

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

1125-51

							-110^{-21}	
Part 1: Tax Deed	Application Infon	mation		7 20 E	1978 1978	10 N. T. Marie 1. 200 N. H.		
Applicant Name Applicant Address	KEYS FUNDING LLC - 5023 PO BOX 71540 PHILADELPHIA, PA 19176-1540					ation date	Apr 21, 2025	
Property description	PENSACOLA, FL 32506 305 N 57TH AVE 08-3644-686					cate#	2023 / 3756 06/01/2023	
						ertificate issued		
Part 2: Certificate	es Owned by App	licant and	d Filed wi	th Tax Deed	Applic	ation		
Column 1 Certificate Numbe	Column or Date of Certific			olumn 3 unt of Certificate		Column 4 Interest	Column 5: Total (Column 3 + Column 4)	
# 2023/3756	06/01/20	023		1,409.93		70.50	1,480.43	
						→Part 2: Total*	1,480.43	
Part 3: Other Cei	rtificates Redeem	ed by App	plicant (C	ther than Co	unty)			
Column 1 Certificate Number	Column 2 Date of Other Certificate Sale	Face A	Column 3 Face Amount of Other Certificate Column 4 Tax Collector's Fe		Column 5 Fee Interest		Total (Column 3 + Column 4 + Column 5)	
# 2024/3920	06/01/2024				6.25 96.29		1,551.46	
						Part 3: Total*	1,551.46	
Part 4: Tax Colle	ector Certified Am	ounts (Li	nes 1-7)					
1. Cost of all certi	ificates in applicant's	possessio	n and othe			by applicant Parts 2 + 3 above)	3,031.89	
2. Delinquent tax	es paid by the applica	ant					0.00	
3. Current taxes	paid by the applicant						1,346.70	
4. Property inform	nation report fee						200.00	
5. Tax deed appli	ication fee						175.00	
6. Interest accrue	ed by tax collector und	der s.197.5	42, F.S. (s	ee Tax Collecto	or Instru	ctions, page 2)	0.00	
7.					Tota	I Paid (Lines 1-6)	4,753.59	
	nformation is true and				y inform	ation report fee, ar	nd tax collector's fees	
D	W.				· *	Escambia, Florio	la	
Sign here: Signs	ature, ax Collector or Des	ignee			Da	te <u>April 24th, 2</u>	2025	

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

Par	rt 5: Clerk of Court Certified Amounts (Lines 8-14)	
8.	Processing tax deed fee	
9.	Certified or registered mail charge	
10.	Clerk of Court advertising, notice for newspaper, and electronic auction fees	
11.	Recording fee for certificate of notice	
12.	Sheriff's fees	
13.	Interest (see Clerk of Court Instructions, page 2)	
14.	Total Paid (Lines 8-13)	W
15.	Plus one-half of the assessed value of homestead property, if applicable under s. 197.502(6)(c), F.S.	64,142.50
16.	Statutory opening bid (total of Lines 7, 14, 15, and 16 if applicable)	
Sign I	here: Date of sale11/05/20 Signature, Clerk of Court or Designee	025

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

Application Number: 2500372

To: Tax Collector of	ESCAMBIA COUNTY	_, Florida	
I, KEYS FUNDING LLC - 5	023		
PO BOX 71540 PHILADELPHIA, PA 19	9176-1 540 ,		
hold the listed tax certifi	cate and hereby surrender the	same to the Tax	Collector and make tax deed application thereon:
Account Number	Certificate No.	Date	Legal Description
08-3644-686	2023/3756	06-01-2023	LT 4 BLK D TWIN OAKS UNIT 2 PB 6 P 96 OR 6230 P 1293 OR 8810 P 1949
I agree to:	ant toyon if due and		
	ent taxes, if due and etstanding tax certificates plus i	nterest not in my	nossession and
	uent and omitted taxes, plus in	_	
pay all Tax Co	• •	_	Clerk of the Court costs, charges and fees, and
Attached is the tax sale which are in my posse		ation is based and	d all other certificates of the same legal description
Electronic signature of KEYS FUNDING LLC			
PO BOX 71540 PHILADELPHIA, PA	19176-1540		
			<u>04-21-2025</u> Application Date
	Applicant's signature		



