



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

1225.71

Part 1: Tax Deed Application Information				
Applicant Name Applicant Address	KEYS FUNDING LLC - 8023 PO BOX 71540 PHILADELPHIA, PA 19176-1540	Application date	Apr 21, 2025	
Property description	FINDLEY ANGELA EST OF 6450 CRARY RD CENTURY, FL 32535 6450 CRARY RD 12-1607-700 BEG AT SE COR OF SW1/4 WLY ALG S LI OF SEC 1160 41/100 FT TO E R/W LI OF COUNTY RD (TEDDAR RD) NLY A (Full legal attached.)	Certificate #	2023 / 6603	
		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)
# 2023/6603	06/01/2023	1,313.87	144.80	1,458.67
→Part 2: Total*				1,458.67
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)
# 2024/6720	06/01/2024	1,394.94	6.25	102.30
Part 3: Total*				1,503.49
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)				2,962.16
2. Delinquent taxes paid by the applicant				0.00
3. Current taxes paid by the applicant				1,337.63
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)				4,674.79
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.	
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.

BEG AT SE COR OF SW1/4 WLY ALG S LI OF SEC 1160 41/100 FT TO E R/W LI OF COUNTY RD (TEDDAR RD) NLY ALG R/W 1030 48/100 FT FOR POB CONT NLY 256 FT NELY DEFLECTING RT 51 DEG 13 MIN 34 SEC 55 10/100 FT ELY DEFLECTING RT 32 DEG 11 MIN 49 SEC 107 73/100 FT SLY DEFLECTING RT 96 DEG 33 MIN 37 SEC 302 80/100 FT WLY DEFLECTING RT 90 DEG 0 MIN 150 FT TO POB OR 1645 P 448 OR 4523 P 191

APPLICATION FOR TAX DEED

Section 197.502, Florida Statutes

512
R. 12/16

Application Number: 2500333

To: Tax Collector of ESCAMBIA COUNTY, Florida

I,

KEYS FUNDING LLC - 8023

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
12-1607-700	2023/6603	06-01-2023	BEG AT SE COR OF SW1/4 WLY ALG S LI OF SEC 1160 41/100 FT TO E R/W LI OF COUNTY RD (TEDDAR RD) NLY ALG R/W 1030 48/100 FT FOR POB CONT NLY 256 FT NELY DEFLECTING RT 51 DEG 13 MIN 34 SEC 55 10/100 FT ELY DEFLECTING RT 32 DEG 11 MIN 49 SEC 107 73/100 FT SLY DEFLECTING RT 96 DEG 33 MIN 37 SEC 302 80/100 FT WLY DEFLECTING RT 90 DEG 0 MIN 150 FT TO POB OR 1645 P 448 OR 4523 P 191

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 - 8023

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

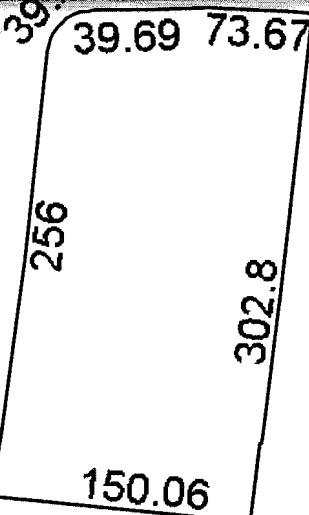
← Nav. Mode Account Parcel ID →

[Printer Friendly Version](#)

General Information					Assessments							
Parcel ID: 115N313400000005					Year	Land	Imprv	Total	Cap Val			
Account: 121607700					2024	\$5,508	\$87,271	\$92,779	\$89,486			
Owners: FINDLEY ANGELA EST OF					2023	\$5,508	\$82,648	\$88,156	\$81,351			
Mail: 6450 CRARY RD CENTURY, FL 32535					2022	\$5,508	\$77,814	\$83,322	\$73,956			
Situs: 6450 CRARY RD 32535					Disclaimer							
Use Code: SINGLE FAMILY RESID 					Tax Estimator							
Taxing Authority: COUNTY MSTU					Change of Address							
Tax Inquiry: Open Tax Inquiry Window					File for Exemption(s) Online							
Tax Inquiry link courtesy of Scott Lunsford Escambia County Tax Collector					Report Storm Damage							
Sales Data Type List: 					2024 Certified Roll Exemptions							
Sale Date Book Page Value Type Multi Parcel Records					None							
01/2000	4523	191	\$100	QC	N		Legal Description BEG AT SE COR OF SW1/4 WLY ALG S LI OF SEC 1160 41/100 FT TO E R/W LI OF COUNTY RD (TEDDAR RD) NLY ALG R/W 1030... 					
05/1982	1645	448	\$12,000	WD	N							
Official Records Inquiry courtesy of Pam Childers Escambia County Clerk of the Circuit Court and Comptroller					Extra Features							
					CARPORT							

Parcel Information

[Launch Interactive Map](#)

Section Map Id: 11-5N-31	<div style="border: 1px solid black; padding: 2px; display: inline-block;"> + - </div>
Approx. Acreage: 1.0158	
Zoned: 	
Evacuation & Flood Information Open Report	
 View Florida Department of Environmental Protection(DEP) Data	
 Buildings	
 39.69 73.67	
267	
	
150.06	

Structural Elements

DECOR/MILLWORK-AVERAGE

DWELLING UNITS-1

EXTERIOR WALL-VINYL SIDING

FLOOR COVER-CARPET

FOUNDATION-WOOD/NO SUB FLR

FOUNDATION-WOOD/NU HEAT/AIR / UNIT HEATERS

HEAT/AIR-UNIT HEATERS INTERIOR-WALL DRYWALL

INTERIOR WALL-DRYWALL-PLASTER

NO. PLUMBING FIXTURES-3

NO. STORIES-1

ROOF COVER-METAL/MODULAR

ROOF FRAMING-GABLE

STORY HEIGHT-0

STRUCTURAL FRAME-WOOD FRAME

 Areas - 2168 Total SF

BASE AREA = 1440

BASE AREA - 1440

BASE SEMI FIN - 280
OPEN PORCH FIN - 128

OPEN PORCH FIN - 128
WOOD DECK FIN - 320

The diagram illustrates a building layout with the following dimensions and room labels:

