

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

125.16

Bort 4. Tay Deed	Application infor	nation			17.5			
LAU I' I SY DAGO	7 7		51 Mg - 197					
Applicant Name Applicant Address			Application date			Apr 21, 2025		
Property description SPURLIN JAMES H 7218 MIER HENRY RD PENSACOLA, FL 32506		RD	Certificate #			2023 / 4537		
	7218 MIER HENRY RD 09-4526-139		06/01/2023					
Part 2: Certificat	es Owned by App	licant and	d Filed wi	th Tax Deed	Application	on	Fig. 201	
Column 1 Certificate Number	Colum	1 2	Co	olumn 3 unt of Certificate	Co	olumn 4 nterest		Column 5: Total (Column 3 + Column 4)
# 2023/4537	06/01/2			1,429.70			71.49	1,501.19
					→	Part 2:	Total*	1,501.19
Part 3: Other Ce	rtificates Redeem	ed by Ap	olicant (C	ther than Co	untv)			
Column 1 Certificate Number	Column 2 Date of Other Certificate Sale	Colu Face A	umn 3 mount of Certificate	Column 4 Tax Collector's		Column		Total (Column 3 + Column 4 + Column 5)
# 2024/4626	06/01/2024		1,121.30		6.25		77.09	1,204.64
	1	<u> </u>		<u> </u>		Part 3:	Total*	1,204.64
Part 4: Tax Coll	ector Certified Am	ounts (L	ines 1-7)		2 1000			
	tificates in applicant's	CAR G. CLEWS C. C. C. C.	10 TO SERVICE STATE OF THE SER	r certificates red	deemed by Total of Pa	applica	nt B above	2,705.83
2. Delinquent tax	es paid by the application	ant	10-10					0.00
3. Current taxes	paid by the applicant							1,364.04
4. Property inform	mation report fee							200.00
5. Tax deed app	•		A. W					175.00
	ed by tax collector un	der s.197.5	542, F.S. (s	ee Tax Collecto	or Instruction	ns, pag	e 2)	0.00
7.			· · · ·			aid (Lin		4,444.87
I certify the above i	nformation is true and	the tax co	ertificates, i	nterest, properts attached.				nd tax collector's fees
4					E	scambi	a, Flori	da
Sign here:	nature, Tax vollector or Des	ianee			Date	Apri	24th,	2025
Sigr	Send this certification is				inned Soo li	notes sotio	se on Pa	mp 2

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

Par	t 5: Clerk of Court Certified Amounts (Lines 8-14)	
8.		
9.	Certified or registered mail charge	
10.	de la descripción del descripción de la descripc	
11.	Recording fee for certificate of notice	
12.	Sheriff's fees	
13.		
14.	Total Paid (Line	s 8-13)
15.	Plus one-half of the assessed value of homestead property, if applicable under s. 197.502(F.S.	6)(c), 66,667.00
16.	Statutory opening bid (total of Lines 7, 14, 15, and 16 if applicable)	
		
Sign	here: Date of sale Signature, Clerk of Court or Designee	12/03/2025

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: 2500455

To: Tax Collector of	ESCAMBIA COUNTY	, Florida	
I, KEYS FUNDING LLC - 2 PO BOX 71540 PHILADELPHIA, PA 19 hold the listed tax certifi	176-1540,	same to the Tax	Collector and make tax deed application thereon:
Account Number	Certificate No.	Date	Legal Description
09-4526-139	2023/4537	06-01-2023	LT 13 BLK A BRIDLE TRAIL ESTATES PB 10 P 79 OR 8062 P 1063
 redeem all ou pay all deling pay all Tax Co Sheriff's costs 	s, if applicable.	terest covering th	e property. Clerk of the Court costs, charges and fees, and
Attached is the tax sale which are in my posses		ation is based and	d all other certificates of the same legal description
Electronic signature of KEYS FUNDING LLC PO BOX 71540 PHILADELPHIA, PA	3 - 2023 19176-15 4 0		<u>04-21-2025</u> Application Date
, and the second se	Applicant's signature		



& Flood

Information Open Report 149.8

Gary "Bubba" Peters

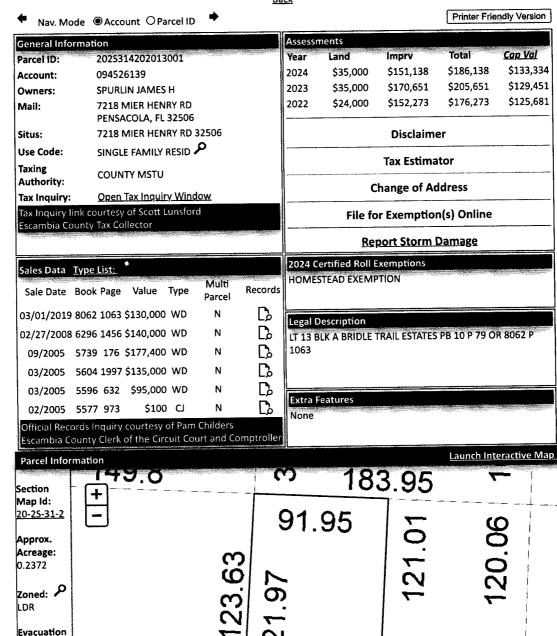
Escambia County Property Appraiser

Real Estate Search

Tangible Property Search

Sale List

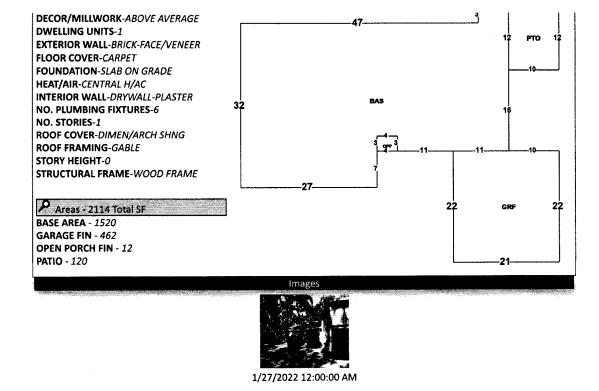




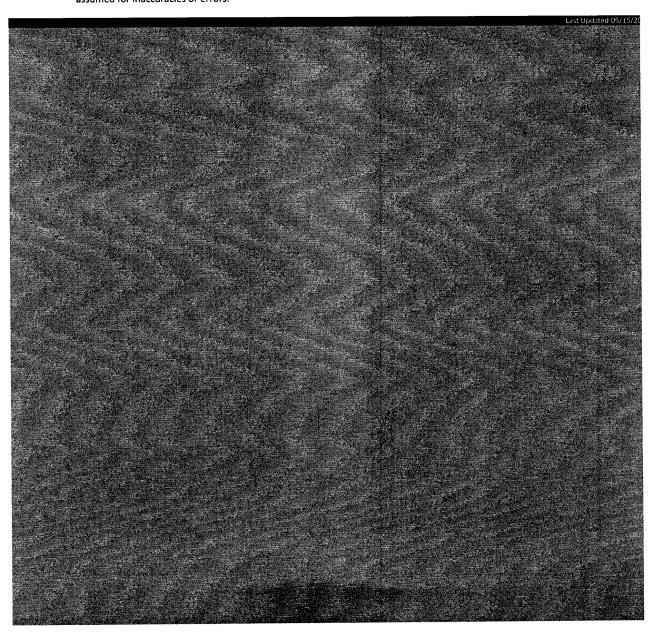
View Florida Department of Environmental Protection(DEP) Data

Buildings

Address:7218 MIER HENRY RD, Improvement Type: SINGLE FAMILY, Year Built: 1981, Effective Year: 1981, 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# 2025038187 5/23/2025 9:19 AM OFF REC BK: 93/22 PG: 351 Doc Type: TDN

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That **KEYS FUNDING LLC** holder of **Tax Certificate No. 04537**, 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 13 BLK A BRIDLE TRAIL ESTATES PB 10 P 79 OR 8062 P 1063

SECTION 20, TOWNSHIP 2 S, RANGE 31 W

TAX ACCOUNT NUMBER 094526139 (1225-16)

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

JAMES H SPURLIN

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.

