



# 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

1125-49

## 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	JANKOWSKI WILLIAM J 30 REDWOOD CIR PENSACOLA, FL 32505 30 REDWOOD CIR 08-3451-000 LT 4 BLK 2 3RD ADDN PINEHURST PB 3 P 8 OR 5336 P 1413 OR 7144 P 863	Certificate #	2023 / 3738
		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)
# 2023/3738	06/01/2023	1,468.03	73.40	1,541.43
→ Part 2: Total*				1,541.43

## 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)
# 2024/3904	06/01/2024	1,608.57	6.25	106.90	1,721.72
Part 3: Total*					1,721.72

## 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)	3,263.15
2. Delinquent taxes paid by the applicant	0.00
3. Current taxes paid by the applicant	1,543.01
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)	5,181.16

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

<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.	
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: 2500303

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
08-3451-000	2023/3738	06-01-2023	LT 4 BLK 2 3RD ADDN PINEHURST PB 3 P 8 OR 5336 P 1413 OR 7144 P 863

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:	5625301264004002
Account:	083451000
Owners:	JANKOWSKI WILLIAM J
Mail:	30 REDWOOD CIR PENSACOLA, FL 32505
Situs:	30 REDWOOD CIR 32506
Use Code:	SINGLE FAMILY RESID 
Taxing Authority:	COUNTY MSTU
Tax Inquiry:	<a href="#">Open Tax Inquiry Window</a>
Tax Inquiry link courtesy of Scott Lunsford Escambia County Tax Collector	

Assessments				
Year	Land	Imprv	Total	<u>Cap Val</u>
2024	\$15,000	\$100,866	\$115,866	\$100,305
2023	\$15,000	\$95,481	\$110,481	\$91,187
2022	\$7,000	\$89,191	\$96,191	\$82,898

Disclaimer

Tax Estimator

Change of Address

File for Exemption(s) Online

Report Storm Damage

Sales Data Type List:							2024 Certified Roll Exemptions	
Sale Date	Book	Page	Value	Type	Multi	Parcel	Records	None
02/04/2014	7144	863	\$100	QC	N			<div>Legal Description</div> <div>LT 4 BLK 2 3RD ADDN PINEHURST PB 3 P 8 OR 5336 P 1413 OR 7144 P 863</div>
01/2004	5336	1413	\$100	WD	N			
07/2003	5186	170	\$66,000	WD	N			
02/2003	5080	916	\$23,500	WD	N			
02/2003	5080	913	\$18,000	WD	N			
Official Records Inquiry courtesy of Pam Childers Escambia County Clerk of the Circuit Court and Comptroller								<div>Extra Features</div> <div>None</div>

**Parcel Information**

Section Map Id: 53-25-30-1

Approx. Acreage: 0.2823

Zoned: MDR

Evacuation & Flood Information [Open Report](#)

[Launch Interactive Map](#)

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

## Buildings

Address: 30 REDWOOD CIR, Improvement Type: SINGLE FAMILY, Year Built: 1956, Effective Year: 1966, PA Building ID#: 89944

### Structural Elements

DECOR/MILLWORK-AVERAGE

DWELLING UNITS-1

EXTERIOR WALL-WOOD SHAKE/SHINGLE

EXTERIOR WALL-ASBESTOS SIDING

FLOOR COVER-HARDWOOD

FOUNDATION-WOOD/SUB FLOOR

HEAT/AIR-CENTRAL H/AC

INTERIOR WALL-DRYWALL-PLASTER

INTERIOR WALL-PANEL-PLYWOOD

NO. PLUMBING FIXTURES-3

NO. STORIES-1

ROOF COVER-DIMEN/ARCH SHNG

ROOF FRAMING-GABLE

STORY HEIGHT-0

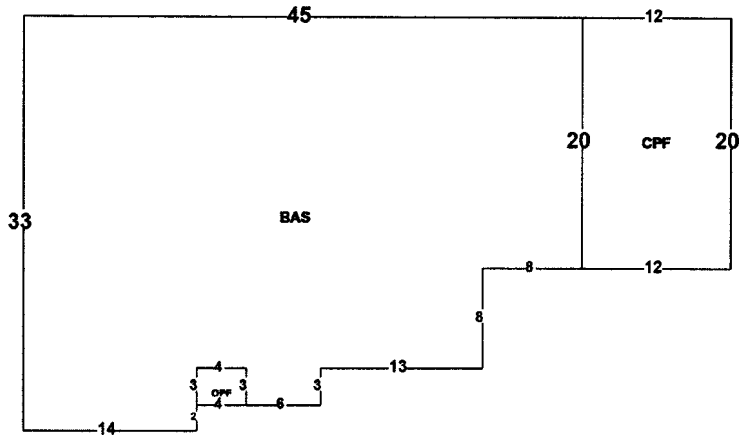
STRUCTURAL FRAME-WOOD FRAME

Areas - 1536 Total SF

BASE AREA - 1284

CARPORT FIN - 240

OPEN PORCH FIN - 12



## Images



7/12/2016 12:00:00 AM

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

Last Updated: 05/15/2025 (tc.3696)

## NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That **KEYS FUNDING LLC** holder of **Tax Certificate No. 03738**, 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 2 3RD ADDN PINEHURST PB 3 P 8 OR 5336 P 1413 OR 7144 P 863**

**SECTION 56, TOWNSHIP 2 S, RANGE 30 W**

**TAX ACCOUNT NUMBER 083451000 (1125-49)**

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

**WILLIAM J JANKOWSKI**

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 #: 08-3451-000 CERTIFICATE #: 2023-3738

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 #: **08-3451-000**

1. The Grantee(s) of the last deed(s) of record is/are: **WILLIAM JOHN JANKOWSKI**

**By Virtue of Warranty Deed recorded 7/14/2003 in OR 5186/170 together with Corrective Warranty Deed recorded 2/2/2004 in OR 5336/1413 and Quit Claim Deed recorded 3/11/2014 in OR 7144/863**

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 Palmer Ventures, Inc. recorded 7/14/2003 – OR 5186/172 together with Extension and Modification recorded 1/19/2005 – OR 5561/1257 and Extension and Modification recorded 3/11/2014 – OR 7144/865**
- b. **Code Enforcement Order in favor of Escambia County recorded 2/28/2025 – OR 9282/247**
- c. **Lien in favor of Emerald Coast Utilities Authority recorded 5/9/2017 – OR 7708/1968**
- d. **Memorandum of Purchase and Sale Agreement in favor of Mission Valley Home Buyers LLC recorded 7/31/2023 – OR 9016/1755**
- e. **Judgment in favor of LVNV Funding LLC recorded 4/24/2023 – OR 8966/566**

4. Taxes:

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

**Tax Account #: 08-3451-000**

**Assessed Value: \$100,305.00**

**Exemptions: NONE**

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

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

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



**PERDIDO TITLE SOLUTIONS**  
**PROPERTY INFORMATION REPORT**

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

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

**CERTIFICATION: PROPERTY INFORMATION REPORT FOR TDA**  
**TAX DEED SALE DATE:** NOV 5, 2025

**TAX ACCOUNT #:** 08-3451-000

**CERTIFICATE #:** 2023-3738

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 type="checkbox"/>	<input checked="" type="checkbox"/>	Homestead for <u>2024</u> tax year.

