



# 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

1125-31

## Part 1: Tax Deed Application Information

Applicant Name Applicant Address	KEYS FUNDING LLC - 6023 PO BOX 71540 PHILADELPHIA, PA 19176-1540	Application date	Apr 21, 2025
Property description	FURR KEENA L 392 NORTH 65TH AVE PENSACOLA, FL 32506 392 N 65TH AVE 07-3566-200 BEG AT NW COR OF SEC S ALG W LI OF SEC 1386 45/100 FT FOR POB CONT S 94 FT E 89 DEG 48 MIN 220 FT N (Full legal attached.)	Certificate #	2023 / 3350
		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)
# 2023/3350	06/01/2023	1,227.79	61.39	1,289.18
→ Part 2: Total*				1,289.18

## 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)
# 2024/3557	06/01/2024	1,264.06	6.25	84.01	1,354.32
Part 3: Total*					1,354.32

## 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)	2,643.50
2. Delinquent taxes paid by the applicant	0.00
3. Current taxes paid by the applicant	1,169.92
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)	4,188.42

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

Sign here:   
Signature, Tax Collector or Designee

Escambia, Florida  
Date April 24th, 2025

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

<b>Part 5: Clerk of Court Certified Amounts (Lines 8-14)</b>	
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. <b>Total Paid (Lines 8-13)</b>	
15. Plus one-half of the assessed value of homestead property, if applicable under s. 197.502(6)(c), F.S.	59,381.00
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.

BEG AT NW COR OF SEC S ALG W LI OF SEC 1386 45/100 FT FOR POB CONT S 94 FT E 89 DEG 48 MIN 220 FT N 90 DEG 12 MIN 94 FT W 89 DEG 48 MIN 220 FT TO POB OR 8032 P 1605

# APPLICATION FOR TAX DEED

Section 197.502, Florida Statutes

512  
R. 12/16

Application Number: 2500175

To: Tax Collector of ESCAMBIA COUNTY, Florida

I,

KEYS FUNDING LLC - 6023

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
07-3566-200	2023/3350	06-01-2023	BEG AT NW COR OF SEC S ALG W LI OF SEC 1386 45/100 FT FOR POB CONT S 94 FT E 89 DEG 48 MIN 220 FT N 90 DEG 12 MIN 94 FT W 89 DEG 48 MIN 220 FT TO POB OR 8032 P 1605

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 - 6023

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		Assessments				
Parcel ID:	362S303302000006	Year	Land	Imprv	Total	Cap Val
Account:	073566200	2024	\$25,000	\$149,624	\$174,624	\$118,762
Owners:	FURR KEENA L	2023	\$25,000	\$141,634	\$166,634	\$115,303
Mail:	392 NORTH 65TH AVE PENSACOLA, FL 32506	2022	\$20,000	\$128,214	\$148,214	\$111,945
Situs:	392 N 65TH AVE 32506	Disclaimer				
Use Code:	SINGLE FAMILY RESID 🔑	Tax Estimator				
Taxing Authority:	COUNTY MSTU	Change of Address				
Tax Inquiry:	<a href="#">Open Tax Inquiry Window</a>	File for Exemption(s) Online				
Tax Inquiry link courtesy of Scott Lunsford Escambia County Tax Collector		<a href="#">Report Storm Damage</a>				

Sales Data Type List: 🔑							2024 Certified Roll Exemptions		
Sale Date	Book	Page	Value	Type	Multi	Parcel	Records	HOMESTEAD EXEMPTION	
01/16/2019	8032	1605	\$59,500	WD	Y		📄		
08/15/2017	7761	1229	\$100	CJ	Y		📄		
08/10/2017	7760	242	\$100	CJ	N		📄		
08/1983	1801	255	\$59,900	WD	Y		📄		
01/1973	722	724	\$4,000	WD	N		📄		
Official Records Inquiry courtesy of Pam Childers Escambia County Clerk of the Circuit Court and Comptroller								Legal Description	
								BEG AT NW COR OF SEC S ALG W LI OF SEC 1386 45/100 FT FOR POB CONT S 94 FT E 89 DEG 48 MIN 220 FT N 90 DEG 12 MIN 94... 🔑	
								Extra Features	
								None	