COUNTY TOWN

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	THE ATTACHED REPORT IS ISSUED TO:					
SCOTT LUNSFORD, E	SCAMBIA COUNTY TA	X COLLECTOR				
TAX ACCOUNT #:	09-4526-139	CERTIFICATE #:	2023-45	37		
REPORT IS LIMITED	TO THE PERSON(S) EXI	HE LIABILITY FOR ERROPRESSLY IDENTIFIED BY (S) OF THE PROPERTY IN	NAME IN THE	PROPERTY		
listing of the owner(s) of tax information and a list	f record of the land describ ting and copies of all open in the Official Record Boo	he instructions given by the bed herein together with curr or unsatisfied leases, mortg bks of Escambia County, Flo	rent and delinque gages, judgments	nt ad valorem and		
and mineral or any subst		es and assessments due now r nature; easements, restricti	-			
		ty or sufficiency of any doc tle, a guarantee of title, or a				
Use of the term "Report"	' herein refers to the Prope	erty Information Report and	the documents at	tached hereto.		
Period Searched: Septe	mber 5, 2005 to and inclu	uding September 5, 2025	Abstractor:	Andrew Hunt		
BY						
MACCeph	4					

Michael A. Campbell, As President

Dated: September 8, 2025

PROPERTY INFORMATION REPORT

CONTINUATION PAGE

September 8, 2025

Tax Account #: 09-4526-139

1. The Grantee(s) of the last deed(s) of record is/are: JAMES H SPURLIN

By Virtue of Warranty Deed recorded 3/15/2019 in OR 8062/1063

- 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 3/2/2022 OR 8733/1069
 - b. Revolving Credit Mortgage in favor of Central Credit Union of Florida recorded 3/10/2022 OR 8739/1143
 - c. Notice of Lis Pendens in favor of Central Credit Union of Florida n/k/a Loyalty Credit Union recorded 8/6/2025 OR 9359/897
 - d. Judgment in favor of Escambia County recorded 8/27/2018 OR 7956/879
 - e. Judgment in favor of Escambia County recorded 8/30/2018 OR 7958/1324
 - f. Judgment in favor of Escambia County recorded 4/23/2021 OR 8514/1995
 - g. Judgment in favor of Escambia County recorded 4/26/2021 OR 8515/1019
 - h. Judgment in favor of Escambia County recorded 1/5/2023 OR 8912/1472
 - i. Judgment in favor of Escambia County recorded 1/5/2023 OR 8912/1479
 - j. Judgment in favor of Escambia County recorded 3/13/2023 OR 8942/1589
- 4. Taxes:

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

Tax Account #: 09-4526-139 Assessed Value: \$133,334.00

Exemptions: HOMESTEAD EXEMPTION

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

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

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

PERDIDO TITLE SOLUTIONS

PROPERTY INFORMATION REPORT

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

Scott Lunsford

Escambia County Tax Collector

P.O. Box 1312

Pensacola, FL 32591

CERTIFICATION	PROPERTY	INFORMATION	REPORT	FOR TDA
CERTIFICATION			TILL VILL	

TAX DEE	D SALE DATE:	DEC 3, 2025
TAX ACCOUNT #:		09-4526-139
CERTIFICATE #: 2023-4537		
those perso property. T sale.	ons, firms, and/or agencies having le The above-referenced tax sale certif	Statutes, the following is a list of names and addresses of egal interest in or claim against the above-described ficate is being submitted as proper notification of tax deed
YES NO	_	Sovernmental Center, 32502
7218 MIEI	AROLD SPURLIN III R HENRY RD DLA, FL 32506	CENTRAL CREDIT UNION OF FLORIDA N/K/A LOYALTY CREDIT UNION PO BOX 17048 PENSACOLA, FL 32522

JAMES HAROLD SPURLIN III 3295 SEABROOK ST PENSACOLA, FL 32505

Malphel

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

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 #:09-4526-139

LEGAL DESCRIPTION EXHIBIT "A"

LT 13 BLK A BRIDLE TRAIL ESTATES PB 10 P 79 OR 8062 P 1063 SECTION 20, TOWNSHIP 2 S, RANGE 31 W TAX ACCOUNT NUMBER 09-4526-139(1225-16)

Recorded in Public Records 3/15/2019 12:36 PM OR Book 8062 Page 1063, Instrument #2019023381, Pam Childers Clerk of the Circuit Court Escambia County, FL Recording \$18.50 Deed Stamps \$910.00

Prepared by and Return to: Teri Kitchen, an employee of First International Title, Inc. 4300 Bayou Blvd., Suite 7 Pensacola, FL 32503

File No.: 137657-58

WARRANTY DEED

This indenture made on February 2019, by **Heather Brescher a single woman** whose address is: 820 Saint Kitts Cove, Niceville, FL 32578 hereinafter called the "grantor",

to **James H. Spurlin** whose address is: 7218 Mier Henry Road, Pensacoala, 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 13, Block "A", Bridle Trail Estates, A Subdivision of a Portion of the Northwest 1/4 of the Southeast 1/4 of Section 20, Township 2 South, Range 31 West, Escambia County, Florida, as Recorded in Plat Book 10 at Page 79 of the Public Records of Said County.

Parcel Identification Number: 202S314202013001

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.

Kayla Marie Muldoon

BK: 8062 PG: 1064 Last Page

Printed Name: Yayla My Commission expires:

06-28-2022

 Recorded in Public Records 3/2/2022 3:54 PM OR Book 8733 Page 1069, Instrument #2022021576, Pam Childers Clerk of the Circuit Court Escambia County, FL Recording \$44.00 MTG Stamps \$448.00

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

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	MORTGAGE	SPACE ABOVE IS FOR RECORDER'S USE
THIS Mortgage is made	on 02/25/21	, between the Mortgagor,
JAMES H SPURLIN, a single		
	gagee, Central Credit Union of Florida g under the laws of State of Florida 048 Pensacola, FL 32522 (herein "Lend	, a
evidenced by Borrower's note d	debted to Lender in the principal sum of Lated _02/25/21 and extensions and re	J.S. \$ <u>128,000.00</u> , which indebtedness is enewals thereof (herein "Note"), providing for edness, if not sooner paid, due and payable or
the payment of all other sum of this Mortgage; and the perf	s, with interest thereon, advanced in ormance of the covenants and agreem	evidenced by the Note, with interest thereon accordance herewith to protect the security ents of Borrower herein contained, Borrower described property located in the County of
Northwest 1/4 of the South	TRAIL ESTATES, A Subdivision of a Poeast 1/4 of Section 20, Township 2 Srida, as Recorded in Plat Book 10 at nty.	outh, Range 31
which has the address of 7216		reet) ,
Pensacola	, Florida `	32506-5626 (herein "Property Address");
(City	')	(Zip Code)
appurtenances and rents, all o	of which shall be deemed to be and reading, together with said property (or the leas	d on the property, and all easements, rights, emain a part of the property covered by this sehold estate if this Mortgage is on a leasehold)

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EFL208-E (FL)

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, and that the Property is unencumbered, except for encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

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

- 1. 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 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 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 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 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.
- 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; 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. Lender shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed 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.