- WDF (top center):** A rectangular room with a width of 20 and a height of 16. It is positioned above a larger room.
- BAS (center):** A rectangular room with a width of 20 and a height of 28. It is positioned below the WDF room.
- OPF (bottom center):** A rectangular room with a width of 16 and a height of 8. It is positioned at the bottom of the diagram.
- BSF (bottom left):** A rectangular room with a width of 20 and a height of 28. It is positioned to the left of the OPF room.
- Outer dimensions:**
 - Top horizontal length: 23 (from the left edge to the right edge of the WDF room).
 - Left vertical length: 28 (from the bottom of the BSF room to the top of the WDF room).
 - Right vertical length: 28 (from the bottom of the BSF room to the top of the BAS room).
 - Bottom horizontal length: 16 (from the left edge to the right edge of the OPF room).
- Internal dimensions:**
 - Left side: 8 (height of the BSF room), 10 (width of the BSF room), 11 (width of the room to the left of the WDF room), and 16 (width of the WDF room).
 - Right side: 8 (width of the OPF room), 12 (width of the room to the right of the BAS room), and 16 (width of the room to the right of the OPF room).
 - Bottom side: 8 (width of the OPF room), 16 (width of the room below the OPF room), and 20 (width of the room below the BAS room).
 - Top side: 16 (width of the WDF room), 20 (width of the room above the WDF room), and 23 (width of the room above the BAS room).

Images



3/2/2020 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:05/22/2025 (lc.5035)

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That **KEYS FUNDING LLC** holder of **Tax Certificate No. 06603**, 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:

BEG AT SE COR OF SW1/4 WLY ALG S LI OF SEC 1160 41/100 FT TO E R/W LI OF COUNTY RD (TEDDAR RD) NLY ALG R/W 1030 48/100 FT FOR POB CONT NLY 256 FT NELY DEFLECTING RT 51 DEG 13 MIN 34 SEC 55 10/100 FT ELY DEFLECTING RT 32 DEG 11 MIN 49 SEC 107 73/100 FT SLY DEFLECTING RT 96 DEG 33 MIN 37 SEC 302 80/100 FT WLY DEFLECTING RT 90 DEG 0 MIN 150 FT TO POB OR 1645 P 448 OR 4523 P 191

SECTION 11, TOWNSHIP 5 N, RANGE 31 W

TAX ACCOUNT NUMBER 121607700 (1225-71)

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

ANGELA FINDLEY EST OF

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 CHILDEERS
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 #: 12-1607-700 CERTIFICATE #: 2023-6603

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 12, 2005 to and including September 12, 2025 Abstractor: Andrew Hunt

BY



Michael A. Campbell,
As President
Dated: September 15, 2025

PROPERTY INFORMATION REPORT
CONTINUATION PAGE

September 15, 2025
Tax Account #: **12-1607-700**

1. The Grantee(s) of the last deed(s) of record is/are: **ANGELA FINDLEY**

By Virtue of Warranty Deed recorded 5/21/1982 in OR 1645/448 together with Quit Claim Deed recorded 2/11/2000 in OR 4523/191

**ABSTRACTOR'S NOTE: WE FIND NO RECORD OF DEATH FOR ANGELA FINDLEY
RECORDED IN THE PUBLIC RECORDS OF ESCAMBIA COUNTY**

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 Quicken Loans Inc. recorded 4/18/2007 – OR 6127/1390**
4. Taxes:

Taxes for the year(s) 2023-2024 are delinquent.
Tax Account #: 12-1607-700
Assessed Value: \$93,619.00
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: DEC 3, 2025
TAX ACCOUNT #: 12-1607-700
CERTIFICATE #: 2023-6603

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.

ANGELA FINDLEY
6450 CRARY RD
CENTURY, FL 32535

QUICKEN LOANS INC
20555 VICTOR PKY
LIVONIA, MI 48152

Certified and delivered to Escambia County Tax Collector, this 15th day of September 2025.

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

Malphel

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 15, 2025
Tax Account #:12-1607-700

**LEGAL DESCRIPTION
EXHIBIT "A"**

BEG AT SE COR OF SW1/4 WLY ALG S LI OF SEC 1160 41/100 FT TO E R/W LI OF COUNTY RD (TEDDAR RD) NLY ALG R/W 1030 48/100 FT FOR POB CONT NLY 256 FT NELY DEFLECTING RT 51 DEG 13 MIN 34 SEC 55 10/100 FT ELY DEFLECTING RT 32 DEG 11 MIN 49 SEC 107 73/100 FT SLY DEFLECTING RT 96 DEG 33 MIN 37 SEC 302 80/100 FT WLY DEFLECTING RT 90 DEG 0 MIN 150 FT TO POB OR 1645 P 448 OR 4523 P 191

SECTION 11, TOWNSHIP 5 N, RANGE 31 W

TAX ACCOUNT NUMBER 12-1607-700(1225-71)

This instrument prepared by
Nettie W. Scott
Flemington, AL 36113

Form 148

State of Florida
Escambia County

WARRANTY DEED

1645 PAGE 448

Know All Men by These Presents: That We, Herman Gibson and Wife
Eula Mae Gibson

for and in consideration of TEN DOLLARS AND OTHER VALUABLE CONSIDERATIONS ~~RECORDED~~ DOLLARS
the receipt whereof is hereby acknowledged, do bargain, sell, convey and grant unto David H. Findley and Wife Angela Findley

their heirs, executors, administrators and assigns, forever, the following described real property, situate, lying and being in the said County of Escambia State of Florida to-wit:

Commencing at a concrete monument representing the Southeast Corner of the Southwest 1/4 of Section 11, Township 5 North, Range 31 West, Escambia County, Florida; thence Westerly along the South line of said Section for 1160.41 feet to the East R/W line of county clay road (Tedd Rd); thence Northerly along the East R/W line of said road for 1030.48 feet to Point of Beginning; thence continue Northerly along the same course for 256.00 feet to an iron pipe at the intersection of the road; thence Northeasterly deflecting right 51 degrees 13 minutes 34 seconds for 55.10 feet to an iron pipe; thence Easterly deflecting right 32 degrees 11 minutes 49 seconds for 107.73 feet to an iron pipe; thence Southerly deflect right 96 degrees 33 minutes 37 seconds for 302.80 feet; thence Westerly deflecting right 90 degrees 00 minutes for 150.00 feet to P. O. B. Containing 1.00 acres more or less.

It is understood and agreed that $\frac{1}{2}$ of all of the oil, gas and minerals in or under the above described property are reserved unto the grantors, their heirs and assigns.

Together with all and singular the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining, free from all exemptions and right of homestead.

And We covenant that we are well seized of an indefeasible estate in fee simple in the said property, and have a good right to convey the same; that it is free of lien or encumbrance, and that our heirs, executors and administrators, the said grantee their heirs, executors, administrators and assigns, in the quiet and peaceable possession and enjoyment thereof, against all persons lawfully claiming the same, shall and will forever warrant and defend.

