

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

1225.05

Part 1: Tax Deed	Application Infor	nation					The state of the s
Applicant Name Applicant Address	KEYS FUNDING LLC - 2023 PO BOX 71540 PHILADELPHIA, PA 19176-1540			Application date		Apr 21, 2025	
Property WALKER SCOTT EUGENE 9014 EL MATADOR LN PENSACOLA, FL 32506			Certificate #		2023 / 4456		
	9014 EL MATADOR 09-3997-609 LT 21 PERDIDO PA 8194 P 97	LN	P 50 OR 73	860 P 670 OR	Date o	ertificate issued	06/01/2023
Part 2: Certificate	es Owned by App	icant an	d Filed w	th Tax Deed	Applic	ation	
Column 1 Certificate Numbe	Column	2	C	olumn 3 unt of Certificate		Column 4 Interest	Column 5: Total (Column 3 + Column 4)
# 2023/4456	06/01/20)23		855.23		42.76	897.99
						→Part 2: Total*	897.99
Part 3: Other Cei	tificates Redeem	ed by Ap	plicant (C	ther than Co	unty)		
Column 1 Certificate Number	Column 2 Date of Other Certificate Sale	Coli Face A	umn 3 Amount of Certificate	Column 4 Column 5		Total (Column 3 + Column 4 + Column 5)	
# 2024/4562	06/01/2024		884.14	6.25 60.78		951.17	
		<u> </u>				Part 3: Total*	951.17
Part 4: Tax Colle	ector Certified Am	ounts (L	ines 1-7)		\$ A # 4		
1. Cost of all cert	ificates in applicant's	possessio	n and othe	r certificates red (*	deemed Total of	by applicant Parts 2 + 3 above	1,849.16
2. Delinquent tax	es paid by the applica	ant					0.00
3. Current taxes	paid by the applicant						811.72
Property information report fee						200.00	
5. Tax deed appli	ication fee						175.00
6. Interest accrue	ed by tax collector un	der s.197.	542, F.S. (s	ee Tax Collecto	or Instru	ctions, page 2)	0.00
7.		,			Tota	al Paid (Lines 1-6)	3,035.8
I certify the above in	nformation is true and				y inform	nation report fee, a	nd tax collector's fees
1	2/00					Escambia, Florid	da
Sign here:					Da	ate April 24th.	2025
Sign	ature, Tex Collector or Des	ignee				a Instructions on Pa	

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

T
1
45,937.00
2025

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: 2500457

Account Number Certificate No. Date Certificate No. Date Legal Description 1 agree to:
09-3997-609 2023/4456 06-01-2023 LT 21 PERDIDO PARK PB 8 P 50 OR 7360 P 670 OR 8194 P 97
09-3997-609 2023/4456 06-01-2023 LT 21 PERDIDO PARK PB 8 P 50 OR 7360 P 670 OR 8194 P 97
670 OR 8194 P 97
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
Applicant's signature Application Date