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

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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.

7. 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 hereunder.

- 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 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 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 designated herein.
- 13. Governing Law; 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 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 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 Beneficial Interest 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:

- 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. 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 proceeding all 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 pays all reasonable expenses incurred by Lender in enforcing the covenants and agreements of 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 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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BK: 8733 PG: 1073 Last Page

REQUEST FOR NOTICE O	OF DEFAULT AND FORECLOSURE	
UNDER SUPERIOR MOR	RTGAGES OR DEEDS OF TRUST	0 12 5 5
Borrower and Lender request the holder of any mor	rtgage, deed of trust or other encumbrance with a	lien which has
priority over this Mortgage to give Notice to Lender, at default under the superior encumbrance and of any sale	condens address set forth on page one of this wi	Jitgage, or any
IN WITNESS WHEREOF, Borrower has executed to	this Mortgage	
NOTIC	CE TO BORROWER	
Do not sign this Mortgage Thit contains blank space		١.
Signed and delivered in the presence of:	so. 7 th opacos sine gas are so, aprecia a construction and	
V Du = // ///		
A A W	X	
Signature of Witness Messel	Signature of Borrower	(Seal)
	JAMES H SPURLIN	
Name of Witness Typed, Printed or Stamped	Name of Borrower Typed, Printed or Stamp	ea
	7218 Mier Henry Rd	2506-5626
0 1 40	Pensacola FL 32 Mailing Address of Borrower, Typed, Printe	
		- o, o.apou
* Coept Competition	X	
Signature of Witness ()	Signature of Borrower	(Seal)
Pobert Competitio		
Name of Witness Typed, Printed ਰਾ Stamped	Name of Borrower Typed, Printed or Stamp	ed
	Mailing Address of Bossessor Tuned Drinte	d as Channad
	Mailing Address of Borrower, Typed, Printe	u or Stampeu
X	X	
Signature of Witness	Signature of Borrower	(Seal)
orginatare of thinises	org. retail of or our enter	(/
Name of Witness Typed, Printed or Stamped	Name of Borrower Typed, Printed or Stamp	ed
	CONTRACTOR	
	Mailing Address of Borrower, Typed, Printe	d or Stamped
X	X	
Signature of Witness	Signature of Borrower	(Seal)
Signature of Withess	orginatal or Borrowor	(000.)
Name of Witness Typed, Printed or Stamped	Name of Borrower Typed, Printed or Stamp	oed
,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	. .	
	Mailing Address of Borrower, Typed, Printe	d or Stamped
Central Credit Union of Florida	729868	
Loan Originator Organization	NMLSR ID Number	
Cynthia Acosta	755137	
Loan Originator	NMLSR ID Number	
STATE OF FLORIDA, Escambia	County ss:	
The foregoing instrument was acknowledged before me	e by means of 🔀 physical presence or 🔛 online r	iotarization, this
02/25/21 (date) by		
JAMES H SPURLIN	<i>j</i> .	
who is personally known to me or who has produced	driver license aside	entification and
who did not take an oath.		
Ish Copler		
Signature of Person Taking Acknowledgment	M	
Name of Acknowledger Typed, Printed or Stamped	Charles on the control of the contro	
Name of Acknowledger Typeo, Printed of Stamped		
Title or Name	Notary Public State of Florida Julie A Messer	
	7 3 State of MV Commission CC nesses	
Serial Number, if Any	Expires 03/21/2024	
Page 5 of 5		EFL20B-E (FL)

Recorded in Public Records 3/10/2022 3:40 PM OR Book 8739 Page 1143, Instrument #2022025031, Pam Childers Clerk of the Circuit Court Escambia County, FL Recording S52.50 MTG Stamps \$175.00

> PREPARED BY CYNTHIA ACOSTA P.O. Box 17048 Pensacola, FL 32522

Pensacola, FL 32522

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

		the state of the s
	SP	ACE ABOVE IS FOR RECORDER'S USE
DEVOLVING	G CREDIT MORTO	AGE
THIS MORTGAGE CONTAINS A DUE-ON-SALE AGREEMENT WHICH PROVIDES FOR A REVOLOF INTEREST	PROVISION AND SECUR VING LINE OF CREDIT	RES INDEBTEDNESS UNDER A CREDIT AND MAY CONTAIN A VARIABLE RATE
THIS Mortgage is made on	02/25/22	, between the Mortgagor,
JAMES H SPURLIN, a single person		
(herein "Borrower"), and the Mortgagee, Central Credit corporation organized and existing under the laws of	Union of Florida	, a whose address is
P.O. Box 17048 Pensacola, FL 32522	State of Florida	, whose address is
P.O. Box 17048 Pensacola, FL 32522	(herein "Lender").	
WHEREAS, Borrower is indebted to Lender as		
dated the same day as this Mortgage, at (herein "Credit Agreement"). Lender has Agreement, which advances will be of a rime. Borrower and Lender contemplate outstanding principal balance owing at charges thereon at a rate which may be owing from time to time Fifty Thousand and 00/100 (\$ 50.000.000) That sum is re-	and all modifications, amen agreed to make advances revolving nature and may it as series of advances to any one time under the ary from time to time, and under the Credit Agreem referred to herein as the Maxibe entire indebtedness under the ferred to this Mortgage, accordance herewith to protect the ferred to for the Credit Agreements of Borrower here and convey to Lender the ferred to make a convey to the ferred to the fe	ximum Principal Balance and referred to in der the Credit Agreement, if not sooner paid, ect the security of this Mortgage, with finance eement, as permitted by applicable law. in contained:
Lot 13, Block "A", BRIDLE TRAIL ESTATES, A S Northwest 1/4 of the Southeast 1/4 of Section West, Escambia County, Florida, as Recorded Public Records of Said County.	Subdivision of a Portion on 20, Township 2 South, in Plat Book 10 at Page	Range 31
which has the address of 7218 Mier Henry Rd	(Street)	,
	(Street)	
© CUNA Mutual Group 1991, 2004, 06, 11 All Rights Reserved	Page 1 of 6	EFL99C-E (FL)

Pensacola	, Florida		(herein "Property Address")
1	Citu\	(Zip Code)	

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances and fixtures, all of which shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are hereinafter referred to as the "Property."

