



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

1125-18

Part 1: Tax Deed Application Information					
Applicant Name Applicant Address	KEYS FUNDING LLC - 2023 PO BOX 71540 PHILADELPHIA, PA 19176-1540		Application date	Apr 21, 2025	
Property description	PIPER KESHA D 8 SRANT DR PENSACOLA, FL 32506 8 W SRANT DR 07-1316-000 LT 4 BLK 3 GALVEZ GARDENS PB 3 P 3 OR 8790 P 1386 CA 177		Certificate #	2023 / 3135	
			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)	
# 2023/3135	06/01/2023	1,192.80	59.64	1,252.44	
→Part 2: Total*				1,252.44	
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)
# 2024/3343	06/01/2024	1,222.70	6.25	81.26	1,310.21
Part 3: Total*					1,310.21
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)					2,562.65
2. Delinquent taxes paid by the applicant					0.00
3. Current taxes paid by the applicant					1,130.91
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)					4,068.56
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:			Escambia, Florida		
Signature, Tax Collector or Designee			Date April 24th, 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.	57,916.50
16. Statutory opening bid (total of Lines 7, 14, 15, and 16 if applicable)	
Sign here: _____ Date of sale <u>11/05/2025</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: 2500416

To: Tax Collector of ESCAMBIA COUNTY, Florida

I,

KEYS FUNDING LLC - 2023

PO BOX 71540

PHILADELPHIA, PA 19176-1540,

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
07-1316-000	2023/3135	06-01-2023	LT 4 BLK 3 GALVEZ GARDENS PB 3 P 3 OR 8790 P 1386 CA 177

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

KEYS FUNDING LLC - 2023

PO BOX 71540

PHILADELPHIA, PA 19176-1540

04-21-2025

Application Date

Applicant's signature



Gary "Bubba" Peters

Escambia County Property Appraiser

Real Estate Search

Tangible Property Search

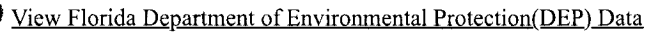
Sale List

[Back](#)

← Nav. Mode ☒ Account ☐ Parcel ID →

[Printer Friendly Version](#)

General Information Parcel ID: 342S300960004003 Account: 071316000 Owners: PIPER KESHA D Mail: 8 SRANT DR PENSACOLA, FL 32506 Situs: 8 W SRANT DR 32506 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 <table border="1"> <thead> <tr> <th>Year</th> <th>Land</th> <th>Imprv</th> <th>Total</th> <th>Cap Val</th> </tr> </thead> <tbody> <tr> <td>2024</td> <td>\$20,000</td> <td>\$97,633</td> <td>\$117,633</td> <td>\$115,833</td> </tr> <tr> <td>2023</td> <td>\$20,000</td> <td>\$92,460</td> <td>\$112,460</td> <td>\$112,460</td> </tr> <tr> <td>2022</td> <td>\$8,000</td> <td>\$61,407</td> <td>\$69,407</td> <td>\$69,407</td> </tr> </tbody> </table> Disclaimer Tax Estimator Change of Address File for Exemption(s) Online Report Storm Damage		Year	Land	Imprv	Total	Cap Val	2024	\$20,000	\$97,633	\$117,633	\$115,833	2023	\$20,000	\$92,460	\$112,460	\$112,460	2022	\$8,000	\$61,407	\$69,407	\$69,407																																																												
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Last Updated:05/14/2025 (tc.5982)

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That **KEYS FUNDING LLC** holder of **Tax Certificate No. 03135**, 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 4 BLK 3 GALVEZ GARDENS PB 3 P 3 OR 8790 P 1386 CA 177

SECTION 34, TOWNSHIP 2 S, RANGE 30 W

TAX ACCOUNT NUMBER 071316000 (1125-18)

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

KESHA D PIPER

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.



