



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

0126.54

Part 1: Tax Deed Application Information

Applicant Name Applicant Address	KEYS FUNDING LLC - 5023 PO BOX 71540 PHILADELPHIA, PA 19176-1540	Application date	Apr 21, 2025
Property description	ADEL ABDULLAH A 9980 BOXELDER BLVD PENSACOLA, FL 32526 771 N PACE BLVD 15-1353-000 LTS 13 TO 15 BLK 149 WEST KING TRACT OR 7938 P 1029 LESS N 5 5/10 FT OF LT 13 AND A STRIP OF LAND AC (Full legal attached.)	Certificate #	2023 / 7508
		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)
# 2023/7508	06/01/2023	2,691.11	134.56	2,825.67
→ Part 2: Total*				2,825.67

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	Column 5 Interest	Total (Column 3 + Column 4 + Column 5)
# 2024/7592	06/01/2024	2,714.89	6.25	217.76	2,938.90
Part 3: Total*					2,938.90

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)	5,764.57
2. Delinquent taxes paid by the applicant	0.00
3. Current taxes paid by the applicant	2,623.11
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)	8,762.68

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: 
Signature, Tax Collector or Designee

Escambia, Florida

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>01/07/2026</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.

LTS 13 TO 15 BLK 149 WEST KING TRACT OR 7938 P 1029 LESS N 5 5/10 FT OF LT 13 AND A STRIP OF LAND ACROSS E END OF LTS 14 AND 15 AND S 25 FT OF LT 13 SAID STRIP BEING 14 5/10 FT WIDE FOR STREET LESS PACE BLVD R/W CA 126

APPLICATION FOR TAX DEED

Section 197.502, Florida Statutes

512
R. 12/16

Application Number: 2500434

To: Tax Collector of ESCAMBIA COUNTY, Florida

I,

KEYS FUNDING LLC - 5023

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
15-1353-000	2023/7508	06-01-2023	LTS 13 TO 15 BLK 149 WEST KING TRACT OR 7938 P 1029 LESS N 5 5/10 FT OF LT 13 AND A STRIP OF LAND ACROSS E END OF LTS 14 AND 15 AND S 25 FT OF LT 13 SAID STRIP BEING 14 5/10 FT WIDE FOR STREET LESS PACE BLVD R/W CA 126

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 - 5023

PO BOX 71540

PHILADELPHIA, PA 19176-1540

04-21-2025
Application Date

Applicant's signature



Gary "Bubba" Peters

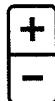
Escambia County Property Appraiser

[Real Estate Search](#)
[Tangible Property Search](#)
[Sale List](#)
◀ Nav. Mode ● Account ○ Parcel ID ▶
[Printer Friendly Version](#)
[Back](#)

General Information							Assessments				
							Year	Land	Imprv	Total	Cap Val
Parcel ID:	000S009060130149						2024	\$57,498	\$73,398	\$130,896	\$130,896
Account:	151353000						2023	\$57,498	\$72,253	\$129,751	\$129,751
Owners:	ADEL ABDULLAH A						2022	\$57,498	\$69,966	\$127,464	\$127,464
Mail:	9980 BOXELDER BLVD										
	PENSACOLA, FL 32526										
Situs:	771 N PACE BLVD 32505										
Use Code:	STORE, 1 STORY										
Taxing Authority:	PENSACOLA CITY LIMITS										
Tax Inquiry:	Open Tax Inquiry Window										
Tax Inquiry link courtesy of Scott Lunsford Escambia County Tax Collector							Disclaimer Tax Estimator Change of Address Report Storm Damage Enter Income & Expense Survey Download Income & Expense Survey				
Sales Data Type List:							2024 Certified Roll Exemptions				
Sale Date	Book	Page	Value	Type	Multi Parcel	Records	None				
07/18/2018	7938	1029	\$275,000	WD	N						
01/31/2018	7846	1153	\$275,000	WD	N						
01/18/2017	7654	1030	\$175,000	WD	N						
08/2007	6202	353	\$160,000	WD	N						
10/1996	4061	951	\$135,000	WD	N						
03/1988	2533	841	\$60,000	WD	N						
01/1970	501	51	\$22,500	WD	N						
Official Records Inquiry courtesy of Pam Childers Escambia County Clerk of the Circuit Court and Comptroller							Legal Description LTS 13 TO 15 BLK 149 WEST KING TRACT OR 7938 P 1029 LESS N 5 5/10 FT OF LT 13 AND A STRIP OF LAND ACROSS E END...				
Parcel Information							Extra Features ASPHALT PAVEMENT WOOD FENCE				

[Launch Interactive Map](#)

