

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

1225.28

								150
Part 1: Tax Deed	Applica	ation inform	nation					
Applicant Name Applicant Address	KEYS FUNDING LLC - 6023 PO BOX 71540 PHILADELPHIA, PA 19176-1540			Appl	ication date	Apr 21, 2025		
Property description	LABERGE CHER DENMON 706 CALHOUN AVE			Cert	ificate#	2023 / 4834		
	PENSACOLA, FL 32507 706 CALHOUN AVE 10-0584-975 S 45 FT LT 11 & ALL OF LT 12 BLK 72 BEACH HAVEN S/D PLAT DB 46 P 51 OR 6283 P 1981 OR 7051 P 378 SEC (Full legal attached.)			Date	certificate issued	06/01/2023		
Part 2: Certificate	l	a	_		ith Tax Deed	Anol	ication	
Column 1 Certificate Numbe		Column Date of Certific	2	C	olumn 3 ount of Certificate		Column 4 Interest	Column 5: Total (Column 3 + Column 4)
# 2023/4834		06/01/20	23		324.26		16.21	340.47
							→Part 2: Total*	340.47
Part 3: Other Cei	rtificate	s Redeeme	d by Ap	olicant (C	ther than Co	unty		77 (TX 25)
Column 1 Certificate Number	Date	olumn 2 e of Other ficate Sale	Face A	Column 3 Face Amount of Other Certificate Column 4 Tax Collector's Fee Interest			Total (Column 3 + Column 4 + Column 5)	
#/								
							Part 3: Total*	0.00
Part 4: Tax Colle	ector Ce	ertified Am	ounts (Li	nes 1-7)				
1. Cost of all certi	ificates ir	n applicant's _l	oossessio	n and othe			ed by applicant of Parts 2 + 3 above)	340.47
2. Delinquent tax	es paid b	y the applica	nt					0.00
3. Current taxes	3. Current taxes paid by the applicant 97.				97.97			
4. Property inform	4. Property information report fee 200				200.00			
5. Tax deed appli	5. Tax deed application fee 175.0				175.00			
6. Interest accrue	ed by tax	collector und	er s.197.5	42, F.S. (s	ee Tax Collecto	r Inst	ructions, page 2)	0.00
7.						To	tal Paid (Lines 1-6)	813.44
I certify the above in have been paid, and						/ infor	mation report fee, ar	nd tax collector's fees
D	\	_					Escambia, Florid	a
Sign here:	ature Day	Collector or Desig	inee				Date <u>April 24th, 2</u>	2025_
Jigna	Juic, Ide							

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.	Processing tax deed fee	
9.		
10.	Clerk of Court advertising, notice for newspaper, and electronic auction fees	
11.	Recording fee for certificate of notice	
12.	Sheriff's fees	
13.	Interest (see Clerk of Court Instructions, page 2)	
14.	Total Paid (Lines 8-13)	
15.	Plus one-half of the assessed value of homestead property, if applicable under s. 197.502(6)(c), F.S.	17,125.00
16.	Statutory opening bid (total of Lines 7, 14, 15, and 16 if applicable)	
Sign I	here: Date of sale 12/03/2 Signature, Clerk of Court or Designee	025

INSTRUCTIONS

Tax Collector (complete Parts 1-4)

Part 2: Certificates Owned by Applicant and Filed with Tax Deed Application

Enter the Face Amount of Certificate in Column 3 and the Interest in Column 4 for each certificate number. Add Columns 3 and 4 and enter the amount in Column 5.

Part 3: Other Certificates Redeemed by Applicant (Other than County)

Total. Add the amounts in Columns 3, 4 and 5

Part 4: Tax Collector Certified Amounts (Lines 1-7)

Line 1, enter the total of Part 2 plus the total of Part 3 above.

Total Paid, Line 7: Add the amounts of Lines 1-6

Line 6, Interest accrued by tax collector. Calculate the 1.5 percent interest accrued from the month after the date of application through the month this form is certified to the clerk. Enter the amount to be certified to the clerk on Line 6. The interest calculated by the tax collector stops before the interest calculated by the clerk begins. See Section 197.542, F.S., and Rule 12D-13.060(3), Florida Administrative Code.

The tax collector's interest for redemption at the time of the tax deed application is a cost of redemption, which encompasses various percentages of interest on certificates and omitted or delinquent taxes under Section 197.502, F.S. This interest is calculated before the tax collector calculates the interest in Section 197.542, F.S.

Attach certified statement of names and addresses of persons who must be notified before the sale of the property. Send this form and any required attachments to the Clerk of Court within 10 days after it is signed.

Clerk of Court (complete Part 5)

Line 13: Interest is calculated at the rate of 1.5 percent per month starting from the first day of the month after the month of certification of this form through the last day of the month in which the sale will be held. Multiply the calculated rate by the total of Line 7, minus Line 6, plus Lines 8 through 12. Enter the amount on Line 13.

Line 14: Enter the total of Lines 8-13. Complete Lines 15-18, if applicable.