**WILLIAM JOHN JANKOWSKI**  
**30 REDWOOD CIR**  
**PENSACOLA, FL 32505**

**PALMER VENTURES INC**  
**3358 RENNES DR**  
**ATLANTA, GA 30319-2417**

**ESCAMBIA COUNTY**  
**CODE ENFORCEMENT**  
**3363 W PARK PL**  
**PENSACOLA, FL 32505**

**EMERALD COAST**  
**UTILITIES AUTHORITY**  
**9255 STRUDEVANT ST**  
**PENSACOLA, FL 32514-0311**

**MISSION VALLEY HOME BUYERS LLC**  
**3250 NE 1ST AVE STE 305**  
**MIAMI, FL 33137**

**WILLIAM JANKOWSKI**  
**5005 LYNELL ST**  
**PENSACOLA, FL 32503-2131**

**LVNV FUNDING LLC**  
**55 BEATTIE PL STE 110**  
**GREENVILLE, SC 29601**

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 #:08-3451-000**

**LEGAL DESCRIPTION  
EXHIBIT "A"**

**LT 4 BLK 2 3RD ADDN PINEHURST PB 3 P 8 OR 5336 P 1413 OR 7144 P 863**

**SECTION 56, TOWNSHIP 2 S, RANGE 30 W**

**TAX ACCOUNT NUMBER 08-3451-000(1125-49)**

FILE NO. 03-24556  
 DOC. \_\_\_\_\_  
 REC. \_\_\_\_\_  
 TOTAL \_\_\_\_\_  
 STATE OF FLORIDA  
 COUNTY OF Escambia

# CORPORATION WARRANTY DEED

Tax ID # 56-2S-30-1264-004-002

OR BK 5186 PG0170  
 Escambia County, Florida  
 INSTRUMENT 2003-120122

DEED DOC STAMPS PD @ ESC CO \$ 462.00  
 07/14/03, EDNIE LEE MORGAN, CLERK  
 By: [Signature]

KNOW ALL MEN BY THESE PRESENTS: That

Palmer Ventures, Inc.

7171 N. Davis Hwy

Pensacola, FL 32504

Grantor\*  
 for and in consideration of Ten Dollars (\$10.00) and other good and valuable considerations the receipt of which is hereby acknowledged has  
 bargained, sold, conveyed and granted unto William Jankowski and Melissa A. Jankowski, husband and wife

Address: 30 Redwood Circle Pensacola, FL 32505 Grantee\*

grantee's heirs, executors, administrators and assigns, forever, the following described property, situate, lying and being in the County of  
Escambia, State of Florida, to wit:

Lot 4, Block 2, Third Addition to Pinehurst Subdivision, Section 56, Township 2 South,  
 Range 30 West, Escambia County, State of Florida, recorded in Plat Book 3, Page 8  
 of the public records of said county.

Prepared By:

Linda D. Stearns

Southland Title of Pensacola, Inc.

Subject to taxes for current year and to valid easements and restrictions of record affecting the above property, if any, which are  
 not hereby reimposed. Subject also to oil, gas and mineral reservations of record.

Said grantor does fully warrant the title to said land and will defend the same against the lawful claims of all persons whomsoever.

\*Wherever used herein, the term "grantee/grantor" shall include the heirs, personal representatives,  
 successors and/or assigns of the respective parties hereto, the use of singular member shall include  
 the plural, and the plural the singular, the use of any gender shall include the genders.

IN WITNESS WHEREOF, grantor has hereunto set grantor's hand and seal on July 9, 2003

Attest:

Secretary

Signed, sealed and delivered  
 in the presence of:

PRESIDENT

Palmer Ventures, Inc.

BY: Suzanne Palmer by James L. Greeley  
Suzanne Palmer by James L. Greeley  
 as her attorney in fact  
 as her attorney in fact

(Corporate Seal)

STATE OF Florida

COUNTY OF Escambia

The foregoing instrument was acknowledged before me this 9th  
James L. Greeley as attorney in fact for Suzanne Palmer

day of July, 2003 by

☐ who is/are personally known to me

☒ who has/have produced identification Drivers Licenses

and who ☒ did ☐ did not take an oath.

My Commission expires:

(Seal)

LINDA D. STEARNS  
 Notary Public-State of FL  
 Comm. Exp. April 3, 2005  
 Comm. No. 0013818

Notary Public  
 Serial Number

OR BK 5186 PGO171  
Escambia County, Florida  
INSTRUMENT 2003-120122

RCD Jul 14, 2003 06:41 pm  
Escambia County, Florida

**Residential Sales  
Abutting Roadway  
Maintenance Disclosure**

ERNIE LEE MAGAHA  
Clerk of the Circuit Court  
INSTRUMENT 2003-120122

**ATTENTION:** Pursuant to Escambia County Code of Ordinances Chapter 1-29.2, Article V, sellers of residential lots are required to disclose to buyers whether abutting roadways will be maintained by Escambia County, and if not, what person or entity will be responsible for maintenance. The disclosure must additionally provide that Escambia County does not accept roads for maintenance that have not been built or improved to meet county standards. Escambia County Code of Ordinances Chapter 1-29.2, Article V requires this disclosure be attached along with other attachments to the deed or other method of conveyance required to be made part of the public records of Escambia County, Florida. NOTE: Acceptance for filing of County Employees of this disclosure shall in no way be construed as an acknowledgment by the County of the veracity of any disclosure statement.

Name of Roadway: Redwood Circle  
Legal Address of Property: 30 Redwood Circle

The County (x) has accepted ( ) has not accepted the abutting roadway for maintenance.

**This form completed by:**

Southland Title of Pensacola, Inc.

Name  
1120 N. 12th Avenue  
Address  
Pensacola, FL 32501  
City, State, Zip Code

**As to Seller(s):**

Palmer Ventures, Inc.

Suzanne Palmer by James L. Greeley as her attorney in fact  
Seller's Name: Suzanne Palmer Witness' Name: James L. Greeley  
By James L. Greeley as her attorney in fact  
Seller's Name: \_\_\_\_\_ Witness' Name: Randy Creamy

**As to Buyer(s):**

William Jankowski  
Buyer's Name: William Jankowski  
Melissa A. Jankowski  
Buyer's Name: Melissa A. Jankowski

Linda D. Stearns  
Witness' Name: Linda D. Stearns  
Randy Creamy  
Witness' Name: Randy Creamy

THIS FORM APPROVED BY THE  
ESCAMBIA COUNTY BOARD  
OF COUNTY COMMISSIONERS  
Effective: 4/15/95

FILE NO. 03-24556  
 DOC. \_\_\_\_\_  
 REC: \_\_\_\_\_  
 TOTAL \_\_\_\_\_  
 STATE OF FLORIDA  
 COUNTY OF Escambia

Corrective  
**CORPORATION**  
**WARRANTY DEED**

Tax ID # 56-2S-30-1264-004-002

OR BK 5336 PG 1413  
 Escambia County, Florida  
 INSTRUMENT 2004-201000

DEED DOC STAMPS PD # ESC CD \$ 0.70  
 02/02/04 ERNIE LEE MAGAHA, CLERK

RCD Feb 02, 2004 04:18 pm  
 Escambia County, Florida

ERNIE LEE MAGAHA  
 Clerk of the Circuit Court  
 INSTRUMENT 2004-201000

KNOW ALL MEN BY THESE PRESENTS: That  
Palmer Ventures, Inc., a Tennessee Corporation  
7171 N. Davis Hwy.  
Pensacola, Fl 32504 Grantor\*

for and in consideration of Ten Dollars (\$10.00) and other good and valuable considerations the receipt of which is hereby acknowledged has  
 bargained, sold, conveyed and granted unto  
William Jankowski and Melissa A. Jankowski, husband and wife Grantee\*

Address: 30 Redwood Circle Pensacola, Fl 32505

grantee's heirs, executors, administrators and assigns, forever, the following described property, situate, lying and being in the County of  
Escambia, State of Florida, to wit:

Lot 4, Block 2, Third Addition to Pinehurst Subdivision, Section 56, Township 2 South,  
 Range 30 West, Escambia County, State of Florida, recorded in Plat Book 3, Page 8  
 of the public records of said county.