IN WITNESS WHEREOF, We have hereunto set our hand S and seal S this 15th day of May A. D. 19 82.

Signed sealed and delivered in the presence of

Nettie W. Scott
Herman Gibson

Herman Gibson (SEAL)
Eula Mae Gibson (SEAL)
Eula Mae Gibson (SEAL)
Eula Mae Gibson (SEAL)

Alabama
State of Florida
Escambia County

Before the subscriber personally appeared Herman Gibson,
and Eula Mae Gibson,
his wife, known to me, and known to me to be the individual described by said names, and who executed the foregoing instrument and acknowledged that they executed the same for the uses and purposes therein set forth.

Given under my hand and official seal this 15th day of May 19 82.

Rebecca C. Johnson
Notary Public
My commission expires



Moy's Printing Co./Brenton, Alabama

QUIT CLAIM DEED

1050
11/20
State of Florida,

ESCAMBIA

County

OR BK 4523 PGO 191

Escambia County, Florida

INSTRUMENT 00-705776

DEED DOC STAMPS PD & ESC CO \$ 0.70

02/11/00-ENNIE LEE WAGGON, CLERK

By *David H. Findley*KNOW ALL MEN BY THESE PRESENTS, That I, DAVID H. FINDLEYfor and in consideration of \$10.00TENDOLLARS,

the receipt whereof is hereby acknowledged, do remise, release, and quit claim unto

ANGELA FINDLEY, 6450 CRARY RD., CENTURY, FL. 32535HER heirs, executors, administrators and assigns, forever, the following described property, situated in the County of ESCAMBIA State of FLORIDA to-wit:

Commencing at a concrete monument representing the Southeast Corner of the Southwest 1/4 of Section 11, Township 5 North, Range 31 West, Escambia County, Florida; thence Westerly along the South line of said Section for 1160.41 feet to the East R/W line of county clay road (Tedder Rd.); thence Northerly along the East R/W line of said road for 1030.48 feet to Point of Beginning; thence continue Northerly along the same course for 256.00 feet to an iron pipe at the intersection of the road; thence Northeasterly deflecting right 51 degrees 13 minutes 34 seconds for 55.10 feet to an iron pipe; thence Easterly deflecting right 32 degrees 11 minutes 49 seconds for 107.73 feet to an iron pipe; thence Southerly deflecting right 96 degrees 33 minutes 37 seconds for 302.80 feet; thence Westerly deflecting right 90 degrees 00 minutes for 150.00 feet to P.O.B. Containing 1.00 acres more or less.

It is understood and agreed that 1/4 of all of the oil, gas and minerals in on or under the above described property are reserved unto the previous grantors, Herman and Eula Mae Gibson, their heirs and assigns.

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 WITNESS WHEREOF, I have hereunto set my hand and seal this 28th day of January 2000 A.D. 2000

David H. Findley (SEAL)

(SEAL)

Signed, sealed and delivered in the presence of

*Louise Howell*LOUISE HOWELL*Renée Dorch*RENEE DORTCH

This instrument was prepared by:

David H. Findley6450 Crary Rd., Century, Fl. 32535

Address

OR BK 4523 PGO 192
Escambia County, Florida
INSTRUMENT 00-705776

State of FLORIDA }
County of ESCAMBIA }

This day, before the undersigned Notary Public, personally appeared DAVID H. FINDLEY

to me well known to be the individual described in and who executed the foregoing Quit Claim Deed, and acknowledged that he executed the same for the uses and purposes therein expressed.

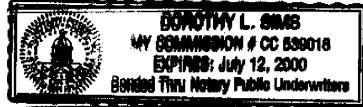
IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal, this

28th day of January 2000.

Dorothy L. Sims

Notary

My commission expires: July 12, 2000



RCD Feb 11, 2000 12:40 pm
Escambia County, Florida

Ernie Lee Magaha
Clerk of the Circuit Court
INSTRUMENT 00-705776

Recorded in Public Records 04/18/2007 at 10:02 AM OR Book 6127 Page 1390,
 Instrument #2007036483, Ernie Lee Magaha Clerk of the Circuit Court Escambia
 County, FL Recording \$61.00 MTG Stamps \$175.00 Int. Tax \$100.00

This instrument prepared by:
 Nicole D'Angelo
 Quicken Loans Inc.
 20555 Victor Parkway
 Livonia, MI 48152

When recorded mail to:

**FIRST AMERICAN TITLE INSURANCE
 LENDERS ADVANTAGE
 1100 SUPERIOR AVENUE, SUITE 200
 CLEVELAND, OHIO 44114
 ATTN: FTI120**

MIN 100039032112528696 (Space Above This Line for Recording Data) 3211252869

2535683

MORTGAGE 7
 Escambia

R#2544321

WORDS USED OFTEN IN THIS DOCUMENT:

(A) **Security Instrument.** This document, which is dated will be called the "Security Instrument."

March 22, 2007

(B) **Borrower.** Angela Findley, a single woman

1121592

residing at 6450 Crary Road, Century, FL 32535 sometimes will be called "Borrower" and sometimes simply "I" or "me".

(C) **Lender.** Quicken Loans Inc. will be called "Lender." Lender is a corporation that exists under the laws of the State of Michigan. Lender's address is 20555 Victor Parkway, Livonia, MI 48152

(D) **MERS.** "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. **MERS is the mortgagee under this Security Instrument.** MERS exists under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(E) **Note.** The Home Equity Line Agreement, Disclosure Statement and Note signed by Borrower and dated March 22, 2007 will be called the "Note." The Note provides for loan advances to be made by the Lender to the Borrower from time to time, and for a period not to exceed 10 years (the "Draw Period"), during which loan advances may be repaid and reborrowed up to an amount not to exceed the sum of US \$ 50,000.00. The Note also provides that after the Draw Period terminates, the then outstanding balance must be repaid within 20 years.

(F) **Property.** The property that is described below in the section titled "Description of the Property," will be called the "Property."

(G) **Sums Secured.** The amounts described below in the section titled "Borrower's Transfer to Lender of Rights in the Property" sometimes will be called the "Sums Secured."

BORROWER'S TRANSFER TO LENDER OF RIGHTS IN THE PROPERTY:

I mortgage, warrant, grant and convey the Property, with power of sale, to MERS (solely as nominee for Lender and Lender's successors and assigns) and its successors and assigns subject to the terms of this Security Instrument. This means that, by signing this Security Instrument, I am giving the Lender those rights that are stated in this Security Instrument and also those rights that the law gives to lenders who hold mortgages on real property. I am giving Lender these rights to protect Lender from possible losses that might result if I fail to:

- (A) Pay all the amounts that I owe Lender as stated in the Note;
- (B) Pay, with interest, any amounts that Lender spends under Paragraph 6 of this Security Instrument to protect the value of the Property and Lender's rights in the Property; or
- (C) Keep all of my other promises and agreements under this Security Instrument.