Complete if applicable:

This Property is part of a condominium project known as:

This Property includes Borrower's unit and all Borrower's rights in the common elements of the condominium project. This Property is in a Planned Unit Development known as:

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, and that the Property is unencumbered, except for encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Finance Charges and Other Charges. Borrower shall promptly pay when due all amounts borrowed under the Credit Agreement, all finance charges and applicable other charges and collection costs as provided in the Credit Agreement.

2. Funds for Taxes and Insurance. Subject to applicable law, Lender, at Lender's option, may require Borrower to pay to Lender on the day monthly payments of principal and finance charges are payable under the Credit Agreement, until all sums secured by this Mortgage are paid 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 and flood insurance, if applicable, 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 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 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 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 22 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 Credit Agreement 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, second, (in the order Lender chooses) to any finance charges, other charges and collection costs owing, and third, to the principal balance under the Credit Agreement.

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- 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. Except to the extent that any such charges or impositions are to be paid to Lender under paragraph 2, 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. Within five days after any demand by Lender, Borrower shall exhibit to Lender receipts showing that all amounts due under this paragraph have been paid when due.
- 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," floods, and such other hazards as Lender may require and in such amounts and for such periods as Lender may require. Unless Lender in writing requires otherwise, the policy shall provide insurance on a replacement cost basis in an amount not less than that necessary to comply with any coinsurance percentage stipulated in the hazard insurance policy, and the amount of coverage shall be no less than the Maximum Principal Balance plus the full amount of any lien which has priority over this Mortgage.

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. Lender shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed 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. All insurance proceeds are hereby assigned to Lender and shall be paid to Lender to the extent of all sums secured by this Mortgage, subject to the terms of any mortgage, deed of trust or security agreement with a lien which has priority over this Mortgage. Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restore or repair the Property, if it is economically feasible to do so.

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 the constituent documents.
- 7. 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. Any amounts disbursed by Lender pursuant to this paragraph 7, with finance charges thereon, at the rate provided in the Credit Agreement, 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 hereunder. Any action taken by Lender under this paragraph shall not cure any breach Borrower may have committed of any covenant or agreement under this Mortgage. Borrower agrees that Lender is subrogated to all of the rights and remedies of any prior lienor, to the extent of any payment by Lender to such lienor.
- 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, to the extent of any indebtedness under the Credit Agreement, 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.

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- 11. Successors and 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 21 hereof. All covenants and agreements of Borrower shall be joint and several. Any Borrower who co-signs this Mortgage, but does not execute the Credit Agreement, (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 under the Credit Agreement 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 or amendments with regard to the terms of this Mortgage or the Credit Agreement, 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 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 designated herein.
- 13. Governing Law; 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 Credit Agreement conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Credit Agreement which can be given effect without the conflicting provision, and to this end the provisions of this Mortgage and the Credit Agreement 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. Prior Mortgage or Deed of Trust; Modification; Future Advance. Borrower shall not enter into any agreement with the holder of any mortgage, deed of trust or other security agreement which has priority over this Mortgage by which that security agreement is modified, amended, extended, or renewed, without the prior written consent of the Lender. Borrower shall neither request nor accept any future advance under a prior mortgage, deed of trust, or other security agreement without the prior written consent of Lender.
- 15. Borrower's Copy. Borrower shall be furnished a copy of the Credit Agreement and of this Mortgage at the time of execution or after recordation hereof.
- 16. Rehabilitation Loan Agreement. Borrower shall fulfill all of Borrower's obligations under any home rehabilitation, improvement, repair, or other loan agreement which Borrower may enter 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.
- 17. Waiver of Homestead Exemption. Borrower hereby waives the benefit of the homestead exemption as to all sums secured by this Mortgage.
- 18. Waiver of Statutes of Limitation. Borrower hereby waives, to the full extent permitted by law, statutes of limitation as a defense to any demand or obligation secured by this Mortgage.
- 19. Merger. There shall be no merger of the interest or estate created by this Mortgage with any other interest or estate in the Property at any time held by or for the benefit of Lender in any capacity, without the written consent of Lender.
- 20. Notice of Transfer of the Property; Advances after Transfer. Borrower shall give notice to Lender, as provided in paragraph 12 hereof, prior to any sale or transfer of all or part of the Property or any rights in the Property. Any person to whom all or part of the Property or any right in the Property is sold or transferred also shall be obligated to give notice to Lender, as provided in paragraph 12 hereof, promptly after such transfer.

Even if Borrower transfers the Property, Borrower will continue to be obligated under the Credit Agreement and this Mortgage unless Lender releases Borrower in writing. As a condition to Lender's consent to any proposed transfer or as a condition to the release of Borrower, Lender may require that the person to whom the Property is transferred sign an assumption agreement satisfactory to Lender and Lender may impose an assumption fee. The assumption agreement will not entitle the person signing it to receive advances under the Credit Agreement.

21. Transfer of the Property. Subject to applicable law, Lender shall have the right to accelerate, that is, to demand immediate payment in full of all sums secured by this Mortgage or Deed of Trust, if Borrower, without the written consent of Lender, sells or transfers all or part of the Property or any rights in the Property.

If Lender exercises the option to accelerate, Lender shall give Borrower notice of acceleration in accordance with paragraph 12 hereof. The notice shall provide a period of not less than 30 days from the date of the notice within which Borrower may pay the sums declared due. If Borrower fails to pay those sums prior to the expiration of such period, Lender may, without further notice or demand on Borrower, invoke any remedies permitted by paragraph 22 hereof.

22. Default, Termination and Acceleration; Remedies. Each of the following events shall constitute an event of default ("event of default") under this Mortgage: (1) Borrower commits fraud or makes a material misrepresentation in connection with this Mortgage or the Credit Agreement; (2) Borrower does not meet the

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repayment terms of the Credit Agreement; or (3) Borrower's action or inaction adversely affects the Lender's rights in the Property secured by this Mortgage. If an event of default occurs, then prior to exercising any right or remedy provided for in this Mortgage and prior to acceleration, Lender shall give notice to Borrower as provided in paragraph 12 hereof specifying: (1) the event of default; (2) the action required to cure such event of default; (3) a date, not less than 30 days from the date the notice is mailed to Borrower, by which such event of default must be cured; and (4) that failure to cure such event of default on or before the date specified in notice may result in acceleration of the sums secured by this Mortgage, foreclosure by judicial proceedings, and sale of 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 an event of default or any other defense of Borrower to acceleration and foreclosure.

If the event of default 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 proceeding all expenses of foreclosure, including, but not limited to, reasonable attorneys' fees, court costs, and costs of documentary evidence, abstracts and title reports.

- 23. Borrower's Right to Reinstate. Notwithstanding Lender's acceleration of the sums secured by this Mortgage due to Borrower's default, 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 then be due under this Mortgage and the Credit Agreement had no acceleration occurred; (b) Borrower cures all events of default; (c) Borrower pays all reasonable expenses incurred by Lender in enforcing the covenants and agreements of Borrower contained in the Mortgage, and in enforcing Lender's remedies as provided in paragraph 22 hereof, including, but not limited to, reasonable attorneys' 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.
- 24. Release. This Mortgage secures a revolving line of credit and advances may be made, repaid, and remade from time to time, under the terms of the Credit Agreement. When Borrower (1) has paid all sums secured by this Mortgage and (2) has requested that the revolving line of credit be canceled, Lender shall discharge this Mortgage. To the extent permitted by law, Lender may charge Borrower a fee for such discharge and require Borrower to pay costs of recordation, if any.
- 25. Attorneys' Fees. As used in this Mortgage and in the Credit Agreement, "attorneys' fees" shall include attorneys' fees, if any, which may be awarded by an appellate court.