Prepared by:

✓ Linda D. Stearns  
Southland Title of Pensacola, Inc.  
1120 N. 12th Avenue Pensacola, Fl 32501

Subject to taxes for current year and to valid easements and restrictions of record affecting the above property, if any, which are  
 not hereby reimposed. Subject also to oil, gas and mineral reservations of record.

Said grantor does fully warrant the title to said land and will defend the same against the lawful claims of all persons whomsoever.

\*Wherever used herein, the term "grantee/grantor" shall include the heirs, personal representatives,  
 successors and/or assigns of the respective parties hereto, the use of singular member shall include  
 the plural, and the plural the singular, the use of any gender shall include the genders.

IN WITNESS WHEREOF, grantor has hereunto set grantor's hand and seal on

Palmer Ventures, Inc.

Attest:

Signed, sealed and delivered  
 in the presence of:

PRESIDENT

BY: Suzanne Palmer by James L. Greeley  
Suzanne Palmer By James L. Greeley  
as her attorney in fact  
as her attorney in fact

(Corporate Seal)

Linda D. Stearns  
Sandra J. Huggins  
 This Deed is being recorded to correct the Grantor name and  
 the acknowledgement.

STATE OF Florida

COUNTY OF Escambia

The foregoing instrument was acknowledged before me this

29th day of January, 2004 by

Suzanne Palmer President of Palmer Ventures, Inc., a Tennessee Corporation by James  
L. Greeley as her attorney in fact

☐ who is/are personally known to me

☒ who has/have produced identification

DRIVERS LICENSES

as

and who ☒ did ☐ did not take an oath.

My Commission expires:

(Seal)

LINDA D. STEARNS  
 Notary Public-State of FL  
 Comm. Exp. April 3, 2006  
 Comm. No. 00 013618

Notary Public  
 Serial Number

Recorded in Public Records 03/11/2014 at 02:20 PM OR Book 7144 Page 863,  
Instrument #2014016471, Pam Childers Clerk of the Circuit Court Escambia  
County, FL Recording \$18.50 Deed Stamps \$0.70

Prepared by and return to:

Kerry Anne Schultz, Esquire  
Fountain, Schultz & Associates, P.L.  
2045 Fountain Professional Court, Suite A  
Navarre, Florida 32566  
Parcel Identification No.: 562S301264004002

**QUIT CLAIM DEED**

This Quit Claim Deed made this 4 day of February, 2014, by William Jankowski, a single man, whose address is 30 Redwood Circle, Pensacola, Florida 32506, and Melissa Ann Gourdine f/k/a Melissa Ann Barnthouse f/k/a Melissa A. Jankowski, a single woman, whose address is 317 Ditmar Street, Pensacola, Florida 32503, ("GRANTOR"), to, William John Jankowski, a single man, whose address is 30 Redwood Circle, Pensacola, Florida 32506, ("GRANTEE").

Witnesseth, that said grantor, for and in consideration of the sum of TEN AND NO/100 DOLLARS (\$10.00) and other good and valuable considerations to said grantor in hand paid by said grantee, the receipt whereof is hereby acknowledged, has granted, bargained, and sold to the said grantee, and grantee's heirs and assigns forever, the following described land, situate, lying and being in Escambia County, Florida, to-wit:

Lot 4, Block 2, Pinehurst Subdivision, Third Addition, being a portion of Section 56, Township 2 South, Range 30 West, Escambia County, Florida, according to Plat recorded in Plat Book 3, Page 8 of the public records of said County.

and said Grantor does hereby fully warrant the title to said land, and will defend the same against lawful claims of all persons whomsoever.

TO HAVE AND TO HOLD, the same together with all and singular the appurtenances thereunto belonging or in anywise appertaining, and all the estate, right, title, interest, lien, equity and claim whatsoever of the said GRANTOR, either in law or equity, to the only proper use, benefit and behalf of the said GRANTEE forever.

NOTE: THE PREPARER OF THIS DEED REPRESENTS THAT: THIS DEED HAS BEEN PREPARED AT THE EXPRESS DIRECTION AND REQUEST OF THE ABOVE GRANTORS AND/OR GRANTEE SOLELY FROM LEGAL DESCRIPTION PROVIDED TO THE PREPARER BY THE SAID GRANTORS AND/OR GRANTEE; THAT, NO SURVEY, OR INSPECTION OF THE ABOVE PROPERTY HAS BEEN PERFORMED BY THE PREPARER, NOR HAS THE PREPARER BEEN PROVIDED SUCH DOCUMENTS; THAT THE TITLE TO THE ABOVE-DESCRIBED REAL PROPERTY HAS NOT BEEN EXAMINED BY THE PREPARER; THAT THE PREPARER MAKES ABSOLUTELY NO REPRESENTATIONS, WARRANTIES, OR GUARANTEES WHATSOEVER AS TO THE STATUS OF THE TITLE OR THE OWNERSHIP OF THE REAL PROPERTY DESCRIBED ABOVE; THAT THIS CONVEYANCE IS SUBJECT TO, AND MAY BE AFFECTED BY, ANY AND ALL RESERVATIONS, LIENS, RESTRICTIONS, AND OTHER ENCUMBRANCES OF RECORD AND BY ANY UNPAID AD VALOREM REAL PROPERTY TAXES, PAST

OR PRESENT; AND THAT THESE MATTERS HAVE BEEN EXPLAINED TO, AND UNDERSTOOD BY, THE ABOVE SAID GRANTORS AND/OR GRANTEE.

IN WITNESS WHEREOF, GRANTOR has signed and sealed these presents the date set forth above.

SIGNED IN THE PRESENCE OF THE FOLLOWING WITNESSES:

Witness

Print Name:

Witness

Print Name:

Witness

Print Name:

Witness

Print Name:

STATE OF FLORIDA

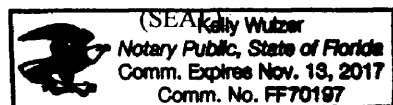
COUNTY OF

William Jankowski

Melissa Ann Gourline f/k/a  
Melissa Ann Barnhouse  
f/k/a Melissa A. Jankowski

RECORDED AS  
RECEIVED

THE FOREGOING INSTRUMENT was acknowledged before me on this 4<sup>th</sup> day of February, 2014, by William Jankowski, who    is personally known to me, or who    has produced a valid Driver's License as identification.



Notary Public

My Commission Expires:

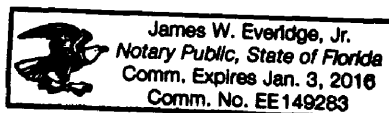
November 13, 2017

STATE OF FLORIDA

COUNTY OF

THE FOREGOING INSTRUMENT was acknowledged before me on this 3 day of February, 2014, by Melissa Ann Gourline f/k/a Melissa Ann Barnhouse f/k/a Melissa A. Jankowski, who    is personally known to me, or who    has produced a valid Driver's License as identification.

