



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

1125-32

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	ADAMS JENNIFER L 320 FRISCO RD PENSACOLA, FL 32507 320 FRISCO RD 07-3718-000 LT 22 BLK B EDGEWATER PB 2 P 97 OR 8184 P 1186/1188 SEC 37/38 2S 30	Certificate #	2023 / 3356
		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)
# 2023/3356	06/01/2023	1,913.71	95.69	2,009.40
→Part 2: Total*				2,009.40

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)
# /					
Part 3: Total*					0.00

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)	2,009.40
2. Delinquent taxes paid by the applicant	0.00
3. Current taxes paid by the applicant	0.00
4. Property information report fee	200.00
5. Tax deed application fee	175.00
6. Interest accrued by tax collector under s.197.542, F.S. (see Tax Collector Instructions, page 2)	0.00
7. Total Paid (Lines 1-6)	2,384.40

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

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.	74,899.00
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.

APPLICATION FOR TAX DEED

Section 197.502, Florida Statutes

512
R. 12/16

Application Number: 2500191

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
07-3718-000	2023/3356	06-01-2023	LT 22 BLK B EDGEWATER PB 2 P 97 OR 8184 P 1186/1188 SEC 37/38 2S 30

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:	3725301000022002						Year	Land	Imprv	Total	Cap Val
Account:	073718000						2024	\$15,000	\$134,798	\$149,798	\$149,798
Owners:	ADAMS JENNIFER L						2023	\$15,000	\$133,915	\$148,915	\$148,915
Mail:	320 FRISCO RD PENSACOLA, FL 32507						2022	\$8,000	\$120,134	\$128,134	\$112,159
Situs:	320 FRISCO RD 32507						Disclaimer				
Use Code:	SINGLE FAMILY RESID 🔑						Tax Estimator				
Taxing Authority:	COUNTY MSTU						Change of Address				
Tax Inquiry:	Open Tax Inquiry Window						File for Exemption(s) Online				
Tax Inquiry link courtesy of Scott Lunsford Escambia County Tax Collector							Report Storm Damage				


Sales Data Type List: 🔑							2024 Certified Roll Exemptions			
Sale Date	Book	Page	Value	Type	Multi Parcel	Records	HOMESTEAD EXEMPTION			
10/16/2019	8184	1186	\$100	CJ	N	📄	Legal Description LT 22 BLK B EDGEWATER PB 2 P 97 OR 8184 P 1186/1188 SEC 37/38 2S 30			
10/16/2018	8184	1188	\$100	CJ	N	📄				
12/30/2010	6716	1572	\$100	QC	N	📄				
08/1988	2598	400	\$14,500	WD	N	📄				
10/1985	2138	173	\$9,000	WD	N	📄				
01/1974	826	122	\$7,700	WD	N	📄	Extra Features FRAME GARAGE			
Official Records Inquiry courtesy of Pam Childers Escambia County Clerk of the Circuit Court and Comptroller										

Parcel Information

[Launch Interactive Map](#)

Section
Map Id:
CA163

Approx.
Acreage:
0.1894

Zoned: 
MDR

Evacuation
& Flood
Information
[Open
Report](#)



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

Buildings

Address: 320 FRISCO RD, Improvement Type: SINGLE FAMILY, Year Built: 1952, Effective Year: 1962, PA Building ID#: 85447

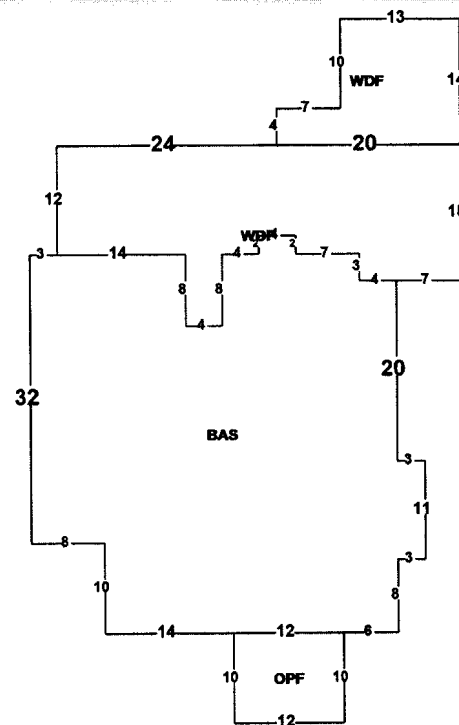
Structural Elements

DECOR/MILLWORK-AVERAGE
DWELLING UNITS-1
EXTERIOR WALL-BRICK-FACE/VENEER
FLOOR COVER-CARPET
FOUNDATION-WOOD/SUB FLOOR
HEAT/AIR-CENTRAL H/AC
INTERIOR WALL-DRYWALL-PLASTER
NO. PLUMBING FIXTURES-5
NO. STORIES-1
ROOF COVER-COMPOSITION SHG
ROOF FRAMING-GABLE
STORY HEIGHT-0
STRUCTURAL FRAME-WOOD FRAME



Areas - 2512 Total SF

BASE AREA - 1597
OPEN PORCH FIN - 120
WOOD DECK FIN - 795



Images



9/17/2018 12:00:00 AM

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

Last Updated: 05/15/2025 (tc.1405)