Gary "Bubba" Peters

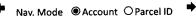
Escambia County Property Appraiser

Real Estate Search

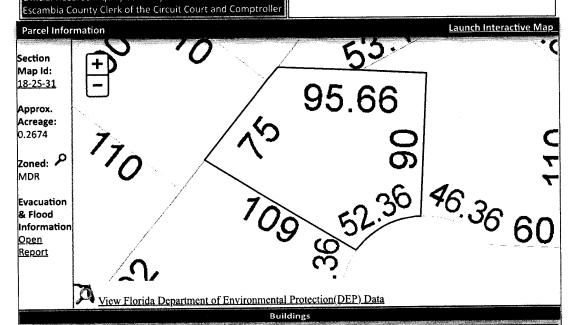
Tangible Property Search

Sale List

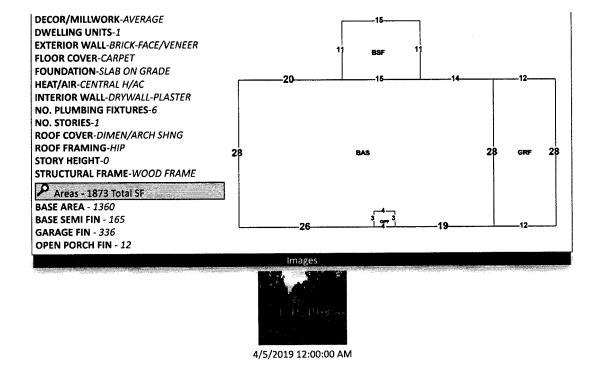
<u>Back</u>



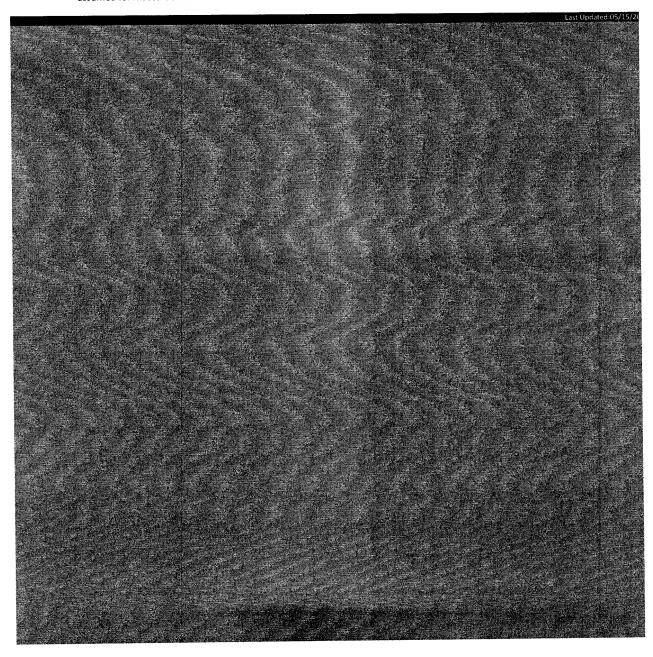
e Acco	ount OPa	rcel ID	, →					Printer Frie	endly Version
nation					Assessr	nents			
18253	14200000	021	Tel Sec. 1999	030-70-7	Year	Land	Imprv	Total	Cap Val
09399	7609				2024	\$30,000	\$142,505	\$172,505	\$91,874
WALK	ER SCOTT	EUGEN	NE		2023	\$30,000	\$136,850	\$166,850	\$89,199
•					2022	\$15,000	\$122,112	\$137,112	\$86,601
9014	EL MATAD	OR LN	32506				Disclaim	er	
SINGL	E FAMILY F	RESID -	م		-			~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	or a management of the second
COUN	ITY MSTU				and opposite the state of the s	ALLES AND PROPERTY OF THE STATE	announced to the second state of the second st		
<u>Open</u>	Tax Inquir	y Wind	dow			C	nange of Ac	laress 	
		unsfor	d			File fo	r Exemptio	n(s) Online	
(E)						<u>Re</u> j	oort Storm	Damage	
pe List:	•				2024 C	ertified Roll E	xemptions		
ook Page	Value	Type N	Multi Parce	Records	HOMES	STEAD EXEMP	TION	Become The Contraction of	starting Sensors
194 97	\$43,200	WD	N	D _o					
360 670	\$100,000	WD	N		Legal D	escription			
323 1866	\$100	QC	N				PB 8 P 50 OR	7360 P 670 C	OR 8194 P 97
177 661	\$34,500	WD	N	C _o	i				
39 769	\$32,900	WD	N	C _o	Evera 5	eatures			
	18253 09399 WALK 9014 PENSA 9014 SINGL COUN Open COURTS TO TAX CO	1825314200000 093997609 WALKER SCOTT 9014 EL MATADO PENSACOLA, FL 9014 EL MATADO SINGLE FAMILY F COUNTY MSTU Open Tax Inquir Courtesy of Scott L Tax Collector Deck Page Value 194 97 \$43,200 1860 670 \$100,000 1823 1866 \$100	182S314200000021 093997609 WALKER SCOTT EUGER 9014 EL MATADOR LN PENSACOLA, FL 32506 9014 EL MATADOR LN SINGLE FAMILY RESID COUNTY MSTU Open