(SEAL)



Notary Public

Return to: (enclose self-addressed stamped envelope)

Name: Southland Title of Pensacola, Inc.  
 1120 N. 12th Avenue  
 Address: Pensacola, FL 32501

This Instrument Prepared by:

Alinda D. Stearns  
 Address: Southland Title of Pensacola, Inc.  
 1120 N. 12th Avenue  
 Pensacola, FL 32501

Property Appraisers Parcel Identification (Folio) Number(s):

56-2S-30-1264-004-002

## MORTGAGE DEED

OR BK 5186 PGO 172  
 Escambia County, Florida  
 INSTRUMENT 2003-120123

MTS DOC STAMPS PD @ ESC CO \$ 219.45  
 07/14/03, EDNIE LEE MOSHNA, CLERK  
 By: *[Signature]*

INTANGIBLE TAX PD @ ESC CO \$ 125.40  
 07/14/03, EDNIE LEE MOSHNA, CLERK  
 By: *[Signature]*

SPACE ABOVE THIS LINE FOR PROCESSING DATA

SPACE ABOVE THIS LINE FOR RECORDING DATA

## Mortgage Deed

(Wherever used herein, the terms "mortgagor" and "mortgagee" include all the parties to this instrument and the heirs, legal representatives and assigns of individuals, and the successors and assigns of corporations; and the term "note" includes all the notes herein described if more than one. Wherever used the singular number shall include the plural and the plural the singular, and the use of any gender shall include all genders.)

Made this 9th day of July, 2003

BETWEEN William Jankowski and Melissa A. Jankowski, husband and wife

called the Mortgagor, whose post office address is: 30 Redwood Circle  
 Pensacola, FL 32505

and Palmer Ventures, Inc.

called the Mortgagee,

WITNESSETH, That the said Mortgagor, for and in consideration of the sum of Sixty Two Thousand Seven Hundred and NO/100 \_\_\_\_\_ Dollars, to him in hand paid by the said Mortgagee, the receipt whereof is hereby acknowledged, has granted, bargained and sold to the said Mortgagee, the following described land situate, lying and being in the County of Escambia, State of Florida to-wit:

Lot 4, Block 2, Third Addition to Pinehurst Subdivision, Section 56, Township 2 South, Range 30 West, Escambia County, State of Florida, as recorded in Plat Book 3, Page 8 of the public records of said county.

and the said Mortgagor does hereby fully warrant the title to said land, and will defend the same against the lawful claims of all persons whomsoever.

PROVIDED ALWAYS, That if said Mortgagor shall pay to the said Mortgagee a certain promissory note, a copy of which is attached hereto and made a part hereof, and shall perform and comply with each and every stipulation, agreement and covenant of said note and of this mortgage, then this mortgage and the estate hereby created shall be void, otherwise the same shall remain in full force and virtue. And the said Mortgagor covenants to pay the interest and principal promptly when due; to pay the taxes and assessments on said property; to carry insurance against fire on the building(s) on said land for not less than \$ 62,700.00, and windstorm insurance in the amount of \$ 62,700.00, approved by the Mortgagee, with standard mortgage loss clause payable to Mortgagee, the policy to be held by the Mortgagee, to keep the building(s) on said land in proper repair; and to waive the homestead exemption.

Should any of the above covenants be broken, then said note and all monies secured hereby shall without demand, if the Mortgagee so elects, at once become due and payable and the mortgage be foreclosed, and all costs and expenses

(Page 1 of 2 pages)

03.24556

ITEM 7377 (9202)

Great Lakes Business Forms, Inc. ■ To Order Call: 1-800-530-9393 □ FAX 616-791-1131



OR BK 5186 PGO173  
Escambia County, Florida  
INSTRUMENT 2003-120123

RCD Jul 14, 2003 06:41 pm  
Escambia County, Florida

ERNIE LEE MAGAHA  
Clerk of the Circuit Court  
INSTRUMENT 2003-120123

of collection of said monies by foreclosure or otherwise, including solicitor's fees shall be paid by the Mortgagor, and the same are hereby secured.

IN WITNESS WHEREOF The said Mortgagor hereunto sets his hand and seal the day and year first above written.

Signed, Sealed and Delivered in Presence of Us:

*Linda D. Stearns*  
*Robert R. Hanley*

*William Jankowski*  
William Jankowski  
*Melissa A. Jankowski*  
Melissa A. Jankowski

STATE OF Florida  
COUNTY OF Escambia

The foregoing instrument was acknowledged before me this 9th day of July, 2003  
by William Jankowski and Melissa A. Jankowski, husband and wife

who is/are personally known to me or who has/have produced Drivers Licenses

as identification and who did take an oath.

My Commission expires:

(Seal)

*Linda D. Stearns*  
Notary Public  
Serial Number:

NOTARY PUBLIC  
Linda D. Stearns  
Notary Public  
Escambia County, Florida  
Commission Expires July 14, 2005

Return To:  
Southland Title of Pensacola, Inc.  
1120 N. 12th Ave.  
Pensacola, Florida 32501

*(Page 2 of 2 pages)*

3550  
595  
3266

OR BK 5561 PG1257  
Escambia County, Florida  
INSTRUMENT 2005-324797

Prepared By:  
✓ Kerry Anne Schultz, Attorney  
Lozier, Thames & Frazier, P.A.  
24 West Chase Street  
Pensacola, Florida 32502

MTG DOC STAMPS PD @ ESC CO \$ 5.95  
01/19/05 ERNIE LEE MAGNHA, CLERK

INTANGIBLE TAX PD @ ESC CO \$ 3.26  
01/19/05 ERNIE LEE MAGNHA, CLERK

***THIS IS A BALLOON MORTGAGE AND THE FINAL PRINCIPAL PAYMENT OR THE PRINCIPAL BALANCE DUE UPON MATURITY IS \$62,174.23 TOGETHER WITH ACCRUED INTEREST, IF ANY, AND ALL ADVANCEMENTS MADE BY THE MORTGAGEE UPON THE TERMS OF THIS MORTGAGE.***

THE PRINCIPAL AMOUNT OF THIS RENEWAL NOTE HAS INCREASED THE ORIGINAL PRINCIPAL AMOUNT BY \$1,631.36 WHICH IS SUBJECT TO DOCUMENTARY STAMP TAXES UNDER FLORIDA STATUTES.

#### **EXTENSION AND MODIFICATION OF MORTGAGE**

THIS EXTENSION AND MODIFICATION AGREEMENT made December 21, 2004, by and between WILLIAM JANKOWSKI and MELISSA A. JANKOWSKI, husband and wife, whose address is 30 Redwood Circle, Pensacola, Florida 32505, referred to as "Mortgagor," and PALMER VENTURES, INC., a Tennessee corporation, having an office at 3358 Rennes Drive, Atlanta, Georgia, 30319-2417, referred to as the "Mortgagee."

#### **RECITALS**

WHEREAS, on or about July 9, 2003, Mortgagee made a certain loan to Mortgagor in the original principal amount of \$62,700.00. Such loan was evidenced by a certain Promissory Note dated July 9, 2003, in the original principal amount of \$62,700.00 ("Note") and was secured by that certain Mortgage dated July 9, 2003, and recorded in O.R. Book 5186, Page 0172, Public Records of Escambia County, Florida ("Mortgage"); and

WHEREAS, the Mortgage was recorded in Escambia County Records on July 14, 2003, covering certain improved real property situated in the County of Escambia State of Florida, more particularly described herein, referred to as the "Mortgaged Premises"; and

Lot 4, Block 2, Third Addition to Pinehurst Subdivision, Section 56, Township 2 South, Range 30 West, Escambia County, State of Florida, as recorded in Plat Book 3, Page 8 of the public records of said county.