I understand and agree that MERS holds only legal title to the rights granted by me in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successor and assigns) has the right:

- (A) to exercise any or all of those rights, including, but not limited to, the right to foreclose and sell the Property; and





(B) to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

DESCRIPTION OF THE PROPERTY:

I give MERS (solely as nominee for Lender and Lender's successors and assigns) rights in the Property described in (A) through (I) below:

(A) The Property which is located at 6450 Crary Road, Century, FL 32535

This Property is in Escambia County. It has the following legal description:
SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.
SUBJECT TO COVENANTS OF RECORD.

(B) All buildings and other improvements that are located on the Property described in subparagraph (A) of this paragraph;

(C) All easements, rights and appurtenances attached to the Property that I have as owner of the Property described in subparagraph (A) of this paragraph;

(D) All rents or royalties from the Property described in subparagraph (A) of this paragraph;

(E) All mineral, oil and gas rights and profits, water rights and stock that are part of the Property described in subparagraph (A) of this paragraph;

(F) All rights that I have in the land which lies in the streets or roads in front of, or next to, the Property described in subparagraph (A) of this paragraph;

(G) All fixtures that are now or in the future will be on the Property described in subparagraphs (A) and (B) of this paragraph;

(H) All of the rights and Property described in subparagraphs (B) through (G) of this paragraph that I acquire in the future; and

(I) All replacements of or additions to the Property described in subparagraphs (B) through (H) of this paragraph.

BORROWER'S RIGHT TO MORTGAGE THE PROPERTY AND BORROWER'S OBLIGATION TO DEFEND OWNERSHIP OF THE PROPERTY: I promise that: (A) I lawfully own the Property; (B) I have the right to mortgage, grant and convey the Property to Lender, and (C) there are no outstanding claims or charges against the Property, except for those which are of public record.

I give a general warranty of title to Lender. This means that I will be fully responsible for any losses which Lender suffers because someone other than myself has some of the rights in the Property which I promise that I have. I promise that I will defend my ownership of the Property against any claims of such rights.

PLAIN LANGUAGE SECURITY INSTRUMENT: This Security Instrument contains uniform promises and agreements that are used in real property security instruments all over the country. It also contains non-uniform promises and agreements that vary, to a limited extent, in different parts of the country. My promises and agreements are stated in "plain language."

UNIFORM COVENANTS

I promise and I agree with Lender as follows:

1. BORROWER'S PROMISE TO PAY: I will pay to Lender on time principal and interest due under the Note and all late charges and other charges due under the Note.

2. APPLICATION OF BORROWER'S PAYMENTS: Unless the law requires otherwise, Lender will apply each of my payments under the Note and under Paragraph 1 above in the following order and for the following purposes: first, to finance charges under the Note; next, to all other fees and charges due; and last, to principal.

3. BORROWER'S OBLIGATION TO PAY CHARGES, ASSESSMENTS AND CLAIMS: I will pay all taxes, assessments, and any other charges and fines that may be imposed on the Property and that may be superior to this Security Instrument. I will also make payments due under my lease if I am a tenant on the Property and I will pay ground rents (if any) due on the Property.

Any claims, demand or charge that is made against the Property because an obligation has not been fulfilled is known as a "lien." I will promptly pay or satisfy all liens against the Property that may be superior to this Security Instrument. However, this Security Instrument does not require me to satisfy a superior lien if: (A) I agree, in writing, to pay the obligation which gave rise to the superior lien and Lender approves the way in which I agree to pay that obligation, but only so long as I continue paying the obligation in accordance with my written agreement; (B) in good faith, I argue or defend against the



superior lien in a lawsuit so that, during the lawsuit, the superior lien may not be enforced and no part of the Property must be given up, but only during the lawsuit; or (C) I secure from the holder of that other lien an agreement, approved in writing by Lender, that the lien of this Security Instrument is superior to the lien held by that person. If Lender determines that any part of the Property is subject to a superior lien that is not permissible under one of these three exceptions, Lender may give Borrower a notice identifying the superior lien. Borrower shall pay or satisfy the superior lien or take one or more of the actions set forth above within 10 days of the giving of notice.

4. BORROWER'S OBLIGATION TO MAINTAIN HAZARD INSURANCE: I will obtain hazard insurance to cover all buildings and other improvements that now are or in the future will be located on the Property. The insurance must cover loss or damage caused by fire, hazards normally covered by "extended coverage" hazard insurance policies and other hazards for which Lender requires coverage. The insurance must be in the amounts and for the periods of time required by Lender. I may choose the insurance company, but my choice is subject to Lender's approval. Lender may not refuse to approve my choice unless the refusal is reasonable.

All of the insurance policies and renewals of those policies must include what is known as a "standard mortgage clause" to protect Lender. The form of all policies and renewals must be acceptable to Lender. Lender will have the right to hold the policies and renewals. If Lender requires, I will promptly give Lender all receipts of paid premium and renewal notices that I receive.

If there is a loss or damage to the Property, I will promptly notify the insurance company and Lender. If I do not promptly prove to the insurance company that the loss or damage occurred, then the Lender may do so.

The amount paid by the insurance company is called the "proceeds." The proceeds will be used to repair or to restore the damaged Property unless: (A) it is not economically feasible to make the repairs or restoration; (B) the use of the proceeds for that purpose would lessen the protection given to Lender by this Security Instrument; or (C) Lender and I have agreed in writing not to use the proceeds for that purpose. If the repair or restoration is not economically feasible or if it would lessen Lender's protection under this Security Instrument, then the proceeds will be used to reduce the amount that I owe to Lender under the Note and under this Security Instrument. If any of the proceeds remain after the amount that I owe to Lender has been paid in full, the remaining proceeds will be paid to me.

If I abandon the Property, or if I do not answer within 30 days, a notice from Lender stating that the insurance company has offered to settle a claim, Lender may collect the proceeds. Lender may use the proceeds to repair or restore the Property or to pay the Sums Secured. The 30-day period will begin when the notice is given.

If any proceeds are used to reduce the amount of principal which I owe to Lender under the Note, that use will not delay the due date or change the amount of any of my monthly payments under the Note and under paragraphs 1 and 2 above. However, Lender and I may agree in writing to those delays or changes.