Tax Inquiry Wind Courtesy of Scott Lunsfor Tax Collector Pe List: Dok Page Value Type R 194 97 \$43,200 WD 1960 670 \$100,000 WD 1923 1866 \$100 QC 177 661 \$34,500 WD	1825314200000021 093997609 WALKER SCOTT EUGENE 9014 EL MATADOR LN PENSACOLA, FL 32506 9014 EL MATADOR LN 32506 SINGLE FAMILY RESID COUNTY MSTU Open Tax Inquiry Window Courtesy of Scott Lunsford aty Tax Collector Delist: Dok Page Value Type Multi Parcel 194 97 \$43,200 WD N 1860 670 \$100,000 WD N 1823 1866 \$100 QC N 177 661 \$34,500 WD N	1825314200000021 093997609 WALKER SCOTT EUGENE 9014 EL MATADOR LN PENSACOLA, FL 32506 9014 EL MATADOR LN 32506 SINGLE FAMILY RESID COUNTY MSTU Open Tax Inquiry Window Courtesy of Scott Lunsford aty Tax Collector Pe List: Dok Page Value Type Multi Parcel Records 194 97 \$43,200 WD N 360 670 \$100,000 WD N 323 1866 \$100 QC N \$177 661 \$34,500 WD N	Assessing 182S314200000021 093997609 WALKER SCOTT EUGENE 9014 EL MATADOR LN PENSACOLA, FL 32506 9014 EL MATADOR LN 32506 SINGLE FAMILY RESID COUNTY MSTU Open Tax Inquiry Window Courtesy of Scott Lunsford Only Tax Collector Pe List: Dok Page Value Type Multi Parcel Records 194 97 \$43,200 WD N 1960 670 \$100,000 WD N 1960 670 \$100,000 WD N 1960 671 \$34,500 WD N 1960 177 661 \$34,500 WD N 1970 182S31866 \$100 QC N	Assessments 182S314200000021 093997609 WALKER SCOTT EUGENE 9014 EL MATADOR LN PENSACOLA, FL 32506 9014 EL MATADOR LN 32506 SINGLE FAMILY RESID COUNTY MSTU Open Tax Inquiry Window Courtesy of Scott Lunsford aty Tax Collector Pe List: Dok Page Value Type Multi Parcel Records 194 97 \$43,200 WD N 182S314200000021 2024 \$30,000 2022 \$15,000 File for Rel 2024 Certified Roll E HOMESTEAD EXEMP	Assessments 1825314200000021	Assessments Year Land Imprv Total 2024 \$30,000 \$142,505 \$172,505 2023 \$30,000 \$136,850 \$166,850 2023 \$30,000 \$136,850 \$166,850 2022 \$15,000 \$122,112 \$137,11



