



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 56

Part 1: Tax Deed Application Information				
Applicant Name Applicant Address	KEYS FUNDING LLC - 6023 PO BOX 71540 PHILADELPHIA, PA 19176-1540		Application date	Apr 21, 2025
Property description	DUKES W JEAN 866 RIDGE VIEW LN PENSACOLA, FL 32514 866 RIDGE VIEW LN 11-1006-664 LT 8 BLK B VALLEY RIDGE ESTATES PB 14 P 88 OR 3609 P 876 OR 8751 P 1007		Certificate #	2023 / 5592
			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)
# 2023/5592	06/01/2023	1,113.93	55.70	1,169.63
→Part 2: Total*				1,169.63
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	Total (Column 3 + Column 4 + Column 5)
# 2024/5698	06/01/2024	361.24	6.25	393.98
Part 3: Total*				393.98
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)				1,563.61
2. Delinquent taxes paid by the applicant				0.00
3. Current taxes paid by the applicant				578.51
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)				2,517.12
I certify the above information is true and the tax certificates, interest, property information report fee, and tax collector's fees have been paid, and that the property information statement is attached.				
Sign here: 		Escambia, Florida		
Signature, Tax Collector or Designee		Date April 24th, 2025		

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

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

8. Processing tax deed fee	
9. Certified or registered mail charge	
10. Clerk of Court advertising, notice for newspaper, and electronic auction fees	
11. Recording fee for certificate of notice	
12. Sheriff's fees	
13. Interest (see Clerk of Court Instructions, page 2)	
14.	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.	55,272.50
16. Statutory opening bid (total of Lines 7, 14, 15, and 16 if applicable)	
Sign here: _____ Signature, Clerk of Court or Designee	Date of sale <u>12/03/2025</u>

INSTRUCTIONS

Tax Collector (complete Parts 1-4)

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

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

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

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

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

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

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

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

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

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

Clerk of Court (complete Part 5)

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

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

APPLICATION FOR TAX DEED

Section 197.502, Florida Statutes

512
R. 12/16

Application Number: 2500270

To: Tax Collector of ESCAMBIA COUNTY, Florida

I,

KEYS FUNDING LLC - 6023

PO BOX 71540

PHILADELPHIA, PA 19176-1540,

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
11-1006-664	2023/5592	06-01-2023	LT 8 BLK B VALLEY RIDGE ESTATES PB 14 P 88 OR 3609 P 876 OR 8751 P 1007

I agree to:

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

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

Electronic signature on file

KEYS FUNDING LLC - 6023

PO BOX 71540

PHILADELPHIA, PA 19176-1540

04-21-2025
Application Date

Applicant's signature



Gary "Bubba" Peters
Escambia County Property Appraiser

Real Estate Search

Tangible Property Search

Sale List

Back

← Nav. Mode Account Parcel ID →

Printer Friendly Version

General Information

Parcel ID: 231N303300008002

Account: 111006664

Owners: DUKES W JEAN

Mail: 866 RIDGE VIEW LN
PENSACOLA, FL 32514

Situs: 866 RIDGE VIEW LN 32514

Use Code: SINGLE FAMILY RESID 

Taxing Authority: COUNTY MSTU

Tax Inquiry: [Open Tax Inquiry Window](#)

Tax Inquiry link courtesy of Scott Lunsford
Escambia County Tax Collector

Assessments				
Year	Land	Imprv	Total	<u>Cap Val</u>
2024	\$30,000	\$200,148	\$230,148	\$110,545
2023	\$30,000	\$189,461	\$219,461	\$107,326
2022	\$24,000	\$171,196	\$195,196	\$104,200

