



# 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

0226-69

<b>Part 1: Tax Deed Application Information</b>				
Applicant Name Applicant Address	ELEVENTH TALENT, LLC PO BOX 769 PALM CITY, FL 34991		Application date	Jun 13, 2025
Property description	MINSHEW DON 438 E BAYFRONT PKWY PENSACOLA, FL 32502 19 RUBERIA AVE 08-3952-000 LT 9 BLK 13 LAKEWOOD PB 2 P 30/30A OR 6402 P 1743 CA 196		Certificate #	2023 / 3793
			Date certificate issued	06/01/2023
<b>Part 2: Certificates Owned by Applicant and Filed with Tax Deed Application</b>				
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)
# 2023/3793	06/01/2023	1,074.31	53.72	1,128.03
# 2025/4135	06/01/2025	1,322.49	66.12	1,388.61
<b>→Part 2: Total*</b>				<b>2,516.64</b>
<b>Part 3: Other Certificates Redeemed by Applicant (Other than County)</b>				
Column 1 Certificate Number	Column 2 Date of Other Certificate Sale	Column 3 Face Amount of Other Certificate	Column 4 Tax Collector's Fee	Total (Column 3 + Column 4 + Column 5)
# /				
<b>Part 3: Total*</b>				<b>0.00</b>
<b>Part 4: Tax Collector Certified Amounts (Lines 1-7)</b>				
1. Cost of all certificates in applicant's possession and other certificates redeemed by applicant (*Total of Parts 2 + 3 above)				2,516.64
2. Delinquent taxes paid by the applicant				0.00
3. Current taxes paid by the applicant				0.00
4. Property information report fee				200.00
5. Tax deed application fee				175.00
6. Interest accrued by tax collector under s.197.542, F.S. (see Tax Collector Instructions, page 2)				0.00
7. <b>Total Paid (Lines 1-6)</b>				<b>2,891.64</b>
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 <u>June 26th, 2025</u>	

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

**Part 5: Clerk of Court Certified Amounts (Lines 8-14)**

8. Processing tax deed fee	
9. Certified or registered mail charge	
10. Clerk of Court advertising, notice for newspaper, and electronic auction fees	
11. Recording fee for certificate of notice	
12. Sheriff's fees	
13. Interest (see Clerk of Court Instructions, page 2)	
14. <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>02/04/2026</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: 2500575

To: Tax Collector of ESCAMBIA COUNTY, Florida

I,

ELEVENTH TALENT, LLC  
PO BOX 769  
PALM CITY, FL 34991,

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
08-3952-000	2023/3793	06-01-2023	LT 9 BLK 13 LAKEWOOD PB 2 P 30/30A OR 6402 P 1743 CA 196

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  
ELEVENTH TALENT, LLC  
PO BOX 769  
PALM CITY, FL 34991

06-13-2025  
Application Date

---

Applicant's signature



# Gary "Bubba" Peters

## Escambia County Property Appraiser

[Real Estate Search](#)
[Tangible Property Search](#)
[Sale List](#)
[Back](#)
◀ Nav. Mode ● Account ○ Parcel ID ▶
[Printer Friendly Version](#)

General Information		Assessments				
Parcel ID:	5925301000090013					
Account:	083952000					
Owners:	MINSHEW DON					
Mail:	438 E BAYFRONT PKWY PENSACOLA, FL 32502					
Situs:	19 RUBERIA AVE 32507					
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						
Sales Data Type List:		Disclaimer				
Sale Date	Book Page	Value	Type	Multi	Parcel	Records
07/25/2009	6476	924	\$100	CT	N	
11/26/2008	6402	1743	\$35,800	WD	N	
04/2004	5384	283	\$52,000	WD	N	
07/1998	4287	349	\$26,000	WD	N	
10/1995	3859	120	\$26,500	SC	N	
09/1986	2279	93	\$28,500	WD	N	
Official Records Inquiry courtesy of Pam Childers Escambia County Clerk of the Circuit Court and Comptroller						
Parcel Information		Tax Estimator				
		<a href="#">Change of Address</a>				
		<a href="#">File for Exemption(s) Online</a>				
		<a href="#">Report Storm Damage</a>				
		2024 Certified Roll Exemptions				
		None				
		Legal Description				
		LT 9 BLK 13 LAKEWOOD PB 2 P 30/30A OR 6402 P 1743 CA 196				
		Extra Features				
		METAL BUILDING WOOD DECK				
		<a href="#">Launch Interactive Map</a>				