Address:9014 EL MATADOR LN, Improvement Type: SINGLE FAMILY, Year Built: 1975, Effective Year: 1975, PA Building ID#:



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# 2025038047 5/22/2025 3:47 PM
OFF REC BK: 9321 PG: 1866 Doc Type: TDN

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That KEYS FUNDING LLC holder of Tax Certificate No. 04456, 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 21 PERDIDO PARK PB 8 P 50 OR 7360 P 670 OR 8194 P 97

SECTION 18, TOWNSHIP 2 S, RANGE 31 W

TAX ACCOUNT NUMBER 093997609 (1225-05)

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

SCOTT EUGENE WALKER

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 December, which is the 3rd day of December 2025.

Dated this 22nd 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.

COUNT

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: 093997609 Certificate Number: 004456 of 2023

Date Of Redemption	8/15/2025	
Clerk's Check	1 Clerk's Total \$806.40	
Postage	\$0.00 Tax Deed Court Registry \$772.40	
Payor Name	SCOTT E WALKER 9014 EL MATADOR LN PENSACOLA, FL 32506	< >
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 RE	THE ATTACHED REPORT IS ISSUED TO:							
SCOTT LUNSFORD,	ESCAMBIA COUNTY TA	X COLLECTOR						
TAX ACCOUNT #:	09-3997-609	CERTIFICATE #:	2023-44	56				
REPORT IS LIMITED	T TITLE INSURANCE. TH TO THE PERSON(S) EXP ORT AS THE RECIPIENT(RESSLY IDENTIFIED B	Y NAME IN THE	E PROPERTY				
listing of the owner(s) tax information and a l	repared in accordance with the of record of the land describing and copies of all opend in the Official Record Booage 2 herein.	ed herein together with cur or unsatisfied leases, mort	rent and delinquengages, judgments	nt ad valorem and				
and mineral or any sub	t to: Current year taxes; taxes surface rights of any kind or ps, boundary line disputes.							
	nsure or guarantee the validit ance policy, an opinion of tit							
Use of the term "Repor	rt" herein refers to the Prope	rty Information Report and	the documents at	tached hereto.				
Period Searched: Sept	ember 5, 2005 to and inclu	ding September 5, 2025	_ Abstractor:	Andrew Hunt				
BY								
Malphel								

Michael A. Campbell, As President

Dated: September 8, 2025

PROPERTY INFORMATION REPORT

CONTINUATION PAGE

September 8, 2025

Tax Account #: 09-3997-609

1. The Grantee(s) of the last deed(s) of record is/are: SCOTT EUGENE WALKER A/K/A SCOTT E. WALKER

By Virtue of Warranty Deed recorded 6/16/2015 in OR 7360/670 together with Warranty Deed recorded 11/6/2019 in OR 8194/97

- 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 Central Credit Union of Florida recorded 11/6/2019 OR 8194/99
- 4. Taxes:

Taxes for the year(s) NONE are delinquent.

Tax Account #: 09-3997-609 Assessed Value: \$91,874.00

Exemptions: HOMESTEAD EXEMPTION

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

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

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

PERDIDO TITLE SOLUTIONS

PROPERTY INFORMATION REPORT

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

Scott Lunsford

Escambia County Tax Collector

P.O. Box 1312

Pensacola, FL 32591

CERTIFICATION	: PROPERTY INFO	ORMATION REPO	RT FOR TDA

ΓΑΧ]	DEED	SALE DATE:	DEC 3, 2025
TAX .	ACCO	UNT #:	09-3997-609
CERTIFICATE #:		ATE #:	2023-4456
those	person	s, firms, and/or agencies hav	rida Statutes, the following is a list of names and addresses of ving legal interest in or claim against the above-described certificate is being submitted as proper notification of tax deed
YES	NO 	Notify City of Pensacola, P Notify Escambia County, 1 Homestead for <u>2024</u> tax	190 Governmental Center, 32502
		GENE WALKER TADOR LN	CENTRAL CREDIT UNION OF FLORIDA PO ROX 17048

PENSACOLA, FL 32522

Certified and delivered to Escambia County Tax Collector, this 8th day of September 2025.

PERDIDO TITLE SOLUTIONS, A DIVISION OF PERDIDO TITLE & ABSTRACT, INC.