S 45 FT LT 11 & ALL OF LT 12 BLK 72 BEACH HAVEN S/D PLAT DB 46 P 51 OR 6283 P 1981 OR 7051 P 378 SEC 54/35 T 2S R 30/31

APPLICATION FOR TAX DEED

Section 197.502, Florida Statutes

Application Number: 2500163

To: Tax Collector of ES	CAMBIA COUNTY	_, Florida	
l, KEYS FUNDING LLC - 6023 PO BOX 71540 PHILADELPHIA, PA 19176 hold the listed tax certificate		e same to the Tax	Collector and make tax deed application thereon
Account Number	Certificate No.	Date	Legal Description
10-0584-975	2023/4834	06-01-2023	S 45 FT LT 11 & ALL OF LT 12 BLK 72 BEACH HAVEN S/D PLAT DB 46 P 51 OR 6283 P 1981 OR 7051 P 378 SEC 54/35 T 2S R 30/31
	axes, if due and nding tax certificates plus t and omitted taxes, plus i		
 pay all Tax Collection Sheriff's costs, if a 		ation report costs, (Clerk of the Court costs, charges and fees, and
•	rtificate on which this appli	cation is based and	d all other certificates of the same legal description
Electronic signature on fil KEYS FUNDING LLC - 60 PO BOX 71540 PHILADELPHIA, PA 19	023		04-21-2025
Annii	cant's signature		Application Date

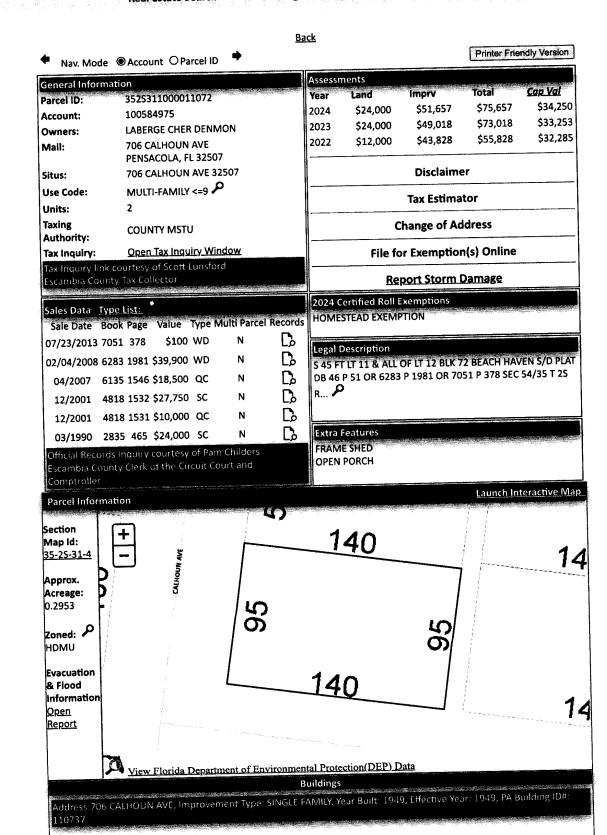


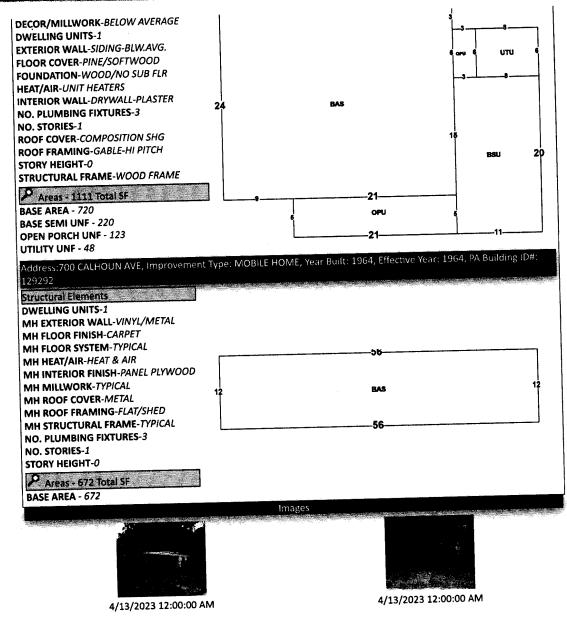
Gary "Bubba" Peters Escambia County Property Appraiser

Real Estate Search

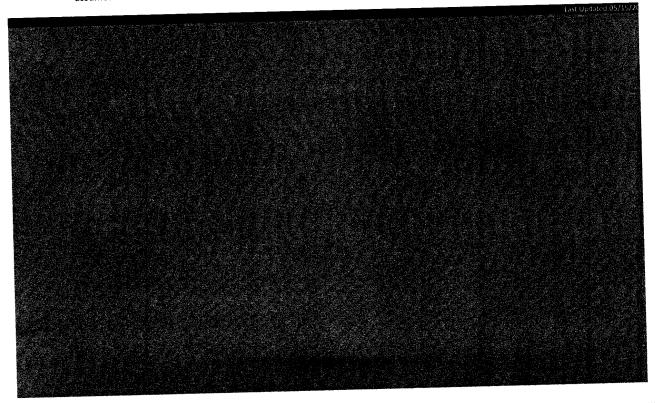
Tangible Property Search

Sale List





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

Tax Deed Sales - Redeemed From Sale
Account: 100584975 Certificate Number: 004834 of 2023