Section
Map Id:
CA126



Approx.
Acreage:
0.2178

Zoned:
C-3

Evacuation
& Flood
Information
Open
Report

152.5
86

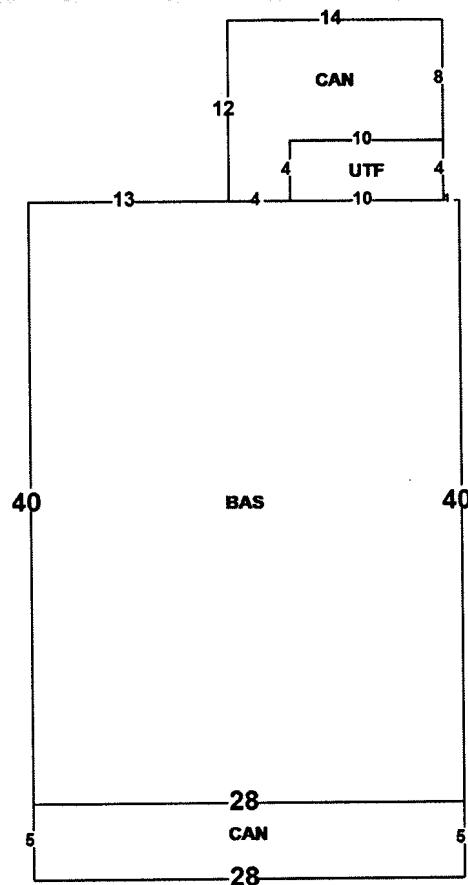
[View Florida Department of Environmental Protection\(DEP\) Data](#)

Buildings

Address:771 N PACE BLVD, Improvement Type: RETAIL STORE, Year Built: 1971, Effective Year: 1995, PA Building ID#: 25310

Structural Elements

DECOR/MILLWORK-AVERAGE
DWELLING UNITS-0
EXTERIOR WALL-BRICK-FACE/VENEER
EXTERIOR WALL-CONCRETE BLOCK
FLOOR COVER-TILE/STAIN CONC/BRICK
FOUNDATION-SLAB ON GRADE
HEAT/AIR-CENTRAL H/AC
INTERIOR WALL-DRYWALL-PLASTER
NO. PLUMBING FIXTURES-4
NO. STORIES-1
ROOF COVER-BLT UP ON WOOD
ROOF FRAMING-RIGID FRAME/BAR
STORY HEIGHT-12
STRUCTURAL FRAME-MASONRY PIL/STL



Areas - 1428 Total SF

BASE AREA - 1120
CANOPY - 268
UTILITY FIN - 40

Images



5/17/2022 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.

Pam Childers
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY FLORIDA
INST# 2025037262 5/20/2025 4:22 PM
OFF REC BK: 9320 PG: 892 Doc Type: TDN

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That **KEYS FUNDING LLC** holder of **Tax Certificate No. 07508**, 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:

LTS 13 TO 15 BLK 149 WEST KING TRACT OR 7938 P 1029 LESS N 5 5/10 FT OF LT 13 AND A STRIP OF LAND ACROSS E END OF LTS 14 AND 15 AND S 25 FT OF LT 13 SAID STRIP BEING 14 5/10 FT WIDE FOR STREET LESS PACE BLVD R/W CA 126

SECTION 00, TOWNSHIP 0 S, RANGE 00 W

TAX ACCOUNT NUMBER 151353000 (0126-54)

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

ABDULLAH A ADEL

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 January, which is the 7th day of January 2026.**

Dated this 20th 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 #: 15-1353-000 CERTIFICATE #: 2023-7508

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: October 16, 2025 to and including October 16, 2025 Abstractor: Andrew Hunt

BY



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

PROPERTY INFORMATION REPORT
CONTINUATION PAGE

October 17, 2025
Tax Account #: **15-1353-000**

- 1. The Grantee(s) of the last deed(s) of record is/are: **ABDULLAH ABDULLAH ADEL**
By Virtue of Warranty Deed recorded 7/25/2018 in OR 7938/1029**
- 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 Welch Properties of Pensacola, LLC recorded 1/31/2018 – OR 7846/1155 together with Mortgage Agreement and Modification Agreement recorded 7/25/2018 – OR 7938/1030**
- 4. Taxes:**

Taxes for the year(s) 2022-2024 are delinquent.
Tax Account #: 15-1353-000
Assessed Value: \$130,896.00
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: JAN 7, 2026

TAX ACCOUNT #: 15-1353-000

CERTIFICATE #: 2023-7508

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 2025 tax year.

ABDULLAH ABDULLAH ADEL
9980 BOXELDER BLVD
PENSACOLA, FL 32526

ABDULLAH ABDULLAH ADEL
771 N PACE BLVD
PENSACOLA, FL 32505

ABDULLAH ABDULLAH ADEL
103 BRANDYWINE RD
PENSACOLA, FL 32507

WELCH PROPERTIES OF PENSACOLA LLC
4801 ROSEMONT PL
PENSACOLA, FL 32514

Certified and delivered to Escambia County Tax Collector, this 17th day of October 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

October 17, 2025
Tax Account #:15-1353-000

**LEGAL DESCRIPTION
EXHIBIT "A"**

**LTS 13 TO 15 BLK 149 WEST KING TRACT OR 7938 P 1029 LESS N 5 5/10 FT OF LT 13 AND A
STRIP OF LAND ACROSS E END OF LTS 14 AND 15 AND S 25 FT OF LT 13 SAID STRIP BEING 14
5/10 FT WIDE FOR STREET LESS PACE BLVD R/W CA 126**

SECTION 00, TOWNSHIP 0 S, RANGE 00 W

TAX ACCOUNT NUMBER 15-1353-000(0126-54)

Recorded in Public Records 7/25/2018 10:13 AM OR Book 7938 Page 1029,
Instrument #2018058365, Pam Childers Clerk of the Circuit Court Escambia
County, FL Recording \$10.00 Deed Stamps \$1,925.00

Warranty Deed

This Indenture, made , July 18, 2018 A.D.