BY: Michael A. Campbell, As Its President

Malphel

PENSACOLA, FL 32506

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

PROPERTY INFORMATION REPORT

September 8, 2025 Tax Account #:09-3997-609

LEGAL DESCRIPTION EXHIBIT "A"

LT 21 PERDIDO PARK PB 8 P 50 OR 7360 P 670 OR 8194 P 97

SECTION 18, TOWNSHIP 2 S, RANGE 31 W

TAX ACCOUNT NUMBER 09-3997-609(1225-05)

Recorded in Public Records 06/16/2015 at 10:25 AM OR Book 7360 Page 670, Instrument #2015045044, Pam Childers Clerk of the Circuit Court Escambia County, FL Recording \$10.00 Deed Stamps \$700.00

This Document Prepared By and Return to: Edsel F. Matthews, Jr., P.A. 308 S. Jefferson Street Pensacola, FL 32502

Parcel ID Number: 182531-4200-000-021

Warranty Deed

This Indenture, Made this 8th day of June, 2015 A.D., Between Dawn S. Geer Jacobus of the County of Escambia, State of Florida, grantor, and

Rebecca E. Moulder and Scott E. Walker, jointly with right survivorship, whose address is: 9014 El Matador Lane, Pensacola, FL 32506 of the County of Escambia, State of Florida, grantees.

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

Lot 21, Perdido Park, according to the Plat thereof, recorded in Plat Book 8 at Page 50, of the Public Records of Escambia County, Florida.

The property herein conveyed DOES NOT constitute the HOMESTEAD property of the Grantor.

Subject to restrictions, reservations and easements of record, if any, and taxes subsequent to 2014.

and the grantor does hereby fully warrant the title to said land, and will defend the same against lawful claims of all persons whomsoever. In Witness Whereof, the grantor has hereunto set her hand and seal the day and year first above written. Signed, sealed and delivered in our presence:

Alberson Amanda

Printed Name: L150

Witness

STATE OF Florida COUNTY OF Escambia

The foregoing instrument was acknowledged before me this 8th day of June, 2015 by Dawn S. Geer Jacobus, who is personally known to me or who has produced her Florida driver's license as identification.

Notary Public

My Commission Expires:

LISA NOVATKA MY COMMISSION # EE 152835 EXPIRES: January 4, 2016

P.O. Address: 1000 Big Oak Lane, Cantonment, FL 32533

15-028

Recorded in Public Records 11/6/2019 12:56 PM OR Book 8194 Page 97, Instrument #2019097113, Pam Childers Clerk of the Circuit Court Escambia County, FL Recording \$18.50 Deed Stamps \$302.40

> Prepared by and Return to: Julie Messer, an employee of First International Title, Inc. 411 W Gregory Street Pensacola, FL 32502

File No.: 153133-59

WARRANTY DEED

This indenture made on November 1, 2019, by Rebecca E. Moulder, a single person whose address is: 5708 Almak Cf, Pensacole, FL 32506 hereinafter called the "grantor", to Scott Eugene Walker a/k/a Scott E. Walker, a single person whose address is: 9014 El Matador Lane, Pensacola, FL 32506, hereinafter called the "grantee":

(Which terms "Grantor" and "Grantee shall include singular or plural, corporation or individual, and either sex, and shall include heirs, legal representatives, successors and assigns of the same)

Witnesseth, that the grantor, for and in consideration of the sum of Ten Dollars, (\$10.00) and other valuable considerations, receipt whereof is hereby acknowledged, hereby grants, bargains, sells, aliens, remises, releases, conveys and confirms unto the grantee, all that certain land situate in **Escambia** County, **Florida,** to-wit:

Lot 21, PERDIDO PARK, a subdivision of a portion of Section 18, Township 2 South, Range 31 West, according to the map or plat thereof, recorded in Plat Book 8, Page(s) 50, Public Records of Escambia County, Florida.

Parcel Identification Number: 182S31-4200-000-021

Subject to all reservations, covenants, conditions, restrictions and easements of record and to all applicable zoning ordinances and/or restrictions imposed by governmental authorities, if any.

Together with all the tenements, hereditaments and appurtenances thereto belonging or in any way appertaining.

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

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

BK: 8194 PG: 98 Last Page

In Witness Whereof, the grantor has hereunto set their hand(s) and seal(s) the day and year first above written

Rebecca E. Moulde

Signed, sealed and delivered in our presence:

1st Witness Signature

Print Name Ki Chand June

Witness Signature

Print Name:___

State of FLORIDA

County of ESCAMBIA

The Foregoing Instrument Was Acknowledged before me on the 6th day of November, 2019, by Rebecca E. Moulder, who is personlly known to me or who did produced a driver license as

identification.