Date Of Redemption	5/19/2025			
Clerk's Check	1	Clerk's Total	\$806.40	
Postage	\$0.00	Tax Deed Court I	Registry \$772.40	
Payor Name	CHER LABERGE 706 CALHOUN A PENSACOLA, F			
Notes				
	Submit	Reset Print Pr		

Pam Childers
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY FLORIDA
INST# 2025036715 5/19/2025 12:49 PM
OFF REC BK: 9319 PG: 1437 Doc Type: TDN

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That KEYS FUNDING LLC holder of Tax Certificate No. 04834, 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:

S 45 FT LT 11 & ALL OF LT 12 BLK 72 BEACH HAVEN S/D PLAT DB 46 P 51 OR 6283 P 1981 OR 7051 P 378 SEC 54/35 T 2S R 30/31

SECTION 35, TOWNSHIP 2 S, RANGE 31 W

TAX ACCOUNT NUMBER 100584975 (1225-28)

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

CHER DENMON LABERGE

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 19th 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

Emily Hogg Deputy Clerk Pam Childers CLERK OF THE CIRCUIT COURT ESCAMBIA COUNTY FLORIDA INST# 2025036716 5/19/2025 12:52 PM OFF REC BK: 9319 PG: 1438 Doc Type: RTD

RELEASE OF NOTICE OF APPLICATION FOR TAX DEED

Pursuant to § 197.502(5)(c), Florida Statutes, the Escambia County Clerk of Court fully releases the Notice of Tax Deed Application recorded at Official Records Book 9319, Page 1437, of Escambia County, for the tax certificate, tax deed, and property described below:

Tax Certificate No. Certificate No. 04834, issued the 1st day of June, A.D., 2023

TAX ACCOUNT NUMBER: 100584975 (1225-28)

DESCRIPTION OF PROPERTY:

S 45 FT LT 11 & ALL OF LT 12 BLK 72 BEACH HAVEN S/D PLAT DB 46 P 51 OR 6283 P 1981 OR 7051 P 378 SEC 54/35 T 2S R 30/31

SECTION 35, TOWNSHIP 2 S, RANGE 31 W

NAME IN WHICH ASSESSED: CHER DENMON LABERGE

Dated this 19th day of May 2025.

COUNTRO

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 RE	EPORT IS ISSUED TO:			
SCOTT LUNSFORD,	, ESCAMBIA COUNTY TAX	COLLECTOR		
TAX ACCOUNT #:	10-0584-975	CERTIFICATE #:	2023-4	834
REPORT IS LIMITEI	OT TITLE INSURANCE. THE O TO THE PERSON(S) EXP PORT AS THE RECIPIENT(S	RESSLY IDENTIFIED B	Y NAME IN TH	E PROPERTY
listing of the owner(s) tax information and a	repared in accordance with the of record of the land describe listing and copies of all opened in the Official Record Book page 2 herein.	ed herein together with cur or unsatisfied leases, mort	rent and delinque gages, judgments	ent ad valorem s and
and mineral or any sul	et to: Current year taxes; taxes bsurface rights of any kind or aps, boundary line disputes.			
	insure or guarantee the validity rance policy, an opinion of title			
Use of the term "Repo	ort" herein refers to the Proper	ty Information Report and	the documents a	attached hereto.
Period Searched: Sep	tember 5, 2005 to and includ	ding September 5, 2025	Abstractor:	Pam Alvarez
ВҮ				
Malph				

Michael A. Campbell, As President

Dated: September 8, 2025

PROPERTY INFORMATION REPORT

CONTINUATION PAGE

September 8, 2025

Tax Account #: 10-0584-975

1. The Grantee(s) of the last deed(s) of record is/are: CHER DENMON

By Virtue of Warranty Deed recorded 2/6/2008 in OR 6283/1981 and Warranty Deed recorded 7/25/2013 in OR 7051/378

- 2. The land covered by this Report is: See Attached Exhibit "A"
- **3.** The following unsatisfied mortgages, liens, and judgments affecting the land covered by this Report appear of record:
 - a. Mortgage in favor of David R Senn recorded 2/6/2008 OR 6283/1986
 - b. Judgment in favor of Cavalry SPV I LLC recorded 2/27/2023 OR 8934/1709
 - c. Judgment in favor of Midland Credit Management Inc recorded 4/20/2023 OR 8964/771
 - d. Judgment in favor of State Farm Mutual Automobile Insurance Company recorded 12/15/2023 OR 9080/1557
- 4. Taxes:

Taxes for the year(s) NONE are delinquent.