Between

Ray's Center LLC, a Florida limited liability company, whose post office address is: 711 North Pace Blvd., Pensacola, Florida 32505, Grantor, and **Abdullah Abdullah Adel** whose post office address is: 103 Brandywine Road, Pensacola, Florida 32507, Grantee,

Witnesseth, that the said Grantor, for and in consideration of the sum of Ten and No/100 Dollars (\$10.00), to it in hand paid by the said Grantee, the receipt whereof is hereby acknowledged, has granted, bargained and sold to the said Grantee forever, the following described land, situate, lying and being in the County of Escambia, State of Florida, to wit:

The South 25 feet of Lot 13, and all Lots 14 and 15, Block 149, West King Tract, City of Pensacola, Escambia County, Florida, according to the Map of the City of Pensacola, copyrighted by Thomas C. Watson in 1906, Less and Except a parcel described as follows: Begin at a point on the South line of Lot 15, 14.5 feet West of the Southeast corner of said Lot 15; thence run East 14.5 feet; thence run North 86.0 feet; thence run West and parallel to the South line of Lot 15 for 14.0 feet; thence run Southerly for 86.0 feet to the Point of Beginning.

Subject to taxes for the current year, covenants, restrictions and easements of record, if any.

Parcel Identification Number: **000S00-9060-130-149**

And the said Grantor does hereby fully warrant the title to said land, and will defend the same against the lawful claims of all persons whomsoever.

In Witness Whereof, the said Grantor has caused this instrument to be executed in its name by its duly authorized officer and caused its corporate seal to be affixed the day and year first above written.

Ray's Center LLC, Florida limited liability company

Signed and Sealed in Our Presence:

By:

**Ray F. Schwe
Its: Manager**

Witness Print Name: William E. Fannington
LongAnthony
Witness Print Name: Larry Richardson

State of Florida
County of Escambia

The foregoing instrument was acknowledged before me this 18th day of July, 2018, by Ray F. Sehweil, the Manager of Ray's Center LLC, a Florida limited liability company. He/She is personally known to me or has produced Patience F. as identification.

 (Seal)
Notary Public
Notary Printed Name:

Prepared by:
William E. Farrington, II, an employee of
Wilson, Harrell, Farrington, Ford, et.al., P.A.,
307 South Palafox Street
Pensacola, Florida 32502

File Number: 1-53062

Florida Corporate Deed/Letter

Recorded in Public Records 1/31/2018 4:01 PM OR Book 7846 Page 1155,
 Instrument #2018007807, Pam Childers Clerk of the Circuit Court Escambia
 County, FL Recording \$44.00 MTG Stamps \$875.00 Int. Tax \$500.00

Prepared by and Return to:

Teri Kitchen
 First International Title - Pensacola Branch
 4300 Bayou Blvd., Suite 7
 Pensacola, FL 32503.

File Number: 117126-58

(Space Above This Line For Recording Data)

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on the 31st day of January, 2018 A.D.

The Mortgagor is
Ray's Center, LLC, a Florida limited liability company
 Whose address is
1905 N. Spring Street, Pensacola, Florida 32501
 ("Borrower").

This Security Instrument is given to **Welch Properties of Pensacola, L.L.C., a Florida limited liability company**, A Florida Corporation which is organized and existing under the laws of The State of Florida and whose address is **4801 Rosemont Place, Pensacola, FL 32514** ("Lender"). Borrower owes Lender the principal sum of **\$250,000.00** (U.S. Two Hundred Fifty Thousand and 00/100 Dollars).

This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payment, with the full debt, if not paid earlier, due and payable on **February 1, 2033**.

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, which interest, and all renewals, extensions and modification of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this security instrument and the Note. For this purpose, Borrower does hereby Mortgage, grant and convey to Lender the following described property located in Escambia County, Florida.

The South 25 feet of Lot 13, and all of Lots 14 and 15, Block 149, WEST KING TRACT, City of Pensacola, Escambia County, Florida, according to the Map of the City of Pensacola, copyrighted by Thomas C. Watson in 1986. Less and except a parcel described as follows: Begin at a point on the South line of Lot 15, 14.5 feet West of the Southeast Corner of said Lot 15; thence run East 14.5 feet; thence run North 86.0 feet; thence run West and parallel to the South line of Lot 15 for 14.0 feet; thence run Southerly for 86.0 feet to the Point of Beginning.

Which has the address of:
771 North Pace Blvd., Pensacola, Florida 32505 ("property address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

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 warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances or record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

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

1. PAYMENT OF PRINCIPAL AND INTEREST; PREPAYMENT AND LATE CHARGES. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. FUNDS FOR TAXES AND INSURANCE. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the property if any; (c) yearly hazard or property insurance premium; (d) yearly flood insurance premiums, if any, (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums.