Notary Public Printed Name

My Commission expires:

HILLARY KOZBIEL
Commission # GG 314914
Expires July 14, 2023
Bondod Thru Troy Fein Insurance 800-385-7019

Recorded in Public Records 11/6/2019 12:56 PM OR Book 8194 Page 99, Instrument #2019097114, Pam Childers Clerk of the Circuit Court Escambia County, FL Recording \$44.00 MTG Stamps \$403.20

PREPARED BY THOMAS PRICE P.O. Box 17048 Pensacola, FL 32522

WHEN RECORDED, MAIL TO Central Credit Union of Florida P.O. Box 17048 Pensacola, FL 32522

	,	
	MORTGAGE	SPACE ABOVE IS FOR RECORDER'S USE
THIS MORTGAGE is made on 11/01	/19	, between the Mortgagor.
SCOTT EUGENE WALKER, s unmarried ma		,
a/k/a SCOTT WALKEI	₹	
(herein "Borrower"), and the Mortgagee,		., а
corporation organized and existing under		3
whose address is P.O. Box 17048 Pensac	ola FL 32522	(herein "Lender").
is evidenced by Borrower's note dated providing for monthly installments of pridue and payable on;	I 11/01/19 and extensions incipal and interest, with the balar interest, with the balar interest, with the balar interest, with the balar interest, advanced in accordance covenants and agreements of Boro Lender the following describes to the position of section 18, To the MAP OR PLAT THEREOF, RECORD	by the Note, with interest thereon; the herewith to protect the security of this rower herein contained, Borrower does and property located in the County of
which has the address of 9014 El Matad	len To	
Willias the address of 9014 ET Matad		
Pensacola	, Florida	a <u>32506-6010</u> (herein "Property Address"); Zip Code)
(City)	,	Elp Coucy
appurtenances and rents, all of which s Mortgage; and all of the foregoing, toge leasehold) are hereinafter referred to as the	shall be deemed to be and remain bether with said property (or the le e "Property." is lawfully seised of the estate ty, and that the Property is unen yer warrants and will defend gene	easehold estate if this Mortgage is on a hereby conveyed and has the right to cumbered, except for encumbrances of
© CUNA Mutual Group 2013 All Rights Reserved	Page 1	EFL209-e

BK: 8194 PG: 100

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

 Payment of Principal and Interest. Borrower shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges as provided in the Note

2. Funds for Taxes and Insurance. Subject to applicable law or a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condopaid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and planned unit development assessments, if any) which may attain priority over this Mortgage and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for hazard insurance, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof. Borrower shall not be obligated to make such payments of Funds to Lender to the extent that Borrower makes such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional lender.

If Borrower pays Funds to Lender, the Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a Federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding and applying the Funds, analyzing said account or verifying and compiling said assessments and bills, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing at the time of execution of this Mortgage that interest on the

charge. Borrower and Lender may agree in writing at the time of execution of this Mortgage that interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Mortgage.

If the amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes, assessments, insurance premiums and ground rents as they fall due, such excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly installments of Funds. If the amount of the Funds held by Lender shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due, Borrower shall pay to Lender any amount necessary to make up the

premiums and ground rents as they tall due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as Lender may require.

Upon payment in full of all sums secured by this Mortgage, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 17 hereof the Property is sold or the Property is otherwise acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Mortgage.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under the Note and paragraphs 1 and 2 hereof shall be applied by Lender first in payment of amounts payable to Lender by Borrower under paragraph 2 hereof, then to interest payable on the Note, and then to the principal of the Note.