Tax Account #: 10-0584-975 Assessed Value: \$34,250.00 Exemptions: HOMESTEAD

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
CENTIFICATION	INVILITI		

TAX DEED SALE DA	TE: DEC 3, 2025	5			
TAX ACCOUNT #:	10-0584-975	10-0584-975			
CERTIFICATE #:	2023-4834	2023-4834			
those persons, firms, a	ction 197.522, Florida Statutes, the following is a list nd/or agencies having legal interest in or claim again eferenced tax sale certificate is being submitted as p	nst the above-described			
Notify E	City of Pensacola, P.O. Box 12910, 32521 scambia County, 190 Governmental Center, 32502 ead for <u>2024</u> tax year.				
CHER DENMON LAI CHER DENMON 706 CALHOUN AVE PENSACOLA, FL 325	6295 MOLINO RO MOLINO, FL 325				
CAVALRY SPV I LLO 1 AMERICAN LANE GREENWICH, CT 06	C INSURANCE CO SUITE 220 PO BOX 106172				

MIDLAND CREDIT MANAGEMENT INC PO BOX 939069 SAN DIEGO, CA 92193

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

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 #:10-0584-975

LEGAL DESCRIPTION EXHIBIT "A"

S 45 FT LT 11 & ALL OF LT 12 BLK 72 BEACH HAVEN S/D PLAT DB 46 P 51 OR 6283 P 1981 OR 7051 P 378 SEC 54/35 T 2S R 30/31

SECTION 35, TOWNSHIP 2 S, RANGE 31 W

TAX ACCOUNT NUMBER 10-0584-975(1225-28)

Recorded in Public Records 02/06/2008 at 10:21 AM OR Book 6283 Page 1981, Instrument #2008009480, Ernie Lee Magaha Clerk of the Circuit Court Escambia County, FL Recording \$44.00 Deed Stamps \$279.30

THIS INSTRUMENT PREPARED BY AND RETURN TO: Linda Salter SURETY LAND TITLE OF FL.L.C 2600 N 12th Ave Pensacola, Florida 32503 Property Appraisers Parcel Identification (Folio) Number: 352831-1000-011-072

WARRANTY DEED SPACE ABOVE THIS LINE FOR RECORDING DATA

THIS WARRANTY DEED, made the 4th day of February, 2008 by David R. Senn, a married man, whose post office address is 6295 Molino Road, Molino, FL 32577 herein called the grantor, to Cher Denmon, a single woman whose post office address is 706 Calhoun Avenue, Pensacola, FL 32507, hereinafter called the Grantee: (Wherever used herein the terms "grantor" and "grantee" include all the parties to this instrument and the heirs, legal representatives and assigns of individuals, and the successors and assigns of corporations)

WITNESSETH: That the grantor, for and in consideration of the sum of TEN AND 00/100'S (\$10.00) Dollars and other valuable considerations, receipt whereof is hereby acknowledged, hereby grants, bargains, sells, aliens, remises, releases, conveys and confirms unto the grantee all that certain land situate in ESCAMBIA County, State of Florida, viz.:

Lot 11 and also the North 5.0 feet of Lot 12, Block 72, Beach Haven Subdivision, a subdivision of a portion of Sections 54 and 35, T-2S, Rg 30 & 31-West, Escambia County, Florida, according to plat of said subdivision recorded in Deed Book 46, at page 51 of the Public Records of said County. Less and except the North 5.0 feet of Lot 11.

Subject to easements, restrictions and reservations of record and taxes for the year 2008 and thereafter.

THE PROPERTY DESCRIBED HEREIN IS NOT THE HOMESTEAD OF GRANTOR.

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

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

AND, the grantor hereby covenants with said grantee that the grantor is lawfully seized of said land in fee simple; that the grantor has good right and lawful authority to sell and convey said land, and hereby 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 31, 2007

IN WITNESS WHEREOF, the said grantor has signed and sealed these presents the day and year first above written.

STATE OF FLORIDA COUNTY OF ESCAMBIA

SEAL

Notary Public

Linda G. Salter Notary Parts of Florida

My Commission Expires My Commission Expires June 17, 2011

Printed Notary Name

File No.: 0805-026

ONSITE SEWAGE TREATMENT AND DISPOSAL SYSTEM OSTDS) ESCAMBIA COUNTY HEALTH DEPARTMENT

Attention: Pursuant to Escambia County Code of Ordinances 99-36, in

accordance with Section 1-29.180(5) of this Ordinance, the Escambia County Health Department (ECHD) must conduct an assessment of the Onsite Sewage Treatment and Disposal System (OSTDS) (Septic Tank) prior to the sale of property. An approval letter issued by the ECHD must be presented at closing of property sale or transfer of

title

Legal Address of Property: <u>706 Calhoun Avenue</u> <u>Pensacola, Florida 32507</u>

Approval Letter Attached Hereto (XXX)

Approval Letter not required-property North of Well Line Road (

Approval Letter not required – Property is unimproved ()

As to Buyer (s)

As to Buyer (s)

David R. Senn Cher Denmon

This form completed by: Linda Salter

Surety Land Title of Florida, LLC. 2704 North 12th Avenue Pensacola, FL 32503

JUL 10,2007 18:39

8505872110

Page 2

JUL 10 BREZ 16:BC

THE OUT EINSTEAL HEALTH

DOGDUDUMNY P. R.