These items are called "Escrow Items" Lender may, at any time, collect and hold funds in an amount not to exceed the maximum amount, a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. Section 2601 et seq. ("RESPA") unless another law that applies to the Funds set a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures or future escrow items or otherwise with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and

Initials

Page 1

applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual account 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 all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amount permitted to be held by Applicable Law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case, Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

3. APPLICATION OF PAYMENTS. Unless applicable law provides otherwise, all payment received by Lender under paragraphs 1 and 2 shall be applied first, to any prepayment charges due under the Note, second, to amounts payable under paragraph 2; third, to interest due; fourth, to principal due, and last, to any late charges due under the Note.

4. CHARGES, LIENS. Borrower shall pay all taxes, assessments, charges, finds and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices or amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument less.

Borrower; (a) agrees in writing to the payment of the obligation security by the lien in a manner acceptable to Lender (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien, or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

5. HAZARD OR PROPERTY 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" and any other hazards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval, which shall not be unreasonably withheld.

If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. 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. Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to Principal shall not extend or postpone the due date of the monthly payments referred to in paragraph 1 and 2 or change the amount, of the payments. If under paragraph 21 the Property is acquired by Lender, Borrower's rights to any insurance policies and proceeds resulting from damage to the property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

6. OCCUPANCY, PRESERVATIONS, MAINTENANCE AND PROTECTION OF THE PROPERTY, BORROWER'S LOAN APPLICATION; LEASEHOLDS. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allows the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrowers, may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security instrument is on leasehold,

Initials

 _____

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BK: 7846 PG: 1157

Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

7. PROTECTION OF LENDER'S RIGHTS IN THE PROPERTY. If borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then 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 paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorney's fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable with interest, upon notice from Lender to Borrower requesting payment.

8. MORTGAGE INSURANCE. If Lender required mortgage insurance as a condition of making the loan secured by the Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the costs to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period that lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between borrower and Lender or applicable law.

9. INSPECTION. Lender or its agent may make reasonable entries upon and inspection of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

10. CONDEMNATION. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the 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. Any balance shall be paid to Borrower. In the event of a partial taking of a Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemner offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

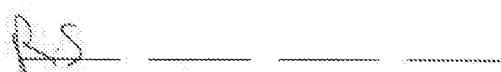
Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

11. 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 Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason or any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right to remedy shall not be a waiver of or preclude the exercise of any right of remedy.

12. SUCCESSORS AND ASSIGNS BOUND; JOINT AND SEVERAL LIABILITY; COSIGNERS. The Covenants and agreements of the security instrument shall bind and benefit the successors and assigns of Lender and Borrower. Subject to the provisions of paragraph 17, Borrower's covenants and agreements shall be joint and several. Any borrower who co-signs this Security Instrument but does not execute the Note; (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument (b) is not personally obligated to pay the sums secured by this Security Instrument, and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

13. LOAN CHARGES. If the loan secured by this Security Instrument is subject to the 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 the permitted limits, then (a) any such loan charge 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.

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14. NOTICES. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address designated by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

15. GOVERNING LAW; SEVERABILITY. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

16. BORROWER'S COPY. Borrower shall be given one conformed copy of the Note and of this Security instrument.

17. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER. If all of any part of the Property or any interest in it is sold or transferred (of 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 Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

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 Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. BORROWER'S RIGHT TO REINSTATE. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. These conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorney's fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security instrument shall continue unchanged.

Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration has occurred. However this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. SALE OF NOTE; CHANGE OF LOAN SERVICER. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the New Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

20. HAZARDOUS SUBSTANCES. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the property that is in violation of any environmental law. The preceding two sentences shall not apply to the presence, use or storage on the Property of small quantities of hazardous substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

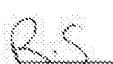
Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property in any Hazardous Substance of Environmental Law or which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials, as used in this paragraph 20. "Environmental Law", means Federal laws and laws of the jurisdiction where the property is located that relate to health, safety or environmental protection.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

21. ACCELERATION; REMEDIES. LENDER SHALL GIVE NOTICE TO BORROWER PRIOR TO ACCELERATION FOLLOWING BORROWER'S BREACH OR ANY COVENANT OR AGREEMENT IN THIS SECURITY INSTRUMENT (BUT NOT PRIOR TO ACCELERATION UNDER PARAGRAPH 17 UNLESS APPLICABLE LAW PROVIDES OTHERWISE). THE NOTICE SHALL SPECIFY: (A) THE DEFAULT; (B) THE ACTION REQUIRED TO CURE THE DEFAULT; (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 BORROWER OF THE RIGHT TO REINSTATE AFTER ACCELERATION AND THE RIGHT TO ASSERT IN THE FORECLOSURE PROCEEDING THE NON-EXISTENCE OF ANY OTHER DEFENSE OF BORROWER 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

Initials



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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 21, INCLUDING, BUT NOT LIMITED TO, REASONABLE ATTORNEYS' FEES AND COSTS OF TITLE EVIDENCE.

22. **RELEASE.** Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

23. **ATTORNEYS' FEES.** As used in this Security Instrument and the Note, "attorneys' fees" shall include any attorneys' fees awarded by an appellate court.