- the Note.
- 4. Prior Mortgages and Deeds of Trust; Charges; Liens. Borrower shall perform all of Borrower's obligations 4. Prior Mortgages and Deeds of Trust; Charges; Liens. Borrower shall perform all of Borrower's obligations under any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage, including Borrower's covenants to make payments when due. Borrower shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Mortgage, and leasehold payments or ground rents, if any.
 5. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage", flood and such other hazards as Lender may require and in such amounts and for such periods as Lender may require.
 The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender.

The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Lender and shall include a standard mortgage clause in favor of and in a form acceptable to Lender shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, dead of trust or other security agreement with a lien which has priority over this Mortgage.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

proof of loss if not made promptly by Borrower.

If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property or to the sums secured by this Mortgage.

6. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments. Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Mortgage is on a leasehold. If this Mortgage is on a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents. documents.

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Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, then Lender, at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums, including reasonable attorneys' fees, and take such action as is necessary to protect Lender's interest. If Lender required mortgage insurance as a condition of making the loan secured by this Mortgage, Borrower shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, at the Note rate, shall become additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action

8. Inspection. Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable

cause therefor related to Lender's interest in the Property.

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender, subject to the terms of any mortgage, deed of trust or

other security agreement with a lien which has priority over this Mortgage.

10. Borrower Not Released; Forbearance by Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Mortgage granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by the original Borrower and Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy.

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements 11. Successorsand Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 16 hereof. All covenants and agreements of Borrower shall be joint and several. Any Borrower who co-signs this Mortgage, but does not execute the Note, (a) is co-signing this Mortgage only to mortgage, grant and convey that Borrower's interest in the Property to Lender under the terms of this Mortgage, (b) is not personally liable on the Note or under this Mortgage, and (c) agrees that Lender and any other Borrower hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Mortgage or the Note without that Borrower's consent and without releasing that Borrower or modifying this Mortgage as to that Borrower's interest in the Property.

12 Notice Except for any notice required under applicable law to be given in another manner. (a) any notice

12. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Mortgage shall be given by delivering it or by mailing such notice by First Class mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by First Class mail to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lender when given in the manner of the state of in the manner designated herein.

In the manner designated herein.

13. GoverningLaw; Severability. The state and local laws applicable to this Mortgage shall be the laws of the jurisdiction in which the Property is located. The foregoing sentence shall not limit the applicability of Federal law to this Mortgage. In the event that any provision or clause of this Mortgage or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Note which can be given effect without the conflicting provision, and to this end the provisions of this Mortgage and the Note are declared to be severable. As used herein, "costs", "expenses" and "attorneys' fees" include all sums to the extent not prohibited by applicable law or limited herein.

14. Borrower's Conv. Borrower shall be furnished a conformed conv. of the Note and of the No

14. Borrower's Copy. Borrower shall be furnished a conformed copy of the Note and of this Mortgage at the time of execution or after recordation hereof.

15. Rehabilitation Loan Agreement. Borrower shall fulfill all of Borrower's obligations under any home 15. Renabilitation Loan Agreement. Borrower shall fulfill all of Borrower's obligations under any nome rehabilitation, improvement, repair, or other loan agreement which Borrower enters into with Lender. Lender, at Lender's option, may require Borrower to execute and deliver to Lender, in a form acceptable to Lender, an assignment of any rights, claims or defenses which Borrower may have against parties who supply labor, materials or services in connection with improvements made to the Property.

16. Transfer of Property or a BeneficialInterest in Borrower. If all or any part of the Property or any interest in it sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Mortgage. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Mortgage.

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If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Mortgage. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Mortgage without further notice or demand on Borrower.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

17. Acceleration; Remedies. Except as provided in paragraph 16 hereof, upon Borrower's breach of any covenant or agreement of Borrower in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, Lender prior to acceleration shall give notice to Borrower as provided in paragraph 12 hereof specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 30 days from the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage, foreclosure by judicial proceeding, and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the nonexistence of a default or any other defense of Borrower to acceleration and foreclosure. default or any other defense of Borrower to acceleration and foreclosure. If the breach is not cured on or before the date specified in the notice, Lender, at Lender's option, may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may foreclose this Mortgage by judicial proceeding. Lender shall be entitled to collect in such proceedingall expenses of foreclosure, including, but not limited to, reasonable attorneys' fees, court costs, and costs of documentary evidence, abstracts and title reports.