**Section  
Map Id:  
CA196**

Approx.  
Acreage:  
0.2136

Zoned: 

## Evacuation & Flood Information Open Report

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

## Buildings

Address:19 RUBERIA AVE, Improvement Type: SINGLE FAMILY, Year Built: 1949, Effective Year: 1949, PA Building ID#: 90629

## Structural Elements

**DECOR/MILLWORK-AVERAGE**

## **DWELLING UNITS-1**

## **EXTERIOR WALL-VINYI SIDING**

**EXTERIOR WALL-VINYL SIDING  
FLOOR COVER-HARDWOOD**

## **FLOOR COVER-HARDWOOD FOUNDATION-WOOD/SUB**

FOUNDATION-WOOD/300 FLOOR  
HEAT/AIR-CENTRAL H/AC

HEAT/AIR-CENTRAL H/AC  
INTERIOR WALL, GYWALL, BLASTER

## INTERIOR WALL-DRYWALL-P NO PLUMBING FIXTURES 3

**NO. PLUMBING**

### NO. STORIES-1

## ROOF COVER-DIMEN/AP

## **ROOF FRAMING-**

## STORY HEIGHT-0

Areas - 941 Total SF

► Areas - 941 10

BASE AREA - 831  
OPEN BORCH FIN - 00

23

12

12

4

23

23

BAS

10

15

6

OFF

15

## Images



7/10/2018 12:00:00 AM

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

Last Updated:06/26/2025 (tc.3623)

Pam Childers  
CLERK OF THE CIRCUIT COURT  
ESCAMBIA COUNTY FLORIDA  
INST# 2025048020 6/26/2025 11:00 AM  
OFF REC BK: 9339 PG: 834 Doc Type: TDN

## NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That **ELEVENTH TALENT LLC** holder of **Tax Certificate No. 03793**, 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 9 BLK 13 LAKEWOOD PB 2 P 30/30A OR 6402 P 1743 CA 196**

**SECTION 59, TOWNSHIP 2 S, RANGE 30 W**

**TAX ACCOUNT NUMBER 083952000 (0226-69)**

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

**DON MINSHEW**

Unless said certificate shall be redeemed according to law, the property described therein will be sold to the highest bidder at public auction at 10:00 A.M. on the **first Wednesday in the month of February, which is the 4th day of February 2026.**

Dated this 26th day of June 2025.

For information regarding the Tax Deed auction, please contact the Tax Deeds Division at 850-595-3793 or email [TAXDEEDS@ESCAMBIACLERK.COM](mailto:TAXDEEDS@ESCAMBIACLERK.COM).

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



By:  
Emily Hogg  
Deputy Clerk



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

**Tax Deed Sales - Redeemed From Sale**

Account: 083952000 Certificate Number: 003793 of 2023

Date Of  
Redemption

Clerk's Check  Clerk's Total

Postage  Tax Deed Court Registry

Payor Name

Notes

**Submit**

**Reset**

**Print Preview**

**Print Receipt**

**Commit Redemption**

# PERDIDO TITLE SOLUTIONS

Precise · Professional · Proven

## PROPERTY INFORMATION REPORT

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

THE ATTACHED REPORT IS ISSUED TO:

SCOTT LUNSFORD, ESCAMBIA COUNTY TAX COLLECTOR

TAX ACCOUNT #: 08-3952-000 CERTIFICATE #: 2023-3793

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: November 15, 2005 to and including November 15, 2025 Abstractor: Candace Thomas

BY



Michael A. Campbell,  
As President  
Dated: November 16, 2025

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

November 16, 2025  
Tax Account #: **08-3952-000**

1. The Grantee(s) of the last deed(s) of record is/are: **DON MINSHEW**

**By Virtue of SPECIAL WARRANTY DEED recorded 12/4/2008 in OR 6402/1743**

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 Deed in favor of Vicki Ann Baroco recorded 12/04/2008 – OR 6402/1746 together with Modification to Mortgage recorded 04/18/2013 – OR 7003/1823**
  - b. **Notice of Commencement in favor of Ironclad recorded 09/22/2025 – OR 9380/963**
4. Taxes:

**Taxes for the year(s) NONE are delinquent.**

**Tax Account #: 08-3952-000**

**Assessed Value: \$69,305.00**

**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:** FEB 4, 2026

**TAX ACCOUNT #:** 08-3952-000

**CERTIFICATE #:** 2023-3793

**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**

Notify City of Pensacola, P.O. Box 12910, 32521  
  Notify Escambia County, 190 Governmental Center, 32502  
  Homestead for 2025 tax year.