Gary "Bubba" Peters

Escambia County Property Appraiser

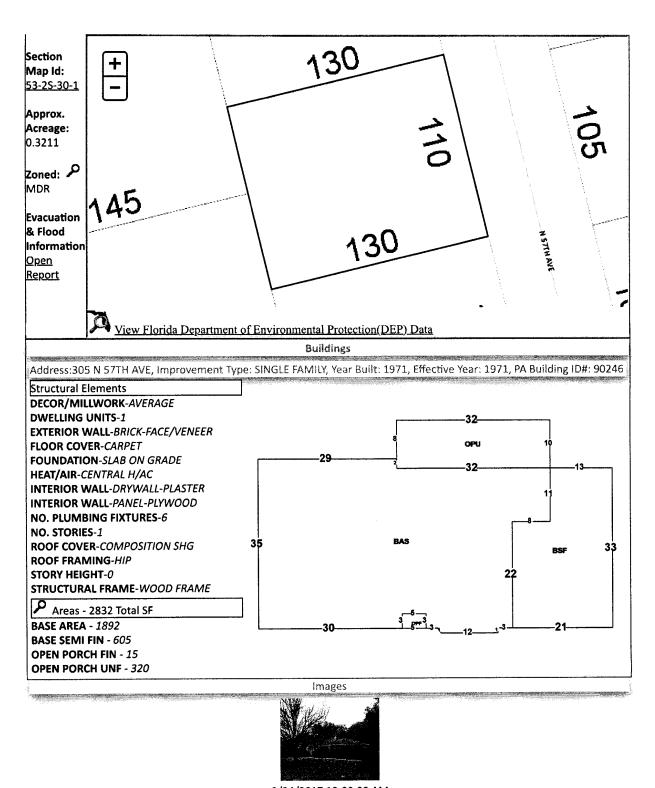
Real Estate Search

Tangible Property Search

Sale List

<u>Back</u>

Nav. Mode	Accor	ount OP	arcel ID	•					Printer Frie	endly Version
General Informa	ation					Assessi	ments			
Parcel ID:	562S	30130000	4004	ę si F		Year	Land	Imprv	Total	<u>Cap Val</u>
Account:	0836	44686				2024	\$30,000	\$187,903	\$217,903	\$128,28
Owners:	DYKE	KAREN A	ı			2023	\$30,000	\$190,026	\$220,026	\$124,54
Mail:		N 57TH AN		6		2022	\$24,000	\$169,562	\$193,562	\$120,92
Situs:	305 (N 57TH A	/E 3250	06				Disclaime	er	
Use Code:	SING	LE FAMIL	RESID	م ،		,				
Taxing Authority:	cou	NTY MST	J					Tax Estima		11 11 11 11 11 11 11 11 11 11 11 11 11
Tax Inquiry:	<u>Oper</u>	<u>1 Tax Inqu</u>	iry Wir	ndow			C	hange of Ac	iaress	
	uiry link courtesy of Scott Lunsford bia County Tax Collector				File for Exemption(s) Online					
			i e vinit		323 1945		Re	port Storm I	Damage	
Sales Data Typ	e List:	p				2024 C	ertified Roll E	xemptions		
Sale Date Boo	130		Туре	Multi Parcel	Records	HOME	STEAD EXEMP	TION		
06/24/2022 883	1949	\$100	ОТ	N	C _o		`i			
10/01/2007 623	30 1293	\$150,000	WD	N	C _o		Description	KS UNIT 2 PB (D 06 OP 623	n p 1702 N
	56 265	\$76,000		N	Ē,	8810 P		KS UNIT 2 FB () F 90 OK 023	OF 1293 O
01/1978 118	30 539	\$54,000	WD	N	Ē,					
01/1971 56	1 620	\$4,600	WD	N	Ē,	77.79				
01/1969 43	2 254	\$100	WD	Υ	D.	Extra F None	eatures	seening.		No. of the second
Official Records Escambia Coun					omptroller					
Parcel Informat		1			"afth Kolima or	<u> </u>			Launch Int	eractive Ma



3/24/2017 12:00:00 AM

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

Pam Childers CLERK OF THE CIRCUIT COURT ESCAMBIA COUNTY FLORIDA INST# 2025036062 5/16/2025 10:26 AM OFF REC BK: 9318 PG: 1502 Doc Type: TDN

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That KEYS FUNDING LLC holder of Tax Certificate No. 03756, 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 D TWIN OAKS UNIT 2 PB 6 P 96 OR 6230 P 1293 OR 8810 P 1949

SECTION 56, TOWNSHIP 2 S, RANGE 30 W

TAX ACCOUNT NUMBER 083644686 (1125-51)

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

KAREN A DYKE

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.