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, ESCAMBIA COUNTY TAX COLLECTOR

TAX ACCOUNT #: 07-1316-000 CERTIFICATE #: 2023-3135

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: August 8, 2005 to and including August 8, 2025 Abstractor: Pam Alvarez

BY



Michael A. Campbell,
As President
Dated: August 11, 2025

PROPERTY INFORMATION REPORT
CONTINUATION PAGE

August 11, 2025

Tax Account #: **07-1316-000**

1. The Grantee(s) of the last deed(s) of record is/are: **KESHA D PIPER**

By Virtue of Quitclaim Deed recorded 5/24/2022 in OR 8790/1386 ABTRACTOR'S NOTE: NO MARITAL STATUS ON GRANTOR.

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 Escambia County Housing Finance Authority (Florida) recorded 5/7/2014 OR 7166/1869**
- b. **Notice of Lien in favor of Emerald Coast Utilities Authority recorded 11/16/2021 OR 8662/534**
- c. **Civil Lien in favor of State of FL/Escambia County recorded 3/11/2010 OR 6568/1310**

4. Taxes:

Taxes for the year(s) 2022-2024 are delinquent.

Tax Account #: 07-1316-000

Assessed Value: \$115,833.00

Exemptions: HOMESTEAD

5. We find the following HOA names in our search (if a condominium, the condo docs book, and page are included for your review): **NONE**

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

Note: Escambia County and/or local municipalities may impose special liens/assessments. These liens/assessments are not discovered in a 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: NOV 5, 2025

TAX ACCOUNT #: 07-1316-000

CERTIFICATE #: 2023-3135

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 checked="" type="checkbox"/>	<input type="checkbox"/>	Notify Escambia County, 190 Governmental Center, 32502
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Homestead for <u>2024</u> tax year.

KESHA D PIPER
8 SRANT DR
PENSACOLA, FL 32506

KESHA D PIPER
921 APT C BREMEN AVE
PENSACOLA, FL 32507

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

ESCAMBIA COUNTY HOUSING
FINANCE AUTHORITY
700 S PALAFOX ST SUITE 310
PENSACOLA, FL 32502

ESCAMBIA COUNTY DEPARTMENT
OF COMMUNITY CORRECTIONS
2251 N PALAFOX ST
PENSACOLA, FL 32501

Certified and delivered to Escambia County Tax Collector, this 11th day of August 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

August 11, 2025

Tax Account #:07-1316-000

**LEGAL DESCRIPTION
EXHIBIT "A"**

LT 4 BLK 3 GALVEZ GARDENS PB 3 P 3 OR 8790 P 1386 CA 177

SECTION 34, TOWNSHIP 2 S, RANGE 30 W

TAX ACCOUNT NUMBER 07-1316-000(1125-18)

Recorded in Public Records 5/24/2022 10:23 AM OR Book 8790 Page 1386.
Instrument #2022053410, Pam Childers Clerk of the Circuit Court Escambia
County, FL Recording \$18.50

This Quitclaim Deed, Made this 24th day of
May, 2022, by Frances
Laye Hatfield
hereinafter called the Grantor, to Frances Laye
Hesha D. Piper
whose post office address is 185 East Dr
Pensacola, Fla. 32506
hereinafter called the Grantee.

Frances Laye Hatfield
This document was prepared by:

Witnesseth, That the Grantor, for and in consideration of the sum of \$ 0
Dollars (\$ 0) paid by the said
Grantee the receipt whereof is hereby acknowledge, does hereby remise, release and quitclaim unto the said Grantee
forever, all the right, title, interest and claim which said Grantor has in and to the following described parcel of
land, and improvements and appurtenances thereto in the County of Escambia
State of Fla., to wit:

See attached

In Witness Whereof, the said Grantor has signed and sealed these presents the day and year first
above written. Signed, sealed and delivered in the presence of:

[Signature]
Signature of Witness

Ashley Walker
Print name of Witness

Nichole Allen
Signature of Witness

Nichole Allen
Print name of Witness

Frances Laye Hatfield
Signature of Grantor

Frances Laye Hatfield
Print Name of Grantor

Signature of Co-Grantor

Print name of Co-Grantor

State of _____

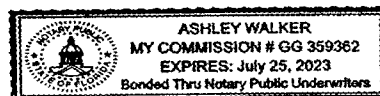
County of _____

The foregoing instrument was acknowledged before me on this 24th day of May, 2022, by
Frances Laye Hatfield who is personally known to me ☐ or who produced
FL DL as identification. Whom physically appeared.