**DON MINSHEW**  
**438 E BAYFRONT PKWY**  
**PENSACOLA, FL 32502**

**DON MINSHEW**  
**19 RUBERIA AVE**  
**PENSACOLE, FL 32507**

**IRONCLAD**  
**8042 N PALAFOX, UNIT D**  
**PENSACOLA, FL 32534**

**VICKI ANN BAROCO**  
**1150 EAST LAKEVIEW AVE**  
**PENSACOLA, FL 32501**

**Certified and delivered to Escambia County Tax Collector, this 19<sup>th</sup> day of November 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**

**November 16, 2025**  
**Tax Account #:08-3952-000**

**LEGAL DESCRIPTION  
EXHIBIT "A"**

**LT 9 BLK 13 LAKEWOOD PB 2 P 30/30A OR 6402 P 1743 CA 196**

**SECTION 59, TOWNSHIP 2 S, RANGE 30 W**

**TAX ACCOUNT NUMBER 08-3952-000 (0226-69)**

**Prepared By:**

Robert H. Hosch, Jr.  
Butler & Hosch, P.A.

**Return To:**

4137 S. Sherwood Forest Blvd #210  
Baton Rouge, LA 70816

Parcel ID #**592S30-1000-090-013**

## **SPECIAL WARRANTY DEED**

THIS SPECIAL WARRANTY DEED, made this 20th day of November, 2008  
by Fannie Mae a/k/a Federal National Mortgage Association, organized and existing  
under the laws of United States of America represented herein by Butler & Hosch, P.A. by  
virtue of a Power of Attorney on file and record and whose address is 13455 Noel Road, Suite  
600, Dallas, TX 75240, hereinafter called the "Grantor", to **Don Minshew**, whose address is  
**438 East Bayfront Pkwy, Pensacola, FL 32502**, hereinafter called the "Grantee".

(Whenever used herein, the terms "Grantor" and "Grantee" include all the  
parties to this instrument and the heirs, legal representatives and assigns of individuals,  
and the successors and assigns of corporations.)

**WITNESSETH:** That the Grantor, for and in consideration of the sum of \$10.00 and  
other valuable consideration, receipt whereof is hereby acknowledged, by these presents does  
grant, bargain, sell, alien, remise, release, convey and confirm unto the  
Grantees all that certain land situated in **Escambia** County, Florida, more fully described as  
follows:

**Lot 9, Block 13, LAKEWOOD, a Portion of Section 59, Township 2 South, Range 30 West, as  
per Plat Book 2, Page 30A of the Public Records of Escambia County, Florida.**

**GRANTOR** to convey the title by Special Warranty Deed without covenants of the  
title or the equivalent for the State the property is located. Grantor makes no representations or  
warranties of any kind or nature whatsoever, whether expressed, implied, implied by law, or  
otherwise, concerning the condition of the title of the property.

**TOGETHER** with all tenements, hereditaments, appurtenances, rights, reversions, or  
reservations belonging.

**SUBJECT ALSO** to taxes and assessments for the year 2008 and subsequent years.

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

AND the Grantor hereby covenants with the Grantee that Grantor is lawfully seized of this land in fee simple, that Grantor has good right and lawful authority to sell and convey this land, that Grantor hereby fully warrants the title to this land and will defend the same against lawful claims of all persons claiming by and through the Grantee but none other.

IN WITNESS WHEREOF, the Grantor has caused these presents to be executed in its name, and its corporate seal to be hereunto affixed by its proper officers thereunto authorized, the day and year first above written.

Fannie Mae a/k/a Federal National Mortgage Association

Signed, sealed and delivered, in the presence of:

Lea Pecoraro  
Print Name: Lea Pecoraro

Johanna Melancon

Butler and Hosch, P.A., Agent  
By: Johanna Melancon, Vice President

Stacey McAllister  
Print Name: Stacey McAllister

STATE OF LOUISIANA

PARISH OF EAST BATON ROUGE

Personally appeared before me, the undersigned authority in and for the aforesaid county and state, on this 20th day of November, 2008, within my jurisdiction, the within named Johanna Melancon who acknowledged to me that (s)he is Vice-President of Butler & Hosch, PA, under Power of Attorney for **Fannie Mae a/k/a Federal National Mortgage Association**, a Corporation created under the laws of the United States of America and that for and on behalf of said Corporation, and as its act and deed (s)he executed the above and foregoing instrument after first having been duly authorized by said corporation to do so.