COMPT OF THE PROPERTY OF THE P

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 REP	ORT IS ISSUED TO:			
SCOTT LUNSFORD, E	SCAMBIA COUNTY TAX	X COLLECTOR		
TAX ACCOUNT #:	08-3644-686	CERTIFICATE #: _	2023-37	56
REPORT IS LIMITED	TITLE INSURANCE. THE TO THE PERSON(S) EXP ORT AS THE RECIPIENT(S	RESSLY IDENTIFIED E	BY NAME IN THE	E PROPERTY
listing of the owner(s) of tax information and a list	pared in accordance with the frecord of the land described ting and copies of all open of the Official Record Booking 2 herein.	ed herein together with cu or unsatisfied leases, mor	rrent and delinque tgages, judgments	nt ad valorem and
and mineral or any subst	to: Current year taxes; taxes urface rights of any kind or s, boundary line disputes.			
	ture or guarantee the validity			
Use of the term "Report"	" herein refers to the Proper	ty Information Report an	d the documents at	ttached hereto.
Period Searched: A	ugust 8, 2005 to and includ	ding August 8, 2025	Abstractor:	Andrew Hunt
BY				
Malphel				

Michael A. Campbell, As President

Dated: August 11, 2025

PROPERTY INFORMATION REPORT

CONTINUATION PAGE

August 11, 2025

Tax Account #: 08-3644-686

1. The Grantee(s) of the last deed(s) of record is/are: KAREN A DYKE

By Virtue of Warranty Deed recorded 10/8/2007 in OR 6230/1293 together with Report of Death of an American Citizen Abroad recorded 6/24/2022 in OR 8810/1949

- 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 David Ross Farnham Haden recorded 6/24/2022 OR 8810/1950
 - b. Judgment in favor of Escambia County recorded 4/15/2021 OR 8508/1301
 - c. Judgment in favor of Escambia County recorded 6/3/2021 OR 8544/35
- 4. Taxes:

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

Tax Account #: 08-3644-686 Assessed Value: \$128,285.00

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

CERTIFICA	TION.	PROPERTY	INFORMATION	REPORT FOR TDA
CENTIFICE	MILLON.	INVIENTI	INTUNIMATION	NEI ONI FON IDA

TAX DEED SALE I	NOV 5, 2025			
TAX ACCOUNT #:	08-3644-686			
CERTIFICATE #: 2023-3756				
those persons, firms	Section 197.522, Florida Statutes, the following is a list of names and addresses of and/or agencies having legal interest in or claim against the above-described referenced tax sale certificate is being submitted as proper notification of tax deed			
Notify	City of Pensacola, P.O. Box 12910, 32521 Escambia County, 190 Governmental Center, 32502 Stead for <u>2024</u> tax year.			
KAREN A DYKE 305 N 57TH AVE PENSACOLA, FL	DAVID ROSS FARNHAM HADEN 111 W PASADENA LN 0AK RIDGE, TN 32830			

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

Malphel

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

PROPERTY INFORMATION REPORT

August 11, 2025 Tax Account #:08-3644-686

LEGAL DESCRIPTION EXHIBIT "A"

LT 4 BLK D TWIN OAKS UNIT 2 PB 6 P 96 OR 6230 P 1293 OR 8810 P 1949 SECTION 56, TOWNSHIP 2 S, RANGE 30 W TAX ACCOUNT NUMBER 08-3644-686(1125-51)

Recorded in Public Records 10/08/2007 at 03:39 PM OR Book 6230 Page 1293, Instrument #2007096223, Ernie Lee Magaha Clerk of the Circuit Court Escambia County, FL Recording \$18.50 Deed Stamps \$1050.00

Return to:

Catherine H. Holsinger Southland Acquire Land Title, LLC

Address 4900 Bayon Blvd.

Pensacola, Florida 32503

This Instrument Prepared: Catherine H. Holsinger Southland Acquire Land Title, LLC 4900 Bayou Blvd. Suite 207 Pensacola, Florida 32503 as a necessary incident to the fulfillment of conditions contained in a title insurance commitment issued by it.