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That **KEYS FUNDING LLC** holder of **Tax Certificate No. 03356**, 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 22 BLK B EDGEWATER PB 2 P 97 OR 8184 P 1186/1188 SEC 37/38 2S 30

SECTION 37, TOWNSHIP 2 S, RANGE 30 W

TAX ACCOUNT NUMBER 073718000 (1125-32)

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

JENNIFER L ADAMS

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 #: 07-3718-000 CERTIFICATE #: 2023-3356

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 #: **07-3718-000**

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

By Virtue of Order Determining Homestead recorded 10/18/2019 in OR 8184/1186 together with Order of Summary Administration recorded 10/18/2019 in OR 8184/1188

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 Christopher J Nodhturft and Flora L Nodhturft recorded 10/8/1988 – OR 2611/227 together with Assignment recorded 3/31/2020 – OR 8273/397 and Modification recorded 3/31/2020 – 8273/401**
- b. **Judgment in favor of Atlantic Credit & Finance, Inc recorded 5/13/2010 – OR 6591/673**
- c. **Judgment in favor of State Farm Mutual Automobile Insurance Company recorded 5/12/2014 – OR 7168/1579**

4. Taxes:

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

Tax Account #: 07-3718-000

Assessed Value: \$149,798.00

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 #: 07-3718-000

CERTIFICATE #: 2023-3356

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.

JENNIFER L ADAMS
320 FRISCO RD
PENSACOLA, FL 32507

JENNIFER L ADAMS
113 PAYNE RD
PENSACOLA, FL 32507

CHRISTOPHER J NODHTURFT AND
FLORA L NODHTURFT
515 N 70TH AVE
PENSACOLA, FL 32506

ATLANTIC CREDIT & FINANCE INC ASSIGNEE
HSBC CARD SERVICES
PO BOX 13386
ROANOKE, VA 24033

STATE FARM MUTUAL AUTOMOBILE
INSURANCE COMPANY
PO BOX 550858
JACKSONVILLE, FL 32502

JENNY LEE ADAMS
2305 INTERLACHEN ST
PENSACOLA, FL 32502

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 #:07-3718-000

**LEGAL DESCRIPTION
EXHIBIT "A"**

LT 22 BLK B EDGEWATER PB 2 P 97 OR 8184 P 1186/1188 SEC 37/38 2S 30

SECTION 37, TOWNSHIP 2 S, RANGE 30 W

TAX ACCOUNT NUMBER 07-3718-000(1125-32)

9.0041.301105
51.00
68.00

MORTGAGE

OR 5004 2611 PC 227
A.D. 19 88,

THIS MORTGAGE, dated the 15th day of August, by and between Richard Bancroft Allen and Sherri Ann Allen, Husband and Wife hereinafter called the Mortgagor, and Donnie Ray White and Roy M. White hereinafter called the mortgagee,

WITNESSETH, that for valuable considerations, the Mortgagor does hereby mortgage to the Mortgagee the real property in Escambia County Florida, described as:

Lot 22, Block "B", Edgewater, being a portion of Sections 37 & 38, Township 2 South, Range 30 West, Escambia County, Florida, according to Plat recorded in Plat Book 2, Page 97 of the Public Records of said County.

Date: 10-5-88

PREPARED BY E A FOWLER
5081 PERKINS ST
PENSACOLA FL 32506

Received \$ 51.00 in payment of Documentary Stamps Cert. # 59-204338-27-01 and \$ 68.00 in payment of Class "C" Intangible Personal Property Tax.
Joe A. Flowers, Comptroller
Escambia County, Florida
By D. Powers D.C.

as security for the payment of the promissory note of which the following is a copy:

MORTGAGE NOTE	
\$ 34,000.00	Pensacola, Florida, August 15, 1988
FOR VALUE RECEIVED, the undersigned promise(s) to pay to Donnie Ray White or Roy M. White P.O. Box 37423 or order, the principal sum of Thirty-four Thousand Dollars (\$ 34,000.00), with interest from date at the rate of 10 per cent per annum on the unpaid balance until paid at P.O. Box 37423, Pensacola, FL 32506 or at such other place as the holder may designate in writing delivered or mailed to the debtor, in 300 installments of Three Hundred Eight and 96/100 Dollars (\$ 308.26), with interest then due on the 1st day of each month beginning October 1, 1988 and continuing until the principal and interest are fully paid, each payment being applied first to interest and the balance to principal. Privilege is reserved to prepay at any time, without premium or fee, the entire indebtedness or any part thereof.	
If any payment is not made within thirty days after it is due, the entire unpaid principal sum and accrued interest shall at once become due and payable without notice at the option of the holder of this note. Failure to exercise this option shall not constitute a waiver of the right to exercise the same in the event of a subsequent default. In the event of default in the payment of this note, and if the same is collected by an attorney at law, the undersigned hereby agree(s) to pay all costs of collection, including a reasonable attorney's fee.	
Presentment, protest and notice are hereby waived.	
<div>Richard B. Allen (Seal)</div> <div>Sherri Ann Allen (Seal)</div>	

and agrees:

1. To make all payments required by that note and this mortgage promptly when due.
2. To pay all taxes, assessments, liens and encumbrances on that property promptly when due. If they are not promptly paid the Mortgagee may pay them without waiving the option to foreclose, and such payments, with interest thereon from the date of payment at the same rate as specified in that note, shall also be secured by this mortgage.
3. To keep the buildings now or hereafter on that land insured against damage from fire and other hazards in the sum secured by this mortgage, by an insurer satisfactory to the Mortgagee, the insurance policy to be held by and payable to the Mortgagee. If the Mortgagor shall not do so, the Mortgagee may do so without waiving the option to foreclose, and the cost thereof, with interest thereon from the date of payment at the same rate as specified in that note, shall also be secured by this mortgage. If any sum becomes payable under such policy, the Mortgagee may apply it to the indebtedness secured by this mortgage, or may permit the Mortgagor to use it for other purposes, without impairing the lien of this mortgage.

4. To commit, permit, or suffer no waste, impairment, or deterioration of the mortgaged property.
5. To pay all expenses reasonably incurred by the Mortgagee because of the failure of the Mortgagor to comply with the agreements in that note or this mortgage, including reasonable attorneys' fees. The cost thereof, with interest thereon from the date of payment at the same rate as specified in that note, shall also be secured by this mortgage.
6. If any payment provided for in that note is not paid within thirty days after it becomes due, or if any agreement in this mortgage other than the agreement to make the payments is breached, the entire unpaid principal balance of that note shall immediately become due at the option of the Mortgagee, and the Mortgagee may foreclose this mortgage in the manner provided by law, and have the mortgaged property sold to satisfy or apply on the indebtedness hereby secured.
7. The rents and profits of the mortgaged property are also hereby mortgaged, and if proceedings to foreclose this mortgage shall be instituted, the court having jurisdiction thereof should appoint a receiver of the mortgaged property, and apply those rents and profits to the indebtedness hereby secured, regardless of the solvency of the Mortgagor or the adequacy of the security.
8. It is further agreed that possession of the premises is granted to the buyer upon the execution of these covenants, and that they agree not to sell, assign, set over nor convey the equities therefore stated to any third parties or partnerships without having obtained the consent in writing from the seller.
9. It is expressly understood that payments are due on the 1st day of each month and a late charge of \$15.00 shall be due with any payment that is more than 10 days late. Buyer shall have the privilege of prepayment without penalty.

The covenants herein contained shall bind, and the benefits and advantages shall inure to, the respective heirs, executors, administrators, successors, and assigns of the parties hereto. Whenever used, the singular number shall include the plural, the plural the singular and the use of any gender shall include all genders and the term "Mortgagee" shall include any payee of the indebtedness hereby secured or any transferee thereof whether by operation of law or otherwise.

Signed in the presence of:

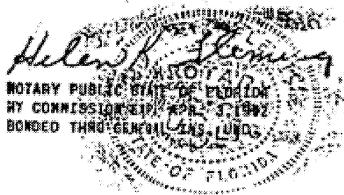
Bevi R. Fleming Richard B. Allen (SEAL)
Helen K. Fleming Sherri A. Allen (SEAL)
 Richard B. Allen
 Sherri A. Allen

STATE OF Florida }
 COUNTY OF ESCAMBIA } ss:

Before me personally appeared Richard B. Allen
Sherri A. Allen

to me well known and known to me to be the individual described in and who executed the foregoing instrument, and acknowledged before me that they executed the same for the purposes therein expressed.

Witness my hand and official seal this 2nd day of Sept., 1988.



PTC 3.1

FILED AND RECORDED
 THE PUBLIC RECORDS OF
 ESCAMBIA COUNTY, FLORIDA
 OCT 9 11 AM '88
 665620

Recorded in Public Records 3/31/2020 11:54 AM OR Book 8273 Page 397,
Instrument #2020027599, Pam Childers Clerk of the Circuit Court Escambia
County, FL Recording \$35.50

Prepared by and Return To:
Tidwell & Associates, P.A.
811 North Spring Street
Pensacola, Florida 32501

ASSIGNMENT OF MORTGAGE AND MORTGAGE NOTE

For Value Received, Donnie Ray White and Roy M. White, the undersigned holders of a Mortgage and Mortgage Note (herein "Assignor") does hereby grant, sell, assign, transfer and convey, unto Christopher J. Nodhturft and Flora L. Nodhturft (herein Assignee"), whose address is 515 N. 70th Ave., Pensacola, Florida 32506, a certain Mortgage and Mortgage Note, dated August 15, 1988 and recorded on or about August 15, 1988, at Official Records Book 2611, Page 227, made and executed by Richard Bancroft Allen and Sherri Ann Allen to and in favor of the Donnie Ray White and Roy M. White upon the following described property situated in Escambia County, State of Florida:

Property Address: 320 Frisco Rd., Pensacola, Florida 32507

Lot 22, Block "B", Edgewater, being a portion of Sections 37 and 38, Township 2 South, Range 30 West, Escambia County, Florida, according to the Plat recorded in Plat Book 2, page 97 of the Public Records of said County.

Such Mortgage having been given to secure payment of a Mortgage Note in the original principal amount of thirty four thousand dollars and 00/100 (\$34,000.00) which Mortgage is of record in OR Book 2611 Page 227 of the Official Records of Escambia County, Florida.