Manda R. Bennett  
Manda R. Bennett  
Notary Public  
Commission No.: 49493  
My Commission expires: At Death

2016330

## **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. The disclosure may 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 a part of the public records of Escambia County, Florida. Note: Acceptance for filing by County employees of this disclosure shall in no way be construed as an acknowledgement by the County of the veracity of any disclosure statement.

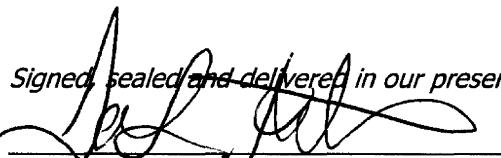
Name of Roadway: **Ruberia Avenue**

Legal Address of Property: **19 Ruberia Avenue, Pensacola, Florida 32507**

The County ( XX ) has accepted ( \_\_\_\_\_ ) has not accepted the abutting roadway for maintenance.

This form completed by: **First American Title Insurance Company  
2065 Airport Boulevard, Suite 200  
Pensacola, Florida 32504**

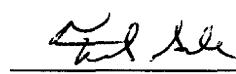
*Signed, sealed and delivered in our presence:*

  
Witness Signature

Print Name: Ten L. Kitchen

**Fannie Mae**

(Corporate Seal)

  
Witness Signature

Print Name: Fred Sale

By: \_\_\_\_\_

  
Don K. Minshew

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

Prepared by  
Teri Kitchen, an employee of  
First American Title Insurance Company  
2065 Airport Boulevard, Suite 200  
Pensacola, Florida 32504  
(850)473-0044

Return to: Mortgagee

**THIS IS A BALLOON MORTGAGE AND THE FINAL PRINCIPAL PAYMENT OR THE PRINCIPAL  
BALANCE DUE UPON MATURITY IS \$40,668.20 TOGETHER WITH ACCRUED INTEREST, IF  
ANY, AND ALL ADVANCEMENTS MADE BY THE MORTGAGEE UNDER THE TERMS OF THIS  
MORTGAGE.**

**MORTGAGE DEED**  
(Individual Balloon)

**THIS MORTGAGE DEED**, executed on **November 21, 2008**, by

**Don K. Minshew, a single man**

whose address is: **438 Bayfront Parkway, Pensacola, FL 32502**  
hereinafter called the "Mortgagor", to

**Vicki Ann Baroco**

whose address is: **1150 East Lakeview Avenue, Pensacola, FL 32501**  
hereinafter called the "Mortgagee":

(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.)

**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 grants, bargains, sells, aliens, remises, conveys and confirms unto the Mortgagee all that certain land of which the Mortgagor is now seized and in possession situate in Escambia County, Florida, viz:

Lot 9, Block 13 of Lakewood Subdivision, according to the Plat thereof as recorded in Plat Book 2, Page(s) 30, of the Public Records of Escambia County, Florida.

**To have and to hold**, the same, together with the tenements, hereditaments and appurtenances thereto belonging and the rents, issue and profits thereof, unto the Mortgagee, in fee simple.

**And the Mortgagor** covenants with the Mortgagee that the Mortgagor is indefeasibly seized of said land in fee simple; that the Mortgagor has 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 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 and clear of all encumbrances, except taxes of the current year, and any prior mortgages and/or liens as stated elsewhere herein.

**Provided always,** that if said Mortgagor shall pay unto said Mortgagee all sums secured by the certain promissory note attached as Exhibit "A" hereto, and shall perform, comply with and abide by each and every agreement, stipulation, condition and covenant 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 covenants and agrees 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 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 full insurable value in a company or companies acceptable to the Mortgagee, 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, accounting to the Mortgagor for any such surplus; to pay all costs, charges and expenses, including attorney's fees and title searches, reasonably incurred and 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 agreement, stipulation, condition and covenant set forth in said note and this mortgage or either. In the event the Mortgagor fails to 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 shall bear interest from date thereof at the highest lawful rate then allowed by the laws of the State of Florida.