ESCAMBIA COUNTY HEALTH DEPARTMENT ENVIRONMENTAL HEALTH DIVISION

1300 WEST GREGORY STREET PENSACOLA, FL 32501

RECORDED AS RECEIVED

July 10, 2007

Gary L. Jeffnes c/o David Senn 6295 Molino Road Molino, FL 32577

RF: Two Bedroom
Single Family Residence
706 Calhoun Avenue
Pensacola, FL 32507
Parcel ID No: 35-28-31-1000-011-072

Dear Mr. Joffries:

Environmental Health conducted an inspection of the Onsite Sewage Treatment and Disposal System (OSTDS) at the above referenced location on July 9, 2007. The condition(s) stated below outline the department's assessment of the OSTDS:

Status of Property:

The premise was vacant at the time of our inspection and no overflows were observed. Because there were no occupants living in the residence, no sewage flow was being generated; therefore, our ability to fully assess the functionality of the system was limited.

Septic Tank Compartment:

The condition of the internal structure of the tank compartment could not be determined because the tank was not opened for a visual inspection. However, a limited external inspection of the tank was conducted.

· No structural deficiencies were noted.

Drainfield System:

The drainfield system was probed and the soil adjacent to the drainfield was augured to assess the system's functionality.

- It was determined that the drainfield does not have the proper separation from the seasonal high water table based on Florida Administrative Code 64E-6. In the event a repair to the OSTDS is warranted in the future, the drainfield may need to be modified to meet the code requirements.
- The inspection of the drainfield revealed that a significant portion was found to be in deteriorated condition. Because there were no occupants living in the residence, no sewage flow was being generated, therefore, our ability to fully assess the functionality of the system was limited. It is difficult to determine what effect the deterioration of the drainfield may have on the system's functionality. It is possible that once the premise is occupied and a sewage flow is initiated, a drainfield failure may occur. However, during our inspection, no sanitary nuisances were observed.

Should the system require a drainfield repair in the future, an authorized septic tank contractor must pump and inspect the internal structure of the septic tank in order to determine its structural integrity, and this document must be presented at the time of purchasing a repair permit from this office. The specifications for the repair will be released once the permit has been reviewed.

JUL 13,2007 18:25

8505956777

Page 3

JUL 10,2007 18:39

8505872110

Page 3

JUL 10-2007 10:20

ALCO CO CHUIRON HEALTH

2202020777

r.01

Page 2 of 2 July 10, 2007

706 Calhoun Avenue

RECORDED AS RECEIVED

 The inspector noted that a portion of the drainfield material was exposed in a ditch in the backyard. This material needs to be covered properly with soil to prevent a sanitary nuisance when the residence is occupied.

Conclusion:

No action is required at this time. This letter does not imply that the system will perform
optimally for a specific period of time. However, with the data available at the time of the
Inspection, the system was operating properly.

This inspection will be honored for a period of nine months. If we can be of further assistance, please do not hesitate to call us at (850) 595-6786.

Sincerely,

Phillip L. Davies

Environmental Supervisor I

PLD/fd/pd OSTDS # 07-0600

Fax to: David Senn, 587 2110, Call First

TOTAL PAGE 3

BK: 6283 PG: 1985 Last Page

RESIDENTIAL SALES ABUTTING ROADWAY MAINTENANCE DISCLOSURE

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

Name of roadway: 706 Calhoun Avenue

Legal Address of Property: 706 Calhoun Avenue, Pensacola, Florida 32507

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

This form completed by: Linda Salter

Surety Land Title, Inc. 2600 North 12th Avenue Pensacola, FL 32503

AS TO SELLER (S):

Witness to Seller(s):

David R. Senn

Witness to Buyer(s):

Cher Denmon

AS TO BUYER (S):

Recorded in Public Records 07/25/2013 at 03:21 PM OR Book 7051 Page 378, Instrument #2013055157, Pam Childers Clerk of the Circuit Court Escambia County, FL Recording \$18.50 Deed Stamps \$0.70

Prepared By/Return to: Denise Kristiansen 7019 Belgium Circle Pensacola, Florida 32526

Property ID: 352s31-1000-012-072

STATE OF FLORIDA COUNTY OF ESCAMBIA

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS, that Lars Kristiansen and Denise Kristiansen, husband and wife (herein "Grantor"), for and in consideration of the sum of Ten Dollars and other good and valuable considerations, the receipt, adequacy and sufficiency of which is hereby acknowledged, do hereby bargain, sell, remise, confirm, convey and grant unto Cher Denmon, a single woman, (herein "Grantee"), whose address is 706 Calhoun Avenue, Pensacola, FL 32507, her, heirs, successors and assigns, forever, the following described real property located in Escambia County, Florida:

Lot 12, Block 72, Beach Haven Tract, Sections 35 and 54, Township 2 South, Ranges 30 and 31 West, described according to plat of Beach Haven recorded in Deed Book 46, Page 51, less the North 5 feet of Lot 12, Block 72, Beach Haven Tract, Sections 35 and 54, Township 2 South, Ranges 30 and 31 West, described according to plat of Beach Haven recorded in Deed Book 46, Page 51, of the public records of Escambia County, Florida.

Subject to zoning restrictions, prohibitions and other requirements imposed by governmental authorities; restrictions of record and matters appearing on the Plat, if there is a recorded Plat, affecting the above-described property; easements and mineral reservations of record affecting the property, if any, which are not hereby reimposed; and any liens for ad valorem real property taxes for the year 2013, and subsequent years. Grantor is hereby bargaining, selling, conveying, and granting the Property to Grantee in an "AS IS" and "WHERE IS" condition in all respects whatsoever.