[Signature]
Signature of Notary

Ashley Walker
Print Name

July 25, 2023
My Commission Expires



BK: 8790 PG: 1387 Last Page

5/24/22, 10:16 AM

Landmark Web Official Records Search

BK: 8643 PG: 320 Last Page

Exhibit "A" Legal Description

The Land referred to herein below is situated in the County of Escambia, State of Florida and is described as follows:

Lot 4, Block 3, Galvez Gardens, according to the map or Plat thereof as recorded in Plat Book 3, Page 3, Public records of Escambia County, Florida.

For informational purposes only:

The improvements thereon being known as 8 West Srant Drive, Pensacola, FL 32506

Tax ID No.: 07-1316-000

BEING the same property conveyed to Joshua J. Wright and Nancy A. Wright by a Deed from Vivian A. Ingram and Thomas Ingram dated May 5, 2014 and recorded on May 7, 2014 in Deed Book: 7166 and Page: 1858 in the Land Records of Escambia, FL.

Recorded in Public Records 05/07/2014 at 08:44 AM OR Book 7166 Page 1869,
Instrument #2014031602, Pam Childers Clerk of the Circuit Court Escambia
County, FL Recording \$52.50

Return recorded document to:
Escambia County Housing Finance Auth
700 S Palafox St, Suite 310
Pensacola, FL 32502

--- SPACE ABOVE THIS LINE RESERVED FOR RECORDER ---
ESCAMBIA COUNTY HOUSING FINANCE AUTHORITY (FLORIDA)
SECOND MORTGAGE PROGRAM
SUBORDINATE MORTGAGE

THIS SUBORDINATE MORTGAGE ("Mortgage") is made on this 5th day of May, 2014.
The grantor is **Joshua J Wright, Nancy A Wright, Husband and Wife** (herein
"Borrower" or "Mortgagor") whose address is
8 Srant Drive Pensacola, FL 32506.
Mortgage is given to the Escambia County Housing Finance Authority (Florida), a public body corporate
and politic of the State of Florida, whose address is 700 South Palafox Street, Suite 310, Pensacola, FL
32502 (herein "Lender" or "Mortgagee"). Borrower has applied to and owes Lender the principal sum of
Ten Thousand Dollars And No Cents Dollars
(U.S. \$ 10,000.00) (the "Loan"). This debt is evidenced by the Borrower's Promissory Note
("Note") dated the same date as this Mortgage. The Loan is made in connection with the Lender's
single family mortgage program (the "Program") and is subordinate to the first mortgage loan (the
"First Mortgage") made under the Program.

The Note provides that payment shall be deferred for the term of the First Mortgage, with
payment due upon the maturity of the First Mortgage or until the first to occur of the following
events: (a) Borrower sells, transfers or disposes of the Property or Home (as defined below) either
voluntarily or involuntarily; (b) the Borrower fails or ceases to occupy the Home as a principal
residence, (c) upon a prepayment in full in accordance with the terms hereof or (d) the Borrower
refinances the First Mortgage loan, at which time the remaining principal balance is due.

TO SECURE to Mortgagee the repayment of the indebtedness evidenced by the Note, the
payment of all other sums advanced in accordance herewith, to protect the security of this Mortgage; and
the performance of the covenants and agreements of the Mortgagor herein contained, the Mortgagor
does hereby grant, bargain, sell, assign, transfer, convey and Mortgage to Mortgagee the following
described Property located in the County of [**Escambia**], State of Florida (insert legal description):

Lot 4, Block 3, GALVEZ GARDENS, according to the map or plat
thereof as recorded in Plat Book 3, Page 3, Public Records of
Escambia County, Florida.

THIS MORTGAGE IS EXEMPT FROM FLORIDA DOCUMENTARY STAMP TAX UNDER 201.08, F.S.
AND FLORIDA NONRECURRING INTANGIBLE TAX UNDER 199, F.S. PER 159.621 FLORIDA
STATUTES. Rev 9-22-11

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances and rents, all of which shall be deemed to be and remain a part of the property covered by this Mortgage, and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are hereinafter referred to as the "Property" or "Home."