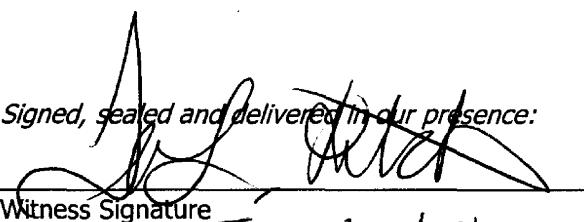
**Mortgagee may require,** subject to applicable law, that Borrower/Mortgagor pay to Mortgagee on the day monthly payments are due under the note secured hereby, until said note is paid in full, a sum for (a) yearly taxes and assessments which may obtain priority over this security instrument; (b) hazard or property insurance; (c) flood insurance, and (d) for any other assessment or lien which may impair the lien or attain priority over this security instrument and the note secured hereby. These amounts shall be considered escrowed amounts. Waiver by Mortgagee to collect said escrowed amounts at any time shall not constitute a waiver to exercise Mortgagee's right to elect to collect said payment(s) at any later time while any sums of money due under this mortgage, or the note secured hereby, remain unpaid.

**If any sum** of money herein referred to be not promptly paid within **30** days after same becomes due or if each and every agreement, stipulation, condition, and covenant of said note and this mortgage, or either, is not fully performed, complied with and abided by, then the entire sum mentioned in said note and this mortgage, or the entire balance unpaid therein, shall forthwith or thereafter, at the option of the Mortgagee, become immediately 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**, the said grantor has signed and sealed these presents the day and year first above written.

**THIS IS A BALLOON MORTGAGE AND THE FINAL PRINCIPAL PAYMENT OR THE PRINCIPAL BALANCE DUE UPON MATURITY IS \$40,668.20 TOGETHER WITH ACCURED INTEREST, IF ANY, AND ALL ADVANCEMENTS MADE BY THE MORTGAGEE UNDER THE TERMS OF THIS MORTGAGE.**

Don K. Minshew  
Don K. Minshew

*Signed, sealed and delivered in our presence:*  
  
Witness Signature

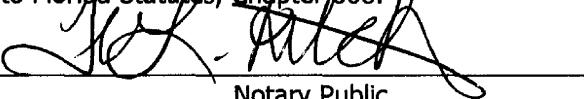
Print Name: Teri L. Kitchen

  
Witness Signature  
Print Name: Fred Sale

State of **Florida**

County of **Escambia**

**THE FOREGOING INSTRUMENT WAS ACKNOWLEDGED** before me on **November 21, 2008**, by **Don K. Minshew, a single man** who is/are personally known to me or has/have produced a valid driver's license as identification and who did take an oath. This document has been notarized pursuant to Florida Statutes, Chapter 668.

  
Notary Public

Teri L. Kitchen  
(Printed Name)

My Commission expires: \_\_\_\_\_

TERI L. KITCHEN  
Comm.# DD 037099  
Expires 12/1/2008  
Bonded thru (800) 432-4254  
Florida Notary Assn. Inc.

{Notarial Seal}

**THIS IS A BALLOON NOTE AND THE FINAL PRINCIPAL PAYMENT OR THE PRINCIPAL BALANCE DUE UPON MATURITY IS \$40,668.20 TOGETHER WITH ACCRUED INTEREST, IF ANY, AND ALL ADVANCEMENTS MADE BY THE MORTGAGEE UNDER THE TERMS OF THIS NOTE.**

**MORTGAGE NOTE**

(Individual Balloon)

**\$42,900.00**

**November 21, 2008**

**FOR VALUE RECEIVED**, the undersigned hereinafter **Don K. Minshew** promises to pay to **Vicki Ann Baroco**, the principal sum of **FORTY TWO THOUSAND NINE HUNDRED Dollars and no/100 (\$42,900.00)** with interest thereon at the rate of **7.00000percent**, per annum, from date until maturity, said interest being payable as set forth below, both principal and interest being payable in lawful money of the United States of America at **1150 East Lakeview Avenue, Pensacola, FL 32501**, or at such other address as the holder from time to time may specify by written notice to the maker, said principal and interest to be paid on the date and in the manner following:

Payable in **50** consecutive monthly installments of **\$285.41**, including principal and interest commencing on **January 1, 2009** and continuing on the **1st** day of each month thereafter until balloon date, on which date a **BALLOON PAYMENT IN THE AMOUNT OF \$Forty Thousand Six Hundred Sixty-Eight and 20/100** together with any unpaid interest and all other sums due under this note, shall be paid in full. Said installment when so paid shall be applied first to the interest then accrued and the balance thereof to the reduction of the principal.