Page 5 of 6 EFL99C-E (FL)

BK: 8739 PG: 1148 Last Page

DECLIERT FOR NOTICE OF D	EFAULT AND FORECLOSURE	
Borrower and Lender request the holder of any mortgapriority over this Mortgage to give Notice to Lender, at Lendefault under the superior encumbrance and of any sale or IN WITNESS WHEREOF. Borrower has executed this	AGES OR DEEDS OF TRUST ge, deed of trust or other encumbrance with a der's address set forth on page one of this Mo other foreclosure action. Mortgage.	lien which has intgage, of any
	TO BORROWER	
Do not sign this Mortgage if it contains blank spaces. A	all spaces should be completed before you sign	•
Signed, sealed and delivered in the presence of:	60/	
(X) Met Open	(X)	
Signature of Witness /	Signature of Borrower	(Seal)
hie H. Messer	JAMES H SPURLIN	
Name of Witness Typed, Printed or Stamped	Name of Borrower Typed, Printed or Stamp	ea
	7218 Mier Henry Rd	L 32506-5626
•	Pensacola Mailing Address of Borrower, Typed, Printer	
x Robert Conselle	X	
Signature of Witness Robert Competible	Signature of Borrower	(Seal)
Name of Witness Typed, Printed or Stamped	Name of Borrower Typed, Printed or Stamp	ped
	Mailing Address of Borrower, Typed, Printe	d or Stamped
X		/Co.pl)
Signature of Witness	Signature of Borrower	(Seal)
Name of Witness Typed, Printed or Stamped	Name of Borrower Typed, Printed or Stamp	ped
X	Mailing Address of Borrower, Typed, Printe	ed or Stamped
	Signature of Borrower	(Seal)
Signature of Witness	-	· · ·
Name of Witness Typed, Printed or Stamped	Name of Borrower Typed, Printed or Stamp	ped
STATE OF FLORIDA, Escambia	Mailing Address of Borrower, Typed, Printe County ss:	
The foregoing instrument was acknowledged before me b	y means of ☑ physical presence or ☐ online	notarization, this
JAMES H SPURLIN		
who is personally known to me or who has produced	driverticens asic	entification and
who did not take a gath.		
Signature of Person Taking Acknowledgment		
Name of Acknowledger Typed, Printed or Stamped	Notary Public State of Florida Julie A Messer My Commission GG 954116	
Title or Name	One Expires 03/21/2024	
Serial Number, if Any		

Page 6 of 6

EFL99C-E (FL)

Case No.: 2025 CA 000887

Recorded in Public Records 8/6/2025 2:45 PM OR Book 9359 Page 897, Instrument #2025059688, Pam Childers Clerk of the Circuit Court Escambia County, FL

Filing # 225979720 E-Filed 06/25/2025 10:40:07 AM

IN THE CIRCUIT COURT OF ESCAMBIA COUNTY, FLORIDA

Central Credit Union of Florida n/k/a Loyalty Credit Union,

Plaintiff,

VS.

James H. Spurlin, Escambia County Clerk of Court, Escambia County, Florida, John Doe # 1, an unknown tenant in possession and John Doe # 2, an unknown tenant in possession,

Defendants.

NOTICE OF LIS PENDENS

TO ALL THE ABOVE-NAMED DEFENDANTS AND ALL OTHERS WHOM IT MAY CONCERN:

You are notified of the institution of the above-styled action against you by the above-named Plaintiff seeking to foreclose a Mortgage or Mortgages on the following-described real property located in Escambia County, Florida:

Lot 13, Block "A", BRIDLE TRAIL ESTATES, A Subdivision of a Portion of the Northwest 1/4 of the Southeast 1/4 of Section 20, Township 2 South, Range 31 West, Escambia County, Florida, as Recorded in Plat Book 10 at Page 79 of the Public Records of Said County.

Dated: June 24, 2025.

Heckman Law Group, P.L.

By: /s/ Chad D. Heckman

Chad D. Heckman, Florida Bar No.: 0526029

Post Office Box 12492 Tallahassee, Florida 32317 Phone: (850) 583-4161

E-Service: eservice@heckmanlawgroup.com

HLG File No.: 25-132 MM

Recorded in Public Records 8/27/2018 2:22 PM OR Book 7956 Page 879, Instrument #2018068014, Pam Childers Clerk of the Circuit Court Escambia County, FL

Filing # 76630484 E-Filed 08/17/2018 03:28:17 PM IN THE COUNTY COURT IN AND FOR ESCAMBIA COUNTY, FLORIDA

STATE OF FLORIDA

VS

CASE NO:

2018 CO 003068 A

JAMES HAROLD SPURLIN III 3295 SEABROOK ST PENSACOLA, FL 32505

DIVISION:

III

DATE OF BIRTH: 04/26/1997

FINAL JUDGMENT FOR FINES, COSTS, AND ADDITIONAL CHARGES

On MAY 31, 2018, an order assessing fines, costs, and additional charges was entered against the Defendant, JAMES HAROLD SPURLIN III. 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 \$235.00, which shall bear interest at the rate prescribed by law, 5.97%, 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 AMY BRODERSEN

on 08/17/2018 14:23:13 EJj0y713

COUNTY JUDGE

CLERRY OF THE COPY OF THE PAM CHILDREN COMPTROLLER

BY:

DATE:

DATE:

DATE:

DESCRIPTION OF THE COPY OF THE COPY OF THE COPY OF THE CIRCUIT COURT & COMPTROLLER

BY:

DATE:

DATE:

DATE:

DESCRIPTION OF THE CIRCUIT COURT & COMPTROLLER

DATE:

DATE:

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DATE:

DESCRIPTION OF THE CIRCUIT COURT & COMPTROLLER

DATE:

Recorded in Public Records 8/30/2018 9:12 AM OR Book 7958 Page 1324, Instrument #2018069181, Pam Childers Clerk of the Circuit Court Escambia County, FL

Filing # 76946856 E-Filed 08/24/2018 12:11:21 PM IN THE COUNTY COURT IN AND FOR ESCAMBIA COUNTY, FLORIDA

STATE OF FLORIDA

VS

CASE NO:

2018 MM 002044 A

JAMES HAROLD SPURLIN III 3295 SEABROOK ST PENSACOLA, FL 32505

DIVISION: П

DATE OF BIRTH: 04/26/1997

FINAL JUDGMENT FOR FINES, COSTS, AND ADDITIONAL CHARGES

On APRIL 23, 2018, an order assessing fines, costs, and additional charges was entered against the Defendant, JAMES HAROLD SPURLIN III. 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 \$340.50, which shall bear interest at the rate prescribed by law, 5.97%, 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.