Disclaimer

Tax Estimator

Change of Address

File for Exemption(s) Online

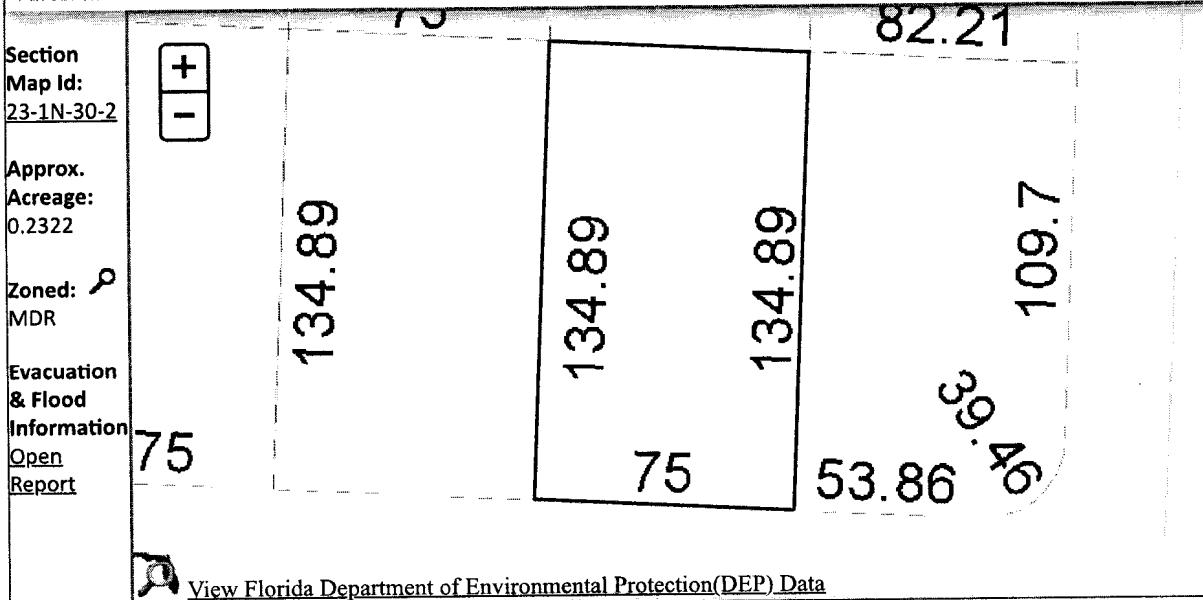
Report Storm Damage

Sales Data		Type List:		Key		
Sale Date	Book Page	Value	Type	Multi	Parcel	Record
05/27/2022	8793	1837	\$100	OT	Y	
03/29/2022	8751	1007	\$100	OT	Y	
07/1994	3609	876	\$89,200	WD	N	
06/1994	3593	3	\$23,000	WD	Y	
02/1994	3532	359	\$31,200	WD	Y	

2024 Certified Roll Exemptions
HOMESTEAD EXEMPTION,SENIOR EXEMPTION,WIDOW
Legal Description
LT 8 BLK B VALLEY RIDGE ESTATES PB 14 P 88 OR 3609 P 876 OR 8751 P 1007
Extra Features
None

Parcel Information

[Launch Interactive Map](#)



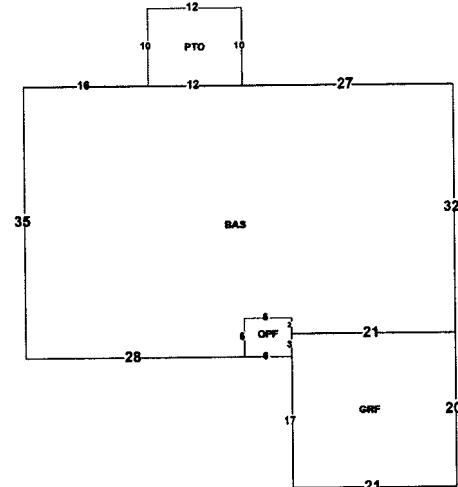
Buildings

Address: 866 RIDGE VIEW LN, Improvement Type: SINGLE FAMILY, Year Built: 1994, Effective Year: 1994, PA Building ID#: 4673

Structural Elements

DECOR/MILLWORK-AVERAGE
DWELLING UNITS-1
EXTERIOR WALL-BRICK-FACE/VENEER
FLOOR COVER-CARPET
FOUNDATION-SLAB ON GRADE
HEAT/AIR-CENTRAL H/AC
INTERIOR WALL-DRYWALL-PLASTER
NO. PLUMBING FIXTURES-8
NO. STORIES-1
ROOF COVER-DIMEN/ARCH SHNG
ROOF FRAMING-GABL/HIP COMBO
STORY HEIGHT-0
STRUCTURAL FRAME-WOOD FRAME

 Areas - 2402 Total SF
BASE AREA - 1832
GARAGE FIN - 420
OPEN PORCH FIN - 30
PATIO - 120



Images



12/2/2024 12:00:00 AM

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

Last Updated: 05/21/2025 (tc.6231)

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That **KEYS FUNDING LLC** holder of **Tax Certificate No. 05592**, 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 8 BLK B VALLEY RIDGE ESTATES PB 14 P 88 OR 3609 P 876 OR 8751 P 1007

SECTION 23, TOWNSHIP 1 N, RANGE 30 W

TAX ACCOUNT NUMBER 111006664 (1225-56)

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

W JEAN DUKES

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.

