



# 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

0326.416

## Part 1: Tax Deed Application Information

Applicant Name Applicant Address	TRAVIS MANGHAM TTEE MANGHAM LIVING LEGACY TRUST 1146 LEISURE DRIVE FLINT, MI 48507	Application date	Jul 10, 2025
Property description	HINDERER STEVEN D 9499 DARLENE CIRCLE PENSACOLA, FL 32526 9662 TOWER RIDGE RD 10-2365-000 N 330 FT OF S 660 FT OF W 1329 FT OF NE 1/4 LESS BEG AT INTER OF E RW OF TOWER RIDGE RD & S LI OF LT (Full legal attached.)	Certificate #	2023 / 5121
		Date certificate issued	06/01/2023

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

Column 1 Certificate Number	Column 2 Date of Certificate Sale	Column 3 Face Amount of Certificate	Column 4 Interest	Column 5: Total (Column 3 + Column 4)
# 2023/5121	06/01/2023	82.79	29.80	112.59
→Part 2: Total*				112.59

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

Column 1 Certificate Number	Column 2 Date of Other Certificate Sale	Column 3 Face Amount of Other Certificate	Column 4 Tax Collector's Fee	Column 5 Interest	Total (Column 3 + Column 4 + Column 5)
# /					
Part 3: Total*					0.00

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

1. Cost of all certificates in applicant's possession and other certificates redeemed by applicant (*Total of Parts 2 + 3 above)	112.59
2. Delinquent taxes paid by the applicant	0.00
3. Current taxes paid by the applicant	0.00
4. Property information report fee	200.00
5. Tax deed application fee	175.00
6. Interest accrued by tax collector under s.197.542, F.S. (see Tax Collector Instructions, page 2)	0.00
7. Total Paid (Lines 1-6)	487.59

I certify the above information is true and the tax certificates, interest, property information report fee, and tax collector's fees have been paid, and that the property information statement is attached.

Sign here: Condice Lee  
Signature, Tax Collector or Designee

Escambia, Florida  
Date July 14th, 2025

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

<b>Part 5: Clerk of Court Certified Amounts (Lines 8-14)</b>	
8. Processing tax deed fee	
9. Certified or registered mail charge	
10. Clerk of Court advertising, notice for newspaper, and electronic auction fees	
11. Recording fee for certificate of notice	
12. Sheriff's fees	
13. Interest (see Clerk of Court Instructions, page 2)	
14. <b>Total Paid (Lines 8-13)</b>	
15. Plus one-half of the assessed value of homestead property, if applicable under s. 197.502(6)(c), F.S.	
16. Statutory opening bid (total of Lines 7, 14, 15, and 16 if applicable)	
Sign here: _____ Date of sale <u>03/04/2026</u> Signature, Clerk of Court or Designee	

## INSTRUCTIONS

### Tax Collector (complete Parts 1-4)

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

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

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

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

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

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

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

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

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

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

### Clerk of Court (complete Part 5)

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

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

N 330 FT OF S 660 FT OF W 1329 FT OF NE 1/4 LESS BEG AT INTER OF E R/W OF TOWERIDGE RD & S LI OF LT 10 FOR POB N 85 DEG 35 MIN E 100 FT N 4 DEG 30 MIN W 165 FT S 85 DEG 35 MIN W 100 FT S 4 DEG 30 MIN E 165 TO POB LESS BEG AT INTER OF E R/W LI OF TOWERIDGE RD & S LI OF LT 10 N 85 DEG 35 MIN E 100 FT FOR POB CONT 100 FT N 4 DEG 30 MIN W 165 FT S 85 DEG 35 MIN W 100 FT S 4 DEG 30 MIN E 165 FT TO POB BLK 2 S/D OF SEC 1 PLAT DB 102 P 600 OR 8011 P 892/894 OR 8018 P 416 LESS E 660 FT OF N 330 FT OF S 660 FT OF W 1329 FT OF NE 1/4 LESS OR 5249 P 1078 ARNOLD & STONE LESS OR 5249 P 1080 JOHNSON & STONE LESS OR 5649 P 1037 FERGUSON LESS OR 8313 P 6 LENN