Together with all and singular the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining, free from all exemptions and right of homestead, in fee simple forever. And Grantor covenants that Grantor is well seized of an indefeasible estate in fee simple in said property and has a good right to convey the same; that it is free of lien or encumbrances, and that Grantor, Grantor's heirs, executors, administrators, successors and assigns, will forever warrant and defend title to the above-described property against the lawful claims of all persons whomsoever, subject to the exceptions set forth herein.

IN WITNESS WHEREOF, we have hereunto set our hands and seals this <u>23</u> day of 2013.

Signed, sealed and delivered

in the pres

Name: Ku

Lars Kristiansei

Denise Kristiansen

7019 Belgium Circle, Pensacola, FL 32526

BK: 7051 PG: 379 Last Page

STATE OF	FLORIDA
COUNTY O	DE ESCAMBIA

The foregoing instrument was a who:	acknowledged before me this day of an oath and Denise Kristiansen, who did not take an oath and
s/are personally known to me.	No. of the second
produced current Florida driver's license asproduced	
(Notary Seal Must Be Affixed)	Notary Public Name of Notary Printed My Commission Expires: Commission Number: KIMBERLY M. BIGGS Commission & EE B84191 My Commission & EE B84191 My Commission & EE B84191 My Commission & Expires 05-12-2017 Sonded Through Western Surety Company: Southeart Name

Recorded in Public Records 02/06/2008 at 10:21 AM OR Book 6283 Page 1986, Instrument #2008009481, Ernie Lee Magaha Clerk of the Circuit Court Escambia County, FL Recording \$27.00 MTG Stamps \$134.40 Int. Tax \$76.80

Return to:

SURETY LAND TITLE OF FL LLC 2600 N 12th Ave Pensacola, Florida 32503

This Instrument Prepared By:

Linda Salter SURETY LAND TITLE OF FL LLC 2600 N 12th Ave Pensacola, Florida 32503 TELEPHONE:

File No. 0805-026

THIS MORTGAGE DEED

Executed the 4th day of February, 2008 by:

Cher Denmon, a single woman

hereinafter called the mortgagor, to

David R. Senn, a married man

hereinafter called the mortgagee:

(Wherever used herein the terms "mortgagor" and "mortgagee" include all the parties to this instrument and the heirs, legal representatives and assigns of individuals, and the successors and assigns of corporation; and the term "note" includes all the notes herein described if more than one).

WITNESSETH, that for good and valuable consideration, and also in consideration of the aggregate sum named in the promissory note of even date herewith, hereinafter described, the mortgagor hereby grants, bargains, sells, aliens, remises, conveys and confirms unto the mortgagee all the certain land of which the mortgagor is now seized and in possession situate in ESCAMBIA County, Florida, viz:

Lot 11 and also the North 5.0 feet of Lot 12, Block 72, Beach Haven Subdivision, a subdivision of a portion of Sections 54 and 35, T-2S, Rg 30 & 31-West, Escambia County, Florida, according to plat of said subdivision recorded in Deed Book 46, at page 51 of the Public Records of said County. Less and except the North 5.0 feet of Lot 11.

Page 1 of 4, including the Note

TO HAVE AND TO HOLD the same, together with the tenements, hereditaments and appurtenances thereto belonging, and the rents, issues and profits thereof, unto the mortgagee in fee simple.

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

PROVIDED ALWAYS that if said mortgagor shall pay unto said mortgagee the certain promissory note hereinafter substantially copied or identified to wit:

DATE: February 4th, 2008

NOTE

Pensacola, Florida

AMOUNT: \$38,400.00

FOR VALUE RECEIVED the undersigned promises to pay to the order of:

David R. Senn, a married man

the principal sum of \$38,400.00 (Thirty-Eight Thousand Four Hundred and 00/100) DOLLARS

together with interest thereon at the rate of 10% (Ten and 00/100 percent) per annum from DATE OF EXECUTION HEREOF until maturity, both principal and interest being payable in Lawful Money of the United States, such principal sum and interest payable in installments as follows:

Payable in 240 equal consecutive monthly installments of principal and interest in the amount of \$370.57 each, the first of which shall be due and payable one month from the date hereof together with a like installment due on the same date each and every month thereafter until February 4th, 2028, when the entire unpaid remaining balance together with accrued interest thereon shall be due and payable. There shall be no pre-payment penalty. STATE OF FLORIDA DOCUMENTARY STAMPS HAVE BEEN AFFIXED TO THE MORTGAGE SECURING THIS NOTE.

Payments received 10 days or more late will be assessed a 5.0% late fee.