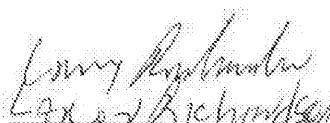
24. **RIDERS TO THIS SECURITY INSTRUMENT.** If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. (Check applicable box(es))

<input type="checkbox"/> Adjustable Rate Rider	<input type="checkbox"/> Condominium Rider	<input type="checkbox"/> Graduated Payment Rider
<input type="checkbox"/> 1-4 family Rider	<input type="checkbox"/> Biweekly Payment Rider	<input type="checkbox"/> Rate Improvement Rider
<input type="checkbox"/> Second-Home Rider	<input type="checkbox"/> Planned Unit Development Rider	<input type="checkbox"/> VA Rider
<input type="checkbox"/> Balloon Rider	<input type="checkbox"/> Other (specify) Mortgage Note	

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Signed, sealed and delivered in the presence of:

Witness:

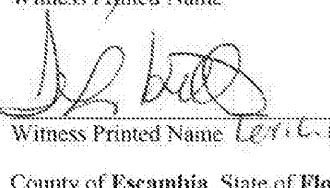

Larry F. Schwell

Witness Printed Name

Buyer:


Ray's Center, LLC, a Florida limited liability company

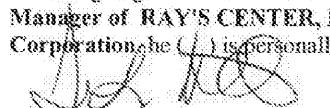
By: Ray F. Schwell, as Manager


Debbie L. Kitchell

Witness Printed Name

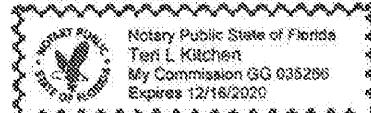
County of Escambia, State of Florida

The foregoing instrument was acknowledged before me this 31st day of January, 2018, by Ray F. Schwell, as Manager of RAY'S CENTER, LLC, A FLORIDA LIMITED LIABILITY COMPANY, on behalf of the Corporation, he () is personally known to me or () has produced a Driver's License as identification.


NOTARY PUBLIC

Printed Name: _____

My Commission Expires: _____



Initials _____

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Recorded in Public Records 7/25/2018 10:13 AM OR Book 7938 Page 1030,
Instrument #2018058366, Pam Childers Clerk of the Circuit Court Escambia
County, FL Recording \$44.00

Prepared by:
William E. Farrington, II
Wilson, Harrell, Farrington, Ford,
Wilson, Spain & Parsons, P.A.
307 S. Palafox Street
Pensacola, FL 32502
(850) 438-1111

**NOTE AND MORTGAGE ASSUMPTION AGREEMENT
AND MODIFICATION AGREEMENT**

THIS NOTE AND MORTGAGE ASSUMPTION AGREEMENT AND MODIFICATION (hereinafter referred to as the "Agreement") is made and entered into as of this 18th day of July, 2018, by and between RAY'S CENTER, LLC, a Florida Limited Liability Company, and RAY F. SCHWEIL, Individually, (hereinafter referred to as "Original Borrower") of 711 North Pace Boulevard, Pensacola, FL 32505, and ABDULLAH ABDULLAH ADEL, (hereinafter referred to as the "Borrower") and WELCH PROPERTIES OF PENSACOLA, L.L.C., a Florida Limited Liability Company, of 4801 Rosemont Place, Pensacola, FL 32514, (hereinafter referred to as "Lender").

WITNESSETH:

WHEREAS, Lender is the holder and owner of the following documents (hereinafter sometimes collectively referred to as the "Loan Documents");

1. Mortgage Note dated January 31, 2018, in the original principal face amount of Two Hundred Fifty Thousand and 00/100 Dollars (\$250,000.00) (hereinafter referred to as the "Note") executed and delivered by Ray's Center, LLC, a Florida Limited Liability Company, and Ray F. Schweil, Individually, (hereinafter referred to as the "Original Borrower") in favor of Lender; and,
2. A Mortgage given by Ray's Center, LLC, as "Mortgagor" to Lender as "Mortgagee" dated January 31, 2018, which Mortgage is recorded in the Public Records of Escambia County, Florida at Official Records Book 7846, Page 1155, (hereinafter referred to as the "Mortgage"), and which Mortgage encumbers the real property as described therein; and

WHEREAS, Ray's Center, LLC, conveyed the property encumbered by the Mortgage, (hereinafter referred to as the "Property") to Abdullah Abdullah Adel, (hereinafter referred to as "Borrower") by Warranty Deed recorded at Official Records Book 7938, Page 1029 of the Public Records of Escambia County, Florida; and

WHEREAS, the Borrower desires to receive said Property and formally assume the Mortgage and perform all of the covenants and conditions contained in the Note, the Mortgage and all other Loan Documents as partial consideration for its purchase of the Property; and

WHEREAS, the Lender is willing to allow the Borrower to assume all of the obligations heretofore imposed by the Loan Documents upon the Original Borrower; and

NOW, THEREFORE, for and in consideration of the sum of TEN DOLLARS AND 00/100 (\$10.00) and in consideration of the Premises and of the mutual covenants contained herein, and for other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged by the parties, the parties hereto agree as follows:

1. Assumption. Non-Release of Original Borrower. Borrower expressly assumes the Loan Documents and agrees to perform all covenants, conditions, duties and obligations contained therein and agrees to pay the Note and the obligations evidenced thereby in a prompt and timely manner in accordance with the terms thereof. Nothing herein shall be construed to release Original Borrower, Ray's Center, LLC, and Ray F. Schweil, Individually, from performance of any obligations under the Note and Mortgage nor from any liability related thereto.