If Lender acquires the Property under Paragraph 18 below, all of my rights in the insurance policies will belong to Lender. Also, all of my rights in any proceeds which are paid because of damage that occurred before the Property is acquired by Lender or sold will belong to Lender. However, Lender's rights in those proceeds will not be greater than the Sums Secured immediately before the Property is acquired by Lender or sold.

5. BORROWER'S OBLIGATION TO MAINTAIN THE PROPERTY AND TO FULFILL ANY LEASE OBLIGATIONS: I will keep the Property in good repair. I will not destroy, damage or substantially change the Property, and I will not allow the Property to deteriorate. If I do not own but am a tenant on the Property, I will fulfill my obligations under my lease. I also agree that, if I acquire the fee title to the Property, my lease interest and the fee title will not merge unless Lender agrees to the merger in writing.

6. LENDER'S RIGHT TO PROTECT ITS RIGHTS IN THE PROPERTY; MORTGAGE INSURANCE: If (A) I do not keep my promises and agreements made in this Security Instrument; or (B) someone, including me, begins a legal proceeding that may significantly affect Lender's rights in the Property (such as a legal proceeding in bankruptcy, in probate, for condemnation or to enforce laws or regulations), Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Lender may, but is not required to, give me notice before Lender takes any of these actions. Although Lender may take action under this Paragraph 6, Lender does not have to do so.

I will pay to Lender any amounts, with interest, which Lender spends under this Paragraph 6. I will pay those amounts to Lender when Lender sends me a notice requesting that I do so. I will also pay interest on those amounts at the Note rate. Interest on each amount will begin on the date that the amount is spent by Lender. However, Lender and I may agree in writing to terms of payment that are different from those in this paragraph. This Security Instrument will protect Lender in case I do not keep this promise to pay those amounts with interest.

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If Lender required mortgage insurance as a condition of making the loan that I promise to pay under the Note, I will pay the premiums for that mortgage insurance. I will pay the premiums until the requirement for mortgage insurance ends according to my written agreement with Lender or according to applicable law. In addition to the above, Lender shall have a right (but not an obligation) to make payments on any prior mortgage and demand that such sums be paid to it immediately with interest at the Note rate.

7. LENDER'S RIGHT TO INSPECT THE PROPERTY: Lender, and others authorized by Lender, may enter on and inspect the Property. They must do so in a reasonable manner and at reasonable times. Before or at the time an inspection is made, Lender must give me notice stating a reasonable purpose for the inspection.

8. AGREEMENTS ABOUT CONDEMNATION OF THE PROPERTY: A taking of property by any governmental authority by eminent domain is known as "condemnation." I give to Lender my right: (A) to proceeds of all awards or claims for damages resulting from condemnation or other governmental taking of the Property; and (B) to proceeds from a sale of the Property that is made to avoid condemnation. All of those proceeds will be paid to Lender.

If all of the Property is taken, the proceeds will be used to reduce the Sums Secured. If any of the proceeds remain after the amount that I owe to Lender has been paid in full, the remaining proceeds will be paid to me. Unless Lender and I agree otherwise in writing, if only a part of the Property is taken, the amount that I owe to Lender will be reduced only by the amount of proceeds multiplied by the following fraction: (A) the total amount of the Sums Secured immediately before the taking, divided by (B) the fair market value of the Property immediately before the taking. The remainder of the proceeds will be paid to me.

If I abandon the Property, or if I do not answer within 30 days, a notice from Lender stating that a governmental authority has offered to make a payment or to settle a claim for damages, Lender has the authority to collect the proceeds. Lender may then use the proceeds to repair or restore the Property or to reduce the Sums Secured. The 30-day period will begin when the notice is given.

If any proceeds are used to reduce the amount of principal which I owe to Lender under the Note, that use will not delay the due date or change the amount of any monthly payments under the note and under paragraph 1 above. However, Lender and I may agree in writing to those delays or changes.

9. CONTINUATION OF BORROWER'S OBLIGATIONS AND OF LENDER'S RIGHTS: (A) Borrower's Obligations - Lender may allow a person who takes over my rights and obligations to delay or to change the amount of the monthly payments of principal and interest due under the Note or under this Security Instrument. Even if Lender does this, however, that person and I will both still be fully obligated under the Note and under this Security Instrument.

Lender may allow those delays or changes for a person who takes over my rights and obligations, even if Lender is requested not to do so. Lender will not be required to bring a lawsuit against such a person for not fulfilling obligations under the Note or under this Security Instrument, even if Lender is requested to do so.

(B) Lender's Rights - Even if Lender does not exercise or enforce any right of Lender under this Security Instrument or under the law, Lender will still have all of those rights and may exercise and enforce them in the future. Even if Lender obtains insurance, pays taxes, or pays other claims, charges or liens against the Property, Lender will have the right under paragraph 18 below to demand that I make immediate payment in full of the amount that I owe to Lender under the Note and under this Security Instrument.

10. OBLIGATIONS OF BORROWER AND OF PERSONS TAKING OVER BORROWER'S RIGHTS OR OBLIGATIONS: Any person who takes over my rights or obligations under this Security Instrument will have all of my rights and will be obligated to keep all of my promises and agreements made in this Security Instrument. Similarly, any person who takes over Lender's rights or obligations under this Security Instrument will have all of Lender's rights and will be obligated to keep all of Lender's agreements made in this Security Instrument.

If more than one person signs this Security Instrument as Borrower, each of us is fully obligated to keep all of Borrower's promises and obligations contained in this Security Instrument. Lender may enforce Lender's rights under this Security Instrument against each of us individually or against all of us together. This means that any one of us may be required to pay all of the Sums Secured. However, if one of us does not sign the Note: (A) that person is signing this Security Instrument; (B) that person is not personally obligated to pay the Sums Secured; and (C) that person agrees that Lender may agree with the other Borrowers to delay enforcing any of Lender's rights or to modify or make any accommodations with regard to the terms of this Security Instrument or the Note without that person's consent.

11. LOAN CHARGES: If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed permitted limits: (A) any such loan charges shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (B) any sums



already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

12. LEGISLATION AFFECTING LENDER'S RIGHTS: If a change in applicable law would make any provision of the Note or this Security Instrument unenforceable, Lender may require immediate payment in full of all Sums Secured by this Security Instrument.

13. NOTICES REQUIRED UNDER THIS SECURITY INSTRUMENT: Any notice that must be given to me under this Security Instrument will be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice will be addressed to me at the address stated in the section above titled "Description of the Property." A notice will be given to me at a different address if I give Lender a notice of my different address. Any notice that must be given to Lender under this Security Instrument will be given by mailing it to Lender's address stated in Paragraph (C) of the section above titled "Words Used often in this Document." A notice will be mailed to Lender at a different address if Lender gives me a notice of the different address. A notice required by this Security Instrument is given when it is mailed or when it is delivered according to the requirements of this Paragraph 13 or of applicable law.