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 REPORT IS ISSUED TO:

SCOTT LUNSFORD, ESCAMBIA COUNTY TAX COLLECTOR

TAX ACCOUNT #: 11-1006-664 CERTIFICATE #: 2023-5592

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: September 11, 2005 to and including September 11, 2025 Abstractor: Andrew Hunt

BY



Michael A. Campbell,
As President
Dated: September 12, 2025

PROPERTY INFORMATION REPORT
CONTINUATION PAGE

September 12, 2025
Tax Account #: **11-1006-664**

1. The Grantee(s) of the last deed(s) of record is/are: **W JEAN DUKES**

By Virtue of Warranty Deed recorded 7/8/1994 in OR 3609/876 together with Death Certificate recorded 3/29/2022 in OR 8751/1007

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 5/27/2022 – OR 8793/1843**
 - b. **Affidavit and Memorandum of Interest in favor of Good Neighbor Solutions LLC recorded 8/22/2025 – OR 9367/53**
4. Taxes:

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

Tax Account #: 11-1006-664

Assessed Value: \$113,750.00

Exemptions: HOMESTEAD EXEMPTION, SENIOR EXEMPTION, WIDOW

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: DEC 3, 2025

TAX ACCOUNT #: 11-1006-664

CERTIFICATE #: 2023-5592

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

YES NO

Notify City of Pensacola, P.O. Box 12910, 32521
 Notify Escambia County, 190 Governmental Center, 32502
 Homestead for 2024 tax year.

**W JEAN DUKES AKA
WARNER JEAN DUKES
866 RIDGE VIEW LN
PENSACOLA, FL 32514**

**CENTRAL CREDIT UNION OF FLORIDA
PO BOX 17048
PENSACOLA, FL 32522**

**MATT ROSTOSKY MANAGING MEMBER AND
REGISTERED AGENT OF GOOD NEIGHBOR
SOLUTIONS LLC
3058 BARDSTOWN RD. #1171
LOUISVILLE, KY 40205**

Certified and delivered to Escambia County Tax Collector, this 12th 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 12, 2025
Tax Account #:11-1006-664

**LEGAL DESCRIPTION
EXHIBIT "A"**

LT 8 BLK B VALLEY RIDGE ESTATES PB 14 P 88 OR 3609 P 876 OR 8751 P 1007

SECTION 23, TOWNSHIP 1 N, RANGE 30 W

TAX ACCOUNT NUMBER 11-1006-664(1225-56)

60%
624-40OR Bk3609 Pg0876
INSTRUMENT 00142018

Prepared By and Return to:
 AMERICAN TITLE GROUP INC.
 4400 BAYOU BOULEVARD, SUITE 40
 PENSACOLA, FLORIDA 32503

Parcel ID# 23-1N-30-3300-008-002

Grantee(s):

WILFRED DUKES SSN# 265-60-6067
W. JEAN DUKES SSN# 449-72-3141

[Space Above This Line for Recording Data]

This Warranty Deed Made and executed the 7th day of July, 1994 by **THE H.L.O.T. FAMILY LIMITED PARTNERSHIP, A FLORIDA LIMITED PARTNERSHIP AND HENRY COMPANY HOMES, INC., A FLORIDA CORPORATION**, having its principle place of business at 4229 HIGHWAY 90, PACE, FL 32571, hereinafter called the Grantor, to **WILFRED DUKES and W. JEAN DUKES, HUSBAND AND WIFE**, whose post office address is 866 RIDGE VIEW LANE, PENSACOLA, FL 32514, herein after 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, by these presents grant, bargain, sell, alien, remise, release, convey and confirm unto the Grantee all that certain land situate in ESCAMBIA County, State of Florida, to-wit:

LOT 8, BLOCK B, VALLEY RIDGE ESTATES, A SUBDIVISION OF A PORTION OF SECTION 23, TOWNSHIP 1 NORTH, RANGE 30 WEST, ESCAMBIA COUNTY, FLORIDA; AS RECORDED IN PLAT BOOK 14 PAGE 88 OF THE PUBLIC RECORDS OF SAID COUNTY.

624-40
7-8-97
D.S. PD. \$
JOE A. FLOWERS, COMPTROLLER
BY: *[Signature]*
CERT. REG. #59-204328-27-01

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. Subject to taxes for the current year and subsequent years, zoning ordinances and restrictions, limitations, easements and reservations of record.

And the Grantor hereby covenants with said Grantee that it is lawfully seized of said land in fee simple; that it has good right and lawful authority to sell and convey said land, and 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.