TO HAVE AND TO HOLD, the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on this 11 day of March 2020.

Witnesses:

Sign: Kassandra Pfeiffer
Print: Kassandra L. Pfeiffer

Sign: D. Tidwell
Print: Douglas Tidwell

Assignor:

Sign: Donnie Ray White
Donnie Ray White

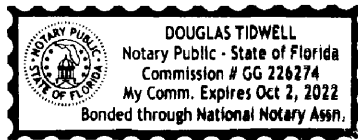
Sign: Roy M. White
Roy M. White

BK: 8273 PG: 398

STATE OF Florida
COUNTY OF Escambia

The foregoing instrument was acknowledged before me on this 11 day of March
2020, by **Donnie Ray White and Roy M. White**, being { } personally known to me or having {
} produced a driver's license(s) as identification.

{SEAL}

D. Tidwell

NOTARY PUBLIC

Douglas Tidwell

PRINTED OR TYPED NAME

BK: 8273 PG: 399

9.00x1.50
51.00
65.00

MORTGAGE

26117 227

THIS MORTGAGE, dated the 15th day of August, A.D. 1988,
by and between
Richard Bancroft Allen and Sherri Ann Allen, Husband and Wife
hereinafter called the Mortgagor, and
Donnie Ray White and Roy M. White
hereinafter called the mortgagee,

WITNESSETH, that for valuable considerations, the Mortgagor does
hereby mortgage to the Mortgagee the real property in Escambia County
Florida, described as:

Lot 22, Block "B", Edgewater, being a portion of Sections 37 & 38,
Township 2 South, Range 30 West, Escambia County, Florida, according
to Plat recorded in Plat Book 2, Page 97 of the Public Records of said
County.

Date 10-5-86

PREPARED BY E A FOWLER
5081 PERKINS ST
PENSACOLA FL 32506

Received \$ 51.00 in
payment of Documentary Stamps
Cert. # 58-204338-27-01 and
\$ 68.00 in payment of
Class "C" Intangible Personal
Property Tax.
Joe A. Flowers, Comptroller
Escambia County, Florida
By D. Powers D.C.

as security for the payment of the promissory note of which the fol-
lowing is a copy:

MORTGAGE NOTE	
\$34,000.00	Pensacola, Florida, August 15, 1988
FOR VALUE RECEIVED, the undersigned promissory note to pay to Donnie Ray White or Roy M. White P.O. Box 37423	
of order, the principal sum of	Thirty-four Thousand Dollars (\$34,000.00)
at the rate of 10	per cent per annum on the unpaid balance until paid at P.O. Box 37423, Pensacola, FL 32506
with	Interest thereon at the rate of 10 per cent per annum on the unpaid balance until paid at P.O. Box 37423, Pensacola, FL 32506
beginning	October 1, 1988
and	payable at any time, without notice or law, the public indebtedness or any part thereof.
If any payment is not made within thirty days after it is due, the entire unpaid principal sum and accrued interest shall at once become due and payable without notice at the option of the holder of this note. Failure to exercise this option shall not constitute a waiver of the right to exercise the same in the event of a subsequent default in the event of default in the payment of this note, and if the same is collected by an attorney at law, the undersigned hereby agrees to pay all costs of collection, including a reasonable attorney's fee.	
Promissory, protest and notice are hereby waived.	
<p><i>Richard B. Allen</i> (Mortgagor) <i>Sherri Ann Allen</i> (Mortgagor)</p>	

and agrees:

1. To make all payments required by that note and this mortgage promptly when due.
2. To pay all taxes, assessments, liens and encumbrances on that property promptly when due. If they are not promptly paid the Mortgagee may pay them without waiving the option to foreclose, and such payments, with interest thereon from the date of payment at the same rate as specified in that note, shall also be secured by this mortgage.
3. To keep the buildings now or hereafter on that land insured against damage from fire and other hazards in the sum secured by this mortgage, by an insurer satisfactory to the Mortgagee, the insurance policy to be held by and payable to the Mortgagee. If the Mortgagor shall not do so, the Mortgagee may do so without waiving the option to foreclose, and the cost thereof, with interest thereon from the date of payment at the same rate as specified in that note, shall also be secured by this mortgage. If any sum becomes payable under such policy, the Mortgagee may apply it to the indebtedness secured by this mortgage, or may permit the Mortgagor to use it for other purposes, without impairing the lien of this mortgage.

BK: 8273 PG: 400 Last Page

261110 228

4. To commit, permit, or suffer no waste, impairment, or deterioration of the mortgaged property.

5. To pay all expenses reasonably incurred by the Mortgagee because of the failure of the Mortgagor to comply with the agreements in that note or this mortgage, including reasonable attorneys' fees. The cost thereof, with interest thereon from the date of payment at the same rate as specified in that note, shall also be secured by this mortgage.

6. If any payment provided for in that note is not paid within thirty days after it becomes due, or if any agreement in this mortgage other than the agreement to make the payments is breached, the entire unpaid principal balance of that note shall immediately become due at the option of the Mortgagee, and the Mortgagee may foreclose this mortgage in the manner provided by law, and have the mortgaged property sold to satisfy or apply on the indebtedness hereby secured.