14. LAW THAT GOVERNS THIS SECURITY INSTRUMENT: This Security Instrument is governed by federal law and the law that applies in the place where the Property is located. If any term of this Security Instrument or of the Note conflicts with the law, all other terms of this Security Instrument and of the Note will still remain in effect if they can be given effect without the conflicting term. This means that any terms of this Security Instrument and of the Note which conflict with the law can be separated from the remaining terms and the remaining terms will still be enforced.

15. BORROWER'S COPY: I will be given one conformed copy of the Note and of this Security Instrument.

16. AGREEMENTS ABOUT LENDER'S RIGHTS IF THE PROPERTY IS SOLD OR TRANSFERRED: Lender may require immediate payment in full of all Sums Secured by this Security Instrument if all or any part of the Property, or if any right in the Property, is sold or transferred without Lender's prior written permission. Lender also may require immediate payment in full if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person. However, Lender shall not require immediate payment in full if this is prohibited by federal law on the date of this Security Instrument.

17. BORROWER'S RIGHT TO HAVE LENDER'S ENFORCEMENT OF THIS SECURITY INSTRUMENT DISCONTINUED: Even if Lender has required immediate payment in full, I may have the right to have enforcement of this Security Instrument discontinued. I will have this right at any time before sale of the Property under any power of sale granted by this Security Instrument or at any time before a judgment has been entered enforcing this Security Instrument if I meet the following conditions:

- (A) I pay to Lender the full amount that would have been due under this Security Instrument and the Note if Lender had not required immediate payment in full;
- (B) I correct my failure to keep any of my other promises or agreements made in this Security Instrument;
- (C) I pay all of Lender's reasonable expenses in enforcing this Security Instrument including, for example, reasonable attorneys' fees; and
- (D) I do whatever Lender reasonably requires to assure that Lender's rights in the Property, Lender's rights under this Security Instrument, and my obligations under the Note and under this Security Instrument continue unchanged.

If I fulfill all four of these conditions, then the Note and this Security Instrument will remain in full effect as if immediate payment in full had never been required. However, I will not have the right to have Lender's enforcement of this Security Instrument discontinued if Lender has required immediate payment in full under Paragraphs 12 or 16 above.

NON - UNIFORM COVENANTS

I also promise and agree with Lender as follows:

18. LENDER'S RIGHTS IF BORROWER FAILS TO KEEP PROMISES AND AGREEMENTS: Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Paragraphs 12 or 16 unless applicable law provides otherwise). The notice shall specify: (A) the default; (B) the action required to cure the default; (C) a date, not less than 30 days from the date the notice is given to me, by which the default must be cured; and (D) that failure to cure the default on or before the date specified in the notice may result in acceleration of the Sums Secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform me of the right to reinstate after acceleration and the right to assert in the foreclosure preceding the non-existence of a default or any other defense of mine to acceleration



and foreclosure. If the default is not cured on or before the date specified in the notice, Lender, at its option, may require immediate payment in full of all Sums Secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Paragraph 18, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

19. LENDER'S OBLIGATION TO DISCHARGE THIS SECURITY INSTRUMENT: Upon payment of all Sums Secured by this Security Instrument, Lender shall release this Security Instrument. I shall pay any recordation costs. Lender may charge me a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under applicable law.

20. ATTORNEYS' FEES: As used in this Security Instrument and the Note, attorneys' fees shall include those awarded by an appellate court and any attorneys' fees incurred in a bankruptcy proceeding.

21. JURY TRIAL WAIVER: I hereby waive any right to a trial by jury in any action, proceeding, claim, or counterclaim, whether in contract or tort, at law or in equity, arising out of or in any way related to this Security Instrument or the Note.

**Request for Notice of Default and Foreclosure
Under Superior Mortgages or Deeds of Trust**

I and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Security Instrument 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.

BY SIGNING BELOW, I accept and agree to the promises and agreements contained in pages 1 through 6 of this Security Instrument and in any rider(s) signed by me and recorded with it.

Witness:

James R. Stewart
JAMES R. STEWART
Carol Bailey Stewart
CAROL BAILEY STEWART

Angela Findley
Angela Findley 8/22/2007
Borrower
6450 Crary Rd
Borrower
Century Fl 32535
Borrower

Borrower

STATE OF FLORIDA }
COUNTY OF Escambia } ss:
 }

On the 22nd day of March, in the year 2007, before me, the undersigned, a notary public in and for said state, personally appeared Angela Findley, a single woman

personally known to me or proved to me on the basis of satisfactory evidence, to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual or the person upon behalf of which the individual(s) acted, executed the agreement.

My commission expires:

Carol Bailey-Stewart
Notary Public, Escambia County, Florida
Carol Bailey-Stewart

NOTARY PUBLIC-STATE OF FLORIDA
Carol Bailey-Stewart
Commission # DD485154
Expires: NOV. 14, 2009
Bonded Thru Atlantic Bonding Co., Inc.

EXHIBIT A

SITUATED IN THE COUNTY OF ESCAMBIA AND STATE OF FLORIDA:

COMMENCING AT A CONCRETE MONUMENT REPRESENTING THE SOUTHEAST CORNER OF THE SOUTHWEST 1/4 OF SECTION 11, TOWNSHIP 5 NORTH, RANGE 31 WEST, ESCAMBIA COUNTY, FLORIDA; THENCE WESTERLY ALONG THE SOUTH LINE OF SAID SECTION FOR 1160.41 FEET TO THE EAST RIGHT OF WAY OF COUNTY CLAY ROAD (TEDDER ROAD); THENCE NORtherly ALONG THE EAST RIGHT OF WAY LINE OF SAID ROAD FOR 1030.48 FEET TO POINT OF BEGINNING; THENCE CONTINUE NORtherly ALONG THE SAME COURSE FOR 256.00 FEET TO AN IRON PIPE AT THE INTERSECTION OF THE ROAD; THENCE NORtheasterly DEFLECTING RIGHT 51 DEGREES 13 MINUTES 34 SECONDS FOR 55.10 FEET TO AN IRON PIPE; THENCE Easterly DEFLECTING RIGHT 32 DEGREES 11 MINUTES 49 SECONDS FOR 107.73 FEET TO AN IRON PIPE; THENCE SOUTHERLY DEFLECTING RIGHT 96 DEGREES 33 MINUTES 37 SECONDS FOR 302.80 FEET; THENCE Westerly DEFLECTING RIGHT 90 DEGREES 00 MINUTES FOR 150.00 FEET TO POINT OF BEGINNING CONTAINING 1.00 ACRES MORE OR LESS.

