Lender's part and notwithstanding Borrower's breach of any covenant or agreement of Borrowers in this Instrument, extend the time for payment of said indebtedness or any part thereof, reduce the payments thereon, release anyone liable on any of said indebtedness, accept a renewal note or notes therefor, modify the terms and time of payment of said indebtedness, release from the lien of this Instrument any part of the Property, take or release other or additional security, reconvey any part of the Property, consent to any map or plan of the Property, consent to the granting of any easement, join in any extension or subordination agreement, and agree in writing with Borrowers to modify the rate of interest or period of amortization of the Note or change the amount of the monthly installments payable thereunder. Any actions taken by Lender pursuant to the terms of this paragraph 11 shall not affect the obligation of Borrowers or Borrower's successors or assigns to pay the sums secured by this Instrument and to observe the covenants of Borrower contained herein, shall not affect the guaranty of any person, corporation, partnership or other entity for payment of the indebtedness secured hereby, and shall not affect the lien or priority of lien hereof on the Property. Borrowers shall pay Lender a reasonable service charge, together with such title insurance premiums and attorney's fees as may be incurred at Lender's option, for any such action if taken at Borrower's request.
- 12. FORBEARANCE BY LENDER NOT A WAIVER. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any right or remedy. The procurement of insurance or the payment of taxes or other liens or charges by Lender shall not be a waiver of Lender's right to accelerate the maturity of the indebtedness secured by this Instrument.
- 13. REMEDIES CUMULATIVE. Each remedy provided in this instrument is distinct and cumulative to all other rights or remedies under this Instrument or afforded by law or equity and may be exercised concurrently, independently, or successively, in any order whatsoever.

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- 14. ACCELERATION IN CASE OF BORROWER'S INSOLVENCY. If Borrowers shall voluntarily file a petition under the Federal Bankruptcy Act, as such Act may from time to time be amended, or under any similar or successor Federal statue relating to bankruptcy, insolvency, arrangements or reorganizations, or under any state bankruptcy or insolvency act, or file an answer in an involuntary proceeding admitting insolvency or inability to pay debts, or if Borrower shall fail to obtain a vacation or stay of involuntary proceedings brought for the reorganization, dissolution or liquidation of Borrowers, or if Borrowers shall be adjudged a bankrupt, or if a trustee or receiver shall be appointed for Borrower or Borrower's property, or if the Property shall become subject to the jurisdiction of a Federal bankruptcy court or similar state court, or if Borrowers shall make an assignment for the benefit of Borrower's creditors, or if there is an attachment, execution or other judicial seizure of any portion of Borrower's assets and such seizure is not discharged within ten days, then Lender may, at Lender's option, declare all of the sums secured by this Instrument to be immediately due and payable without prior notice to Borrowers, and Lender may invoke any remedies permitted by paragraph 19 of this Instrument. Any attorney's fees and other expenses incurred by Lender in connection with Borrower's bankruptcy or any of the other aforesaid events shall be additional indebtedness of Borrowers secured by this Instrument pursuant to paragraph 8 hereof.
- 15. TRANSFERS OF THE PROPERTY OR BENEFICIAL INTERESTS IN BORROWER; ASSUMPTION. On sale or transfer of (i) all or any part of the Property, or any interest therein, or (ii) beneficial interests in Borrower (if Borrower is not a natural person or persons but is a corporation, partnership, trust or other legal entity), Lender may, at Lender's option, declare all of the sums secured by this Instrument to be immediately due and payable, and Lender may invoke any remedies permitted by paragraph 19 of this Instrument.
- 16. NOTICE. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Instrument or in the Note shall be given by mailing such notice by first class mail addressed to Borrowers at Borrower's address stated below or at such other address as Borrowers may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by certified mail, return receipt requested, to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Instrument or in the Note shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.
- 17. SUCCESSORS AND ASSIGNS BOUND; JOINT AND SEVERAL LIABILITY; AGENTS; CAPTIONS. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrowers, subject to the provisions of paragraph 15 hereof. All covenants and agreements of Borrowers shall be joint and several. In exercising any rights here under or taking any actions provided for herein. Lender may act through its employees, agents or independent contractors as authorized by Lender. The captions and headings of the paragraphs of this Instrument are for convenience only and are not to be used to interpret or define the provisions hereof.
- 18. GOVERNING LAW; SEVERABILITY. This Instrument shall be governed by the law of the jurisdiction in which the Property is located. If any provision of this Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Instrument or the Note which can be given effect without the conflicting provisions, and to this end the provisions of this Instrument and the Note are declared to be severable.
- 19. ACCELERATION: REMEDIES. Upon Borrower's breach of any covenant or agreement of Borrowers in this instrument, including, but not limited to, the covenants to pay when due any sums secured by this Instrument, Lender at Lender's option may declare all of the sums secured by this Instrument to be immediately due and payable without further demand and may foreclose this Instrument by judicial proceeding and may invoke any other remedies permitted by applicable law or provided herein. Lender shall be entitled to collect all costs and expenses incurred in pursuing such remedies, including, but not limited to, attorney's fees, costs of documentary evidence, abstracts and title reports.
- 20. RELEASE. Upon payment of all sums secured by this Instrument, Lender shall release this Instrument. Borrower shall pay Lender's reasonable costs incurred in releasing this Instrument.

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- 21. ATTORNEY'S FEES. As used in this instrument and in the Note, "attorney's fees" shall include attorney's fees, if any, which may be awarded by an appellate court.
- 22. RIDERS TO THIS INSTRUMENT. If one or more riders are executed by borrower and recorded together with this Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this instrument as if rider(s) were a part of this Instrument.
- 23. HAZARDOUS SUBSTANCES. Borrower shall not cause or permit the presence, use, disposal, storage or release of any Hazardous Substances on or in the Property. Borrowers shall not do, or allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use or storage on the Property of small quantity of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrowers shall immediately give Lender written notice of any investigation, claim, demand lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrowers learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrowers shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 23, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 23, "Environmental Law" means federal laws and laws of the jurisdiction where the property is located that relate to health, safety and environmental protection.

In Witness Whereof, Borrower representatives thereunto duly	s have executed this Instrume authorized.	ent or has caused the same to be	e executed by its
(Seal) -Borrower	Marcos Re	amircz	
(Seal) -Borrower			
STATE OF FLORIDA. COUNTY OF ESCAMBIA	Borzuezia	,	
The foregoing instrument wa By World Romsk has/have produced as identif	as acknowledged before me t	who is personally	도, 2022 known to me or who d who did)take an oath
My commission Expires:⊰/≥	isbast Ri	Il Meachan	ust
(Seal)	WITH MEACHAN	Notary Public Serial Number: サル ()で	76034
WER CHAMILLE	NOTARY PUBLIC Comm. # HH 076034		
MOTARY	Mar 31, 2025  Mar 31, 2025  A)E OF FLORIDATION		
A PUBLIC			