(CORPORATE SEAL)

In Witness Whereof, the said Grantor has caused these presents to be executed in its name, and its corporate seal to be hereunto affixed, by its proper officers thereunto duly authorized, the day and year first above written.

Signed, sealed and delivered in
the presence of:

Kris Without
Kris Without

BY:

HENRY COMPANY HOMES, INC. A FLORIDA
CORP. & THE H.L.O.T. FAMILY LIMITED
PARTNERSHIP, A FLORIDA LTD
PARTNERSHIP
[Signature]
JOHN W. ELLIS as Attorney-in-
Fact for EDWIN A. HENRY,
General Partner and President

STATE OF FLORIDA
COUNTY OF SANTA ROSA

THE FOREGOING instrument was acknowledged before me this 7th day of July, 1994, by JOHN W. ELLIS for **HENRY COMPANY HOMES, INC., A FLORIDA CORPORATION AND THE H.L.O.T. FAMILY LIMITED PARTNERSHIP, A FLORIDA LIMITED PARTNERSHIP**, on behalf of the Corporation and Partnership. He is personally known to me and did take an oath.

Vicky L Kinnard
Notary Public
My Commission Expires:

HLOT.WD
FILE #94-4061H



VICKY L KINNARD
My Commission CC345050
Expires Jan. 30, 1998
Bonded by ANB
800-882-8878

Instrument 00142018
Filed and recorded in the
public records
JULY 8, 1994
at 04:05 P.M.
in Book and Page noted
above or hereon
and record verified
JOE A. FLOWERS,
COMPTROLLER
Escambia County,
Florida

Recorded in Public Records 5/27/2022 3:53 PM OR Book 8793 Page 1837,
 Instrument #2022055232, Pam Childers Clerk of the Circuit Court Escambia
 County, FL Recording \$18.50

Prepared by and Return to:

Julie Messer, an employee of
 First International Title - Pensacola Branch Downtown
 411 W Gregory St
 Pensacola, FL 32502
 File Number: 209965-59

(Space Above This Line For Recording Data)

AFFIDAVIT-DEATH CERTIFICATE

STATE OF FLORIDA
 COUNTY OF ESCAMBIA

BEFORE ME, the undersigned authority, authorized to take acknowledgements in the State and County aforesaid personally appeared, Julie A. Messer who after being duly sworn deposes and says:

That I have reviewed a certified copy of the Death Certificate of **Wilfred Dukes** (the deceased), a copy of which I have retained in my file in conjunction with the sale or finance of real property located in Escambia County, Florida, to wit:

Lot 8, Block B, VALLEY RIDGE ESTATES, A Subdivision of a portion of section 23, Township 1 North, Range 30 West, Escambia County, Florida; as Recorded in Plat Book 14 Page 88 of the Public Records of said County

"SEE EXHIBIT "A" FOR DEATH CERTIFICATE"

The following information is contained within the Death Certificate pertaining to the Deceased:

Sex:	Male
Date of Birth:	8/30/1938
Date of Death:	2/22/2022
Place of Residence:	866 Ridgeview Lane, Pensacola, Fl. 32514
Marital Status:	Married
Surviving Spouses Name:	Warner Jean Martin
Social Security No:	██████████
Informant Name and Address:	Warner Jean Martin

Further Affiant says not.

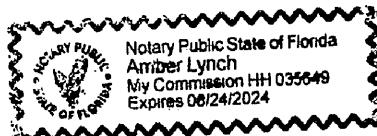

 Julie A. Messer

STATE OF Florida
 COUNTY OF ESCAMBIA

The foregoing instrument was acknowledged before me by means of this 23rd day of May, 2022, by means of (x) physical presence or () online notarization by Julie A. Messer who is personally known to me or (x) has produced driver license as identification.


 NOTARY PUBLIC

Printed Name: Amber Lynch
 My Commission Expires: 08/24/2024



Recorded in Public Records 5/27/2022 3:53 PM OR Book 8793 Page 1843,
 Instrument #2022055234, Pam Childers Clerk of the Circuit Court Escambia
 County, FL Recording \$52.50 MTG Stamps \$420.00

PREPARED BY

SARAH BREWER
 P.O. Box 17048
 Pensacola, FL 32522

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

MORTGAGE

SPACE ABOVE IS FOR RECORDER'S USE

THIS Mortgage is made on 05/23/22, between the Mortgagor,

W. JEAN DUKES A/K/A WARNER JEAN DUKES, A SINGLE PERSON

(herein "Borrower"), and the Mortgagee, Central Credit Union of Florida, a corporation organized and existing under the laws of State of Florida, whose address is P.O. Box 17048 Pensacola, FL 32522 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 120,000.00, which indebtedness is evidenced by Borrower's note dated 05/23/22 and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid, due and payable on 05/30/37;

TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants and agreements of Borrower herein contained, Borrower does hereby mortgage, grant and convey to Lender the following described property located in the County of Escambia, State of Florida:

SEE ATTACHED EXHIBIT A

which has the address of 866 Ridge View Lane, (Street)
Pensacola, Florida 32514 (herein "Property Address");
(City) (Zip Code)

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances and rents, 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."