Parcel Information	Launch Interactive Map
<b>Section Map Id:</b> 36-2S-30 <b>Approx. Acreage:</b> 0.5042 <b>Zoned:</b> MDR <b>Evacuation &amp; Flood Information</b> <a href="#">Open Report</a>	

[View Florida Department of Environmental Protection\(DEP\) Data](#)

**Buildings**  
 Address: 392 N 65TH AVE, Improvement Type: SINGLE FAMILY, Year Built: 1974, Effective Year: 1974, PA Building ID#: 85337

**Structural Elements**  
 DECOR/MILLWORK-AVERAGE  
 DWELLING UNITS-1  
 EXTERIOR WALL-BRICK-FACE/VENEER  
 FLOOR COVER-CARPET  
 FOUNDATION-SLAB ON GRADE  
 HEAT/AIR-CENTRAL H/AC  
 INTERIOR WALL-DRYWALL-PLASTER  
 NO. PLUMBING FIXTURES-6  
 NO. STORIES-1  
 ROOF COVER-DIMEN/ARCH SHNG  
 ROOF FRAMING-GABLE  
 STORY HEIGHT-0  
 STRUCTURAL FRAME-WOOD FRAME

Areas - 2356 Total SF

BASE AREA - 1484

GARAGE FIN - 560

OPEN PORCH FIN - 112

OPEN PORCH UNF - 200

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

Last Updated:05/15/2025 (tc.1395)

## NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That **KEYS FUNDING LLC** holder of **Tax Certificate No. 03350**, 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 AT NW COR OF SEC S ALG W LI OF SEC 1386 45/100 FT FOR POB CONT S 94 FT E 89 DEG 48 MIN 220 FT N 90 DEG 12 MIN 94 FT W 89 DEG 48 MIN 220 FT TO POB OR 8032 P 1605**

**SECTION 36, TOWNSHIP 2 S, RANGE 30 W**

**TAX ACCOUNT NUMBER 073566200 (1125-31)**

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

**KEENA L FURR**

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

Redeemed From Sale



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

**Tax Deed Sales - Redeemed From Sale**

**Account: 073566200 Certificate Number: 003350 of 2023**

Date Of Redemption

Clerk's Check  Clerk's Total \$795.60

Postage  Tax Deed Court Registry \$761.60

Payor Name

Notes

**Submit**

**Reset**

**Print Preview**

**Print Receipt**

**Commit Redemption** ☒

# PERDIDO TITLE SOLUTIONS

Precise · Professional · Proven

## PROPERTY INFORMATION REPORT

3050 Concho Drive, Pensacola, Florida 32507 | Phone: 850-466-3077

THE ATTACHED REPORT IS ISSUED TO:

SCOTT LUNSFORD, ESCAMBIA COUNTY TAX COLLECTOR

TAX ACCOUNT #: 07-3566-200 CERTIFICATE #: 2023-3350

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: Andrew Hunt

BY



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



**PROPERTY INFORMATION REPORT**  
**CONTINUATION PAGE**

August 11, 2025

Tax Account #: **07-3566-200**

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

**By Virtue of Warranty Deed recorded 1/18/2019 in OR 8032/1605**

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 Michael Douglas Kuykendall and Karen Lorraine Kuykendall Family Trust dated July 11, 2011 recorded 1/18/2019 – OR 8032/1606**

4. Taxes:

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

**Tax Account #: 07-3566-200**

**Assessed Value: \$118,762.00**

**Exemptions: HOMESTEAD EXEMPTION**

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

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

Note: Escambia County and/or local municipalities may impose special liens/assessments. These liens/assessments are not discovered in a Property Information Report or shown above. These special assessments typically create a lien on real property. The entity that governs subject property must be contacted to verify payment status.

**PERDIDO TITLE SOLUTIONS**  
**PROPERTY INFORMATION REPORT**  
3050 Concho Drive, Pensacola, Florida 32507 | Phone 850-466-3077

**Scott Lunsford**  
Escambia County Tax Collector  
P.O. Box 1312  
Pensacola, FL 32591

**CERTIFICATION: PROPERTY INFORMATION REPORT FOR TDA**

**TAX DEED SALE DATE:** NOV 5, 2025

**TAX ACCOUNT #:** 07-3566-200

**CERTIFICATE #:** 2023-3350

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

YES	NO	
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Notify City of Pensacola, P.O. Box 12910, 32521
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Notify Escambia County, 190 Governmental Center, 32502
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Homestead for <u>2024</u> tax year.