MORTGAGOR COVENANTS, represents and warrants to Mortgagee and its successors and assigns that Mortgagor is indefeasibly seized of the estate hereby conveyed in fee simple; has full right to mortgage, grant and convey the Property; and that the Property is unencumbered, except for the mortgage lien of the First Mortgage in favor of Mortgagee, and for other prior encumbrances of record. Mortgagor warrants title to the Property and will defend same against the lawful claims and demands of all persons whomsoever.

PROVIDED ALWAYS that if Mortgagor shall pay to Mortgagee, all sums due or to become due under the Note or this Mortgage and shall perform, comply with, and abide by each and every stipulation, agreement, condition, covenant of the Note and of this Mortgage, and shall pay all taxes that may accrue on the Property and all costs and expenses that Mortgagee may be put to in collecting the Note in foreclosure of this Mortgage or otherwise, including costs and reasonable attorney's fees, then this Mortgage and the estate hereby created shall cease and be null and void.

MORTGAGOR FURTHER COVENANTS and agrees with Mortgagee as follows:

1. Payment. Mortgagor shall promptly pay when due the principal amount evidenced by the Note and all other sums of money payable by virtue of the Note or this Mortgage.

2. Application of Payments. Unless applicable law provides otherwise, all payments received by Mortgagee under the Note and paragraph 1 hereof shall be applied by Mortgagee first to other monies due under the Note or this Mortgage, then to interest due under the Note; then to the principal then due under the Note; in that order.

3. Prior Mortgages and Deeds of Trust; Charges; Liens. Mortgagor shall perform all of Mortgagor's obligations under the First Mortgage and any other mortgage, deed of trust or other mortgage with a lien which has priority over this Mortgage, including Mortgagor's covenants to make payments when due. Mortgagor shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Property which have attained or may attain a priority over this Mortgage, and leasehold payments or ground rents, if any, and Mortgagor shall not request or accept any future advances under the terms of any such First Mortgage or any other mortgage or deed of trust which would have priority over this Mortgage.

4. Hazard Insurance. Mortgagor shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and such other hazards as Mortgagee may require and in such amounts and for such periods as Mortgagee may require. The insurance carrier providing the insurance shall be chosen by the Mortgagor subject to approval by Mortgagee; **provided**, that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Mortgagee and shall include a standard mortgage clause in favor of, and in a form acceptable to Mortgagee. Mortgagee shall have the right to hold the policies and renewals thereof, subject to the terms of any other mortgage, deed of trust or other mortgage with a lien which has priority over this Mortgage. In the event of loss, the Mortgagor shall give prompt notice to the insurance carrier and to the Mortgagee. Mortgagee may make proof of loss if not made promptly by the Mortgagor. If the Property is abandoned by the Mortgagor, or if the Mortgagor fails to respond to Mortgagee within thirty (30) days from the date notice is mailed by Mortgagee to the Mortgagor that the insurance carrier offers to settle a claim for insurance benefits, Mortgagee is authorized to collect and apply the insurance proceeds at Mortgagee's option either to restoration or repair of the Property or to the sums secured by this Mortgage.

5. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments. Mortgagor shall keep the Property in good repair and shall not commit waste or

Unit Developments. Mortgagor shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and, if this is a leasehold Mortgage, Mortgagor shall perform all of its leasehold obligations in order to preserve this Mortgage. If this Mortgage is on a unit in a condominium or a planned unit development, Mortgagor shall perform all of Mortgagor's obligations under the declaration or covenants creating or governing such condominium or planned unit

development, the by-laws and regulations of the condominium or planned unit development and any other documents.

6. Protection of Mortgagee's Security. If Mortgagor fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects Mortgagee's interest in the Property, then Mortgagee, at Mortgagee's option, may make such appearances, disburse such sums, including reasonable attorneys' fees, and take such action as is necessary to protect Mortgagee's interest in the Property. If Mortgagor is required to maintain mortgage insurance as a condition of this Mortgage or any other mortgage or deed of trust, Mortgagor shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with the Mortgagor's written agreement or applicable law. Any amounts disbursed by Mortgagee pursuant to this paragraph, with interest thereon, at the rate of twelve percent (12%) per annum, shall become additional indebtedness of the Mortgagor secured by this Mortgage. Unless Mortgagor and Mortgagee agree otherwise, such amounts shall be payable upon demand. Nothing contained in this Paragraph 6 shall require Mortgagee to incur any expense or take any action hereunder.