Such installment payments shall be applied first to the interest accruing under the terms of this note and then to a reduction of the principal indebtedness. The makers and endorsers of this note further agree to waive demand, notice of non-payment and protest, and in the event suit shall be brought for the collection hereof, or the same has to be collected upon demand of an attorney, to pay reasonable attorney's fees for making such collection. All payments hereunder shall bear interest at the rate of 10% (Ten and 00/100 percent) per annum from maturity until paid. This note is secured by a mortgage of even date herewith and is to be construed and enforced according to the laws of the State of Florida; upon default in the payment of principal and/or interest when due, the whole sum of principal and interest remaining unpaid shall at the option of the holders, become immediately due and payable. Failure to exercise this option shall not constitute a waiver of the right to exercise the same in the event of subsequent default.

Pavable at: 6295 Molino Road. Molino. FL 32577 or such other place as shall be designated by the holder

BK: 6283 PG: 1988 Last Page

and shall perform, comply with and abide by each and every of the agreements, stipulations, conditions and covenants thereof, and of this mortgage, then this mortgage and the estate hereby created, shall cease, determine and be null and void.

AND the mortgagor hereby further covenants and agrees to pay promptly when due the principal and interest and other sums of money provided for in said note and this mortgage, or either; to pay all and singular the taxes, assessments, levies, liabilities, obligations, and encumbrances of every nature on said property; to permit, commit or suffer no waste, impairment or deterioration of said land or the improvements thereon at any time; to keep the buildings now or hereafter on said land fully insured in a sum of not less than \$38,400.00 in a company or companies acceptable to the mortgagee policy or policies to be held by, and payable to, said mortgagee, and in the event any sum of money becomes payable by virtue of such insurance the mortgagee shall have the right to receive and apply the same to the indebtedness hereby secured, accounting to the mortgagor for any surplus; to pay all costs, charges, and expenses, including lawyer's fees and title searches, reasonably incurred or paid by the mortgagee because of the failure of the mortgagor to promptly and fully comply with the agreements, stipulations, conditions and covenants of said note and this mortgage, or either; to perform comply with and abide by each and every the agreements, stipulations, conditions and covenants set forth in said note and this mortgage or either. In the event the mortgagor fails to pay when due any tax, assessment, insurance premium or other sum of money payable by virtue of said note and this mortgage, or either, the mortgagee may pay the same, without waiving or affecting the option to foreclose or any other right hereunder, and all such payments shall bear interest from date thereof at the highest lawful rate then allowed by the laws of the State of Florida.

IF any sum of money herein referred to be not promptly paid within THIRTY days next after the same becomes due, or if each and every the agreements, stipulations, conditions and covenants of said note and this mortgage, or the entire balance unpaid thereon, shall forthwith or thereafter, at the option of the mortgagee, become and be due and payable, anything in said note or herein to the contrary notwithstanding. Failure by the mortgagee to exercise any or the rights or options herein provided shall not constitute a waiver of any rights or options under said note or this mortgage accrued or thereafter accruing.

IN WITNESS WHEREOF, the said mortgagor has hereunto signed and sealed these presents the day and year first above written.

Signed, sealed and delivered in our presence:

(TWO WITNESSES REQUIRED) Witness Signature	Cher Denmon
Witness Printed Name	706 Calhoun Avenue, Pensacola, FL 32507 L.S. 706 Calhoun Avenue, Pensacola, FL 32507
Witness Signature Witness Signature	L.S
Judith M Wooten Witness Printed Name	L.S
STATE OF FLORIDA)	
COUNTY OF ESCAMBIA)	

The foregoing instrument who is personally k not) take an oath.	ament was acknowledged before nown to me or has produced	e me this 4th day of February, 2008, by Cher Denmon Live Service as identification and did (did Notary Public
SEAL	Linda G. Salter Notary Public State of Florida My Commission No. DD 668982 My Commission Expires June 17, 2011	Printed Notary Name

Page 3 of 4, including the Note

Recorded in Public Records 2/27/2023 7:53 AM OR Book 8934 Page 1709, Instrument #2023014484, Pam Childers Clerk of the Circuit Court Escambia County, FL

Filing # 167043887 E-Filed 02/17/2023 01:35:15 PM

IN THE COUNTY COURT IN AND FOR ESCAMBIA COUNTY, FLORIDA

CASE NO: 2020 SC 001936

CAVALRY SPV I, LLC I AMERICAN LANE, SUITE 220 GREENWICH, CT 06831

Plaintiff,

vs.

CHER DENMON 706 CALHOUN AVE PENSACOLA, FL 325071620

Defendant.

FINAL JUDGMENT

At a Small Claims Pretrial Conference on July 15, 2020, the parties appeared and entered into a court-ordered payment plan. The Plaintiff has now filed a Motion for Final Judgment in that the defendant has failed to comply with the terms and conditions of the Agreement. The court, having reviewed the Motion and the Affidavit filed in support of the motion, finds that the plaintiff is entitled to a Final Judgment, it is hereby,

ORDERS AND ADJUDGES that Plaintiff, CAVALRY SPV I, LLC whose address is 1 AMERICAN LANE, Suite #220, GREENWICH, CT 06830, shall recover from Defendant(s), Cher Denmon, 706 Calhoun Ave, Pensacola, Fl 325071620, Social Security # the sum of \$658.37 in principal, with costs in the sum of \$230.00; for a total of \$888.37, that shall bear interest at the prevailing statutory interest rate of 5.52% per year from this date through December 31 of this current year, for which let execution issue. Thereafter, on January 1 of each succeeding year until the judgment is paid, the interest rate will adjust in accordance with section 55.03, Florida Statutes.