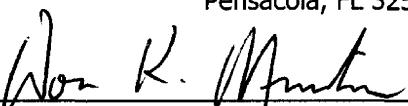
This note is to be construed and enforced according to the laws of the State of Florida, and is secured by mortgage on real estate of even date herewith.

If default be made in the payment of any of said sums or interest or in the performance of any agreements contained herein or in the said mortgage, and if such default is not made good within **30** days, then, at the option of the holder of the same, the principal sum then remaining unpaid with accrued interest shall immediately become due and collectable without notice, time being of the essence to this contract, and said principal sum and said accrued interest shall both bear interest at the maximum rate per annum allowed by law, from such time until paid.

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

Documentary Tax has been paid and proper stamps have been affixed to the Mortgage.

**Maker's Address:** 438 Bayfront Parkway  
Pensacola, FL 32502

  
\_\_\_\_\_  
Don K. Minshew

Prepared by and return to:

Vicki Ann Baroco  
1150 East Lakeview Avenue  
Pensacola, FL. 32501

[Space Above This Line For Recording Data]

## MODIFICATION OF MORTGAGE

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is: April 1, 2013.  
The parties and their addresses are

MORTGAGOR: **Don K. Minshev, 438 Bayfront Pkwy., Pensacola, FL. 32502**

LENDER: **Vicki Ann Baroco, 1150 East Lakeview Avenue, Pensacola, FL. 32501**

BACKGROUND: Mortgagor and Lender entered into a Mortgage dated November 21, 2008, filed December 4, 2008, and recorded in OR BOOK 6402, Page 1746, Public Records of Escambia County, Florida. The real property described being set forth as follows:

**Lot 9, Block 13 of Lakewood Subdivision, according to the Plat thereof as recorded in Plat Book 2, Page(s) 30, of the public records of Escambia County, Florida.**

MODIFICATION: For value received, Mortgagor and Lender agree to modify the original Mortgage. Mortgagor and Lender agree that this Modification continues the effectiveness of the original Mortgage. The Mortgage was given to secure the original debts or obligations (whether identified as Secured Debts, Sums Secured, or otherwise) that now have been modified. Together with this Modification, the Mortgage now secures the following debts and all extensions, renewals, refinancings, modifications and replacements. *(Include items such as borrower's name, note or contract amount, interest rates (whether variable) maturity dates, etc.)*

The maturity date is extended until April 2017.  
 The interest rate is increased to \_\_\_\_\_ beginning \_\_\_\_\_.  
 Principal and interest is due monthly beginning \_\_\_\_\_.

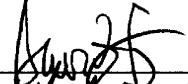
WARRANTY OF TITLE. Mortgagor warrants the Mortgagor is or will be lawfully seized of the estate conveyed by the Mortgage and has the right to grant, bargain, convey, sell, and mortgage the property. Mortgagor also warrants that such property is unencumbered, except for encumbrances of record.

CONTINUATION OF TERMS. Except as specifically amended in this Modification, all terms of the Mortgage remain in effect.

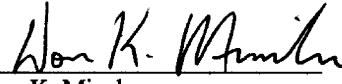
SIGNATURES: By signing below, Mortgagor agrees to the terms and covenants contained in this Modification of Mortgage and also acknowledges receipt of a copy of this Modification.

Signed, sealed and delivered in our presence:

Signed sealed and delivered  
In the presence of:

  
print name DAVID JONES  
  
print name

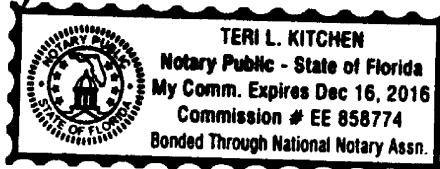
Mortgagor:

  
Don K. Minshew

State of Florida  
County of Escambia

I hereby certify that on this 15<sup>th</sup> day of April, 2013, before me, an officer duly authorized in the State and County aforesaid, to take acknowledgments, personally appeared Don K. Minshew, who is personally known to me or who produced a N/A as identification.