# APPLICATION FOR TAX DEED

Section 197.502, Florida Statutes

512  
R. 12/16

Application Number: 2500627

To: Tax Collector of ESCAMBIA COUNTY, Florida

I,  
TRAVIS MANGHAM TTEE  
MANGHAM LIVING LEGACY TRUST  
1146 LEISURE DRIVE  
FLINT, MI 48507,

hold the listed tax certificate and hereby surrender the same to the Tax Collector and make tax deed application thereon:

Account Number	Certificate No.	Date	Legal Description
10-2365-000	2023/5121	06-01-2023	N 330 FT OF S 660 FT OF W 1329 FT OF NE 1/4 LESS BEG AT INTER OF E R/W OF TOWERIDGE RD & S LI OF LT 10 FOR POB N 85 DEG 35 MIN E 100 FT N 4 DEG 30 MIN W 165 FT S 85 DEG 35 MIN W 100 FT S 4 DEG 30 MIN E 165 TO POB LESS BEG AT INTER OF E R/W LI OF TOWERIDGE RD & S LI OF LT 10 N 85 DEG 35 MIN E 100 FT FOR POB CONT 100 FT N 4 DEG 30 MIN W 165 FT S 85 DEG 35 MIN W 100 FT S 4 DEG 30 MIN E 165 FT TO POB BLK 2 S/D OF SEC 1 PLAT DB 102 P 600 OR 8011 P 892/894 OR 8018 P 416 LESS E 660 FT OF N 330 FT OF S 660 FT OF W 1329 FT OF NE 1/4 LESS OR 5249 P 1078 ARNOLD & STONE LESS OR 5249 P 1080 JOHNSON & STONE LESS OR 5649 P 1037 FERGUSON LESS OR 8313 P 6 LENN

I agree to:

- pay any current taxes, if due and
- redeem all outstanding tax certificates plus interest not in my possession, and
- pay all delinquent and omitted taxes, plus interest covering the property.
- pay all Tax Collector's fees, property information report costs, Clerk of the Court costs, charges and fees, and Sheriff's costs, if applicable.

Attached is the tax sale certificate on which this application is based and all other certificates of the same legal description which are in my possession.

Electronic signature on file  
TRAVIS MANGHAM TTEE  
MANGHAM LIVING LEGACY TRUST  
1146 LEISURE DRIVE  
FLINT, MI 48507