FOR ALL OF WHICH LET EXECUTION ISSUE.

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

Copies furnished to: Hunt & Kahn, P.A.. P.O. BOX 934788 MARGATE, FL 33093-4788

CHER DENMON 706 CALHOUN AVE PENSACOLA, FL 325071620

https://dory.escambiaclerk.com/LandmarkWeb1.4.6.134/search/index?theme=.blue§ion=searchCriteriaName&quickSearchSelection=#

1/1

Recorded in Public Records 4/20/2023 8:02 AM OR Book 8964 Page 771, Instrument #2023031157, Pam Childers Clerk of the Circuit Court Escambia County, FL

Filing # 171125170 E-Filed 04/17/2023 11:38:15 AM

IN THE COUNTY COURT IN AND FOR ESCAMBIA COUNTY, FLORIDA

CASE NO.: 2021 SC 006428

MIDLAND CREDIT MANAGEMENT, INC., PO Box 939069 San Diego CA 92193

Plaintiff,

VS.

CHER LABERGE, 706 CALHOUN AVE PENSACOLA FL 32507 Defendant(s).

FINAL JUDGMENT

At a Small Claims Pretrial Conference on November 9, 2021, the parties appeared and entered into a court-ordered payment plan. The Plaintiff has now filed a Motion for Final Judgment in that the defendant has failed to comply with the terms and conditions of the Agreement. The court, having reviewed the Motion and the Affidavit filed in support of the motion, finds that the plaintiff is entitled to a Final Judgment, it is hereby,

ORDERED AND ADJUDGED that the Plaintiff, MIDLAND CREDIT MANAGEMENT, INC., located at P.O. Box 939069, SAN DIEGO CA 92193, does hereby have, receive and recover damages against the Defendant, in the principal sum of \$5,247.70 together with costs in the amount of \$370.00, which shall bear interest at the legal rate pursuant to Fla. Stat. § 55.03 as of the date of the entry of this judgment and thereafter shall bear interest at the rate set by the Chief Financial Officer of the State of Florida until paid, for which let execution issue.

It is further ordered and adjudged that the defendant(s) shall complete Florida Small Claims Rules Form 7.343 (Fact Information Sheet) and return it to the plaintiff's attorney at Andreu, Palma, Lavin & Solis, PLLC at 887 Donald Ross Road, Juno Beach, FL 33408, or to the plaintiff if the plaintiff is not represented by an attorney, within 45 days from the date of this final judgment, unless the final judgment is satisfied or a motion for new trial or notice of appeal is filed. The defendant should NOT file the completed form 7.343 with the court.

Jurisdiction of this case is retained to enter further orders that are proper to compel the defendant(s) to complete form 7.343 and return it to the plaintiff's attorney, or the plaintiff if the plaintiff is not represented by an attorney.

DONE AND ORDERED in chambers, Pensacola, Escambia County, Florida.

Judge R. Scott Ritchie

cc: Andreu, Palma, Lavin & Solis, PLLC, Attorneys for Plaintiff Defendant Recorded in Public Records 12/15/2023 9:19 AM OR Book 9080 Page 1557, Instrument #2023098639, Pam Childers Clerk of the Circuit Court Escambia County, FL

Filing # 188022548 E-Filed 12/14/2023 10:57:32 AM

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

CASE NO.: 2023 SC 003757

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY as Subrogee of VICKY DOGAN,

Plaintiff

VS.

JASON GERARD LABERGE, an Individual and CHER RENEE LABERGE, an Individual, 706 CALHOUN AVE PENSACOLA, FL 32507-1621 Defendants.

FINAL JUDGMENT

The Plaintiff notified the court that both parties have entered into an agreement and the Small Claims Pre-Trial hearing was cancelled. The Plaintiff has now filed a Motion for Final Judgment in that the defendant has failed to comply with the terms and conditions of the Agreement. The court, having reviewed the Motion and the Affidavit filed in support of the motion, finds that the plaintiff is entitled to a Final Judgment, it is hereby,

ORDERED and ADJUDGED that plaintiff, State Farm Mutual Automobile Insurance Company, shall recover from Defendants, Jason Gerard Laberge and Cher Renee Laberge, the sum of \$2,277.47, that shall bear interest at the rate of 8.54%, for all of which let execution issue.

DONE AND ORDERED in chambers, Pensacola, Escambia County, Florida.

12/14/2023 09:23:43 2023 SQ,003757 Suppostly Commoder actions Scott Ritchie

For info on payoff and satisfaction call (904) 482-0871 and use ref. # 202301016 Copies To:

Jason Gerard Laberge, 706 Calhoun Ave, Pensacola, FL. 32507 Cher Renee Laberge, 706 Calhoun Ave, Pensacola, FL. 32507

Hiday & Ricke, P.A., litigation@hidayricke.com

Pursuant to F.S. 55.10; Plaintiff's name and address is: State Farm Mutual Automobile Insurance Company, P. O. Box 106172, Atlanta, GA 30348-6172

202301016/FJ