**KEENA L FURR**  
**392 NORTH 65TH AVE**  
**PENSACOLA, FL 32506**

**MICHAEL DOUGLAS KUYKENDALL AND**  
**KAREN LORRAINE KUYKENDALL FAMILY**  
**TRUST DATED 7/11/2011**  
**3093 W 163RD ST N**  
**SKIATOOK, OK 74070**

Certified and delivered to Escambia County Tax Collector, this 11<sup>th</sup> 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 #:07-3566-200**

**LEGAL DESCRIPTION  
EXHIBIT "A"**

**BEG AT NW COR OF SEC S ALG W LI OF SEC 1386 45/100 FT FOR POB CONT S 94 FT E 89 DEG  
48 MIN 220 FT N 90 DEG 12 MIN 94 FT W 89 DEG 48 MIN 220 FT TO POB OR 8032 P 1605**

**SECTION 36, TOWNSHIP 2 S, RANGE 30 W**

**TAX ACCOUNT NUMBER 07-3566-200(1125-31)**

Recorded in Public Records 1/18/2019 2:24 PM OR Book 8032 Page 1605,  
Instrument #2019005396, Pam Childers Clerk of the Circuit Court Escambia  
County, FL Recording \$10.00 Deed Stamps \$416.50

This instrument prepared by:  
Moulton Land Title, Inc.  
660-A North Ferdon Blvd.  
Crestview, FL 32536  
File Number: 18-146  
36-2S-30-3302-000006

## WARRANTY DEED

**THIS WARRANTY DEED** made the 16<sup>th</sup> day of January, 2019, by Michael K. Leadmon, as his separate and non-homestead property, whose post office address is: 129 Oak Lane, Crestview, FL 32536, hereinafter called Grantor, to Keena L. Furr, whose post office address is: 392 N. 65th Avenue, Pensacola, FL 32506, hereinafter called the Grantee (wherever used herein the terms "grantor" and "grantee" include all the parties to this instrument and the heirs, legal representatives and assigns of individuals, and the successors and assigns of corporations).

**WITNESSETH:** That the grantor, for and in consideration of the sum of \$10.00 and other valuable considerations, receipt whereof is hereby acknowledged, hereby grants, bargains, sells, aliens, remises, releases, conveys and confirms unto the grantee, all that certain land situate in **Escambia County, Florida, viz:**

**Parcel 1:**

That portion of Section 36, Township 2 South, Range 30 West, Escambia County, Florida, described as follows: Commencing at the Northwest corner of said Section; thence South along the West line of said Section 1386.45 feet for Point of Beginning; thence continue South along said line, 94.0 feet; thence East with an interior angle of 89° 48' 220.0 feet; thence North with an interior angle of 90° 12' 94.0 feet; thence West with an interior angle of 89° 48' 220.0 feet to the Point of Beginning, lying and being in Escambia County, Florida.

**Parcel 2:**

That portion of Section 36, Township 2 South, Range 30 West, Escambia County, Florida, described as follows: Commencing at the Northwest corner of said Section; thence South along the West line of said Section 1475.0 feet; thence East 220.0 feet for the Point of Beginning; thence continue East 110.0 feet to a concrete monument; thence North with an interior angle of 90° a distance of 94.0 feet to an iron pipe; thence West at 90° a distance of 110.0 feet; thence South 94.0 feet to the Point of Beginning, all lying and being in Escambia County, Florida.

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

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

AND the grantor hereby covenants with said grantee that the grantor is lawfully seized of said land in fee simple, that the grantor has good right and lawful authority to sell and convey said land; that the grantor hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free of all encumbrances, except taxes accruing subsequent to December 31, 2018.