07-10-2025  
Application Date

\_\_\_\_\_  
Applicant's signature



# Gary "Bubba" Peters

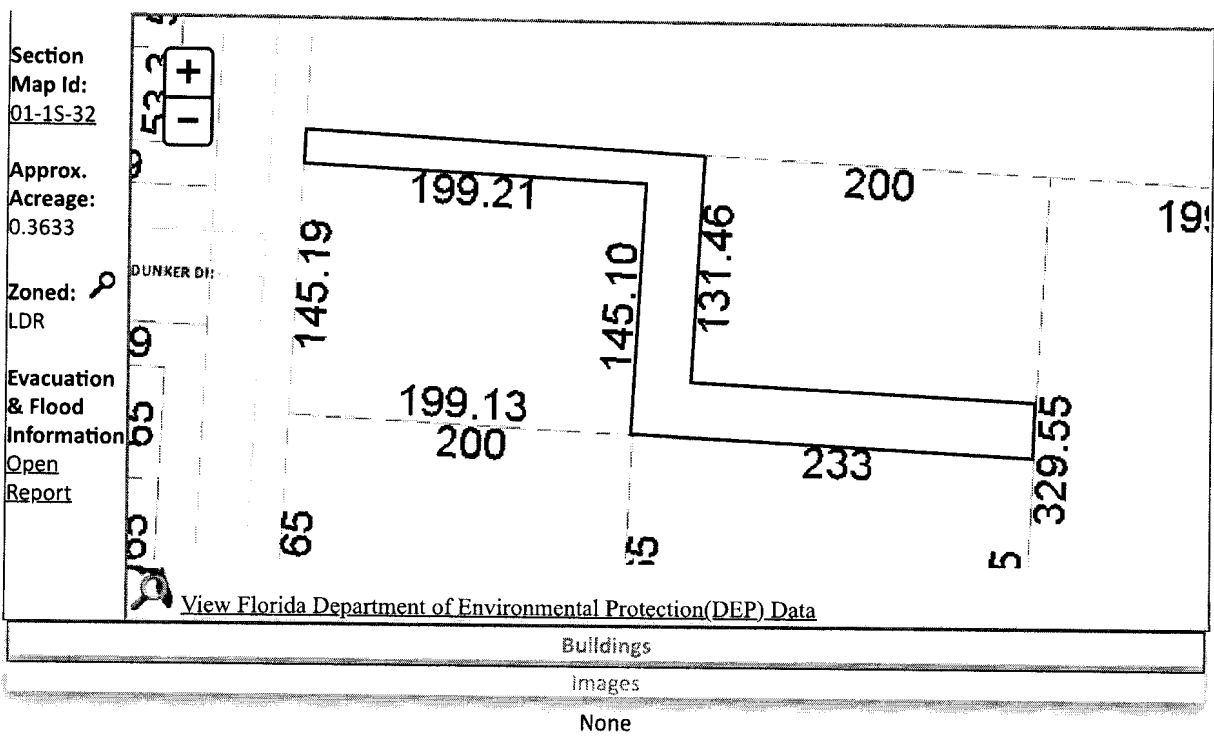
## Escambia County Property Appraiser

[Real Estate Search](#)
[Tangible Property Search](#)
[Sale List](#)
[Back](#)

← Nav. Mode ☒ Account ☐ Parcel ID →

[Printer Friendly Version](#)

<b>General Information</b> <b>Parcel ID:</b> 0115321000070002 <b>Account:</b> 102365000 <b>Owners:</b> HINDERER STEVEN D <b>Mail:</b> 9499 DARLENE CIRCLE PENSACOLA, FL 32526 <b>Situs:</b> 9662 TOWER RIDGE RD 32526 <b>Use Code:</b> VACANT RESIDENTIAL <b>Taxing Authority:</b> COUNTY MSTU <b>Tax Inquiry:</b> <a href="#">Open Tax Inquiry Window</a> Tax Inquiry link courtesy of Scott Lunsford Escambia County Tax Collector		<b>Assessments</b> <table border="1"> <thead> <tr> <th>Year</th> <th>Land</th> <th>Imprv</th> <th>Total</th> <th>Cap Val</th> </tr> </thead> <tbody> <tr> <td>2024</td> <td>\$1,480</td> <td>\$0</td> <td>\$1,480</td> <td>\$1,480</td> </tr> <tr> <td>2023</td> <td>\$1,480</td> <td>\$0</td> <td>\$1,480</td> <td>\$1,480</td> </tr> <tr> <td>2022</td> <td>\$1,480</td> <td>\$0</td> <td>\$1,480</td> <td>\$1,480</td> </tr> </tbody> </table> <a href="#">Disclaimer</a> <a href="#">Tax Estimator</a> <a href="#">Change of Address</a> <a href="#">File for Exemption(s) Online</a> <a href="#">Report Storm Damage</a>		Year	Land	Imprv	Total	Cap Val	2024	\$1,480	\$0	\$1,480	\$1,480	2023	\$1,480	\$0	\$1,480	\$1,480	2022	\$1,480	\$0	\$1,480	\$1,480																																				
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<b>Parcel Information</b>		<a href="#">Launch Interactive Map</a>																																																									



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

Last Updated:07/22/2025 (tc.4936)

## NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That **TRAVIS MANGHAM TTEE FOR MANGHAM LIVING LEGACY TRUST** holder of **Tax Certificate No. 05121**, 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:

(see attached)

**SECTION 01, TOWNSHIP 1 S, RANGE 32 W**

**TAX ACCOUNT NUMBER 102365000 (0326-46)**

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

**STEVEN D HINDERER**

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 March, which is the **4th day of March 2026**.

Dated this 22nd day of July 2025.