BK: 8793 PG: 1844

Borrower covenants that Borrower is lawfully seized 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

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.

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.

BK: 8793 PG: 1847

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

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

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

NOTICE TO BORROWER

Do not sign this Mortgage if it contains blank spaces. All spaces should be completed before you sign.
Signed and delivered in the presence of:

X *Julie A. Messer*
Signature of Witness
Julie A. Messer
Name of Witness Typed, Printed or Stamped

X *J. Jean Dukes*
Signature of Borrower (Seal)
W. JEAN DUKES
Name of Borrower Typed, Printed or Stamped

X *Robert Competello*
Signature of Witness
Robert Competello
Name of Witness Typed, Printed or Stamped

X
Mailing Address of Borrower, Typed, Printed or Stamped
866 Ridge View Lane
Pensacola FL 32514
Signature of Borrower (Seal)
Name of Borrower Typed, Printed or Stamped

X
Signature of Witness
Name of Witness Typed, Printed or Stamped

Mailing Address of Borrower, Typed, Printed or Stamped
X
Signature of Borrower (Seal)
Name of Borrower Typed, Printed or Stamped

X
Signature of Witness
Name of Witness Typed, Printed or Stamped

Mailing Address of Borrower, Typed, Printed or Stamped
X
Signature of Borrower (Seal)
Name of Borrower Typed, Printed or Stamped

Central Credit Union of Florida
Loan Originator Organization

Mailing Address of Borrower, Typed, Printed or Stamped

Sarah Brewer
Loan Originator

729868

NMLSR ID Number

STATE OF FLORIDA, Escambia

2058295

NMLSR ID Number

County ss:

The foregoing instrument was acknowledged before me by means of physical presence or online notarization, this
05/23/22 (date) by

W. JEAN DUKES a/k/a WARNER JEAN DUKES

who is personally known to me or who has produced DRIVER LICENSE as identification and
who did not take an oath.

Julie A. Messer
Signature of Person Taking Acknowledgment

Name of Acknowledger Typed, Printed or Stamped

Title or Name

Serial Number, if Any



BK: 8793 PG: 1848 Last Page

Exhibit A

Lot 8, Block B, VALLEY RIDGE ESTATES, A Subdivision of a portion of section 23, Township 1 North, Range 30 West, Escambia County, Florida; as Recorded in Plat Book 14 Page 88 of the Public Records of said County

PREPARED BY:

**Emmanuel Cordero
3058 Bardstown Rd. #1171
Louisville, KY 40205
502-399-8600**

AFFIDAVIT AND MEMORANDUM OF INTEREST IN REAL PROPERTY

**STATE OF FLORIDA
COUNTY OF ESCAMBIA**

AUGUST 22, 2025

BEFORE ME, the undersigned authority, on this day personally appeared Emmanuel Cordero, who being first duly, deposes and says:

1. An interest in the real property described herein was entered into by and between the Affiant, Matt Rostosky Managing Member of Good Neighbor Solutions LLC as Buyer, and Jean Dukes as Seller(s), on the 4th day of August, 2025. The consideration for the property being Two Hundred Thousand Dollars (\$200,000).
2. Any interested party may contact: Matt Rostosky or Emmanuel Cordero on behalf of Good Neighbor Solutions LLC, whose mailing address is 3058 Bardstown Rd. #1171, Louisville, KY 40205 and whose telephone number is 502-399-8600.
3. The Seller(s) of the property, Jean Dukes may be reached at 8504179199. Their mailing address is 866 Ridge View Ln, Pensacola, Florida 32514.
4. ALL PROSPECTIVE PURCHASERS BEWARE, Affiant has an equitable interest in the herein described real property by virtue of a properly executed contract. Affiant is ready, willing and able to close this transaction pursuant to the terms of the contract. A release must be signed by Good Neighbor Solutions LLC to void this contract and filed where the property is located. A copy of the contract for Purchase and Sale of the subject property may be obtained by contacting Good Neighbor Solutions LLC.