2. **Warranties and Representations.** Original Borrower and Borrower affirm, warrant, represent and covenant that Borrowers have no defenses nor rights of set-off against Lender or against the payment, collection or enforcement of the indebtedness evidenced by the Note and secured by the Mortgage and owed to Lender. Original Borrower and Borrower further warrant and represent as follows:

- a. Original Borrower and Borrower have done no acts nor omitted to do any act which might prevent Lender from, or limit Lender in, acting upon or under any of the provisions herein, in the Mortgage, in the Note or any other Loan Documents;
- b. Original Borrower and Borrower are not prohibited under any other agreement with any other person or any judgment or decree, from the execution and delivery of this Agreement, the performance of each and every covenant hereunder or under the Mortgage, Note or any other Loan Documents;
- c. No action has been brought or threatened which would in any way interfere with the right of Original Borrower and Borrower to execute this Agreement and perform all of Original Borrower's and Borrower's obligations contained herein, in the Note, in the Mortgage, or in any other Loan Document;

5. **Acknowledgments.** Borrower acknowledges that:

- a. The Loan Documents are in full force and effect; and
- b. The principal balance of the loan as represented by the aforesaid Note as of the date of this Agreement is Two Hundred Forty Six Thousand and 00/100 Dollars (\$246,000.00) and principal and interest are unconditionally due and owing to the Lender as provided in the Note.

6. **Costs.** Original Borrower and Borrower shall pay all costs of the assumption made hereby, to include without limitation, attorneys' fees and recording costs, as well as the cost of an endorsement to Lender's title insurance policy insuring the lien of the Mortgage after the recording of this Agreement. Such costs shall be due at closing hereunder and the payment thereof shall be a condition precedent to Lender's consent to the assumption of the Note and Mortgage by Borrower. In the event that it is determined that additional costs relating to this transaction are due, Original Borrower and Borrower agree to pay such costs immediately upon demand.

7. **Recordation.** The recording of this Agreement on the Public Records shall evidence the closing of the transaction described herein.

8. **Paragraph Headings.** The paragraph headings used herein are for convenience in reference only and shall not be used in the interpretation or construction hereof.

9. **Governing Law.** This Agreement shall be governed, interpreted and construed by, through and under the laws of the State of Florida.

10. **Time of the Essence.** Time is of the essence of this Agreement.

11. **Attorney's Fees.** All costs incurred by Lender in enforcing this Agreement and in collection of sums due Lender from Original Borrower and Borrower, to include, without limitation, reasonable attorneys' fees through all trials, appeals and proceedings, to include, without limitation, any proceedings pursuant to the bankruptcy laws of the United States and any arbitration proceedings, shall be paid by Original Borrower and Borrower.

BK: 7938 PG: 1032

12. Binding Effect. This Agreement shall insure to the benefit of and be binding upon the parties hereto as well as their successors and assigns, heirs and personal representatives.

IN WITNESS WHEREOF, the parties hereto have duly executed this Agreement as follows:

As to Lender this 18th day of July, 2018.

Witnesses:

Sign: Larry Richardson
Print: Larry Richardson

Sign: W.E. Farrington
Print: William E. Farrington

LENDER:

WELCH PROPERTIES OF PENSACOLA,
L.L.C., a Florida Limited Liability Company

By: William A. Welch
WILLIAM A. WELCH
Its: Manager

As to Borrower this 18th day of July, 2018.

Witnesses:

Sign: Larry Richardson
Print: Larry Richardson

Sign: W.E. Farrington
Print: William E. Farrington

BORROWER:

Abdullah Adel
ABDULLAH ABDULLAH ADEL

ORIGINAL BORROWER:

RAY'S CENTER, LLC,
a Florida Limited Liability Company

By: Ray F. Schweil
RAY F. SCHWEIL
Its: Manager

Ray F. Schweil
RAY F. SCHWEIL, Individually

STATE OF FLORIDA
COUNTY OF ESCAMBIA

The foregoing instrument was acknowledged before me this 18th day of July, 2018, by WILLIAM A. WELCH, as Manager of Welch Properties of Pensacola, L.L.C., a Florida Limited Liability Company, who is personally known to me or who produced Driver's License as identification.



WILLIAM E. FARRINGTON II
MY COMMISSION # FF 143290
EXPIRES: November 1, 2018
Bonded Thru Budget Notary Services

Sign: W.E. Farrington
Print: William E. Farrington
NOTARY PUBLIC, STATE OF FL
My Commission Number: _____
My Commission Expires: _____

BK: 7938 PG: 1033

STATE OF FLORIDA
COUNTY OF ESCAMBIA

The foregoing instrument was acknowledged before me this 18th day of July, 2018, by ABDULLAH ABDULLAH ADEL, who is personally known to me or who produced DL License # as identification.