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



PAM CHILDERS  
CLERK OF THE CIRCUIT COURT  
ESCAMBIA COUNTY, FLORIDA

By:  
Emily Hogg  
Deputy Clerk

## LEGAL DESCRIPTION

N 330 FT OF S 660 FT OF W 1329 FT OF NE 1/4 LESS BEG AT INTER OF E R/W OF TOWERIDGE RD & S LI OF LT 10 FOR POB N 85 DEG 35 MIN E 100 FT N 4 DEG 30 MIN W 165 FT S 85 DEG 35 MIN W 100 FT S 4 DEG 30 MIN E 165 TO POB LESS BEG AT INTER OF E R/W LI OF TOWERIDGE RD & S LI OF LT 10 N 85 DEG 35 MIN E 100 FT FOR POB CONT 100 FT N 4 DEG 30 MIN W 165 FT S 85 DEG 35 MIN W 100 FT S 4 DEG 30 MIN E 165 FT TO POB BLK 2 S/D OF SEC 1 PLAT DB 102 P 600 OR 8011 P 892/894 OR 8018 P416 LESS E 660 FT OF N 330 FT OF S 660 FT OF W 1329 FT OF NE 1/4 LESS OR 5249 P 1078 ARNOLD & STONE LESS OR 5249 P 1080 JOHNSON & STONE LESS OR 5649 P 1037 FERGUSON LESS OR 8313 P 6 LENN

# PERDIDO TITLE SOLUTIONS

Precise · Professional · Proven

## PROPERTY INFORMATION REPORT

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

THE ATTACHED REPORT IS ISSUED TO:

SCOTT LUNSFORD, ESCAMBIA COUNTY TAX COLLECTOR

TAX ACCOUNT #: 10-2365-000 CERTIFICATE #: 2023-5121

THIS REPORT IS NOT TITLE INSURANCE. THE LIABILITY FOR ERRORS OR OMISSIONS IN THIS REPORT IS LIMITED TO THE PERSON(S) EXPRESSLY IDENTIFIED BY NAME IN THE PROPERTY INFORMATION REPORT AS THE RECIPIENT(S) OF THE PROPERTY INFORMATION REPORT.

The attached Report prepared in accordance with the instructions given by the user named above includes a listing of the owner(s) of record of the land described herein together with current and delinquent ad valorem tax information and a listing and copies of all open or unsatisfied leases, mortgages, judgments and encumbrances recorded in the Official Record Books of Escambia County, Florida that encumber the title to said land as listed on page 2 herein.

**This Report is subject to:** Current year taxes; taxes and assessments due now or in subsequent years; oil, gas, and mineral or any subsurface rights of any kind or nature; easements, restrictions, and covenants of record; encroachments, overlaps, boundary line disputes.

This Report does not insure or guarantee the validity or sufficiency of any document attached, nor is it to be considered a title insurance policy, an opinion of title, a guarantee of title, or any other form of guarantee or warranty of title.

Use of the term "Report" herein refers to the Property Information Report and the documents attached hereto.

Period Searched: December 16, 2005 to and including December 16, 2025 Abstractor: Andrew Hunt

BY



Michael A. Campbell,  
As President  
Dated: December 17, 2025



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

December 17, 2025

Tax Account #: **10-2365-000**

1. The Grantee(s) of the last deed(s) of record is/are: **STEVEN D HINDERER**

**By Virtue of Quit Claim Deed recorded 12/18/2018 in OR 8018/416**

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. Judgment in favor of Synchrony Bank recorded 11/6/2025 – OR 9403/573**

4. Taxes:

**Taxes for the year(s) 2022 are delinquent.**

**Tax Account #: 10-2365-000**

**Assessed Value: \$1,480.00**

**Exemptions: NONE**

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

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

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

**PERDIDO TITLE SOLUTIONS**  
**PROPERTY INFORMATION REPORT**  
3050 Concho Drive, Pensacola, Florida 32507 | Phone 850-466-3077

**Scott Lunsford**  
**Escambia County Tax Collector**  
P.O. Box 1312  
Pensacola, FL 32591

**CERTIFICATION: PROPERTY INFORMATION REPORT FOR TDA**

**TAX DEED SALE DATE:** MAR 3, 2026

**TAX ACCOUNT #:** 10-2365-000

**CERTIFICATE #:** 2023-5121

In compliance with Section 197.522, Florida Statutes, the following is a list of names and addresses of those persons, firms, and/or agencies having legal interest in or claim against the above-described property. The above-referenced tax sale certificate is being submitted as proper notification of tax deed sale.