WHEREAS, as of December 21, 2004, the outstanding balance due on the Note is \$62,313.31, plus accrued interest of \$1,668.05 and attorney's fees of \$680.00 for a total of \$64,331.36; and

WHEREAS, the Note matured on October 9, 2004, in accordance with its terms; and

OR BK 5561 PG 1258  
Escambia County, Florida  
INSTRUMENT 2005-324797

WHEREAS, the Mortgagee has been requested to extend the time of payment of the indebtedness represented by the Note and Mortgage upon the terms and conditions set forth below, which it has agreed to do in consideration of the agreements contained in this Agreement on the part of Mortgagor; and

WHEREAS, Mortgagee, upon request of Mortgagor, has agreed to the following modification of the terms of the Note and Mortgage, effective as of December 21, 2004;

NOW THEREFORE, in consideration of the foregoing the parties agree as follows:

- (1) The maturity date of October 9, 2004, as set forth in the Note and Mortgage is changed to December 21, 2009. The principal amount due on the Note as of December 21, 2004, is \$64,331.36.
- (2) Effective December 21, 2004, the interest rate of the Note is changed from nine and one-half (9.5%) per year to ten percent (10%) per year, payable commencing December 21, 2004, with fifty-nine equal monthly installments of principal and interest payments in the amount of \$564.55, the first payment due January 21, 2005, and each succeeding payment being due on or about the 21<sup>st</sup> day of each successive calendar month, and with a balloon principal payment of \$62,174.23, plus accrued interest due December 21, 2009.
- (3) Mortgagor represents to Mortgagee that there is no second mortgage or other subsequent lien now outstanding against the Mortgaged Premises.
- (4) Mortgagor covenants and agrees to pay the balance of the indebtedness evidenced by the Note as modified and secured by the Mortgage, as modified, and to perform the covenants contained in the Mortgage, and further agrees that the prepayment privilege now in effect shall remain in full force and effect; and
- (5) Mortgagor acknowledges that it has thoroughly read and reviewed the terms and provisions of this Agreement and is familiar with this Agreement, that the terms and provisions contained in this Agreement are clearly understood by it and have been fully and unconditionally consented to by it, and that Mortgagor has had full benefit and advice of counsel of its own selection, or the opportunity to obtain the benefit and advice of counsel of its own selection, in regard to understanding the terms, meaning and effect of this Agreement, and that Mortgagor's execution of this Agreement is done freely, voluntarily, with full knowledge, and without duress, and that in executing this Agreement Mortgagor is relying on no other representations either written or oral, express or implied, made to Mortgagor by any other party, and that the consideration received by Mortgagor has been actual and adequate.
- (6) As additional consideration of the modification of the terms of the Note and Mortgage by Mortgagee, as set forth above, Mortgagor releases and forever discharges Mortgagee, its agents, servants, employees, directors, officers, attorneys, branches, affiliates, subsidiaries, successors and assigns and all persons, firms, corporations, and organizations in its behalf of and from all damage, loss, claims, demands, liabilities,

OR BK 5561 PG1259  
Escambia County, Florida  
INSTRUMENT 2005-324797

obligations, actions and causes of action which Mortgagor may now have or claim to have against Mortgagee as of the effective date of this Agreement, and whether presently known or unknown, and of every nature and extent on account of or in any way touching, concerning, arising out of or founded upon the Note and Mortgage, as modified, including but not limited to, all such loss or damage of any kind sustained, or that may arise as a consequence of the dealings between the parties up to the effective date of this Agreement. This agreement and covenant on the part of Mortgagor is contractual, and not a mere recital, and the parties acknowledge and agree that no liability is admitted on the part of any party, except Mortgagor's indebtedness to Mortgagee under the Note and Mortgage, as modified, and that all agreements and understandings between Mortgagor and Mortgagee are expressed and embodied in the Note and Mortgage, as modified.

(7) Nothing contained in this Agreement shall in any manner impair the Note and Mortgage, as modified, or the first lien created or any other documents executed by Mortgagor in connection with the Note and Mortgage, or alter, waive, vary or affect any promise, agreement, covenant or condition recited in any of the above-mentioned documents, except as expressly modified by this Agreement, nor affect or impair any rights, powers, or remedies of Mortgagee under any of the above-mentioned documents. Except as otherwise provided in this Agreement, all terms and provisions of the Note, Mortgage and other instruments and documents executed in connection with the subject mortgage loan, shall remain in full force and effect and shall be binding upon the parties, their successors and assigns.

In Witness, this instrument has been executed by the parties in a manner and form sufficient to bind them as of the date first written above.

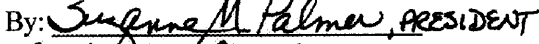
**THIS IS A BALLOON MORTGAGE AND THE FINAL PRINCIPAL PAYMENT OR THE PRINCIPAL BALANCE DUE UPON MATURITY IS \$62,174.23 TOGETHER WITH ACCRUED INTEREST, IF ANY, AND ALL ADVANCEMENTS MADE BY THE MORTGAGEE UPON THE TERMS OF THIS MORTGAGE.**

MORTGAGEE:

PALMER VENTURES, INC.,  
a Tennessee corporation

Witness: 

Print Name: LACEY CARTER

By:  PRESIDENT  
SUZANNE M. PALMER

Witness: 

Print Name: RACHEL A. VO. JONES

MORTGAGORS:

  
WILLIAM JANKOWSKI

Witness: 

Print Name: PAULA ANN WALKER

OR BK 5561 PG1260  
Escambia County, Florida  
INSTRUMENT 2005-324797

Witness: Chere M Kern  
Print Name: IRENE M KERNS

Melissa A Jankowski  
MELISSA A. JANKOWSKI

Witness: [Signature]  
Print Name: Kerry Ransdell

RCD Jan 19, 2005 05:33 pm  
Escambia County, Florida

Witness: Chere M Kern  
Print Name: IRENE M KERNS

ERNIE LEE MAGAHA  
Clerk of the Circuit Court  
INSTRUMENT 2005-324797

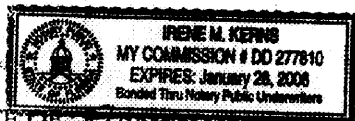
STATE OF Georgia  
COUNTY OF ESCAMBIA  
Cobb

2005 The foregoing instrument was acknowledged before me this 12<sup>th</sup> day of December,  
2004 by Suzanne M. Palmer, as PRESIDENT of Palmer  
Ventures, Inc., a Tennessee corporation, on behalf of said corporation. Such person did not take  
an oath and is Not personally known or produced GA Drivers # 034296191, as  
identification.

[Signature]  
Notary Public Notary Public, Cobb County, Georgia  
My Commission Expires Nov. 24, 2005

STATE OF Florida  
COUNTY OF ESCAMBIA

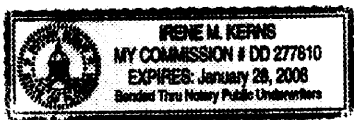
The foregoing instrument was acknowledged before me this 23<sup>rd</sup> day of December,  
2004 by William Jankowski. Such person did not take an oath and is Not personally known  
or produced Fla driver's license, as identification.



Chere M Kern  
Notary Public

STATE OF Florida  
COUNTY OF ESCAMBIA

The foregoing instrument was acknowledged before me this 21<sup>st</sup> day of December,  
2004 by Melissa A. Jankowski. Such person did not take an oath and is Not personally  
known or produced Fla driver's license, as identification.