WILLIAM E. FARRINGTON II
MY COMMISSION # FF 143290
EXPIRES: November 1, 2018
Bonded Thru Budget Notary Services

Sign: W.E. Farrington
Print: W.E. Farrington
NOTARY PUBLIC, STATE OF FL
My Commission Number: _____
My Commission Expires: _____

STATE OF FLORIDA
COUNTY OF ESCAMBIA

The foregoing instrument was acknowledged before me this 18th day of July, 2018, by Ray F. Sehweil, Individually and as Manager of Ray's Center, LLC, a Florida Limited Liability Company, who is personally known to me or who produced DL License # as identification.



WILLIAM E. FARRINGTON II
MY COMMISSION # FF 143290
EXPIRES: November 1, 2018
Bonded Thru Budget Notary Services

Sign: W.E. Farrington
Print: W.E. Farrington
NOTARY PUBLIC, STATE OF FL
My Commission Number: _____
My Commission Expires: _____

BK: 7938 PG: 1034 Last Page**Exhibit "A"**

The South 25 feet of Lot 13, and all Lots 14 and 15, Block 149, West King Tract, City of Pensacola, Escambia County, Florida, according to the Map of the City of Pensacola, copyrighted by Thomas C. Watson in 1906, Less and Except a parcel described as follows: Begin at a point on the South line of Lot 15, 14.5 feet West of the Southeast corner of said Lot 15; thence run East 14.5 feet; thence run North 86.0 feet; thence run West and parallel to the South line of Lot 15 for 14.0 feet; thence run Southerly for 86.0 feet to the Point of Beginning.

File Number: 1-53062

STATE OF FLORIDA
COUNTY OF ESCAMBIA

CERTIFICATE OF NOTICE OF MAILING
NOTICE OF APPLICATION FOR TAX DEED

CERTIFICATE # 07508 of 2023

I, PAM CHILDERS, CLERK OF THE CIRCUIT COURT OF ESCAMBIA COUNTY, FLORIDA, do hereby certify that I did on November 20, 2025, mail a copy of the foregoing Notice of Application for Tax Deed, addressed to:

ABDULLAH A ADEL 9980 BOXELDER BLVD PENSACOLA, FL 32526	ABDULLAH ABDULLAH ADEL 103 BRANDYWINE RD PENSACOLA, FL 32507	ABDULLAH ABDULLAH ADEL 771 N PACE BLVD PENSACOLA, FL 32505	WELCH PROPERTIES OF PENSACOLA LLC 4801 ROSEMONT PL PENSACOLA, FL 32514
--	--	--	--

WITNESS my official seal this 20th day of November 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 January 7, 2026, 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. 07508, 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:

LTS 13 TO 15 BLK 149 WEST KING TRACT OR 7938 P 1029 LESS N 5 5/10 FT OF LT 13 AND A STRIP OF LAND ACROSS E END OF LTS 14 AND 15 AND S 25 FT OF LT 13 SAID STRIP BEING 14 5/10 FT WIDE FOR STREET LESS PACE BLVD R/W CA 126

SECTION 00, TOWNSHIP 0 S, RANGE 00 W

TAX ACCOUNT NUMBER 151353000 (0126-54)

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

ABDULLAH A ADEL

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 January, which is the **7th day of January 2026**.

Dated this 18th day of November 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

**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:

771 N PACE BLVD 32505



PAM CHILDERS

CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

By:

Emily Hogg
Deputy Clerk

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Personal Services:

ABDULLAH A ADEL
9980 BOXELDER BLVD
PENSACOLA, FL 32526

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

DR16-54

Document Number: ECSO25CIV052248NON

Agency Number: 26-001517

Court: TAX DEED

County: ESCAMBIA

Case Number: CERT NO 07508 2023

Attorney/Agent:

PAM CHILDERS
CLERK OF COURT
TAX DEED

Plaintiff: RE: ABDULLAH A ADEL

Defendant:

Type of Process: NOTICE OF APPLICATION FOR TAX DEED

Individual

Received this Writ on 11/24/2025 at 8:18 AM and served same on ABDULLAH A ADEL , at 10:26 AM on 11/25/2025 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: _____

J. Reid, CPS
J. REID, CPS

Service Fee: \$40.00
Receipt No: BILL

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Personal Services:

ABDULLAH A ADEL
9980 BOXELDER BLVD
PENSACOLA, FL 32526

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

0126.54

Document Number: ECSO25CIV052318NON

Agency Number: 26-001487

Court: TAX DEED

County: ESCAMBIA

Case Number: CERT NO 07508 2023

Attorney/Agent:

PAM CHILDERS
CLERK OF COURT
TAX DEED

Plaintiff: RE: ABDULLAH A ADEL

Defendant:

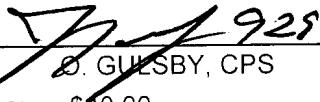
Type of Process: WARNING/NOTICE OF APPLICATION FOR TAX DEED

Received this Writ on 11/24/2025 at 8:16 AM and served same at 7:00 AM on 11/25/2025 in ESCAMBIA COUNTY, FLORIDA, by serving POST PROPERTY , the within named, to wit: , .