COURT JUDGE KERRA SMITH on 08/24/2018 09:27:58 1F9xTipr

COUNTY JUDGE

FIED TO BE A TRUE COPY OF THE SPAGINAL ON FILE IN THIS OFFICE MESS MY HAND AND OFFICIAL SEAL PAM CHILDERS "CLERK OF THE CIRCUIT COURT & COMPTROLLER ESCAMBIA COUNTY, FLORIDA BY: 8124 118 DATE:

Recorded in Public Records 4/23/2021 2:25 PM OR Book 8514 Page 1995, Instrument #2021044519, Pam Childers Clerk of the Circuit Court Escambia County, FL

Filing # 125430722 E-Filed 04/22/2021 02:16:27 PM
IN THE COUNTY COURT IN AND FOR ESCAMBIA COUNTY, FLORIDA

STATE OF FLORIDA

VS

CASE NO:

2019 MM 005818 A

JAMES HAROLD SPURLIN III

CITATION NO: ACIR2PE

7218 MIER HENRY RD PENSACOLA, FL 32506

DIVISION: II

DATE OF BIRTH: 04/26/1997

FINAL JUDGMENT FOR FINES, COSTS, AND ADDITIONAL CHARGES

On MAY 21, 2020, an order assessing fines, costs, and additional charges was entered against the Defendant, JAMES HAROLD SPURLIN III. 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 \$388.00, 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.

esimed by COUNTY COURT JUDGE KERRA SMITH on 04/22/2021 09:35:37 BxmVojK3

COUNTY JUDGE

CERTIFIED TO BE A TRUE COPY OF THE ORIGINAL ON FILE IN THIS OFFICE WITNESS MY HAND AND OFFICIAL SEA

CLERK OF THE CIRCUIT COURT & COMPTROLL

ESCAMBIA COUNTY, FLORIDA

PAM CHILDERS

____D.C.

Recorded in Public Records 4/26/2021 8:30 AM OR Book 8515 Page 1019, Instrument #2021044794, Pam Childers Clerk of the Circuit Court Escambia County, FL

Filing # 125495315 E-Filed 04/23/2021 11:58:50 AM IN THE COUNTY COURT IN AND FOR ESCAMBIA COUNTY, FLORIDA

STATE OF FLORIDA

VS

CASE NO:

2020 MM 001940 A

JAMES HAROLD SPURLIN III 7218 MIER HENRY RD PENSACOLA, FL 32506

DIVISION:

П

DATE OF BIRTH: 04/26/1997

FINAL JUDGMENT FOR FINES, COSTS, AND ADDITIONAL CHARGES

On MAY 21, 2020, an order assessing fines, costs, and additional charges was entered against the Defendant, JAMES HAROLD SPURLIN III. 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 \$323.00, 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.

on 04/23/2021 10:37:37 SkyCOyL6

COURT JUDGE KERRA SMITH

COUNTY JUDGE

CERTIFIED TO BE A TRUE COPY OF THE ORIGINAL ON FILE IN THIS OFFICE WITNESS MY HAND AND OFFICIAL SEA PAM CHILDERS

CLERK OF THE CIRCUIT COURT & COMPTRY

BY TALLIA WILLIAM

DATE: 14 13 2021

Recorded in Public Records 1/5/2023 7:56 AM OR Book 8912 Page 1472, Instrument #2023000785, Pam Childers Clerk of the Circuit Court Escambia County, FL



Electronically Certified Court Record

This is to certify that this is a true and correct copy of the original document, which may have redactions as required by law.

DOCUMENT INFORMATION

Agency Name: Escambia County Clerk of the Court and Comptroller

Clerk of the Circuit Court: The Honorable Pam Childers

Date Issued: 12/29/2022 11:11:02 AM

Unique Reference Number: CAA-CACABGBCBIFEFC-BCADD-BDFDHGIGE-

FDAJII-D

Case Number: 172021CF003269XXXAXX

Case Docket: CIVIL LIEN FOR UNPAID FINES & COSTS

Requesting Party Code: 20201612185452

Requesting Party

Reference: debbie.turocy@escambiaclerk.com

CERTIFICATION

Pursuant to Sections 90.955(1) and 90.902(1), Florida Statutes, and Federal Rules of Evidence 901(a), 901(b)(7), and 902(1), the attached document is electronically certified by The Honorable Pam Childers, Escambia County Clerk of the Court and Comptroller, to be a true and correct copy of an official record or document authorized by law to be recorded or filed and actually recorded or filed in the office of the Escambia Clerk of the Court. The document may have redactions as required by law.

HOW TO VERIFY THIS DOCUMENT

This document contains a Unique Reference Number for identification purposes and a tamper-evident seal to indicate if the document has been tampered with. To view the tamper-evident seal and verify the certifier's digital signature, open this document with Adobe Reader software. You can also verify this document by scanning the QR code or visiting https://verify.clerkecertify.com/verify/mage.



^{**}The web address shown above contains an embedded link to the verification page for this particular document.

BK: 8912 PG: 1473 Last Page

Filing # 163745794 E-Filed 12/28/2022 12:07:57 PM

IN THE CIRCUIT COURT IN AND FOR ESCAMBIA COUNTY, FLORIDA

STATE OF FLORIDA

CASE NO: 2021 CF 003269 A

JAMES HAROLD SPURLIN III 7218 MIER HENRY RD PENSACOLA, FL 32506

DIVISION:

DATE OF BIRTH: 04/26/1997

FINAL JUDGMENT FOR FINES, COSTS, AND ADDITIONAL CHARGES

On DECEMBER 7, 2022, an order assessing fines, costs, and additional charges was entered against the Defendant, JAMES HAROLD SPURLIN III. 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 \$868.00, which shall bear interest at the rate prescribed by law, 4.75%, 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.

CIRCUIT JUDGE

Recorded in Public Records 1/5/2023 7:57 AM OR Book 8912 Page 1479, Instrument #2023000787, Pam Childers Clerk of the Circuit Court Escambia County, FL



Electronically Certified Court Record

This is to certify that this is a true and correct copy of the original document, which may have redactions as required by law.

DOCUMENT INFORMATION

Agency Name: Escambia County Clerk of the Court and Comptroller

Clerk of the Circuit Court: The Honorable Pam Childers

Date Issued: 12/29/2022 11:12:37 AM

Unique Reference Number: CAA-CACABGBCBIFEFC-BCADD-BDFDHGIIC-FDAJIJ-

D

Case Number: 172021CF003270XXXAXX

Case Docket: CIVIL LIEN FOR UNPAID FINES & COSTS

Requesting Party Code: 20201612185452

Requesting Party

Reference: debbie.turocy@escambiaclerk.com

CERTIFICATION

Pursuant to Sections 90.955(1) and 90.902(1), Florida Statutes, and Federal Rules of Evidence 901(a), 901(b)(7), and 902(1), the attached document is electronically certified by The Honorable Pam Childers, Escambia County Clerk of the Court and Comptroller, to be a true and correct copy of an official record or document authorized by law to be recorded or filed and actually recorded or filed in the office of the Escambia Clerk of the Court. The document may have redactions as required by law.

HOW TO VERIFY THIS DOCUMENT

This document contains a Unique Reference Number for identification purposes and a tamper-evident seal to indicate if the document has been tampered with. To view the tamper-evident seal and verify the certifier's digital signature, open this document with Adobe Reader software. You can also verify this document by scanning the QR code or visiting https://verify.clerkecertify.com/verifyImage.