Property Appraisers Parcel I.D. (Folio) Number(s): 5628301300004004 Grantee(s) S.S.#(s): File No:3020572

WARRANTY DEED

This Warranty Deed Made the 1st day of October, 2007, by George A. Morriss and Mary Morriss, husband and wife, hereinafter called the grantor, whose post office address is: 186 Jerry Browne Rd, Apt. 4306, Mystic, Connecticut 06355

to Frank S. Dyke and Karen A.. Dyke, husband and wife, whose post office address is: 305 N. 57th Ave., Pensacola, Florida 32506, hereinafter called the grantee,

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

LOT 4, BLOCK "D", TWIN OAKS, UNIT NO. 2, A SUBDIVISION OF A PORTION OF SECTION 56, TOWNSHIP 2 SOUTH, RANGE 30 WEST, ACCORDING TO PLAT FILED IN PLAT BOOK 6 AT PAGE 96 OF THE PUBLIC RECORDS OF ESCAMBIA COUNTY, FLORIDA.

The property is the homestead of the Grantor(s).

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

To Have and to Hold, the same in fee simple forever.

And the grantor hereby covenants with said grantee that the grantor is lawfully seized of said land in fee simple; that the grantor has good right and lawful authority to sell and convey said land; that the grantor hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free of all encumbrances, except taxes accruing subsequent to 2006, reservations, restrictions and easements of record, if any.

(The terms "grantor" and "grantee" herein shall be construed to include all genders and singular or plural as the context indicates.) In Witness Whereof, Grantor has hereunto set grantor's hand and seal the day and year first above written.

Signed, sealed and delivered in our presence

Witness Signati

Printed Name:

Morros

Witness Signature

Printed Name:

STATE OF FLORIDA COUNTY OF Escambia

The foregoing instrument was acknowledged before me this 1st day of October, 2007, by George A. Morriss and Mary Morriss, husband and wife, who is/are personally known to me or who has/have produced driver license(s) as identification.

My Commission Expires: 9/21/2008

Printed Name: Catherine H. Holsinger

Notary Public Serial Number BK: 6230 PG: 1294 Last Page

File No: 3020572

Residential Sales Abutting Roadway Maintenance Disclosure

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: 57th Avenue

Legal Address of Property: 305 N 57th Ave., Pensacola, FL 32506

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

Vitness' Name:

This form completed by: Southland Acquire Land Title, LLC 4900 Bayou Blvd. Suite 207 Pensacola, Florida 32503

As to Seller(s):

Seller's Name: George A. Morriss

Seller's Name: Mary Morriss

As to Buyer(s):

Buyer's Name: Frank S. Dyke

Buyer's Name: Karen A. Dyko

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



U.S. Department of State

Amended Report of Death of an American Citizen Abroad

		US Consu	late General, Naples, (Post & date of iss	ltaly, 10/24/201 ue)	1	*
			SSA			1
Name in full DYKE, Frank Sco	att ~			Age	51	
Date and Place of Birth 17-Aug		nsacola, FL, USA				Ē
	Commence of the first control of the	220687190, issued on Jan				Dyke (Last name)
Address in U.S.A. 305 North 5						
Permanent or Temporary Address	Abrand Hatal Arr	ora' Via Staffetta 80014				
		Ora , The Diameter, was			2011	
Date of death Septemb (Month)	er 12 (Day)	(Hour)	(Minute)	*	ear)	1
	ect) or (Hospital or hotel)	Giugliano in Campania (Cir	(Naples)	Ltaly (Country)		
Cause of death Pending release (Inc	of autopsy results uding authority for states	ment - if physician, include full n	ame and official title, if any			
Disposition of the remains Rem Pensacola, FL, USA		United States on Septem	ber 28, 2011 for burial	in the Cemetery	<u>of</u>	Frank (First name)
Local law governing disintermen	t of remains provide	es that <u>NA</u>				
Disposition of the effects On Oc	tober 04, 2011 the	Military Police of Varcatu	ro (Naples), Italy, cor	signed the effec	ets to (*)	
Person or official responsible for authorized Mr. Christopher L. St	custody of effects a	and accounting therefore	On September 14,	2011, Mrs. Kare	en A. Dyke	
Traveling/residing abroad alone NAME		el Agora', Via Staffetta, 8	ADDRESS 0014 Giugliano in Car	npania (Naples)	, Italy	
Informed by telegram or telephornic NAME	ne	ADDRESS		DATE NOTIF		Scott (Middle name
		*				me)
Copy of this report sent to: NAME	* * * * * * * * * * * * * * * * * * * *	ADDRESS arth 57th Avenue, Pensaco	- FL 135A 32506	DATE SE 10/26/20		
Karen A. Dyke	305 NC		Ca, I by the same of the same			. ' . !
Notification or copy sent to Federal The original copy of this docum	ent and information	SA x VA CSC concerning the effects are	(State Agenc	y) ermanent files o	f the	(Date of de
Department of State, Washingto	n, D.C. 20520	*				
Remarks: Whereabouts of US Passport un	known. US Citizens	ship verified by State Dep	artment records.	nue on reverse if nes	cessary.)	
(SEAD)	on D Douthett Vic	ce Consul of the United St		re on all copies)		.eec:
		//travel_state_gov/passport/consu				
Fourierly OF 380	grown activities recognitively state 2006ff					