IT IS UNDERSTOOD AND AGREED THAT 1/2 OF ALL THE OIL, GAS AND MINERALS IN ON OR UNDER THE ABOVE DESCRIBED PROPERTY ARE RESERVED UNTO THE PREVIOUS GRANTORS, HERMAN AND EULA MAE GIBSON, THEIR HEIRS AND ASSIGNS.

Permanent Parcel Number: 115N313400000005
ANGELA FINDLEY

6450 CRARY ROAD, CENTURY FL 32535
Loan Reference Number : 46331/2534183
First American Order No: 11721592
Identifier: FIRST AMERICAN LENDERS ADVANTAGE

 FINDLEY
11721592 FL
FIRST AMERICAN LENDERS ADVANTAGE
MORTGAGE


STATE OF FLORIDA
COUNTY OF ESCAMBIA

CERTIFICATE OF NOTICE OF MAILING
NOTICE OF APPLICATION FOR TAX DEED

CERTIFICATE # 06603 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:

ANGELA FINDLEY EST OF 6450 CRARY RD CENTURY, FL 32535	QUICKEN LOANS INC 20555 VICTOR PKY LIVONIA, MI 48152
---	--

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. 06603, 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:

BEG AT SE COR OF SW1/4 WLY ALG S LI OF SEC 1160 41/100 FT TO E R/W LI OF COUNTY RD (TEDDAR RD) NLY ALG R/W 1030 48/100 FT FOR POB CONT NLY 256 FT NELY DEFLECTING RT 51 DEG 13 MIN 34 SEC 55 10/100 FT ELY DEFLECTING RT 32 DEG 11 MIN 49 SEC 107 73/100 FT SLY DEFLECTING RT 96 DEG 33 MIN 37 SEC 302 80/100 FT WLY DEFLECTING RT 90 DEG 0 MIN 150 FT TO POB OR 1645 P 448 OR 4523 P 191

SECTION 11, TOWNSHIP 5 N, RANGE 31 W

TAX ACCOUNT NUMBER 121607700 (1225-71)

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

ANGELA FINDLEY EST OF

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.

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Post Property:

6450 CRARY RD 32535



PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

By:
Emily Hogg
Deputy Clerk

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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:

ANGELA FINDLEY EST OF
6450 CRARY RD
CENTURY, FL 32535

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

122571

Document Number: ECSO25CIV046726NON

Agency Number: 26-000696

Court: TAX DEED

County: ESCAMBIA

Case Number: CERT NO 06603 2023

Attorney/Agent:

PAM CHILDERS
CLERK OF COURT
TAX DEED

Plaintiff: RE: ANGELA FINDLEY EST OF

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 6:58 AM on 10/27/2025 in ESCAMBIA COUNTY, FLORIDA, by serving POST PROPERTY , the within named, to wit: , .

POSTED TO THE PROPERTY AS INSTRUCTED BY THE CLERKS OFFICE

CHIP W SIMMONS, SHERIFF
ESCAMBIA COUNTY, FLORIDA

By:



R. REIN, CPS

Service Fee: \$40.00

Receipt No: BILL

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. 06603**, 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:

BEG AT SE COR OF SW1/4 WLY ALG S LI OF SEC 1160 41/100 FT TO E R/W LI OF COUNTY RD (TEDDAR RD) NLY ALG R/W 1030 48/100 FT FOR POB CONT NLY 256 FT NELY DEFLECTING RT 51 DEG 13 MIN 34 SEC 55 10/100 FT ELY DEFLECTING RT 32 DEG 11 MIN 49 SEC 107 73/100 FT SLY DEFLECTING RT 96 DEG 33 MIN 37 SEC 302 80/100 FT WLY DEFLECTING RT 90 DEG 0 MIN 150 FT TO POB OR 1645 P 448 OR 4523 P 191

SECTION 11, TOWNSHIP 5 N, RANGE 31 W

TAX ACCOUNT NUMBER 121607700 (1225-71)

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

ANGELA FINDLEY EST OF

Unless said certificate shall be redeemed according to law, the property described therein will be sold to the highest bidder at public auction at 10:00 A.M. on the **first** Wednesday in the month of December, which is the **3rd day of December 2025**.

Dated this 17th day of October 2025.

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

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

Post Property:

6450 CRARY RD 32535



PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

By:
Emily Hogg
Deputy Clerk

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

ESCAMBIA COUNTY SHERIFF'S OFFICE
ESCAMBIA COUNTY, FLORIDA

NON-ENFORCEABLE RETURN OF SERVICE *125-1*

Document Number: ECSO25CIV046780NON

Agency Number: 26-000730

Court: TAX DEED

County: ESCAMBIA

Case Number: CERT NO 06603 2023

Attorney/Agent:

PAM CHILDEERS
CLERK OF COURT
TAX DEED

Plaintiff: RE: ANGELA FINDLEY EST OF

Defendant:

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

Substitute

Received this Writ on 10/24/2025 at 8:33 AM and served same on ANGELA FINDLEY EST OF , in ESCAMBIA COUNTY, FLORIDA, at 6:58 AM on 10/27/2025 by leaving 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, at the within named individual's usual place of abode, with a person residing therein who is 15 years of age, or older, to wit: TAMERA FINDLEY, DAUGHTER IN LAW, as a member of the household and informing said person of their contents.

CHIP W SIMMONS, SHERIFF
ESCAMBIA COUNTY, FLORIDA

By: *R. Rein*

R. REIN, CPS

Service Fee: \$40.00
Receipt No: BILL

WARNING

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SECTION 11, TOWNSHIP 5 N, RANGE 31 W

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ANGELA FINDLEY EST OF

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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:

ANGELA FINDLEY EST OF
6450 CRARY RD
CENTURY, FL 32535

PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA



By:
Emily Hogg
Deputy Clerk

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ANGELA FINDLEY EST OF [1225-71]
6450 CRARY RD
CENTURY, FL 32535

9171 9690 0935 0127 2038 86

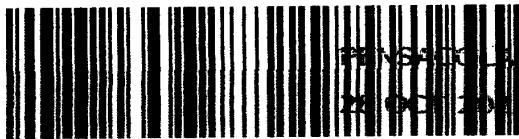
QUICKEN LOANS INC [1225-71]
20555 VICTOR PKY
LIVONIA, MI 48152