ADDRESS: 866 Ridge View Ln, Pensacola, Florida 32514

APN: 23-1N-30-3300-008-002

Legal Description: LT 8 BLK B VALLEY RIDGE ESTATES PB 14 P 88 OR 3609 P 876 OR 8751 P 1007

PREPARED BY

Emmanuel Cordero

Emmanuel Cordero
Authorized Agent for Good Neighbor Solutions LLC

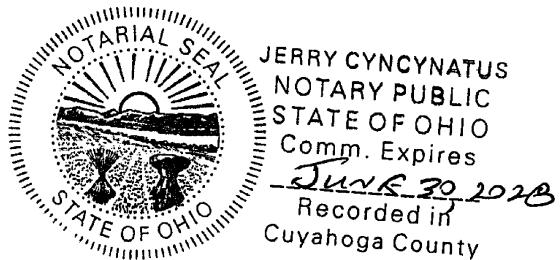
Return Address: 3058 Bardstown Rd. #1171, Louisville, KY 40205

FURTHER AFFIANT SAYETH NOT

STATE OF OHIO
COUNTY OF LAKE

Subscribed and sworn to before me this 22ND day of August 2025, by Emmanuel Cordero.

NOTARY PUBLIC
NAME OF NOTARY Jerry Cyncynatus
NOTARY COMMISSION EXPIRES 06-30-2028





Kentucky Secretary of State

Michael G. Adams



Good Neighbor Solutions LLC

[Business Entity Search](#)[File Amended Annual report](#) [Change Address or Registered Agent](#)[File Annual Report](#)[File Certificate of Assumed Name \(DBA\)](#) [File Dissolution](#)[File LLC](#)[Upload a Filing](#) [File Registered Agent Resignation](#)[Business Registration Portal](#)[Manage Assumed Name](#)[Name Availability Search](#)[Subscribe to changes made to this entity](#)[Business Forms Library](#)[Print & Mail – Request Certificates](#)[Prepaid Account Status](#)[Current Representative Search](#)

General Information

[Founding Representative Search](#)**Organization Number :** 1039932[Registered Agent Search](#)**Name :** Good Neighbor Solutions LLC[Validate Certificate of Existence/Authorization](#)**Profit or Non-Profit :** P - Profit**Company Type :** KLC - Kentucky Limited

Liability Company

Industry : Real Estate**Number of Employees :** Small (0-19)**Primary County :** Jefferson**Status :** A - Active**Standing :** G - Good**State :** KY**Country :** USA**File Date :** 11/23/2018**Organization Date :** 11/23/2018**Last Annual Report :** 5/23/2025**Principal Office :** 3058 Bardstown Rd. #1171

Louisville, KY, 40205

Managed By : Members

Registered Agent :

MATT ROSTOSKY

3058 Bardstown Rd. #1171

Louisville, KY, 40205

[Show Images](#)

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[Show Assumed Names](#)

[Show Current Officers](#)

[Show Initial Officers](#)

[Kentucky Unbridled Spirit](#)

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STATE OF FLORIDA
COUNTY OF ESCAMBIA

CERTIFICATE OF NOTICE OF MAILING
NOTICE OF APPLICATION FOR TAX DEED

CERTIFICATE # 05592 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:

W JEAN DUKES 866 RIDGE VIEW LN PENSACOLA, FL 32514	WARNER JEAN DUKES 866 RIDGE VIEW LN PENSACOLA, FL 32514
--	---

CENTRAL CREDIT UNION OF FLORIDA PO BOX 17048 PENSACOLA, FL 32522	MATT ROSTOSKY REGISTERED AGENT GOOD NEIGHBOR SOLUTIONS LLC 3058 BARDSTOWN RD. #1171 LOUISVILLE, KY 40205
--	---

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

PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA



By:
Emily Hogg
Deputy Clerk

WARNING

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. 05592**, 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 8 BLK B VALLEY RIDGE ESTATES PB 14 P 88 OR 3609 P 876 OR 8751 P 1007

SECTION 23, TOWNSHIP 1 N, RANGE 30 W

TAX ACCOUNT NUMBER 111006664 (1225-56)

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

W JEAN DUKES

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

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.

WARNING

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. **05592**, 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 8 BLK B VALLEY RIDGE ESTATES PB 14 P 88 OR 3609 P 876 OR 8751 P 1007

SECTION 23, TOWNSHIP 1 N, RANGE 30 W

TAX ACCOUNT NUMBER 111006664 (1225-56)

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

W JEAN DUKES

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Dated this 17th day of October 2025.

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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:

866 RIDGE VIEW LN 32514



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.