7. Inspection. Mortgagee may make or cause to be made reasonable entries upon and inspections of the Property upon notice to Mortgagor specifying reasonable cause therefore related to the Lender's interest in the Property.

8. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation to the extent of the unpaid balance of all sums due or to become due under the Note or this Mortgage, are hereby assigned and shall be paid to Mortgagee, subject to the terms of any mortgage, deed of trust or other mortgage with a lien which has priority over this Mortgage.

9. Mortgagor Not Released; Forbearance by Mortgagee Not a Waiver. No extension of the time for payment or modification of the terms or conditions of the Note or this Mortgage granted to Mortgagor shall operate or release Mortgagor, in any manner, from liability under the Note or this Mortgage. Mortgagee shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by the original Mortgagor and Mortgagor's successors in interest. Any forbearance by Mortgagee in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy.

10. Successors and Assigns Bound; Joint and Several Liability; Co-Signers. The covenants and agreements and references to Mortgagor and Mortgagee herein contained shall bind, and the rights hereunder shall inure to, their respective heirs, successors and assigns, subject to the provisions of Paragraph 15 hereof. All covenants, representations, warranties and agreements of Mortgagor shall be joint and several. Any Mortgagor who co-signs this Mortgage, but does not execute the Note (a) is co-signing this Mortgage only to mortgage, grant and convey that Mortgagor's interest in the property to Mortgagee under the terms of this Mortgage; (b) is not personally liable on the Note or under this Mortgage; and (c) agrees that Mortgagee and any other Mortgagor hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Mortgage or the Note without that Mortgagor's consent and without releasing that Mortgagor or modifying this Mortgage as to that Mortgagor's interest in the Property. This Mortgage and the Note secured thereby are non-assumable, except as may be provided in Paragraph 15 hereof.

11. Notice. Except for any notice required under applicable law to be given in another manner: (a) any notice to the Mortgagor provided for in this Mortgage shall be given by delivering it or by mailing such notice by certified mail at the Property Address or at such other address as Mortgagor may designate by notice to the Mortgagee as provided herein, and (b) any notice to Mortgagee shall be given by certified mail to the address stated herein or to such other address as Mortgagee may

be given by certified mail, to the address stated herein or to such other address as mortgagee may designate by notice to the Mortgagor as provided herein.

12. Governing Law; Severability; Costs. The state and local laws applicable to this Mortgage shall be the laws of the jurisdiction in which the Property is located. The foregoing sentence shall not limit the applicability of Federal law to this Mortgage. In the event that any provision or clause of this Mortgage or the Note conflicts with applicable law, such conflict shall not affect other provisions of this

Mortgage or the Note which can be given effect without the conflicting provision, and to this end the provisions of this Mortgage and the Note are declared to be severable. As used herein, "costs," "expenses," and "attorneys' fees" include all sums to the extent not prohibited by applicable law or limited herein.

13. Mortgagor's Copy. Mortgagor shall be furnished a conformed copy of the Note and of this Mortgage at the time of execution or after recordation thereof.

14. Transfer of the Property. If all or any part of the Property or any interest in it is sold, transferred, gifted or otherwise conveyed, whether by voluntary act, involuntarily, by operation of law or otherwise, or if the Mortgagor is divested of title by judicial sale, levy or other proceeding, or if foreclosure action is instituted against the Property, or if the First Mortgage is satisfied or refinanced, or if the Property is leased or rented, all sums secured by this Mortgage shall immediately become due and payable. **THIS MORTGAGE IS NOT ASSUMABLE.** Provided, however, a transfer to a person who is an heir or devisee of Mortgagor, upon the death of Mortgagor, shall be permissible provided that the Note and this Mortgage are not then in default and that said person: (a) occupies the Property as their principal place of residence; (b) qualifies under the income eligibility requirements set forth in the Program; and (c) executes such documents (including, without limitation, an agreement assuming the obligations under the Note and this Mortgage) and pays such fees and charges as Mortgagee may reasonably require. Mortgagee shall give Mortgagor notice of acceleration. The notice shall provide a period of not less than thirty (30) days from the date the notice is given in accordance with Paragraph 11 hereof within which Mortgagor must pay all sums secured by this Mortgage. If said sums are not paid in full prior to the expiration of this period, Mortgagee may invoke any remedies permitted by this Mortgage without further notice or demand.