YES	NO	
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Notify City of Pensacola, P.O. Box 12910, 32521
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Notify Escambia County, 190 Governmental Center, 32502
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Homestead for <u>2025</u> tax year.

**STEVEN D HINDERER**  
**9499 DARLENE CIR**  
**PENSACOLA, FL 32526**

**SYNCHRONY BANK**  
**170 W ELECTION RD STE 125**  
**DRAPER, UT 84020**

**STEVEN D HINDERER**  
**2460 MOLINO RD**  
**MOLINO, FL 32577-4078**

Certified and delivered to Escambia County Tax Collector, this 17<sup>th</sup> day of December 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**

**December 17, 2025**

**Tax Account #:10-2365-000**

**LEGAL DESCRIPTION  
EXHIBIT "A"**

**N 330 FT OF S 660 FT OF W 1329 FT OF NE 1/4 LESS BEG AT INTER OF E R/W OF TOWERIDGE RD & S LI OF LT 10 FOR POB N 85 DEG 35 MIN E 100 FT N 4 DEG 30 MIN W 165 FT S 85 DEG 35 MIN W 100 FT S 4 DEG 30 MIN E 165 TO POB LESS BEG AT INTER OF E R/W LI OF TOWERIDGE RD & S LI OF LT 10 N 85 DEG 35 MIN E 100 FT FOR POB CONT 100 FT N 4 DEG 30 MIN W 165 FT S 85 DEG 35 MIN W 100 FT S 4 DEG 30 MIN E 165 FT TO POB BLK 2 S/D OF SEC 1 PLAT DB 102 P 600 OR 8011 P 892/894 OR 8018 P 416 LESS E 660 FT OF N 330 FT OF S 660 FT OF W 1329 FT OF NE 1/4 LESS OR 5249 P 1078 ARNOLD & STONE LESS OR 5249 P 1080 JOHNSON & STONE LESS OR 5649 P 1037 FERGUSON LESS OR 8313 P 6 LENN**

**SECTION 01, TOWNSHIP 1 S, RANGE 32 W**

**TAX ACCOUNT NUMBER 10-2365-000(0326-46)**

Recorded in Public Records 12/18/2018 1:42 PM OR Book 8018 Page 416,  
Instrument #2018102341, Pam Childers Clerk of the Circuit Court Escambia  
County, FL Recording \$10.00 Deed Stamps \$0.70

This Instrument Prepared by:  
Thomas C. Staples  
Staples, Ellis + Associates, P. A.  
201 N. Palafox Street, Suite 2  
The Smart Bank Building  
Pensacola, FL 32502

### QUIT CLAIM DEED

THIS QUIT CLAIM DEED, executed this 18 day of December, 2018,  
by Steven D. Hinderer, a married man, and Cody Wade Dannelly, a single man, grantors\*, to  
Steven D. Hinderer, a married man, grantee\*.

WITNESSETH, that the said first party does hereby remise, release and quit claim unto  
the said second party forever, all the right, title, interest, claim and demand which the said first  
party has in and to the following described lot, piece or parcel of land, situated, lying and being  
in the County of Escambia, State of Florida, to-wit:

N 330 FT OF S 660 FT OF W 1329 FT OF NE 1/4 LESS BEG AT INTER OF E R/W OF  
TOWERIDGE RD & S LI OF LT 10 FOR POB N 85 DEG 35 MIN E 100 FT N 4 DEG 30 MIN W  
165 FT S 85 DEG 35 MIN W 100 FT S 4 DEG 30 MIN E 165 TO POB LESS BEG AT INTER OF E  
R/W LI OF TOWERIDGE RD & S LI OF LT 10 N 85 DEG 35 MIN E 100 FT FOR POB CONT 100  
FT N 4 DEG 30 MIN W 165 FT S 85 DEG 35 MIN W 100 FT S 4 DEG 30 MIN E 165 FT TO POB  
BLK 2 S/D OF SEC 1 PLAT DB 102 P 600 LESS E 660 FT OF N 330 FT OF S 660 FT OF W 1329  
FT OF NE 1/4 OR 3995 P 354 LESS OR 5249 P 1078 ARNOLD & STONE LESS OR 5249 P 1080  
JOHNSON & STONE LESS OR 5649 P 1037 FERGUSON