Chere M Kern  
Notary Public

Recorded in Public Records 03/11/2014 at 02:20 PM OR Book 7144 Page 865,  
Instrument #2014016472, Pam Childers Clerk of the Circuit Court Escambia  
County, FL Recording \$35.50

Prepared By:  
Kerry Anne Schultz, Esq.  
Fountain, Schultz & Associates, P.L.  
2045 Fountain Professional Court, Suite A  
Navarre, Florida 32566

### **EXTENSION AND MODIFICATION OF MORTGAGE**

THIS EXTENSION AND MODIFICATION AGREEMENT made February 21, 2014, by and between WILLIAM JANKOWSKI, a single man, whose address is 30 Redwood Circle, Pensacola, Florida 32505, referred to as "Mortgagor," and PALMER VENTURES, INC., a Tennessee corporation, having an office at 3358 Rennes Drive, Atlanta, Georgia, 30319-2417, referred to as the "Mortgagee."

### **RECITALS**

WHEREAS, on or about July 9, 2003, Mortgagee made a certain loan to Mortgagor in the original principal amount of \$62,700.00. Such loan was evidenced by a certain Promissory Note dated July 9, 2003, in the original principal amount of \$62,700.00 and was secured by a certain Mortgage dated July 9, 2003, and recorded in O.R. Book 5186, Page 0172, Public Records of Escambia County, Florida; and

WHEREAS, Mortgagor executed and delivered to Mortgagee its note dated July 9, 2003, in the principal sum of \$62,700.00 referred to as the "Note," the Note being secured by a Mortgage referred to as the "Mortgage" of even date with the Note, which Mortgage was recorded in Escambia County Records on July 14, 2003, covering certain improved real property situated in the County of Escambia State of Florida, more particularly described on Exhibit "A" attached and made a part of this Agreement, referred to as the "Mortgaged Premises;" and

WHEREAS, Mortgagor executed and delivered to Mortgagee an Extension and Modification of Mortgage dated December 21, 2004, which was recorded in Official Record Book 5561, at Page 1257 of the Public Records of Escambia County, Florida;

WHEREAS, as of January 31, 2014, the outstanding principal balance is \$59,520.52; and

WHEREAS, the Note matured on December 21, 2009, in accordance with its terms; and

WHEREAS, the Mortgagee has been requested to extend the time of payment of the indebtedness represented by the Note and Mortgage upon the terms and conditions set forth below, which it has agreed to do in consideration of the agreements contained in this Agreement on the part of Mortgagor; and

WHEREAS, Mortgagor represents to Mortgagee that there is no second mortgage or other subsequent lien now outstanding against the Mortgaged Premises (unless disclosed to Mortgagee, and any subsequent lienholder has agreed to consent to this Extension and Modification Agreement and subordinate its lien to the lien of the Mortgage, as modified, and

that the lien of the Mortgage, as modified, is a valid, first and subsisting lien on the Mortgaged Premises.

NOW THEREFORE, in consideration of the modification of the terms of the Note and Mortgage by Mortgagee, as set forth above, Mortgagor covenants and agrees to pay the balance of the indebtedness evidenced by the Note and secured by the Mortgage, as modified, and to perform the covenants contained in the Mortgage, and further agrees that the prepayment privilege now in effect shall remain in full force and effect, and the parties hereto mutually covenant and agree as follows:

1. The Note and Mortgage shall be modified to remove Melissa A. Jankowski n/k/a Melissa Ann Barnhouse as a borrower from both the Note and Mortgage.
2. The maturity date of December 21, 2009, as set forth in the Extension and Modification of Mortgage is changed to February 1, 2044. The principal amount due on the Note as of January 21, 2014 is \$59,520.52.
3. Effective January 31, 2014, the interest rate of the Note is changed from ten percent (10%) per year to six percent (6%) per year, payable commencing March 1, 2014, with 360 equal monthly installments of principal and interest payments in the amount of \$356.86, the first payment due on March 1, 2014, and each succeeding payment being due on or about the first day of each successive calendar month until paid in full or no later than February 1, 2044.
4. Mortgagor covenants and agrees to pay the balance of the indebtedness evidenced by the Note as modified and secured by the Mortgage, as modified, and to perform the covenants contained in the Mortgage, and further agrees that the prepayment privilege now in effect shall remain in full force and effect.

Mortgagor acknowledges that he has thoroughly read and reviewed the terms and provisions of this Agreement and is familiar with this Agreement, that the terms and provisions contained in this Agreement are clearly understood by it and have been fully and unconditionally consented to by it, and that Mortgagor has had full benefit and advice of counsel of its own selection, or the opportunity to obtain the benefit and advice of counsel of its own selection, in regard to understanding the terms, meaning and effect of this Agreement, and that Mortgagor's execution of this Agreement is done freely, voluntarily, with full knowledge, and without duress, and that in executing this Agreement Mortgagor is relying on no other representations either written or oral, express or implied, made to Mortgagor by any other party, and that the consideration received by Mortgagor has been actual and adequate.

As additional consideration of the modification of the terms of the Note and Mortgage by Mortgagee, as set forth above, Mortgagor releases and forever discharges Mortgagee, its agents, servants, employees, directors, officers, attorneys, branches, affiliates, subsidiaries, successors and assigns and all persons, firms, corporations, and organizations in its behalf of and from all damage, loss, claims, demands, liabilities, obligations, actions and causes of action which Mortgagor may now have or claim to have against Mortgagee as of the effective date of this





BK: 7144 PG: 867

Agreement, and whether presently known or unknown, and of every nature and extent on account of or in any way touching, concerning, arising out of or founded upon the Note and Mortgage, as modified, including but not limited to, all such loss or damage of any kind sustained, or that may arise as a consequence of the dealings between the parties up to the effective date of this Agreement. This agreement and covenant on the part of Mortgagor is contractual, and not a mere recital, and the parties acknowledge and agree that no liability is admitted on the part of any party, except Mortgagor's indebtedness to Mortgagee under the Note and Mortgage, as modified, and that all agreements and understandings between Mortgagor and Mortgagee are expressed and embodied in the Note and Mortgage, as modified.

Nothing contained in this Agreement shall in any manner impair the Note and Mortgage, as modified, or the first lien created or any other documents executed by Mortgagor in connection with the Note and Mortgage, or alter, waive, vary or affect any promise, agreement, covenant or condition recited in any of the above-mentioned documents, except as expressly modified by this Agreement, nor affect or impair any rights, powers, or remedies of Mortgagee under any of the above-mentioned documents. Except as otherwise provided in this Agreement, all terms and provisions of the Note, Mortgage and other instruments and documents executed in connection with the subject mortgage loan, shall remain in full force and effect and shall be binding upon the parties, their successors and assigns.

In Witness, this instrument has been executed by the parties in a manner and form sufficient to bind them as of the date first written above.

IN WITNESS WHEREOF, the undersigned have set their hands and seals this 21<sup>st</sup> day of February, 2014.

Witnesses:

Chelsey M. Tripp  
Print Witness Name Chelsey M. Tripp

Donna K. Ashley  
Print Witness Name Donna K. Ashley

MORTGAGOR

WILLIAM J. JANKOWSKI

STATE OF FLORIDA  
COUNTY OF Santa Rosa

THE FOREGOING INSTRUMENT was acknowledged before me on the 21<sup>st</sup> day of February, 2014, by William J. Jankowski, who is personally known to me, or who has produced a valid Florida Drivers' License as identification.