^{**}The web address shown above contains an embedded link to the verification page for this particular document.

BK: 8912 PG: 1480 Last Page

Filing # 163745829 E-Filed 12/28/2022 12:08:14 PM

IN THE CIRCUIT COURT IN AND FOR ESCAMBIA COUNTY, FLORIDA

STATE OF FLORIDA

VS CASE NO: 2021 CF 003270 A

JAMES HAROLD SPURLIN III 7218 MIER HENRY RD PENSACOLA, FL 32506

DIVISION: J DATE OF BIRTH: 04/26/1997

FINAL JUDGMENT FOR FINES, COSTS, AND ADDITIONAL CHARGES

On **DECEMBER 7**, 2022, an order assessing fines, costs, and additional charges was entered against the Defendant, **JAMES HAROLD SPURLIN III.** 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 \$868.00, which shall bear interest at the rate prescribed by law, 4.75%, 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 CHREUT COURT JUDGE JENNIE KINSEY on 12/23/2022 13:19:34 z+190uPo CIRCUIT JUDGE



Recorded in Public Records 3/13/2023 8:19 AM OR Book 8942 Page 1589, Instrument #2023019125, Pam Childers Clerk of the Circuit Court Escambia County, FL



Electronically Certified Court Record

This is to certify that this is a true and correct copy of the original document, which may have redactions as required by law.

DOCUMENT INFORMATION

Agency Name: Escambia County Clerk of the Court and Comptroller

Clerk of the Circuit Court: The Honorable Pam Childers

Date Issued: 3/13/2023 8:12:42 AM

Unique Reference CAA-CACABGBCBIEICE-BCADD-BDFHDDHHD-

Number: FIGHEG-A

Case Number: 172022CF005148XXXBXX

Case Docket: CIVIL LIEN FOR UNPAID FINES & COSTS

Requesting Party Code: 20201612184824

Requesting Party

Reference: simone.stallworth@escambiaclerk.com

CERTIFICATION

Pursuant to Sections 90.955(1) and 90.902(1), Florida Statutes, and Federal Rules of Evidence 901(a), 901(b)(7), and 902(1), the attached document is electronically certified by The Honorable Pam Childers, Escambia County Clerk of the Court and Comptroller, to be a true and correct copy of an official record or document authorized by law to be recorded or filed and actually recorded or filed in the office of the Escambia Clerk of the Court. The document may have redactions as required by law.

HOW TO VERIFY THIS DOCUMENT

This document contains a Unique Reference Number for identification purposes and a tamper-evident seal to indicate if the document has been tampered with. To view the tamper-evident seal and verify the certifier's digital signature, open this document with Adobe Reader software. You can also verify this document by scanning the QR code or visiting https://verify.clerkecertify.com/verify/mage.



^{**}The web address shown above contains an embedded link to the verification page for this particular document.

BK: 8942 PG: 1590 Last Page

Filing # 168432810 E-Filed 03/09/2023 06:05:55 PM

IN THE CIRCUIT COURT IN AND FOR ESCAMBIA COUNTY, FLORIDA

STATE OF FLORIDA

VS CASE NO: 2022 CF 005148 B

JAMES HAROLD SPURLIN III 7218 MIER HENRY RD PENSACOLA, FL 32506

DIVISION: B DATE OF BIRTH: 04/26/1997

FINAL JUDGMENT FOR FINES, COSTS, AND ADDITIONAL CHARGES

On MARCH 8, 2023, an order assessing fines, costs, and additional charges was entered against the Defendant, JAMES HAROLD SPURLIN III. 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 \$668.00, which shall bear interest at the rate prescribed by law, 5.52%, 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.



STATE OF FLORIDA COUNTY OF ESCAMBIA

CERTIFICATE OF NOTICE OF MAILING NOTICE OF APPLICATION FOR TAX DEED

CERTIFICATE # 04537 of 2023

I, PAM CHILDERS, CLERK OF THE CIRCUIT COURT OF ESCAMBIA COUNTY, FLORIDA, do hereby certify that I did on October 16, 2025, mail a copy of the foregoing Notice of Application for Tax Deed, addressed to:

JAMES H SPURLIN	JAMES HAROLD SPURLIN III		
7218 MIER HENRY RD	3295 SEABROOK ST		
PENSACOLA, FL 32506	PENSACOLA, FL 32505		
CENTRAL CREDIT UNION OF FLORIDA N/K/A		N/K/A LOYALTY CREDIT UNION	ESCAMBIA COUNTY / STATE OF FLORIDA
PO BOX 17048			190 GOVERNMENTAL CENTER
PENSAC	OLA, FL 32522		PENSACOLA FL 32502

WITNESS my official seal this 16th day of October 2025.

COMPTO

PAM CHILDERS CLERK OF THE CIRCUIT COURT ESCAMBIA COUNTY, FLORIDA

By: Emily Hogg Deputy Clerk

THERE ARE UNPAID TAXES ON PROPERTY WHICH YOU OWN OR IN WHICH YOU HAVE A LEGAL INTEREST. THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON December 3, 2025, UNLESS THE TAXES ARE PAID. SHOULD YOU NEED FURTHER INFORMATION CONTACT THE TAX COLLECTOR IMMEDIATELY AT 850-438-6500 EXT. 3324.

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That KEYS FUNDING LLC holder of Tax Certificate No. 04537, 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 13 BLK A BRIDLE TRAIL ESTATES PB 10 P 79 OR 8062 P 1063

SECTION 20, TOWNSHIP 2 S, RANGE 31 W

TAX ACCOUNT NUMBER 094526139 (1225-16)

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

JAMES H SPURLIN

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

Dated this 17th day of October 2025.

TO RECEIVE FURTHER INFORMATION REGARDING THE UNPAID TAXES PLEASE CONTACT THE TAX COLLECTOR AT 850-438-6500 EXT. 3324, OR VISIT THE DOWNTOWN LOCATION AT 213 PALAFOX PLACE, PENSACOLA, FL 32502. THE PROPERTY WILL BE SOLD AT AUCTION UNLESS THE BACK TAXES ARE PAID.

IF YOU HAVE QUESTIONS REGARDING THE AUCTION PROCESS, PLEASE CONTACT THE TAX DEEDS DIVISION AT 850-595-3793 OR EMAIL TAXDEEDS@ESCAMBIACLERK.COM

COMPTROLLS

PAM CHILDERS CLERK OF THE CIRCUIT COURT ESCAMBIA COUNTY, FLORIDA

By: Emily Hogg Deputy Clerk

IF THE PROPERTY PROCEEDS TO SALE, YOU WILL RECEIVE NOTICE FROM US REGARDING SURPLUS FUNDS. YOU MAY CLAIM THE FUNDS DIRECTLY FROM OUR OFFICE, FREE OF CHARGE. PAYING A FEE FROM THE SURPLUS FOR ASSISTANCE FROM A THIRD PARTY IS NOT REQUIRED.

THERE ARE UNPAID TAXES ON PROPERTY WHICH YOU OWN OR IN WHICH YOU HAVE A LEGAL INTEREST. THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON December 3, 2025, UNLESS THE TAXES ARE PAID. SHOULD YOU NEED FURTHER INFORMATION CONTACT THE TAX COLLECTOR IMMEDIATELY AT 850-438-6500 EXT. 3324.