7. The rents and profits of the mortgaged property are also hereby mortgaged, and if proceedings to foreclose this mortgage shall be instituted, the court having jurisdiction thereof should appoint a receiver of the mortgaged property, and apply those rents and profits to the indebtedness hereby secured, regardless of the solvency of the Mortgagor or the adequacy of the security.

8. It is further agreed that possession of the premises is granted to the buyer upon the execution of these covenants, and that they agree not to sell, assign, set over nor convey the equities therefore stated to any third parties or partnerships without having obtained the consent in writing from the seller.

9. It is expressly understood that payments are due on the 1st day of each month and a late charge of \$15.00 shall be due with any payment that is more than 10 days late. Buyer shall have the privilege of prepayment without penalty.

The covenants herein contained shall bind, and the benefits and advantages shall inure to, the respective heirs, executors, administrators, successors, and assigns of the parties hereto. Whenever used, the singular number shall include the plural, the plural the singular and the use of any gender shall include all genders and the term "Mortgagee" shall include any payee of the indebtedness hereby secured or any transferee thereof whether by operation of law or otherwise.

Signed in the presence of:

Ben R. Fleming
Helen K. Fleming

Richard B. Allen (SEAL)
 Richard B. Allen
Sherri A. Allen (SEAL)
 Sherri A. Allen

STATE OF Florida } ss:
 COUNTY OF Escambia }

Before me personally appeared *Richard B. Allen*
Sherri A. Allen

to me well known and known to me to be the individual described in and who executed the foregoing instrument, and acknowledged before me that *They* executed the same for the purposes therein expressed.

Witness my hand and official seal this 2nd day of Sept, 1978.



PTQ 3.1

**Recorded in Public Records 3/31/2020 11:54 AM OR Book 8273 Page 401,
Instrument #2020027600, Pam Childers Clerk of the Circuit Court Escambia
County, FL Recording \$44.00 MTG Stamps \$78.75 Int. Tax \$44.92**

Prepared by and Return to:
Tidwell & Associates, P.A.
811 North Spring Street
Pensacola, Florida 32501

**THIS IS A BALLOON MORTGAGE AND THE FINAL PRINCIPAL PAYMENT OR THE PRINCIPAL
BALANCE DUE UPON MATURITY IS \$38,459.92, TOGETHER WITH ACCRUED INTEREST, IF ANY, AND
ALL ADVANCEMENTS MADE BY THE MORTGAGEE UNDER THE TERMS OF THIS MORTGAGE.**

MODIFICATION OF MORTGAGE

This AGREEMENT made and entered into this 16 day of March, 2020 by and between

Jennifer Adams, whose address is **320 Frisco Rd., Pensacola, FL 32507** hereinafter called
"MORTGAGOR"
and

Christopher J. Nodhturft & Flora L. Nodhturft, whose address is **515 N. 70th Ave., Pensacola, FL
32506** hereinafter called "MORTGAGEE".

RECITALS

- A. **MORTGAGEE** is the owner and holder of that certain mortgage (MORTGAGE) dated **August 15, 1988**, given by the MORTGAGOR to MORTGAGEE, recorded in **Official Records Book 2611, Page 227**, of the Public Records of **Escambia County, Florida**, securing a debt in the original amount of **Thirty Four Thousand Dollars and 00/100 (\$34,000.00)** which mortgage encumbers property more particularly described in said MORTGAGE.

See attached Exhibit "A"

- B. **MORTGAGOR**, the owner in fee simple of all of the property subject to MORTGAGE, has requested MORTGAGEE to modify MORTGAGE and the parties have mutually agreed to modify the terms thereof in the manner hereinafter appearing.

NOW THEREFORE, in consideration of the mutual covenants hereinafter set forth and in consideration of the sum of TEN DOLLARS (\$10.00), each to the other in hand paid, and other valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties hereto mutually covenant and agree as follows:

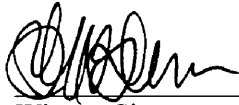
1. The current principal balance on the original Mortgage Note dated August 15, 1988, is \$16,000.00.
2. The terms and provisions of the Mortgage Note are restated and/or amended and modified as contained in that certain "Renewal Promissory Note" dated this 16 day of March, 2020:
 - a. Principal amount of \$38,459.92.

BK: 8273 PG: 402

- b. Monthly principal and interest payments beginning April 1, 2020, in the amount of \$508.25, and due thereafter on the first day each month.
 - c. Interest rate of 10%.
 - d. Maturity date of March 1, 2022.
3. The terms and provisions of the Mortgage are amended and modified as follows:
 - (a) The Mortgage secures payment of that certain Renewal Promissory Note dated the 16 day of March, 2020, in the principal amount of \$38,459.92, payable according to its terms.
 - (b) The maturity date of the Renewal Promissory Note secured by the Mortgage is March 1, 2022.
 - (c) Mortgagor shall annually provide Mortgagee proof of payment of all ad valorem taxes and other assessments against the subject property and proof of hazard insurance covering the subject property, naming the Mortgagee as an additional insured.
2. Nothing herein invalidates or shall impair or release any covenant, condition, agreement, or stipulation in MORTGAGE and the same, except as herein modified, shall continue in full force and effect, and the undersigned further covenant and agree to perform and comply with and abide by each of the covenants, agreements, conditions, and stipulations of MORTGAGE which are not inconsistent herewith.
4. ALL MORTGAGEE'S rights against all parties including but not limited to all parties secondarily liable, are hereby reserved.
5. This Agreement shall, if any, be binding upon and shall inure to the benefit of the heirs, executors, administrators and assigns, or successors and assigns of the respective parties hereto.