POSTED TO THE PROPERTY AS INSTRUCTED BY THE CLERKS OFFICE

CHIP W SIMMONS, SHERIFF
ESCAMBIA COUNTY, FLORIDA

By: _____


D. GULSBY, CPS

Service Fee: \$40.00

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Post Property:

771 N PACE BLVD 32505



PAM CHILDERS

CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

By:
Emily Hogg
Deputy Clerk

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ABDULLAH A ADEL [0126-54]
9980 BOXELDER BLVD
PENSACOLA, FL 32526

ABDULLAH ABDULLAH ADEL
[0126-54]
103 BRANDYWINE RD
PENSACOLA, FL 32507

9171 9690 0935 0128 2948 69

9171 9690 0935 0128 2948 76

11/22 DELINERED

12/3/25 UTF

ABDULLAH ABDULLAH ADEL
[0126-54]
771 N PACE BLVD
PENSACOLA, FL 32505

9171 9690 0935 0128 2948 83

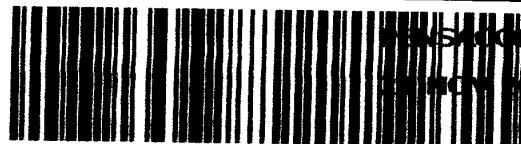
WELCH PROPERTIES OF PENSACOLA
LLC [0126-54]
4801 ROSEMONT PL
PENSACOLA, FL 32514

9171 9690 0935 0128 2948 90

>Contact J

CERTIFIED MAIL™**Pam Childers**

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



PENSACOLA FL 325

NOV 10 2025 AM



quadient

FIRST-CLASS MAIL

IMI

\$008.86⁰11/20/2025 ZIP 32502
043M31219251

US POSTAGE

ABDULLAH ABDULLAH ADEL
[0126-54]
103 BRANDYWINE RD
PENSACOLA, FL 32507

.. 9327000055402934

32502>5833
32507-291103

NIXIE 321 FE 1 0011/28/25

RETURN TO SENDER
ATTEMPTED - NOT KNOWN
UNABLE TO FORWARD

BC: 32502583335 *2738-01305-21-18

Meters in 140649

31219251

My Services

[Profile](#) [Print](#) [Guide](#) [Export](#)

[Equipment](#)

[Reports](#)

[Tracking](#)

[Supplies](#)

[Home](#) > [Tracking](#) > [Status History](#)

Status History ?

Tracking Number Information

Meter:	31219251	Mailing Date:	11/20/25 11:44 AM
Tracking Number:	9171969009350128294869	Sender:	OR
Current Status:	OK : Delivered	Recipient:	
Class of Mail	FC	Zip Code:	32526
Service:	ERR	City:	BELLVIEW
Value	\$0.740	State:	FL

Proof of Delivery

Maiwa
ABDULLAH APEC
9980 BOYER DR

Status Details

[▼ Status Date](#)

Sat, 11/22/25, 12:21:00 PM
Sat, 11/22/25, 01:56:00 AM
Fri, 11/21/25, 08:07:00 PM

Status

OK : Delivered
Processed (processing scan)
Processed (processing scan)



Escambia
Sun Press
PUBLISHED WEEKLY SINCE 1948
(Warrington) Pensacola, Escambia County, Florida

STATE OF FLORIDA

County of Escambia

Before the undersigned authority personally appeared Michael P. Driver who is personally known to me and who on oath says that he is Publisher of The Escambia Sun Press, a weekly newspaper published at (Warrington) Pensacola in Escambia County, Florida; that the attached copy of advertisement, being a NOTICE in the matter of TAX DEED SALE

DATE - 01-07-2026 - TAX CERTIFICATE #'S 07508

in the CIRCUIT Court

was published in said newspaper in the issues of

DECEMBER 4, 11, 18, 25, 2025

Affiant further says that the said Escambia Sun-Press is a newspaper published at (Warrington) Pensacola, in said Escambia County, Florida, and that the said newspaper has heretofore been continuously published in said Escambia County, Florida each week and has been entered as second class mail matter at the post office in Pensacola, in said Escambia and Santa Rosa Counties, 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 in the said newspaper. Affiant complies with all legal requirements for publication in chapter 50, Florida Statutes.

Digitally signed by Michael P Driver
DN: c=US, o=The Escambia Sun Press LLC,
dnQualifier=A01410C00000197F4A9F39B00058C1A, cn=Michael P Driver
Date: 2025.12.29 11:00:00 -06'00'

PUBLISHER

Sworn to and subscribed before me this 29TH day of DECEMBER
A.D., 2025

Digitally signed by Heather Tuttle
DN: c=US, o=The Escambia Sun Press LLC,
dnQualifier=A01410C000001890CD5793600064AAE, cn=Heather Tuttle
Date: 2025.12.29 11:04:52 -06'00'

HEATHER TUTTLE
NOTARY PUBLIC



HEATHER TUTTLE
Notary Public, State of Florida
My Comm. Expires June 24, 2028
Commission No. HH 535214

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Dated this 20th day of November 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
(SEAL)
By: Emily Hogg
Deputy Clerk

oaw-4w-12-04-11-18-25-2025