**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:

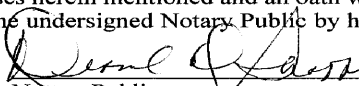
  
WITNESS: Deborah Shaffer

  
WITNESS: Jackie McKeon

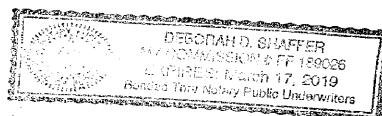
  
Michael K. Leadmon

STATE OF FLORIDA  
COUNTY OF OKALOOSA

I HEREBY CERTIFY that on the day of 16<sup>th</sup> day of January, 2019, before me personally appeared Michael K. Leadmon who is personally known to me or produced FE-DL as identification, who is the person described in and who executed the foregoing instrument, and who, after being duly sworn, says that execution hereof is his/her free act and deed for the uses and purposes herein mentioned and an oath was not taken. SWORN TO AND SUBSCRIBED before me the undersigned Notary Public by hand and official seal the day and year last aforesaid.

  
Notary Public:  
My Commission Expires:

Commission No. \_\_\_\_\_



Recorded in Public Records 1/18/2019 2:25 PM OR Book 8032 Page 1606,  
Instrument #2019005397, Pam Childers Clerk of the Circuit Court Escambia  
County, FL Recording \$35.50 MTG Stamps \$208.25 Int. Tax \$119.00

*This instrument prepared by:*  
*Moulton Land Title, Inc.*  
*660-A North Ferdon Blvd.*  
*Crestview, FL 32536*  
*File # 18-146*

## Real Estate Mortgage

THIS MORTGAGE is given by Keena L Furr, a single woman, hereinafter called "Borrower", whose address is 392 N 65th Avenue Pensacola, FL 32506, to Michael Douglas Kuykendall and Karen Lorraine Kuykendall Family Trust dated July 11, 2011, hereinafter called "Lender" (which term includes any holder of this Mortgage), whose address is 3093 W 163<sup>rd</sup> St. N., Skiatook, OK 74070, to secure the Principal Sum of Fifty Nine Thousand Five Hundred and 00/100, (\$59,500.00), together with interest thereon computed on the outstanding balance, all as provided in a Note of even date herewith and copy attached hereto as Schedule "A", and also to secure the performance of all the terms, covenants, agreements, conditions and extensions of the Note and this Mortgage.

In consideration of the loan made by Lender to Borrower and for the purpose expressed above, the Borrower does hereby grant and convey to Lender, with mortgage covenants, the land with the buildings situated thereon and all the improvements and fixtures now and hereafter a part thereof, having a street address of 392 N. 65<sup>th</sup> Avenue, Pensacola, FL 32506 and further described as follows:

LEGAL DESCRIPTION AS CONTAINED IN EXHIBIT "A", WHICH IS ATTACHED HERETO.

Borrower further covenants and agrees that:

1. No superior mortgage or the note secured by it will be modified without the consent of Lender hereunder.
2. Borrower will keep current any assessments due such as real estate taxes, betterment assessments and any other municipal charges that can become a lien against the mortgage premises.
3. In the event that Borrower fails to carry out the covenants and agreements set forth herein, the Lender may do and pay for whatever is necessary to protect the value of and the Lender's rights in the mortgaged property and any amounts so paid shall be added to the Principal Sum due the Lender hereunder.
4. As additional security hereunder, Borrower hereby assigns to Lender, Borrower's rents of the mortgaged property, and upon default the same may be collected without the necessity of making entry upon the mortgaged premises.
5. In the event that any condition of this Mortgage or any senior mortgage shall be in default for thirty (30) days, the entire debt shall become immediately due and payable at the option of the Lender. Lender shall be entitled to collect all costs and expenses, including reasonable attorney's fees incurred.

BK: 8032 PG: 1607

6. In the event that the Borrower transfers ownership (either legal or equitable) or any security interest in the mortgaged property, whether voluntarily or involuntarily, the Lender may at its option declare the entire debt due and payable.
7. This Mortgage is also security for all other direct and contingent liabilities of the Borrower to Lender that are due or become due and whether now existing or hereafter contracted.
8. Borrower shall maintain adequate insurance on the property in the amounts and form of coverage acceptable to Lender and the Lender shall be named insured as its interest may appear.
9. Borrower shall not commit waste or permit others to commit actual, permissive or constructive waste on the property.
10. Borrower further covenants and warrants to Lender that Borrower is indefeasibly seized of said land in fee simple; that the Borrower has lawful authority to mortgage said land and that said land is free and clear of all encumbrances except as may be expressly contained herein.

This Mortgage is upon the STATUTORY CONDITION and the other conditions set forth herein, for breach of which Lender shall have the STATUTORY POWER OF SALE to the extent existing under State Law.