Order: 2025-NOV-5 Doc: FLESCA:8810-01949 Recorded in Public Records 6/24/2022 12:27 PM OR Book 8810 Page 1950, Instrument #2022064851, Pam Childers Clerk of the Circuit Court Escambia County, FL Recording \$27.00 MTG Stamps \$29.40 Int. Tax \$16.76

MORTGAGE

THIS INDENTURE made this ______ day of June, between KAREN A. DYKE, an unmarried widow, herein after called the mortgagor, to, DAVID ROSS FARNHAM HADEN, of 111 W. Pasadena Lane, Oak Ridge, TN 32830, hereinafter called the mortgagee:

WITNESSETH, that for good and valuable considerations and also in consideration of the aggregate sum named in the promissory note of even date herewith, hereinafter described, the mortgagor hereby grant, bargain, sell, alien, remise, convey and confirm unto the mortgagee all the certain land of which the mortgagor have now seized and are in possession situate in the County of Escambia, State of Florida, to wit:

Legal Address of Property: 305 N. 57th Avenue, Pensacola, FL 32506

LOT 4, BLOCK "D", TWIN OAKS, UNIT NO. 2, A SUBDIVISION OF A PORTION OF SECTION 56, TOWNSHIP 2 SOUTH, RANGE 30 WEST, ACCORDING TO PLAT FILED IN PLAT BOOK 6 AT PAGE 96 OF THE PUBLIC RECORDS OF ESCAMBIA COUNTY, FLORIDA.

Property ID number: 562S301300004004

TO HAVE AND TO HOLD the same, together with the tenements, hereditament, and appurtenances thereunto belonging or appertaining, the whole free from all exemption and right of homestead.

AND the mortgagor covenant with the mortgagee that the mortgagor are indefeasibly seized of said land in fee simple; that the mortgagor have good right and lawful authority to convey said land as aforesaid; that the mortgagor will make such further assurances to perfect the fee simple title to said land in the mortgagee as may reasonably be required; that the mortgagor hereby fully warrant the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free and clear of all encumbrances.

PROVIDED ALWAYS, that if said mortgagor shall pay unto said mortgagee the certain promissory note executed this same date in the principal amount of \$8,382.00 and all other sums due under the Note and Mortgage are paid in full, and comply with the covenants thereof, and of this mortgage, then this mortgage and the estate hereby created shall cease, determine and be null and void.

AND the mortgagor hereby further covenant and agree to pay promptly when due the principal and interest and other sums of money provided for in said note and this mortgage, or either; to pay all and singular the taxes, assessments, levies, liabilities, obligations, and encumbrances of every nature on said property; to permit, commit or suffer no waste, impairment or deterioration of said land or the improvements thereon at any time; to keep the buildings now or hereafter on said land fully insured in a sum of not less than the highest insurable value in a company or companies acceptable to the mortgagee, written proof must be provided, the policy or policies to be held by, and payable to, said mortgagee, and in the event any sum of money becomes payable by virtue of such insurance the mortgagee shall have the right to receive and apply the same to the indebtedness hereby secured; to pay all costs, charges, and expenses, including lawyer's fees (including attorney fees incurred on appeals or incurred if mortgagor files bankruptcy) and title searches, reasonably incurred or paid by the mortgagee because of the failure of the mortgagor to promptly and fully comply with the agreements, stipulations, conditions and covenants of said note and this mortgage, or either; to perform, comply with and abide by each and every the agreements, stipulations, conditions and covenants set forth in said note and this mortgage or either. In the event the mortgagor fails to pay when due any amounts due under a superior note and mortgage on said property or pay when due any tax, assessment, insurance premium or other sum of money payable by virtue of said note and this mortgage, or either, the mortgagee may pay the same, without waiving or affecting the option to foreclose or any other right hereunder, and all such payments, including the accelerated principal that may be declared due, shall bear interest from date thereof at eighteen percent (18%).