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SECTION 23, TOWNSHIP 1 N, RANGE 30 W

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Dated this 17th day of October 2025.

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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:

W JEAN DUKES
866 RIDGE VIEW LN
PENSACOLA, FL 32514

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

1225-5L

Document Number: ECSO25CIV046689NON

Agency Number: 26-000690

Court: TAX DEED

County: ESCAMBIA

Case Number: CERT NO 05592 2023

Attorney/Agent:

PAM CHILDEERS
CLERK OF COURT
TAX DEED

Plaintiff: RE: W JEAN DUKES

Defendant:

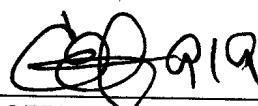
Type of Process: NOTICE OF APPLICATION FOR TAX DEED

Received this Writ on 10/24/2025 at 8:31 AM and served same at 8:48 AM on 10/28/2025 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: _____


C. CEPHAS CPS

Service Fee: \$40.00

Receipt No: BILL

WARNING

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Dated this 17th day of October 2025.

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Post Property:

866 RIDGE VIEW LN 32514



PAM CHILDERS

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

By:

**Emily Hogg
Deputy Clerk**

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ESCAMBIA COUNTY SHERIFF'S OFFICE
ESCAMBIA COUNTY, FLORIDA

NON-ENFORCEABLE RETURN OF SERVICE 1225.510

Document Number: ECSO25CIV046767NON

Agency Number: 26-000722

Court: TAX DEED

County: ESCAMBIA

Case Number: CERT NO 05592 2023

Attorney/Agent:

PAM CHILDERS
CLERK OF COURT
TAX DEED

Plaintiff: RE: W JEAN DUKES

Defendant:

Type of Process: WARNING/NOTICE OF APPLICATION FOR TAX DEED

Individual

Received this Writ on 10/24/2025 at 8:33 AM and served same on W JEAN DUKES , at 8:48 AM on 10/28/2025 in ESCAMBIA COUNTY, FLORIDA, by delivering a true copy of this Writ together with a copy of the initial pleadings, if any, with the date and hour of service endorsed thereon by me.

CHIP W SIMMONS, SHERIFF
ESCAMBIA COUNTY, FLORIDA

By: _____


C. CEPHAS, CPS

Service Fee: \$40.00
Receipt No: BILL

W A R N I N G

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. 05592**, 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 8 BLK B VALLEY RIDGE ESTATES PB 14 P 88 OR 3609 P 876 OR 8751 P 1007

SECTION 23, TOWNSHIP 1 N, RANGE 30 W

TAX ACCOUNT NUMBER 111006664 (1225-56)

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

W JEAN DUKES

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:

W JEAN DUKES
866 RIDGE VIEW LN
PENSACOLA, FL 32514

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.

W JEAN DUKES [1225-56]
866 RIDGE VIEW LN
PENSACOLA, FL 32514

9171 9690 0935 0127 2040 67

WARNER JEAN DUKES [1225-56]
866 RIDGE VIEW LN
PENSACOLA, FL 32514

9171 9690 0935 0127 2040 74

CENTRAL CREDIT UNION OF
FLORIDA [1225-56]
PO BOX 17048
PENSACOLA, FL 32522

9171 9690 0935 0127 2040 81

MATT ROSTOSKY REGISTERED
AGENT [1225-56]
GOOD NEIGHBOR SOLUTIONS LLC
3058 BARDSTOWN RD. #1171
LOUISVILLE, KY 40205

9171 9690 0935 0127 2040 05

contact

CERTIFIED MAIL™**Pam Childers**

Clerk of the Circuit Court & Comptroller
Official Records
221 Palafox Place, Suite 110
Pensacola, FL 32502

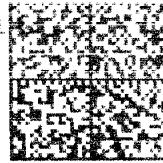
CLERK
PENSACOLA
FL 32502
NOV 19
2025
PENSACOLA
FL 32502



9171 9690 0935 0127 2040 67

PENSACOLA FL 325

28 OCT 2025 AM 1



quadrant
FIRST-CLASS MAIL
IMI
\$008.86
10/27/2025 ZIP 32502
043M31219251

US POSTAGE

LN/d29

NEXT 326 DE 0 10/11/2025

RETURN TO SENDER
REFUSED
UNABLE TO FORWARD

W JEAN DUKES [1225-56]
866 RIDGE VIEW LN
PENSACOLA, FL 32514

REF

SCL 32502563335

#2638-03394-28-18

32502563335
32514-0506351

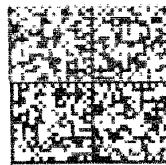
CERTIFIED MAIL™

Pam Childers
Clerk of the Circuit Court & Comptroller
Official Records
221 Palafox Place, Suite 110
Pensacola, FL 32502