MORTGAGOR(S):

SIGNED, SEALED AND DELIVERED IN THE PRESENCE OF:



Witness Signature

John Olsson



Jennifer Adams



Witness Signature

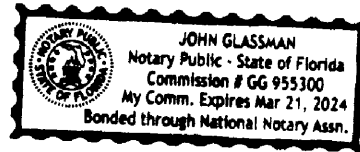
Kerri Hartigill

BK: 8273 PG: 403

STATE OF FLORIDA
COUNTY OF ESCAMBIA

The foregoing instrument was acknowledged before me by means of ☒ physical presence or ☐ online notarization this 16th day of March, 2020, by Jennifer Adams, who is personally known to me or who produced _____ as identification.

Notary Signature: _____



MORTGAGEE(S):

SIGNED, SEALED AND DELIVERED IN THE PRESENCE OF:

Kassandra L. Peiffer
Witness Signature

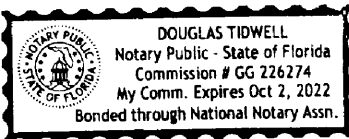
D. Tidwell
Witness Signature

Christopher J. Nodhturft
Christopher J. Nodhturft

Flora L. Nodhturft
Flora L. Nodhturft

STATE OF FLORIDA
COUNTY OF ESCAMBIA

The foregoing instrument was acknowledged before me by means of ☒ physical presence or ☐ online notarization this 11 day of March, 2020, by **Christopher J. Nodhturft & Flora L. Nodhturft**, who is personally known to me or who produced driver's license as identification.



Notary Signature: _____

BK: 8273 PG: 404

MORTGAGE

2611 227

9.00+1.50
51.00
66.00

THIS MORTGAGE, dated the 15th day of August, A.D. 1988, by and between Richard Bancroft Allen and Sherri Ann Allen, Husband and Wife hereinafter called the Mortgagor, and Donnie Ray White and Roy M. White hereinafter called the mortgagee,

WITNESSETH, that for valuable considerations, the Mortgagor does hereby mortgage to the Mortgagee the real property in Escambia County Florida, described as:

Lot 22, Block "B", Edgewater, being a portion of Sections 37 & 38, Township 2 South, Range 30 West, Escambia County, Florida, according to Plat recorded in Plat Book 2, Page 97 of the Public Records of said County.

Date: 10-5-88

PREPARED BY E A FOWLER
5041 PERKINS ST
PENSACOLA FL 32506

Received \$ 51.00 in payment of Documentary Stamps
Cert. # 59-204338-27-01 and
\$ 68.00 in payment of Class "C" Intangible Personal Property Tax.
Joe A. Flowers, Comptroller
Escambia County, Florida
By D. Powers D.C.

as security for the payment of the promissory note of which the following is a copy:

MORTGAGE NOTE	
\$24,000.00	Pensacola, Florida, August 15, 1988
FOR VALUE RECEIVED, the undersigned (hereinafter referred to as "Donnie Ray White or Roy M. White P.O. Box 37423") of or order, the principal sum of <u>Twenty-four Thousand</u> Dollars (\$24,000.00), with interest from date at the rate of <u>10</u> per cent per annum on the unpaid balance until paid at <u>E. O. Box 37423, Pensacola, FL 32506</u>	
Interest at <u>10</u> per annum	or at such other place as the holder may designate in writing delivered or mailed to the
beginning on the <u>1st</u> day of each <u>month</u> beginning <u>October 1</u> to <u>1988</u> and	continuing until the principal and interest (10%) paid, each payment being applied first to interest and the balance to principal. Prepaid interest is reserved to the
If any payment is not made within thirty days after it is due, the entire unpaid principal sum and interest thereon shall at once become due and payable without notice at the option of the holder of this note. Failure to exercise this option shall not constitute a waiver of the right to exercise the same in the event of a subsequent default in the payment of this note, and if the same is collected by an attorney at law, the undersigned hereby agrees to pay all costs of collection, including a reasonable attorney's fee.	
Promotional, protest and notice are hereby waived.	
<p><i>Richard B. Allen</i> (Sign) <i>Sherri Ann Allen</i> (Sign)</p>	

and agree:

1. To make all payments required by that note and this mortgage promptly when due.
2. To pay all taxes, assessments, liens and encumbrances on that property promptly when due. If they are not promptly paid the Mortgagee may pay them without waiving the option to foreclose, and such payments, with interest thereon from the date of payment at the same rate as specified in that note, shall also be secured by this mortgage.
3. To keep the buildings now or hereafter on that land insured against damage from fire and other hazards in the sum secured by this mortgage, by an insurer satisfactory to the Mortgagee, the insurance policy to be held by and payable to the Mortgagee. If the Mortgagor shall not do so, the Mortgagee may do so without waiving the option to foreclose, and the cost thereof, with interest thereon from the date of payment at the same rate as specified in that note, shall also be secured by this mortgage. If any sum becomes payable under such policy, the Mortgagee may apply it to the indebtedness secured by this mortgage, or may permit the Mortgagor to use it for other purposes, without impairing the lien of this mortgage.