Executed under seal this 16<sup>th</sup> day of January, 2019.

Deborah Shaffer  
Witness: Deborah Shaffer

Keena L Furr  
Borrower: Keena L Furr

Jackie McKinnon  
Witness: Jackie McKinnon

Borrower:

STATE OF FLORIDA

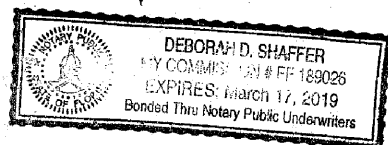
COUNTY OF Okaloosa

On 16<sup>th</sup> day of January, 2019, before me, a Notary in and for the State of Florida, personally appeared Keena L Furr, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Deborah Shaffer  
Notary Public:

Affiant Known X Unknown  
ID Produced FEL



BK: 8032 PG: 1608

## Schedule "A"

## Promissory Note

Date: 16<sup>th</sup> day of January, 2019

Pensacola, Florida

Principal Amount: \$59,500.00

FOR VALUE RECEIVED, the undersigned, Keena L Furr, whose mailing address is 392 N 65<sup>th</sup>, Avenue Pensacola, FL 32506, hereby jointly and severally promise to pay to the order of Michael Douglas Kuykendall and Karen Lorraine Kuykendall Family Trust dated July 11, 2011, the sum of Fifty-Nine Thousand Five Hundred and 00/100, (\$59,500.00), together with interest thereon at the rate of 5.0000% per annum on the unpaid balance. The said principal and interest shall be payable at 3093 W 163rd St. N., Skiatook, OK 74070, or at such place as may be hereafter designated by written notice from the holder to the maker hereof, on the date and in the manner following:


**In 359 equal successive monthly installments, each in the amount of \$319.41 commencing on the 16<sup>th</sup> day of February, 2019 and continuing on the same day of each and every month thereafter with on final payment in the amount of \$317.28 due on January 16, 2049, (date of maturity). There is no pre-payment penalty. A late fee of 10% of the amount past due will be assessed after 15 days of the due date.**

This note with interest is secured by a mortgage on real estate, of even date herewith, made by the maker hereof in favor of said payee, and shall be construed and enforced according to the laws of the State of Florida. The terms of said mortgage are by this reference made a part hereof.

If default be made in the payment of any of the sums or interest mentioned herein or in said mortgage, then the entire principal sum and accrued interest shall at the option of the holder hereof become immediately due and payable from such time until paid at the highest rate allowable under the laws of the State of Florida. Failure to exercise this option shall not constitute a waiver of the right to exercise the same in the event of any subsequent default.

Each person liable hereon whether maker or endorser, hereby waives presentment, protest, notice of protest and notice of dishonor and agrees to pay all costs, including a reasonable attorney's fees whether suit be brought or not, if, after maturity of this note or default hereunder, or under said mortgage, counsel shall be employed to collect this note or to protect the security of said mortgage.

Whenever used herein the terms "holder", "maker" and "payee" shall be construed in the singular or plural as the context may require or admit.

 (Seal)  
Keena L Furr

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*Exhibit "A"*

## Parcel 1:

That portion of Section 36, Township 2 South, Range 30 West, Escambia County, Florida, described as follows: Commencing at the Northwest corner of said Section; thence South along the West line of said Section 1386.45 feet for Point of Beginning; thence continue South along said line, 94.0 feet; thence East with an interior angle of  $89^{\circ} 48' 220.0$  feet; thence North with an interior angle of  $90^{\circ} 12' 94.0$  feet; thence West with an interior angle of  $89^{\circ} 48' 220.0$  feet to the Point of Beginning, lying and being in Escambia County, Florida.

## Parcel 2:

That portion of Section 36, Township 2 South, Range 30 West, Escambia County, Florida, described as follows: Commencing at the Northwest corner of said Section; thence South along the West line of said Section 1475.0 feet; thence East 220.0 feet for the Point of Beginning; thence continue East 110.0 feet to a concrete monument; thence North with an interior angle of  $90^{\circ}$  a distance of 94.0 feet to an iron pipe; thence West at  $90^{\circ}$  a distance of 110.0 feet; thence South 94.0 feet to the Point of Beginning, all lying and being in Escambia County, Florida.

(18-146.PFD/18-146/10)