(SEAL)



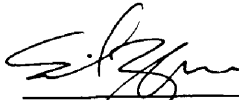
Chelsey Marie Tripp  
Commission # FF068680  
Expires: Nov. 06, 2017  
www.AARONNOTARY.com

Chelsey M. Tripp  
Notary Public - State of Florida

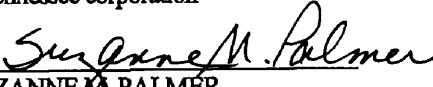


BK: 7144 PG: 868 Last Page

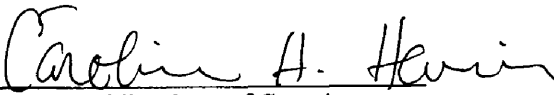
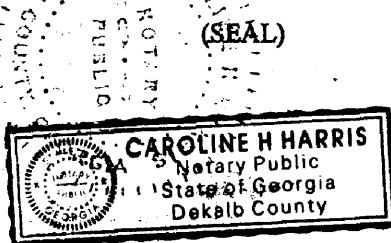
Witnesses:

Print Witness Name: SEIAL ZAVERIPrint Witness Name: Caroline H. Harris

MORTGAGEE:

PALMER VENTURES, INC.,  
a Tennessee corporationBy:   
SUZANNE M. PALMER  
Its: PresidentSTATE OF GEORGIA  
COUNTY OF DeKalb

THE FOREGOING INSTRUMENT was acknowledged before me on the 10 day of February, 2014, by SUZANNE M. PALMER, President of PALMER VENTURES, INC., a Tennessee corporation, who ☐ is personally known to me, or who ☒ has produced a valid Drivers' License as identification.

  
Notary Public - State of Georgia

## EXHIBIT "A"

Lot 4, Block 2, Pinehurst Subdivision, Third Addition, being a portion of Section 56, Township 2 South, Range 30 West, Escambia County, Florida, according to Plat recorded in Plat Book 3, Page 8 of the public records of said County.



Recorded in Public Records 2/28/2025 2:24 PM OR Book 9282 Page 247,  
Instrument #2025014651, Pam Childers Clerk of the Circuit Court Escambia  
County, FL Recording \$35.50

Recorded in Public Records 2/28/2025 12:58 PM OR Book 9282 Page 207,  
Instrument #2025014637, Pam Childers Clerk of the Circuit Court Escambia  
County, FL Recording \$35.50

THE OFFICE OF ENVIRONMENTAL ENFORCEMENT  
SPECIAL MAGISTRATE  
IN AND FOR THE  
COUNTY OF ESCAMBIA, STATE OF FLORIDA

PETITIONER  
ESCAMBIA COUNTY FLORIDA,

CASE NO: CE24095035N  
LOCATION: 30 REDWOOD CIR  
PR#: 562S301264004002

VS.

JANKOWSKI, WILLIAM J  
30 REDWOOD CIR  
PENSACOLA, FL 32505

RESPONDENT(S)

ORDER

This CAUSE having come before the Office of Environmental Enforcement  
Special Magistrate on the Petition of the Environmental Enforcement Officer for alleged  
violation of the ordinances of the County of Escambia, State of Florida, and the Special  
Magistrate having considered the evidence before him in the form of testimony by the  
Enforcement Officer and the Respondent(s) or representative thereof, *William Jankowski*  
as well as evidence submitted, and after consideration of the appropriate sections of  
the Escambia County Code of Ordinances, the Special Magistrate finds that a violation  
of the following Code of Ordinances has occurred and continues:

**Sec. 42-196(a) Nuisance - (A) Nuisance**

**Sec. 42-196(b) Nuisance - (B) Trash and Debris**

**Sec. 42-196(d) Nuisance - (D) Overgrowth**

**LDC. Ch. 4. Art. 7. Sec. 4-7.9 Outdoor Storage**

**Unsafe Structures - 30-203 (P) Eaves/soffits**

**Unsafe Structures - 30-203 (U) Broken/cracked**

**Unsafe Structures - 30-203 (N) Siding**

Page 1 Of 4

I HEREBY CERTIFY THAT THIS DOCUMENT IS A TRUE AND CORRECT COPY OF AN OFFICIAL RECORD  
OR DOCUMENT AUTHORIZED BY LAW TO BE RECORDED OR FILED AND ACTUALLY RECORDED OR FILED  
IN THE OFFICE OF THE ESCAMBIA COUNTY CLERK OF THE CIRCUIT COURT. THIS DOCUMENT MAY  
HAVE REDACTIONS AS REQUIRED BY LAW.  
VISIT [www.escambiaclerk.com](http://www.escambiaclerk.com) TO VALIDATE THIS DOCUMENT



Digitally signed by Pamela L Childers  
Date: 2025.02.28 13:50:01 -06:00  
Escambia County Clerk of the Court and Comptroller  
Location: 190 W Government St., Pensacola, FL 32502

Unique Code : BAA-CACABFBCCDAEFH-BCADD-CACFABEGDH-EGCJGI-F Page 1 of 4

BK: 9282 PG: 248

BK: 9282 PG: 208

THEREFORE, the Special Magistrate, being otherwise fully apprised, finds  
as follows:

It is hereby **ORDERED** that the **RESPONDENT(S)** shall have until  
**5/26/2025** to correct the violation(s) and to bring the violation into compliance.

Corrective action shall include:

**Complete removal of all contributing nuisance conditions; trash, rubbish,  
overgrowth and legally dispose of. maintain clean conditions to avoid a repeat  
violation.**

**Obtain building permit and restore structure to current building codes or, obtain  
demolition permit and remove the structure(s), legally disposing of all debris.**

**Remove all outdoor storage from the property. Store indoor items in a garage, shed  
or dwelling.**

**Remove all refuse and dispose of legally and refrain from future littering**

If Respondent(s) fail to fully correct the violation(s) within the time required,  
Respondent(s) will be assessed a fine of **\$30.00** per day, commencing **5/27/2025**.

This fine shall continue until the violation(s) is/are abated and the violation(s) brought  
into compliance, or until as otherwise provided by law. **RESPONDENT IS REQUIRED,**  
immediately upon full correction of the violation(s), to contact the Escambia County  
Office of Environmental Enforcement in writing to request that the office immediately  
inspect the property to make an official determination of whether the violation(s)  
has/have been abated and brought into compliance. If the violation(s) is/are not abated  
within the specified time period, Escambia County may elect to undertake any  
necessary measures to abate the violation(s). These measures could include, but are  
not limited to, **DEMOLISHING NON-COMPLIANT STRUCTURES, LEGALLY DISPOSING  
OF ALL CONTRIBUTING CONDITIONS, AND TOWING OF DESCRIBED VEHICLE(S).**

At the request of Escambia County, the Sheriff shall enforce this order by taking

Page 2 Of 4

Unique Code : BAA-CACABFBCCDAAEFH-BCADD-CACFABEGDH-EGCJGI-F Page 2 of 4

BK: 9282 PG: 249

BK: 9282 PG: 209

Unique Code : BAA-CACABFBCCDAEFH-BCADD-CACFABEGDH-EGCJGI-F Page 3 of 4

reasonable law enforcement action to remove from the premises any unauthorized person interfering with the execution of this order or otherwise refusing to leave after warning.

The reasonable cost of such abatement will be assessed against **RESPONDENT(S)** and shall constitute a lien on the property. Pursuant to Escambia County Resolution R2017-132, costs in the amount of **\$250.00** are awarded in favor of Escambia County as the prevailing party against **RESPONDENT(S)**.

This fine shall be forwarded to the Board of County Commissioners of Escambia County. Under the authority of Sec. 162.09, Fla. Stat., as amended, and Sec. 30-35 of the Escambia County Code of Ordinances, as amended, the Board of County Commissioners will certify to the Special Magistrate all costs imposed pursuant to this order. All fees, fines, and costs owing hereunder shall constitute a lien upon **ALL REAL AND PERSONAL PROPERTY OWNED BY RESPONDENT(S)** including property involved herein, which lien can be enforced by foreclosure and as provided by law.