15. Acceleration; Remedies. Except as provided in Paragraph 15 hereof, upon the Mortgagor's breach of any covenant or agreement of the Mortgagor in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, or in the event that the Mortgagor shall have made a material misrepresentation or material omission in Mortgagee's application for the loan evidenced by the Note, Mortgagee, at the Mortgagee's option, may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may foreclose this Mortgage by judicial proceeding. Prior to acceleration of this Mortgage, Mortgagee shall give notice to Mortgagor as provided in Paragraph 11 hereof specifying (1) the breach (if the breach is curable); (2) the action required to cure such breach; (3) a date, not less than ten (10) days from the date the notice is mailed to Mortgagor, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage, foreclosure by judicial proceeding, and sale of the Property. The notice shall further inform Mortgagor of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the nonexistence of a default or any other defense of Mortgagor acceleration and foreclosure. Mortgagee shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorneys' fees, court costs, and costs of documentary evidence, abstracts and title reports.

16. Mortgagor's Right to Reinstate. Notwithstanding the acceleration of the sums secured by this Mortgage due to the Mortgagor's breach, the Mortgagor shall have the right to have any proceedings begun by Mortgagee to enforce this Mortgage discontinued at any time prior to entry of a judgment enforcing this Mortgage if: (a) Mortgagor pays Mortgagee all sums which would be then due under this Mortgage and the Note had no acceleration occurred; (b) Mortgagor cures all breaches of any other covenants or agreements of Mortgagor contained in this Mortgage; (c) Mortgagor pays all reasonable expenses incurred by Mortgagee in enforcing the covenants and agreements of Mortgagor contained in this Mortgage, and in enforcing Mortgagee's remedies as provided in Paragraph 16 hereof, including, but not limited to, reasonable attorneys' fees and court costs; and (d) the Mortgagor takes such action as Mortgagee may reasonably require to assure that the lien of this Mortgage, Mortgagee's interest in the Property and the Mortgagor's obligation to pay the sums secured by this Mortgage shall continue

unimpaired. Upon such payment and cure by mortgagor, this mortgage and the obligations secured shall hereby remain in full force and effect as if no acceleration had occurred.

17. Assignment of Revenues; Appointment of Receiver. As additional security hereunder, Mortgagor hereby assigns to Mortgagee the revenues of the Property, provided that Mortgagor shall, prior to acceleration under Paragraph 16 hereof or abandonment of the Property, have the right to collect

and retain such revenues as they become due and payable. Upon acceleration under Paragraph 16 hereof or abandonment of the Property, Mortgagee shall be entitled to have a receiver appointed by a court to enter upon, take possession of and manage the Property and to collect the revenues of the Property including those past due. All revenues collected by the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and the reasonable attorneys' fees, and then to the sums secured by this Mortgage. The receiver shall be liable to account only for those revenues actually received.

18. Release. Upon payment of all sums secured by this Mortgage, Mortgagee shall prepare a written satisfaction of this Mortgage. The Mortgagee shall not bear the cost of recording the Satisfaction of Mortgage; it shall be the responsibility of the Mortgagor.