This mortgage and the note secured hereby, may not be assumed without written consent of the mortgagee. Any transfer of mortgagor interest in the real property shall cause the total amount of the note to become due and foreclosure of this mortgage.

BK: 8810 PG: 1951

IF any sum of money herein referred to be not promptly paid when due, or if each and every the agreements, stipulations, conditions and covenants of said note and this mortgage, or either, are not fully performed, complied with and abided by, then the entire sum mentioned in said note, and this mortgage, or the entire balance unpaid thereon, shall forthwith or thereafter, at the option of the mortgagee, become and be due and payable, anything in said note or herein to the contrary notwithstanding. Failure by the mortgagee to exercise any of the rights or options herein provided shall not constitute a waiver of any rights or options under said note or this mortgage accrued or thereafter accruing.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 17 day of June, 2022.

Signed, sealed and delivered

in the presence

STATE OF FLORIDA COUNTY OF ESCAMBIA

2022, by KAREN A. DYKE who produced Florida Driver Licerise as identification and who did take

an oath.

PREPARED BY:

James W. Magaha, Esquire Florida Bar No: 394327 812 N. Spring Street Pensacola, Florida 32501 Telephone: (850) 438-6224 jwm@jameswmagaha.com

jwmagaha@gmail.com

JAMÉS W. MAGAHA

Commission # HH 103443

Expires July 11, 2025

BK: 8810 PG: 1952 Last Page

PROMISSORY NOTE

Pensacola, Florida

DATE: June 17, 2022

FOR VALUE RECEIVED, **KAREN A. DYKE**, herein referred to as the Maker, promises to pay to the order of **DAVID ROSS FARNHAM HADEN**, at 111 W. Pasadena Lane, Oak Ridge, TN 32830, his successors and assigns, herein referred to as Lender/Holder, the sum of **\$8,382.00** plus interest at ten percent (**10%**) **per annum** in the form of cash, check or money order in the following manner:

\$220.00 per month beginning on August 1, 2022 and on the first day of each month thereafter until balance is paid in full.

- 1. OVERDUE INSTALLMENTS; ACCELERATION OF MATURITY. If any installment is not paid when due, the undersigned shall pay holder an attorney fee of \$350.00 for the attorney to write an initial letter for payment. The holder does not have to give any notice, whatsoever, of the breach. If the breach is not cured within said time period, if any given in the letter from the attorney, the entire amount owing and unpaid hereunder shall at the election of holder forthwith become due and payable and interest shall accrue at 18% per annum. Notice of such election is hereby waived. If a lawsuit is filed or prepared to enforce this note and/or mortgage, then Maker shall be liable and pay for all costs and reasonable attorneys' fees (in addition to the initial \$350.00 expense) for the holder's enforcement.
- COMPLETION OR MODIFICATION OF NOTE. The undersigned authorizes holder to date and complete this
 note in accordance with the terms of the loan evidenced hereby, to accept additional co-makers, to release co-makers,
 to change or extend dates of payment, and to grant indulgences all without notice or affecting the obligations of any of the
 undersigned.
- 3. WAIVER OF RIGHTS BY CO-MAKERS. Each of the undersigned hereby waives (a) presentment, demand, protest, notice of protest, notice of dishonor, and notice of nonpayment; (b) the right, if any, to the benefit of, or to direct the application of, any security hypothecated to holder until all indebtedness of the undersigned to holder, howsoever arising, shall have been paid; (c) the right to require holder to proceed against the undersigned or to pursue any other remedy in holder's power. Holder may proceed against any of the undersigned directly and independently of any other, and the cessation of the liability of any of the undersigned for any reason other than full payment, or any extension, forbearance, change of rate of interest, or acceptance, release or substitution of security, or any impairment or suspension of holder's remedies or rights against any of the undersigned shall not in any way affect the liability of any other of the undersigned.
 - 4. JOINT AND SEVERAL LIABILITY. All obligations of the undersigned hereunder, shall be joint and several.