9171 9690 0935 0127 2040 74

PENSACOLA FL 325
2010-07-20 25AM 1



quadrant
FIRST-CLASS MAIL
IMI
\$008.86¹⁰
10/27/2025 ZIP 32502
043M31219251

US POSTAGE

LN 10/29

WARNER JEAN DUKES [1225-56]
866 RIDGE VIEW LN
PENSACOLA, FL 32514

NEXT 828 DE 0 00000/00/25

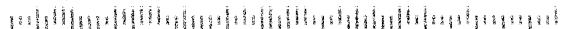
RETURN TO SENDER
REFUSED
UNABLE TO FORWARD

REF

ECI 32502583335

#2638-03474-28-18

32502583335
02514-3250251



CERTIFIED MAIL

Pam Childers

Clerk of the Circuit Court & Comptroller

Official Records

221 Palafox Place, Suite 110

Pensacola, FL 32502

10/27/2025

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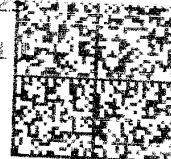
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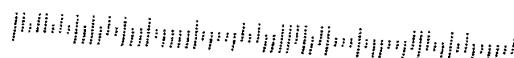
10/27/2025



US POSTAGE

MATT ROSTOSKY REGISTERED
AGENT [1225-56]
GOOD NEIGHBOR SOLUTIONS LLC
3058 BARDSTOWN RD. #1171
LOUISVILLE, KY 40205

40205-302058



 Search Property	 Property Sheet	 Lien Holder's	 Redeem_New	 Forms	 Courtview	 Benchmark
Redeemed From Sale						



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

Tax Deed Sales - Redeemed From Sale

Account: 111006664 Certificate Number: 005592 of 2023

Date Of
Redemption

11/19/2025



Clerk's Check

1

Clerk's Total

\$806.40

Postage

\$0.00

Tax Deed Court Registry

\$772.40

Payor Name

W JEAN DUKES
866 RIDGE VIEW LN
PENSACOLA FL 32514



Notes



THE SUMMATION WEEKLY

A Weekly Publication of the Escambia-Santa Rosa Bar Association Since 2014

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN. That KEYS FUNDING LLC holder of Tax Certificate No. 05592, 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:

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W
TAX ACCOUNT NUMBER 111006664
(1225-56)

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

W JEAN DUKES

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 23rd day of October 2025.

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

PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

By: Emily Hogg
Deputy Clerk

4WR10/29-11/19TD

Name: Emily Hogg, Deputy Clerk
Order Number: 8340
Order Date: 10/23/2025
Number Issues: 4
Pub Count: 1
First Issue: 10/29/2025
Last Issue: 11/19/2025
Order Price: \$200.00
Publications: The Summation Weekly
Pub Dates: The Summation Weekly, 10/29/2025, 11/5/2025, 11/12/2025, 11/19/2025

Emily Hogg, Deputy Clerk
First Judicial Circuit, Escambia County
190 W. Government St.
Pensacola FL 32502
USA

Before the undersigned authority personally appeared Malcolm Ballinger who under oath says that he is the Legal Administrator and Publisher of The Summation Weekly Newspaper published at Pensacola in Escambia & Santa Rosa County, Florida; that the attached copy of the advertisement, being a notice in the matter of

2023 TD 05592 KEYS FUNDING LLC Dukes

was published in said newspaper in and was printed and released from 10/29/2025 until 11/19/2025 for a consecutive 4 weeks.

Affiant further says that the said Summation Weekly is a newspaper published at Pensacola, in said Escambia & Santa Rosa Counties, Florida, and that the said newspaper has heretofore been continuously published in said Escambia & Santa Rosa Counties, Florida each week and has been entered as second class mail matter at the post office in Pensacola, in said Escambia County, Florida, for a period of one year next preceding the first publication of the attached copy of advertisement; and affiant further says that he has neither paid nor promised any person, firm or corporation any discount, rebate, commission or refund for the purpose of securing this advertisement for publication of the said newspaper.

X 
MALCOLM BALLINGER,
PUBLISHER FOR THE SUMMATION WEEKLY
STATE OF FLORIDA COUNTY OF ESCAMBIA

The foregoing instrument was acknowledged before me by means of [X] physical presence or [] online notarization, on 11/19/2025, by MALCOLM BALLINGER, who is personally known to me.

X 
NOTARY PUBLIC