BK: 8273 PG: 405 Last Page

2611N 228

4. To commit, permit, or suffer no waste, impairment, or deterioration of the mortgaged property.

5. To pay all expenses reasonably incurred by the Mortgagee because of the failure of the Mortgagor to comply with the agreements in that note or this mortgage, including reasonable attorneys' fees. The cost thereof, with interest thereon from the date of payment at the same rate as specified in that note, shall also be secured by this mortgage.

6. If any payment provided for in that note is not paid within thirty days after it becomes due, or if any agreement in this mortgage other than the agreement to make the payments is breached, the entire unpaid principal balance of that note shall immediately become due at the option of the Mortgagee, and the Mortgagee may foreclose this mortgage in the manner provided by law, and have the mortgaged property sold to satisfy or apply on the indebtedness hereby secured.

7. The rents and profits of the mortgaged property are also hereby mortgaged, and if proceedings to foreclose this mortgage shall be instituted, the court having jurisdiction thereof should appoint a receiver of the mortgaged property, and apply those rents and profits to the indebtedness hereby secured, regardless of the solvency of the Mortgagor or the adequacy of the security.

8. It is further agreed that possession of the premises is granted to the buyer upon the execution of these covenants, and that they agree not to sell, assign, set over nor convey the equities therefore stated to any third parties or partnerships without having obtained the consent in writing from the seller.

9. It is expressly understood that payments are due on the 1st day of each month and a late charge of \$15.00 shall be due with any payment that is more than 10 days late. Buyer shall have the privilege of prepayment without penalty.

The covenants herein contained shall bind, and the benefits and advantages shall inure to, the respective heirs, executors, administrators, successors, and assigns of the parties hereto. Whenever used, the singular number shall include the plural, the plural the singular and the use of any gender shall include all genders and the term "Mortgagee" shall include any payee of the indebtedness hereby secured or any transferee thereof whether by operation of law or otherwise.

Signed in the presence of:

Paul R. Fleming
Helen K. Fleming

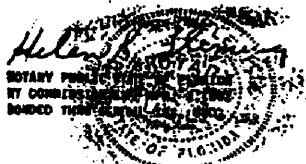
Richard B. Allen (SEAL)
Richard B. Allen
Sherri A. Allen (SEAL)
Sherri A. Allen

STATE OF Florida }
COUNTY OF Escambia } ss:

Before me personally appeared Richard B. Allen
Sherri A. Allen

to me well known and known to me to be the individual described in and who executed the foregoing instrument, and acknowledged before me that they executed the same for the purposes therein expressed.

Witness my hand and official seal this 2nd day of Sept, 1978.



PTQ 3.1

Recorded in Public Records 05/13/2010 at 10:35 AM OR Book 6591 Page 673,
Instrument #2010030333, Ernie Lee Magaha Clerk of the Circuit Court Escambia
County, FL Recording \$10.00

Recorded in Public Records 04/19/2010 at 10:46 AM OR Book 6581 Page 1423,
Instrument #2010024263, Ernie Lee Magaha Clerk of the Circuit Court Escambia
County, FL

IN THE COUNTY COURT
OF THE FIRST JUDICIAL CIRCUIT
IN AND FOR ESCAMBIA COUNTY, FLORIDA

UCN:
Case No.: 2010 SC 000221
Division: V

ATLANTIC CREDIT & FINANCE
INC., as assignee of
HSBC CARD SERVICES,
Post Office Box 13386,
Roanoke, VA 24033,

Plaintiff,

vs.

RICHARD B. ALLEN, SR.,

Defendant.

ERNIE LEE MAGAHA
CLERK OF CIRCUIT COURT
ESCAMBIA COUNTY, FL

2010 APR 14 P 2:33

COUNTY CIVIL DIVISION
FILED & RECORDED

DEFAULT FINAL JUDGMENT

The Defendant failing to appear for the Pre-Trial Conference on February 24, 2010, and the Plaintiff filing the appropriate pleadings in this matter, it is

ORDERED AND ADJUDGED that Plaintiff, ATLANTIC CREDIT & FINANCE INC., as assignee of HSBC CARD SERVICES, recovers from Defendant, RICHARD B. ALLEN, SR., the sum of \$3,009.52 on principal, pre-judgment interest of \$255.27, with costs in the sum of \$350.00, and attorney's fees of \$.00, making a total of \$3,614.79, which shall accrue interest at a rate of six percent (6%) per annum, for all of which let execution issue, it is

FURTHER ORDERED AND ADJUDGED that the Defendant shall complete Florida Small Claims Rules Form 7.343 (Fact Information Sheet) and return it to the Plaintiff's attorney within 45 days from the date of this Final Judgment, unless the Final Judgment is satisfied or a motion for new trial or notice of appeal is filed. Jurisdiction of this case is retained to enter further orders that are proper to compel the Defendant to complete Form 7.343 and return it to the Plaintiff's attorney.