9171 9690 0935 0127 2037 32

Contact

CERTIFIED MAIL™**Pam Childers**

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



9171 9690 0935 0127 2037 32

TRANS41114 FL 32502
28 OCT 2015 AM 1

quadrant

FIRST-CLASS MAIL
IMI
\$008.86 9
10/27/2015 ZIP 32502
043M31219251

US POSTAGE

QUICKEN LOANS INC [1225-71]
20555 VICTOR PKY
LIVONIA, MI 48152

NIXIE 482 FE 1 0011/05/25

RETURN TO SENDER
ATTEMPTED - NOT KNOWN
UNABLE TO FORWARD

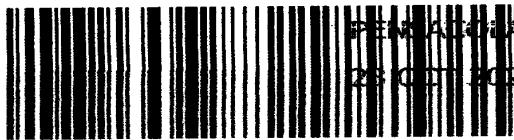
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ANK

BLU 32592583355 48830-02984-02-52

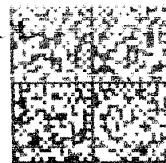
CERTIFIED MAIL™

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



9171 9690 0935 0127 2038 86

PEWAGUEA FL 325
28 OCT 2015 AM 1



quadrant
FIRST-CLASS MAIL
IMI
\$008.86
10/27/2025 ZIP 32502
043M31219261

US POSTAGE

10-29-25

ANGELA FINDLEY EST OF [1225-71]
6450 CRARY RD
CENTURY, FL 32535

RTS

NIXIE 326 FEB 1 0011/29/25

RETURN TO SENDER
NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD

32535-270650

801 8256258885 4202-00482-00-18

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. 06603, 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:

BEG AT SE COR OF SW1/4 WLY ALG S LI OF SEC 1160 41/100 FT TO E R/W LI OF COUNTY RD (TEDDAR RD) NLY ALG R/W 1030 48/100 FT FOR POB CONT NLY 256 FT NELY DEFLECTING RT 51 DEG 13 MIN 34 SEC 55 10/100 FT ELY DEFLECTING RT 32 DEG 11 MIN 49 SEC 107 73/100 FT SLY DEFLECTING RT 96 DEG 33 MIN 37 SEC 302 80/100 FT WLY DEFLECTING RT 90 DEG 0 MIN 150 FT TO POB OR 1645 P 448 OR 4523 P 191

SECTION 11, TOWNSHIP 5 N, RANGE 31
W
TAX ACCOUNT NUMBER 121607700
(1225-71)

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

ANGELA FINDLEY EST OF

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:	8346
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

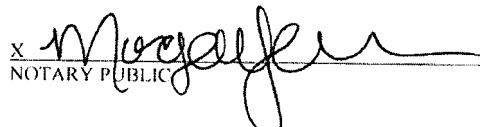
2023 TD 06603 KEYS FUNDING LLC Findley

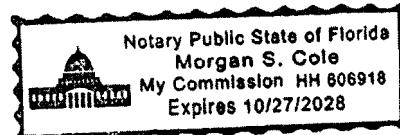
was published in said newspaper in and was printed and released from 10/29/2025 until 11/19/2025 for a consecutive 4 weeks.

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





Scott Lunsford • Escambia County Tax Collector

EscambiaTaxCollector.com

facebook.com/ECTaxCollector

twitter.com/escambiac



SCAN TO PAY ONLINE

2025 Real Estate Property Taxes

Notice of Ad Valorem and Non-Ad Valorem Assessments

ACCOUNT NUMBER	MILLAGE CODE	ESCROW CODE	PROPERTY REFERENCE NUMBER
12-1607-700	06		115N313400000005

FINDLEY ANGELA EST OF
6450 CRARY RD
CENTURY, FL 32535

PROPERTY ADDRESS:

6450 CRARY RD

EXEMPTIONS:

PRIOR YEAR(S) TAXES OUTSTANDING

2316603

AD VALOREM TAXES					
TAXING AUTHORITY	MILLAGE RATE	ASSESSED VALUE	EXEMPTION AMOUNT	TAXABLE AMOUNT	TAXES LEVIED
COUNTY	6.6000	93,619	0	93,619	617.89
PUBLIC SCHOOLS					
BY LOCAL BOARD	2.2480	93,619	0	93,619	210.46
BY STATE LAW	3.1110	93,619	0	93,619	291.25
WATER MANAGEMENT	0.0207	93,619	0	93,619	1.94
SHERIFF	0.6850	93,619	0	93,619	64.13
M.S.T.U. LIBRARY	0.3590	93,619	0	93,619	33.61
ESCAMBIA CHILDRENS TRUST	0.3798	93,619	0	93,619	35.56
TOTAL MILLAGE	13.4035			AD VALOREM TAXES	\$1,254.84
NON-AD VALOREM ASSESSMENTS					
BEG AT SE COR OF SW1/4 WLY ALG S LI OF SEC 1160 41/100 FT TO E R/W LI OF COUNTY See Additional Legal on Tax Roll	FP FIRE PROTECTION				226.78
				NON-AD VALOREM ASSESSMENTS	\$226.78
Pay online at EscambiaTaxCollector.com <i>Payments must be in U.S. funds drawn from a U.S. bank</i>				COMBINED TAXES AND ASSESSMENTS	\$1,481.62
If Paid By Please Pay	Dec 31, 2025 \$1,437.17	Jan 31, 2026 \$1,451.99	Feb 28, 2026 \$1,466.80	Mar 31, 2026 \$1,481.62	

RETAIN FOR YOUR RECORDS

DETACH HERE AND RETURN THIS PORTION WITH YOUR PAYMENT

Make checks payable to:

Scott Lunsford
Escambia County Tax Collector
P.O. BOX 1312
PENSACOLA, FL 32591

Pay online at EscambiaTaxCollector.com

Payments in U.S. funds from a U.S. bank

ACCOUNT NUMBER
12-1607-700
PROPERTY ADDRESS
6450 CRARY RD

FINDLEY ANGELA EST OF
6450 CRARY RD
CENTURY, FL 32535

**PRIOR YEAR(S) TAXES
OUTSTANDING**

PAY ONLY ONE AMOUNT	
AMOUNT IF PAID BY	Dec 31, 2025 1,437.17
AMOUNT IF PAID BY	Jan 31, 2026 1,451.99
AMOUNT IF PAID BY	Feb 28, 2026 1,466.80
AMOUNT IF PAID BY	Mar 31, 2026 1,481.62
AMOUNT IF PAID BY	

DO NOT FOLD, STAPLE, OR MUTILATE

1 121607700 2025 0

 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: 121607700 Certificate Number: 006603 of 2023

Date Of
Redemption

Clerk's Check Clerk's Total

Postage Tax Deed Court Registry

Payor Name

Notes