An aggrieved party, including the local governing body, may appeal a final administrative order of an enforcement board to the circuit court. Such an appeal shall not be a hearing de novo but shall be limited to appellate review of the record created before the enforcement board. An appeal shall be filed within **30 days** of the execution of the order to be appealed.

Jurisdiction is hereby retained to enter such further orders as may be appropriate and necessary.

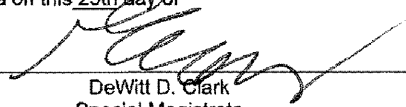
**DONE AND ORDERED** in Escambia County, Florida on this 25th day of February, 2025.



**BK: 9282 PG: 250 Last Page**

**BK: 9282 PG: 210 Last Page**

**DONE AND ORDERED** in Escambia County, Florida on this 25th day of  
February, 2025.

  
DeWitt D. Clark  
Special Magistrate  
Office of Environmental Enforcement

Unique Code : BAA-CACABFBCCDAEFH-BCADD-CACFABEGDH-EGCJGI-F Page 4 of 4

Page 4 Of 4

Recorded in Public Records 5/9/2017 9:44 AM OR Book 7708 Page 1968,  
Instrument #2017034303, Pam Childers Clerk of the Circuit Court Escambia  
County, FL Recording \$10.00

This Instrument Was Prepared  
By And Is To Be Returned To:  
EUNICE THOMAS,  
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 UTILITES 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 2 3RD ADDN PINEHURST PB 3 P 8 OR 5336 P 1413 OR 7144 P 863

Customer: WILLIAM JANKOWSKI

Account Number: 278556-45249

Amount of Lien: \$70.67, 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.

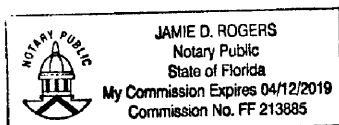
Dated: 05/04/2017

EMERALD COAST UTILITIES AUTHORITY

BY: Eunice Thomas

### STATE OF FLORIDA COUNTY OF ESCAMBIA

The foregoing instrument was acknowledged before me this 4th day of MAY, 2017, by EUNICE THOMAS of the Emerald Coast Utilities Authority, who is personally known to me and who did not take an oath.



Jamie D. Rogers  
Notary Public - State of Florida

RWK:ls  
Revised 05/31/11

Recorded in Public Records 7/31/2023 3:19 PM OR Book 9016 Page 1755,  
Instrument #2023061280, Pam Childers Clerk of the Circuit Court Escambia  
County, FL Recording \$10.00

Prepared by and return to:

Omar A. Messallam  
Mission Valley Home Buyers LLC  
3250 NE 1st Ave, Suite 305  
Miami, FL 33137

### **MEMORANDUM OF PURCHASE AND SALE AGREEMENT**

On the 20<sup>th</sup> day of July, 2023, an Agreement for Purchase and Sale, for valuable consideration, was entered into by and between MISSION VALLEY HOME BUYERS, LLC, as Buyer, and the Owner of Record, WILLIAM J. JANKOWSKI, as Seller, of the real property described as:

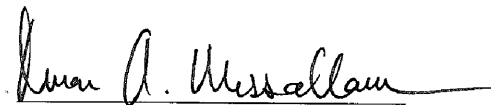
**Lot 4, Block 2, Pinehurst Subdivision, Third Addition, being a portion of Section 56, Township 2 South, Range 30 West, Escambia County, Florida, according to Plat recorded in Plat Book 3, Page 8 of the public records of said County.**

**Also known as 30 Redwood Circle, Pensacola, FL 32506.**

Buyer, therefore has an equitable interest in the above-described real property, as Buyer is ready, willing, and able to close this transaction. Per the terms of the Agreement, the closing shall take place on or before the 20<sup>th</sup> day of September, 2023, and may be subject to extension. A copy of the Purchase and Sale Agreement may be obtained by contacting:

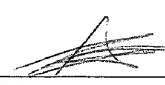
Mission Valley Home Buyers LLC  
3250 NE 1st Ave, Suite 305  
Miami, FL 33137  
305-424-7164

FURTHER AFFIANT SAYETH NAUGHT

  
OMAR MESSALLAM

STATE OF Florida )  
COUNTY OF Miami Dade )

THE FOREGOING instrument was acknowledged before me by means of physical presence or online notarization, this 26 day of July, 2023 by Omar Messallam who has produced FL driver license as identification and who did/did not take an oath.

  
Notary Public

My Commission Expires: Oct 9, 2025



**ADRIAN MEDINA**  
Commission No. HH 357403  
Expires October 9, 2025

Recorded in Public Records 4/24/2023 1:58 PM OR Book 8966 Page 566,  
Instrument #2023032302, Pam Childers Clerk of the Circuit Court Escambia  
County, FL

Recorded in Public Records 1/25/2023 10:30 AM OR Book 8920 Page 1805,  
Instrument #2023005817, Pam Childers Clerk of the Circuit Court Escambia  
County, FL

Filing # 164852287 E-Filed 01/17/2023 12:48:37 PM

MLG - 4574165

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

**SMALL CLAIMS DIVISION  
CASE NO. 2022 SC 004170**

**LVNV FUNDING LLC  
Plaintiff,**

**vs.**

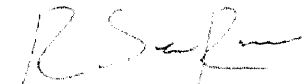
**WILLIAM JANKOWSKI  
5005 LYNELL ST.  
PENSACOLA, FL 32503-2131  
Defendant.**

**FINAL JUDGMENT**

At a Small Claims Pretrial Conference on September 14, 2022, the parties appeared and entered into a court-ordered payment plan. The Plaintiff notified the court that the defendant failed to pay as agreed. Therefore, the plaintiff is entitled to a Final Judgement.

**ORDERED AND ADJUDGED** that Plaintiff, LVNV FUNDING LLC, by and through undersigned counsel recover from Defendant William Jankowski, SSN: [REDACTED], 5005 LYNELL ST, PENSACOLA, FL 32503-2131, the sum of \$948.96 in principle, \$246.50 for court costs, making a total of \$1,195.46 that shall bear interest at the prevailing statutory interest rate of 5.25% per annum, for which let execution issue. The interest rate will adjust in accordance with §55.03 Fla. Stat. Plaintiff shall be entitled to post-judgment costs incurred in the execution of the judgment pursuant to Florida Statute. (Payments made to date, since execution of the stipulation, total \$0.00.), for all of which let execution issue.

**DONE AND ORDERED** in Chambers at Pensacola, Escambia County, Florida.



signed by COUNTY COURT JUDGE SCOTT RITCHIE  
on 01/15/2023 11:00:52 j1AccYM0

cc: Mandarin Law Group, LLP, P.O. Box 952289, Lake Mary, FL 32795  
William Jankowski, 5005 LYNELL ST. PENSACOLA, FL 32503-2131

Unique Code : CAA-CACABFBCCBDDCD-BCADD-BDFEJFIHC-GBDHBG-G Page 1 of 1

I HEREBY CERTIFY THAT THIS DOCUMENT IS A TRUE AND CORRECT COPY OF AN OFFICIAL RECORD OR DOCUMENT AUTHORIZED BY LAW TO BE RECORDED OR FILED AND ACTUALLY RECORDED OR FILED IN THE OFFICE OF THE ESCAMBIA COUNTY CLERK OF THE CIRCUIT COURT. THIS DOCUMENT MAY HAVE REDACTIONS AS REQUIRED BY LAW.  
VISIT <https://www.escambiaclerk.com/certify> TO VALIDATE THIS DOCUMENT



Digitally signed by The Honorable Pam Childers  
Date: 2023.04.20 12:42:10 -05:00  
Escambia County Clerk of the Court and Comptroller  
Location: 190 W Government St., Pensacola, FL 32502