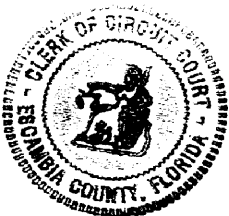
DONE AND ORDERED at Escambia County, Florida, this Eight day of April, 2010.

COUNTY JUDGE

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing has been furnished by United States Mail to Richard B. Allen, Sr., Defendant, at 320 Frisco Road, Pensacola, FL 32507-1349, and Ralph S. Marcadis, Esquire, Attorney for Plaintiff, at 5104 South Westshore Blvd., Tampa, Florida 33611, this _____ day of _____, 2010.

100401/ES4249/PRA



"CERTIFIED TO BE A TRUE COPY
OF THE ORIGINAL ON FILE IN THIS OFFICE
WITNESS MY HAND AND OFFICIAL SEAL
ERNIE LEE MAGAHA, CLERK
CIRCUIT COURT AND COUNTY COURT
ESCAMBIA COUNTY, FLORIDA"
BY: [Signature] D.C.

Case: 2010 SC 000221
00079984207
Dkt: CC1033 Pg#: 1

Recorded in Public Records 05/12/2014 at 02:09 PM OR Book 7168 Page 1579,
Instrument #2014032930, Pam Childers Clerk of the Circuit Court Escambia
County, FL

IN THE CIRCUIT COURT, IN THE
FIRST JUDICIAL CIRCUIT, IN AND
FOR ESCAMBIA COUNTY, FLORIDA

CASE NO.: 2013 CA 000116
DIVISION: J

STATE FARM MUTUAL AUTOMOBILE INS. CO.
as Subrogee of ASHLEY B. NIX,

PAM CHILDERS
CLERK OF CIRCUIT COURT
ESCAMBIA COUNTY, FL

2014 MAY -1 P 3:22

CIRCUIT CIVIL DIVISION
FILED & RECORDED

Plaintiff,

vs.

TIFFANY CHANTEL ASHMORE, an Individual and
JENNY LEE ADAMS, an Individual, AKA JENNY PAVKOVICH,

Defendants.

FINAL JUDGMENT

This Cause, came before the Court upon the Plaintiff's Motion for Final Judgment, and the Court finds that Defendants, Tiffany Chantel Ashmore and Jenny Lee Adams a/k/a Jenny Pavkovich, were duly and properly served pursuant to Chapter 48, Florida statutes and finds that Defendants, Tiffany Chantel Ashmore and Jenny Lee Adams a/k/a Jenny Pavkovich, are indebted to Plaintiff in the principal sum of \$48,359.90 and prejudgment interest in the sum of \$1,321.62. The Court further finds that Plaintiff is entitled to recover its taxable costs in the amount of \$621.00.

It is ORDERED and ADJUDGED that Plaintiff, State Farm Mutual Automobile Insurance Company, recover from Defendants, Tiffany Chantel Ashmore and Jenny Lee Adams a/k/a Jenny Pavkovich, the principal sum of \$48,359.90, prejudgment interest of \$1,321.62 plus costs herein taxed at \$621.00, for a total sum of \$50,302.52 that shall bear interest at the rate of 4.75%, and as adjusted pursuant to F.S. 55.03, for all of which let execution issue.

It is further ORDERED and ADJUDGED that the judgment debtors shall complete under oath Florida Rule of Civil Procedure Form 1.977 (Fact Information Sheet), including all required attachments, and serve it on the judgment creditor's attorney, or the judgment creditor if the

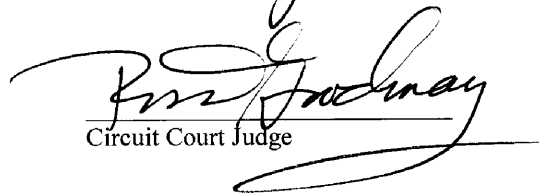
BK: 7168 PG: 1580 Last Page

judgment creditor is not represented by an attorney, within 45 days from the date of this final judgment, unless the final judgment is satisfied or post-judgment discovery is stayed.

Jurisdiction of this case is retained to enter further orders that are proper to compel the judgment debtors to complete Form 1.977, including all required attachments, and serve it on the judgment creditor's attorney, or the judgment creditor if the judgment creditor is not represented by an attorney.

The Clerk of this Court shall not record the Fact Information Sheet the Defendants are ordered to complete herein.

ORDERED at Escambia County, Florida, this 6th day of May, 2014.


Circuit Court Judge

For info on payoff and
satisfaction call (904) 482-0871
and use ref. # 201002131

Copies To:
Tiffany Chantel Ashmore, 625 N 62nd Ave., Pensacola, FL 32506-4511
Jenny Lee Adams, 2305 Interlachen St., Pensacola, FL 32502

Hiday & Ricke, P.A., Post Office Box 550858, Jacksonville, FL 32255

Pursuant to F.S. 55.10; Plaintiff's name and address is State Farm Mutual Automobile Insurance Company, Post Office Box 2371, Bloomington, IL 61702-2371

Claim No: 59-A465-083

*488 5/16/14
All /*