18. Borrower's Right to Reinstate. Notwithstanding Lender's acceleration of the sums secured by this Mortgage due to Borrower's breach, Borrower shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time prior to entry of a judgment enforcing this Mortgage if: (a) Borrower pays Lender all sums which would be then due under this Mortgage and the Note had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Mortgage; (c) Borrower contained in this Mortgage, and in enforcing Lender's remedies as provided in paragraph 17 hereof, including, but not limited to, reasonable attorneys', except where prohibited by law, fees and court costs; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Mortgage, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by Borrower, this Mortgage and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.

19. Assignment of Rents; Appointment of Receiver. As additional security hereunder, Borrower hereby

19. Assignment of Rents; Appointment of Receiver. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 17 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due

and payable.

Upon acceleration under paragraph 17 hereof or abandonment of the Property, Lender shall be entitled to have a receiver appointed by a court to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Mortgage. The receiver shall be liable to account only for those rents actually received.

20. Release. Upon payment of all sums secured by this Mortgage, Lender shall release this Mortgage without charge to Borrower. Borrower shall pay all costs of recordation, if any.
21. Attorneys' Fees. As used in this Mortgage and in the Note, "attorneys' fees" shall include attorneys'

fees, if any, which may be awarded by an appellate court.

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 REQUEST FOR NOTICE OF DEFAULT AND FORECLOSURE
UNDER SUPERIOR MORTGAGES OR DEEDS OF TRUST

Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Notice to Lender, at Lender's address set forth on page one of this Mortgage, of any default under the superior encumbrance and of any sale or other foreclosure action.

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

NOTICE TO BORROWER

Do not sign this Mortgage if it contains blank spa	ces. All spaces should be completed before you	ı sign.
Signed and delivered in the presence of:		
(x Julie a Ollasen	X Best Eugene & Falker	
Signature of Witness A M & CC	Signature of Borrower scott Eugene Walker	(Seal)
Name of Witness Typed, Printed or Stamped	Name of Borrower Typed, Printed or Stamped 9014 El Matador Ln Pensacola FL 32506	5-6010
x Robert Consetullo	Mailing Address of Borrower, Typed, Printed o	
Signature of Witness Robert Competiello	Signature of Borrower	(Seal)
Name of Witness Typed, Printed or Stamped	Name of Borrower Typed, Printed or Stamped	The state of the s
X	Mailing Address of Borrower, Typed, Printed o	r Stamped
Signature of Witness	Signature of Borrower	(Seal)
Name of Witness Typed, Printed or Stamped	Name of Borrower Typed, Printed or Stamped	and the state of t
X	Mailing Address of Borrower, Typed, Printed o	r Stamped
Signature of Witness	Signature of Borrower	(Seal)
Name of Witness Typed, Printed or Stamped	Name of Borrower Typed, Printed or Stamped	
	Mailing Address of Borrower, Typed, Printed of	r Stamped
Central Credit Union of Florida	729868	
Loan Originator Organization	NMLSR ID Number	
Thomas Price, Jr Loan Originator	755135 NMLSR ID Number	
STATE OF FLORIDA, ESCAMBIA	County ss:	
	imendi.	64-4-3
The foregoing instrument was acknowledged bef by SCOTT BUGENE WALKER a/k/a SCOTT WAL	KER 11/01/19	(date)
who is personally known to me or who has produ	ced driver license as identi	fication and
who did not take an gath.		
Signature of Person Taking Acknowledgment	The transport of the second se	
Name of Acknowledger Typed, Printed or Stamped	\$ ~~~~~~	
Title or Name	Notary Public State of Florida Julie A Messer	,
Serial Number, if Any	My Commission FF 980819 Expires 03/21/2020	
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