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That **KEYS FUNDING LLC** holder of **Tax Certificate No. 04537**, 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 13 BLK A BRIDLE TRAIL ESTATES PB 10 P 79 OR 8062 P 1063

SECTION 20, TOWNSHIP 2 S, RANGE 31 W

TAX ACCOUNT NUMBER 094526139 (1225-16)

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

JAMES H SPURLIN

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

Dated this 17th day of October 2025.

TO RECEIVE FURTHER INFORMATION REGARDING THE UNPAID TAXES PLEASE CONTACT THE TAX COLLECTOR AT 850-438-6500 EXT. 3324, OR VISIT THE DOWNTOWN LOCATION AT 213 PALAFOX PLACE, PENSACOLA, FL 32502. THE PROPERTY WILL BE SOLD AT AUCTION UNLESS THE BACK TAXES ARE PAID.

IF YOU HAVE QUESTIONS REGARDING THE AUCTION PROCESS, PLEASE CONTACT THE TAX DEEDS DIVISION AT 850-595-3793 OR EMAIL TAXDEEDS@ESCAMBIACLERK.COM

Post Property:

7218 MIER HENRY RD 32506



PAM CHILDERS CLERK OF THE CIRCUIT COURT ESCAMBIA COUNTY, FLORIDA

By: Emily Hogg Deputy Clerk

IF THE PROPERTY PROCEEDS TO SALE, YOU WILL RECEIVE NOTICE FROM US REGARDING SURPLUS FUNDS, YOU MAY CLAIM THE FUNDS DIRECTLY FROM OUR OFFICE, FREE OF CHARGE. PAYING A FEE FROM THE SURPLUS FOR ASSISTANCE FROM A THIRD PARTY IS NOT REQUIRED.

THERE ARE UNPAID TAXES ON PROPERTY WHICH YOU OWN OR IN WHICH YOU HAVE A LEGAL INTEREST. THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON December 3, 2025, UNLESS THE TAXES ARE PAID. SHOULD YOU NEED FURTHER INFORMATION CONTACT THE TAX COLLECTOR IMMEDIATELY AT 850-438-6500 EXT. 3324.

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That KEYS FUNDING LLC holder of Tax Certificate No. 04537, 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 13 BLK A BRIDLE TRAIL ESTATES PB 10 P 79 OR 8062 P 1063

SECTION 20, TOWNSHIP 2 S, RANGE 31 W

TAX ACCOUNT NUMBER 094526139 (1225-16)

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

JAMES H SPURLIN

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

Dated this 17th day of October 2025.

TO RECEIVE FURTHER INFORMATION REGARDING THE UNPAID TAXES PLEASE CONTACT THE TAX COLLECTOR AT 850-438-6500 EXT. 3324, OR VISIT THE DOWNTOWN LOCATION AT 213 PALAFOX PLACE, PENSACOLA, FL 32502. THE PROPERTY WILL BE SOLD AT AUCTION UNLESS THE BACK TAXES ARE PAID.

IF YOU HAVE QUESTIONS REGARDING THE AUCTION PROCESS, PLEASE CONTACT THE TAX DEEDS DIVISION AT 850-595-3793 OR EMAIL TAXDEEDS@ESCAMBIACLERK.COM

Personal Services:

JAMES H SPURLIN 7218 MIER HENRY RD PENSACOLA, FL 32506



PAM CHILDERS CLERK OF THE CIRCUIT COURT ESCAMBIA COUNTY, FLORIDA

By: Emily Hogg Deputy Clerk

IF THE PROPERTY PROCEEDS TO SALE, YOU WILL RECEIVE NOTICE FROM US REGARDING SURPLUS FUNDS. YOU MAY CLAIM THE FUNDS DIRECTLY FROM OUR OFFICE, FREE OF CHARGE. PAYING A FEE FROM THE SURPLUS FOR ASSISTANCE FROM A THIRD PARTY IS NOT REQUIRED.

ESCAMBIA COUNTY SHERIFF'S OFFICE ESCAMBIA COUNTY, FLORIDA

NON-ENFORCEABLE RETURN OF SERVICE 125.16

Document Number: ECSO25CIV046704NON

Agency Number: 26-000674

Court: TAX DEED
County: ESCAMBIA

Case Number: CERT NO 04537 2023

Attorney/Agent:
PAM CHILDERS
CLERK OF COURT
TAX DEED

Plaintiff:

RE JAMES H SPURLIN

Defendant:

Type of Process: NOTICE OF APPLICATION FOR TAX DEED

Received this Writ on 10/24/2025 at 8:30 AM and served same at 9:48 AM on 10/27/2025 in ESCAMBIA COUNTY, FLORIDA, by serving POST PROPERTY, the within named, to wit: , .

POSTED TO THE PROPERTY AS INSTRUCTED BY THE CLERKS OFFICE

CHIP W SIMMONS, SHERIFF ESCAMBIA COUNTY, FLORIDA

By:

D. NELSON, CPS

Service Fee:

\$40.00

Receipt No:

BILL

Printed By: LCMITCHE

THERE ARE UNPAID TAXES ON PROPERTY WHICH YOU OWN OR IN WHICH YOU HAVE A LEGAL INTEREST. THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON December 3, 2025, UNLESS THE TAXES ARE PAID. SHOULD YOU NEED FURTHER INFORMATION CONTACT THE TAX COLLECTOR IMMEDIATELY AT 850-438-6500 EXT. 3324.

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That **KEYS FUNDING LLC** holder of **Tax Certificate No. 04537**, 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 13 BLK A BRIDLE TRAIL ESTATES PB 10 P 79 OR 8062 P 1063

SECTION 20, TOWNSHIP 2 S, RANGE 31 W

TAX ACCOUNT NUMBER 094526139 (1225-16)

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

JAMES H SPURLIN

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

Dated this 17th day of October 2025.

TO RECEIVE FURTHER INFORMATION REGARDING THE UNPAID TAXES PLEASE CONTACT THE TAX COLLECTOR AT 850-438-6500 EXT. 3324, OR VISIT THE DOWNTOWN LOCATION AT 213 PALAFOX PLACE, PENSACOLA, FL 32502. THE PROPERTY WILL BE SOLD AT AUCTION UNLESS THE BACK TAXES ARE PAID.

IF YOU HAVE QUESTIONS REGARDING THE AUCTION PROCESS, PLEASE CONTACT THE TAX DEEDS DIVISION AT 850-595-3793 OR EMAIL TAXDEEDS@ESCAMBIACLERK.COM

Post Property:

7218 MIER HENRY RD 32506

COMPTROL IN

PAM CHILDERS CLERK OF THE CIRCUIT COURT ESCAMBIA COUNTY, FLORIDA

By: Emily Hogg Deputy Clerk

IF THE PROPERTY PROCEEDS TO SALE, YOU WILL RECEIVE NOTICE FROM US REGARDING SURPLUS FUNDS. YOU MAY CLAIM THE FUNDS DIRECTLY FROM OUR OFFICE, FREE OF CHARGE. PAYING A FEE FROM THE SURPLUS FOR ASSISTANCE FROM A THIRD PARTY IS NOT REQUIRED.