19. Subordination. Lender and Borrower acknowledge and agree that this Mortgage is subject and subordinate in all respects to the liens, terms, covenants and conditions of the First Mortgage and to all advances heretofore made or which may hereafter be made pursuant to the First Mortgage including all sums advanced for the purpose of (a) protecting or further securing the lien of the First Mortgage, curing defaults by the Borrower under the First Mortgage, or for any other purpose expressly permitted by the First Mortgage or (b) constructing, renovating, repairing, furnishing, fixturing or equipping the Property. The terms and provisions of the First Mortgage are paramount and controlling, and they supersede any other terms and provisions hereof in conflict therewith. In the event of a foreclosure or deed in lieu of foreclosure of the First Mortgage, any provisions herein or any provisions in any other collateral agreement restricting the use of the Property to low or moderate income households or otherwise restricting the Borrower's ability to sell the Property shall have no further force or effect on subsequent owners or purchasers of the Property. Any person, including his successors or assigns (other than the Borrower or a related entity of the Borrower), receiving title to the Property through a foreclosure or deed in lieu of foreclosure of the First Mortgage shall receive title to the Property free and clear from such restrictions.

20. Attorneys' Fees. As used in this Mortgage and in the Note, "attorneys' fees" shall include attorneys' fees and paralegal fees, if any, incurred in connection with the collection or enforcement of this Mortgage or of the Note, whether or not suit is brought and whether incurred at trial, on appeal, in bankruptcy proceedings or otherwise.

21. Special Second Mortgage Program Covenants, Warrants, Representations. Mortgagor covenants, represents and warrants to Mortgagee that: (a) the Mortgagor, along with his/her/their family, will occupy the Property as their principal residence; (b) the Property is a single-family residence; and (c) Mortgagor's total family income at the time of its applications for the Loan meets the requirements for participation in the Program, and (d) the Mortgagor is participating in the Mortgagee's Single Family Mortgage Revenue Bond Program and its Second Mortgage Program thereunder.

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

Mortgagee requests the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Notice, at Mortgagee's address set forth on page one of this Mortgage of any default under the superior encumbrance and of any sale or other foreclosure action.

22. **WAIVER OF JURY TRIAL.** MORTGAGOR AND MORTGAGEE (BY ACCEPTANCE OF THIS MORTGAGE), EACH KNOWINGLY AND VOLUNTARILY WAIVES ANY RIGHT TO A TRIAL BY JURY IN ANY ACTION OR PROCEEDING TO ENFORCE OR DEFEND ANY RIGHTS (A) UNDER THIS MORTGAGE OR ANY RELATED AGREEMENT OR UNDER ANY AMENDMENT, INSTRUMENT, DOCUMENT OR AGREEMENT DELIVERED OR WHICH MAY IN THE FUTURE BE DELIVERED IN CONNECTION WITH THIS MORTGAGE OR (B) ARISING FROM ANY BANKING RELATIONSHIP EXISTING IN CONNECTION WITH THIS MORTGAGE, AND AGREES THAT ANY SUCH ACTION OR PROCEEDING WILL BE TRIED BEFORE A COURT AND NOT BEFORE A JURY. MORTGAGOR AGREES THAT IT WILL NOT ASSERT ANY CLAIM AGAINST MORTGAGEE ON ANY THEORY OF LIABILITY FOR SPECIAL, INDIRECT, CONSEQUENTIAL, INCIDENTAL OR PUNITIVE DAMAGES.

IN WITNESS WHEREOF, Mortgagor has executed this Mortgage on the date first above written.

NOTICE TO MORTGAGOR
DO NOT SIGN THIS MORTGAGE IF IT CONTAINS BLANK SPACES.
ALL SPACES SHOULD BE COMPLETED BEFORE YOU SIGN.

Signed, sealed in the presence of and delivered:

Brandi Parkerson
 Printed Name of Witness

Kim Huermer
 Printed Name of Witness

Printed Name of Witness

Printed Name of Witness

Joshua J Wright
 Printed Name of Mortgagor

Nancy A Wright
 Printed Name of Mortgagor

STATE OF FLORIDA
COUNTY OF Escondido

The foregoing instrument was acknowledged before me this 5th day of May, 2017 by Joshua J Wright Mortgagor. Said person is personally known to me or has produced a valid driver's license as identification.