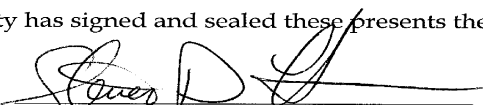

Parcel Identification Number: 011S321000070002

The subject property is not the homestead property of the grantors.

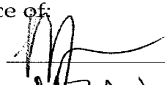
TO HAVE AND TO HOLD the same together with all and singular the appurtenances  
there unto belonging or in anyway appertaining, and all the estate, right, title, interest, lien,  
equity and claim whatsoever of the said first party, either in law or equity, to the only proper  
use, benefit and behoove of the said party, forever.

**THIS INSTRUMENT WAS PREPARED WITHOUT BENEFIT OF  
TITLE EXAMINATION OR TITLE INSURANCE FROM A LEGAL  
DESCRIPTION PROVIDED BY THE GRANTOR.**

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

  
STEVEN D. HINDERER  
  
CODY WADE DANNELLY

Signed, sealed and delivered  
in the presence of:

First Witness: 

Printed Name: MEGAN NICHOLS

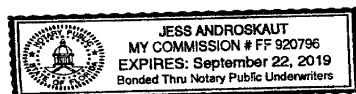
Second Witness: 

Printed Name: Amanda Ross

Witnesses to Grantor

STATE OF FLORIDA  
COUNTY OF ESCAMBIA

The foregoing instrument was acknowledged before me this 18th day of December,  
2018, by Steven D. Hinderer and Cody Wade Dannelly, who are personally known to me or  
have produced FLDS as identification.



  
NOTARY PUBLIC

Recorded in Public Records 11/6/2025 10:54 AM OR Book 9403 Page 573,  
Instrument #2025085233, Pam Childers Clerk of the Circuit Court Escambia  
County, FL

Filing # 235274851 E-Filed 11/06/2025 11:42:08 AM

SYNCHRONY BANK

Plaintiff,

vs.

STEVEN D HINDERER

**IN THE COUNTY COURT OF THE FIRST  
JUDICIAL CIRCUIT IN AND FOR  
ESCAMBIA COUNTY, FLORIDA**  
Case No.: 2025 SC 004111^

\_\_\_\_\_  
Defendant(s).

**FINAL JUDGMENT**

This cause having come before the Court upon Plaintiff's Motion for Entry of Final Judgment, and the Court having considered the Affidavit of Non-Compliance with the Stipulation for Settlement, and hereby finding that the Defendant is in default of the Stipulation and still indebted to the Plaintiff in the sum of \$2,920.52, it is hereby:

**ORDERED AND ADJUDGED** that Plaintiff, SYNCHRONY BANK, [170 W ELECTION ROAD, STE. 125, DRAPER, UT 84020], shall recover from Defendant(s), STEVEN D HINDERER, [2460 MOLINO RD, MOLINO FL 32577-4078], the sum of \$2,544.67 on principal, plus costs in the amount of \$375.85, for a total sum due and owing of \$2,920.52, for all of which let execution issue.

**DONE AND ORDERED** in ESCAMBIA County, Florida, this \_\_\_\_\_,  
20\_\_.

11/06/2025 09:38:52  
2025 SC 004111  
signed by COUNTY COURT JUDGE BARRY DICKSON JR 11/06/2025 09:38:52 XARGLSqJ

\_\_\_\_\_  
County Court Judge

Copies furnished to:

Aldridge Pite Haan, LLP, Attorney for Plaintiff, flefile@aph-law.com

STEVEN D HINDERER, 2460 MOLINO RD, MOLINO FL 32577-4078  
25-40562\_FL-Stip-Dflt-Jdg\_October 27, 2025