Seal



  
Notary Public

Signed sealed and delivered  
In the presence of:

  
print name VICKI ANN BAROCO  
  
print name

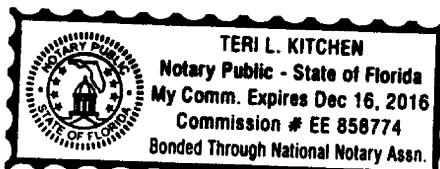
Mortgagee:

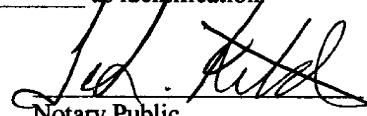
  
Vicki Ann Baroco

State of Florida  
County of Escambia

I hereby certify that on this 15<sup>th</sup> day of April, 2013, before me, an officer duly authorized in the state and county aforesaid, to take acknowledgments, personally appeared Vicki Ann Baroco, who is personally known to me or who produced a N/A as identification.

Seal



  
Notary Public

PREPARED BY:

Name: Ironclad Roofing & Windows  
Address: 8042 N PALAFOX ST, UNIT D  
Pensacola FL 32534

STATE OF FLORIDA  
COUNTY OF ESCAMBIA

**NOTICE OF COMMENCEMENT**

Permit Number \_\_\_\_\_ Parcel ID Number \_\_\_\_\_ 592S301000090013

THE UNDERSIGNED hereby gives notice that improvement will be made to certain real property, and in accordance with Chapter 713, Florida Statutes, the following information is provided in this Notice of Commencement.

1. **DESCRIPTION OF PROPERTY:** (Legal description of the property, and street address if available. Attach a separate if necessary.)  
19 Ruberia Avenue, Pensacola, FL 32507 LT 9 BLK 13 LAKWOOD PB 2 P 30/30A OR 6402 P 1743 CA 196

2. **GENERAL DESCRIPTION OF IMPROVEMENT:**  
Re-Roof, Removal existing roof and replace with new Asphalt Shingles

3. **OWNER INFORMATION:**  
Name and address: Don Minszew 438 East Bayfront Parkway Pensacola, FL 32502  
Interest in property: OWNER

Name and address of fee simple titleholder (if other than Owner): N/A

4. **CONTRACTOR:** (name, address, and phone number): Ironclad, 8042 N Palafox Unit D Pensacola FL 32534  
850-780-7663

5. **SURETY (If applicable):**  
Name, address, and phone number: N/A  
Amount of bond \$ \_\_\_\_\_

6. **LENDER:** (name, address, and phone number) N/A

7. Persons within the State of Florida designated by Owner upon whom notices, or other documents may be served as provided by § 713.13(1)(a)7, Florida Statutes: (name, address, and phone number) Larry Green  
8042 N Palafox St Suite D, Pensacola FL 32534, 850-780-7663

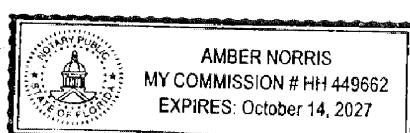
8. In addition to him/herself, owner designates Larry Green of IRONCLAD receive a copy of the Lienor's Notice as provided in § 713.13(1)(b), Florida Statutes.

9. Expiration date of notice of commencement (the expiration date is 1 year from the date of recording unless a different date is specified) 09/18/2026

**WARNING TO OWNER: ANY PAYMENTS MADE BY THE OWNER AFTER THE EXPIRATION OF THE NOTICE OF COMMENCEMENT ARE CONSIDERED IMPROPER PAYMENTS UNDER CHAPTER 713, PART 1, SECTION 713.13 FLORIDA STATUTES, AND CAN RESULT IN YOUR PAYING TWICE FOR IMPROVEMENTS TO YOUR PROPERTY. A NOTICE OF COMMENCEMENT MUST BE RECORDED AND POSTED ON THE SITE OF THE IMPROVEMENT BEFORE THE FIRST INSPECTION. IF YOU INTEND TO OBTAIN FINANCING, CONSULT WITH YOUR LENDER OR AN ATTORNEY BEFORE COMMENCING WORK OR RECORDING YOUR NOTICE OF COMMENCEMENT.**

STATE OF Florida  
COUNTY OF Escambia

The foregoing instrument was acknowledged before me this 18 day of September 2025  
by Don Minszew



SIGNATURE OF NOTARY PUBLIC

Amber Norris  
TYPED NAME OF NOTARY PUBLIC

Personally Known \_\_\_\_\_  
Produced Identification X  
Type of Identification Produced Drivers license