**Nancy A Wright, husband and wife*



Notary Public, State of Florida
 Brandi N. Parkerson
 MY COMMISSION # EE 146903
 EXPIRES: November 29, 2015
 Bonded Thru Budget Notary Services
 My Commission No.: 146903

OFFICE

Recorded in Public Records 11/16/2021 8:23 AM OR Book 8662 Page 534,
Instrument #2021125229, Pam Childers Clerk of the Circuit Court Escambia
County, FL Recording \$10.00

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

NOTICE OF LIEN



STATE OF FLORIDA COUNTY OF ESCAMBIA

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

LT 4 BLK 3 GALVEZ GARDENS PB 3 P 3 OR 7166 P 1858 CA 177

Customer: WRIGHT NANCY A

Account Number: 325069- 42888

Amount of Lien: \$ 151.08, together with additional unpaid utility service charges, if any, which may accrue subsequent to the date of this notice and simple interest on unpaid charges at 18 percent per annum, or at such lesser rate as may be allowed by law.

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

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

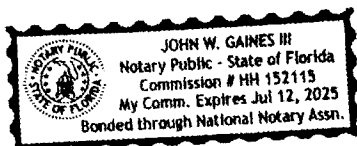
Dated: 11/10/2021

EMERALD COAST UTILITIES AUTHORITY

BY: [Signature]

STATE OF FLORIDA COUNTY OF ESCAMBIA

The foregoing instrument was acknowledged before me this 10TH day of NOVEMBER, 2021, by SANDRA VOLCAN of the Emerald Coast Utilities Authority, who is personally known to me and who did not take an oath.



[Signature]
Notary Public - State of Florida

RWK:ls
Revised 05/31/11

Recorded in Public Records 03/11/2010 at 04:54 PM OR Book 6568 Page 1310,
Instrument #2010015680, Ernie Lee Magaha Clerk of the Circuit Court Escambia
County, FL

Pam Childers
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY FLORIDA
INST# 2025064476 8/25/2025 11:02 AM
OFF REC BK: 9367 PG: 853 Doc Type: L2

IN THE CIRCUIT COURT IN AND FOR ESCAMBIA COUNTY, FLORIDA

STATE OF FLORIDA,

Plaintiff,

CASE: 2008-CF-003077

vs.

Kesha Deneen Piper

Defendant.

Division: F

CIVIL LIEN

THIS CAUSE came before the Court for plea on August 25, 2009. Upon the evidence presented, the Court authorized the defendant to serve his sentence in the Work Release Program. The Court determines that \$755.00 is due to **Department of Community Corrections**. Accordingly, pursuant to the provisions of §938.30, Florida Statutes, it is,

ORDERED AND ADJUDGED that the above-named Defendant shall pay Work Release fees arrears to the **Department of Community Corrections**, in the amount of \$755.00 which shall accrue interest at the rate of six percent (6%) per annum.

ORDERED FURTHER that nothing in this Civil Lien will bar any subsequent civil remedy or recovery, but the amount paid under this order shall be a set-off against any subsequent independent civil recovery. Any default in payment of the amount due hereunder may be collected by any means authorized by law for the enforcement of a civil judgment, for which let execution issue.

DONE AND ORDERED in Chambers, at Pensacola, Escambia County, Florida, the 11th day of March 2010.

Jan Shackelford, CIRCUIT JUDGE

cc: ✓ Corey Flection, Work Release Program
Kesha D. Piper, Defendant
921 Apt. C Bremen Ave.
Pensacola, FL 32507
DOB: 03-16-84

3-11-10
cm

CERTIFIED TO BE A TRUE COPY OF THE
ORIGINAL ON FILE IN THIS OFFICE
WITNESS MY HAND AND OFFICIAL SEAL

PAM CHILDERS

CLERK OF THE CIRCUIT COURT & COMPTROLLER
ESCAMBIA COUNTY, FLORIDA

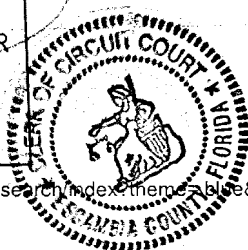
BY: [Signature] D.C.
DATE: 8-25-25

Case: 2008 CF 003077 A



00007581531

Dkt: CLDOCC Pg#:



CIRCUIT CLERK'S DIVISION
FILED & RECORDED

2010 MAR 11 P 2:59

ERNEE LEE MAGAHA
CLERK OF CIRCUIT COURT
ESCAMBIA COUNTY, FL