DATED this June 17, 2022.

Kang Die KAREN A. DYKE

Prepared by: James W. Magaha, Esquire Florida Bar. No. 394327 812 North Spring Street Pensacola, Florida 32501 jwm@jameswmagaha.com Telephone: (850) 438-6224

Original. Or 16+ loss.

Recorded in Public Records 4/15/2021 4:26 PM OR Book 8508 Page 1301, Instrument #2021041074, Pam Childers Clerk of the Circuit Court Escambia County, FL

Filing # 124812647 E-Filed 04/13/2021 11:41:52 AM IN THE COUNTY COURT IN AND FOR ESCAMBIA COUNTY, FLORIDA

STATE OF FLORIDA

VS

CASE NO:

2021 CO 001210 A

KAREN A DYKE 305 N 57TH AVE PENSACOLA, FL 32506

DIVISION:

I **DATE OF BIRTH: 10/16/1965**

FINAL JUDGMENT FOR FINES, COSTS, AND ADDITIONAL CHARGES

On APRIL 8, 2021, an order assessing fines, costs, and additional charges was entered against the Defendant, KAREN A DYKE. Defendant has failed to make payment in full in accordance with this order. Therefore,

IT IS ADJUDGED that the Escambia County Clerk of the Circuit Court, 190 W GOVERNMENT ST, PENSACOLA, FLORIDA 32502 recover from Defendant those remaining unpaid fines, costs and additional charges in the amount of \$225.00, which shall bear interest at the rate prescribed by law, 4.31%, until satisfied.

It is FURTHER ORDERED AND ADJUDGED that a lien is hereby created against all currently owned and after acquired property, both real and personal, of the defendant.

FOR WHICH LET EXECUTION ISSUE.

DONE AND ORDERED in open court/chambers in Pensacola, Escambia County, Florida.

eSigned by COUNTY COURT JUDGE CHARLES YOUNG

CERTIFIED TO BE A TRUE COPY OF THE ORIGINAL ON FILE IN THIS OFFICE

WITNESS MY HAND AND OFFICIAL SEX

PAM CHILDERS

CIRCUIT COURT & COMPTROLER

OUNTY, FLORIDA

DATE

D.C.

(CFCTMMFNLCHRGS2 #24984)

Recorded in Public Records 6/3/2021 9:35 AM OR Book 8544 Page 35, Instrument #2021060885, Pam Childers Clerk of the Circuit Court Escambia County, FL

Filing # 127860933 E-Filed 06/01/2021 02:00:09 PM IN THE COUNTY COURT IN AND FOR ESCAMBIA COUNTY, FLORIDA

STATE OF FLORIDA

VS

CASE NO:

2021 CO 001720 A

KAREN DYKE 305 N 57TH AVE PENSACOLA, FL 32506

DIVISION:

Ш

DATE OF BIRTH: 10/16/1965

FINAL JUDGMENT FOR FINES, COSTS, AND ADDITIONAL CHARGES

On MAY 26, 2021, an order assessing fines, costs, and additional charges was entered against the Defendant, KAREN DYKE. Defendant has failed to make payment in full in accordance with this order. Therefore,

IT IS ADJUDGED that the Escambia County Clerk of the Circuit Court, 190 W GOVERNMENT ST, PENSACOLA, FLORIDA 32502 recover from Defendant those remaining unpaid fines, costs and additional charges in the amount of \$530.00, which shall bear interest at the rate prescribed by law, 4.31%, until satisfied.

It is FURTHER ORDERED AND ADJUDGED that a lien is hereby created against all currently owned and after acquired property, both real and personal, of the defendant.

FOR WHICH LET EXECUTION ISSUE.

DONE AND ORDERED in open court/chambers in Pensacola, Escambia County, Florida.

CERTIFIED TO BE A TRUE COPY OF THE

ORIGINAL ON FILE IN THIS OFFICE WITNESS MY HAND AND OFFICIAL SEAL PAM CHILDERS

CLERK OF THE CIRCUIT COURT & COMPTROLLER

IA COUNTY, FLORIDA

DATE

eSigned by COUNTY COURT JUDGE AMY BRODERSEN

on 06/01/2021 12:45:42 z3oMFy0N

(CFCTMMFNLCHRGS2 #24984)

