

# 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

0126.58

					New Gest Control (Ministra		100.20
Part 1: Tax Deed	Application Inform	nation					
Applicant Name Applicant Address	Name KEYS FUNDING LLC - 8023			Applica	ition date	Apr 21, 2025	
Property description	MANDEL ROBERT K & MANDEL SHARON F		Certificate #		2023 / 7579		
674 PALOMAR DR PENSACOLA, FL 32507 1020 N W ST 15-1830-000 LTS 6 TO 10 BLK 221 WEST KING TRACT LESS OR 491 P 885 W ST OR 7866 P 1440 CA 138			Date certificate issued		06/01/2023		
	es Owned by App				Applica	BUON Column 4	Column 5: Total
Column 1 Certificate Number	Column er Date of Certific			olumn 3 unt of Certificate		Interest	(Column 3 + Column 4)
# 2023/7579	06/01/20			2,005.37		221.01	2,226.38
						→Part 2: Total*	2,226.38
Part 3: Other Ce	rtificates Redeem	ed by App	plicant (O	ther than Co	unty)		
Column 1 Certificate Number	Column 2 Date of Other Certificate Sale	Colu Face A	ımn 3 mount of Certificate	Column 4 Tax Collector's	ļ	Column 5 Interest	Total (Column 3 + Column 4 + Column 5)
# 2024/7661	06/01/2024		2,161.27		6.25	163.45	2,330.97
						Part 3: Total*	2,330.97
Part A: Tay Col	lector Certified Am	ounts (L	ines 1-7)				
Cost of all cer	rtificates in applicant's	possessio	n and other	r certificates re	deemed Total of	by applicant Parts 2 + 3 above	<b>4,557.35</b>
2. Delinguent ta	xes paid by the applic	ant					0.00
	paid by the applicant						2,121.69
	rmation report fee						200.00
5. Tax deed app							175.0
	ued by tax collector un	der s.197.5	542, F.S. (s	see Tax Collect	or Instru	ictions, page 2)	0.0
7.						al Paid (Lines 1-6)	7,054.0
I certify the above	information is true an	d the tax conformation s	ertificates, i	interest, proper s attached.	ty inforn		and tax collector's fees
1						Escambia, Flori	da
Sign here:	0				D	ate <u>April 24th,</u>	2025
Sig	nature, Tex Collector or De	signee					

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

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Par	rt 5: Clerk of Court Certified Amounts (Lines 8-14)	AND THE CONTRACT OF THE CONTRA
8.	Processing tax deed fee	
9.		
10.	Clerk of Court advertising, notice for newspaper, and electronic auction fees	·
	Recording fee for certificate of notice	
	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	n here:  Date of sale 01/07/20  Signature, Clerk of Court or Designee	026

#### 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.

#### 512 R. 12/16

### **APPLICATION FOR TAX DEED**

Section 197.502, Florida Statutes

Application Number: 2500345

To: Tax Collector of <u>Es</u>	SCAMBIA COUNTY	_, Florida	
,			
KEYS FUNDING LLC - 8023 PO BOX 71540 PHILADELPHIA, PA 19176	i-1540,	e same to the Tax	Collector and make tax deed application thereor
Account Number	Certificate No.	Date	Legal Description
15-1830-000	2023/7579	06-01-2023	LTS 6 TO 10 BLK 221 WEST KING TRACT LESS OR 491 P 885 W ST OR 7866 P 1440 CA 138
I agree to:  • pay any current ta	axes, if due and		
<ul> <li>redeem all outstar</li> </ul>	nding tax certificates plus	interest not in my	possession, and
<ul> <li>pay all delinquent</li> </ul>	t and omitted taxes, plus ir	nterest covering th	e property.
<ul> <li>pay all Tax Collec Sheriff's costs, if a</li> </ul>		ation report costs, (	Clerk of the Court costs, charges and fees, and
Attached is the tax sale cer which are in my possession		cation is based and	all other certificates of the same legal description
Electronic signature on file KEYS FUNDING LLC - 80			
PO BOX 71540			
PHILADELPHIA, PA 19	176-1540		04-21-2025
		<del></del>	Application Date
Annlic	cant's signature		

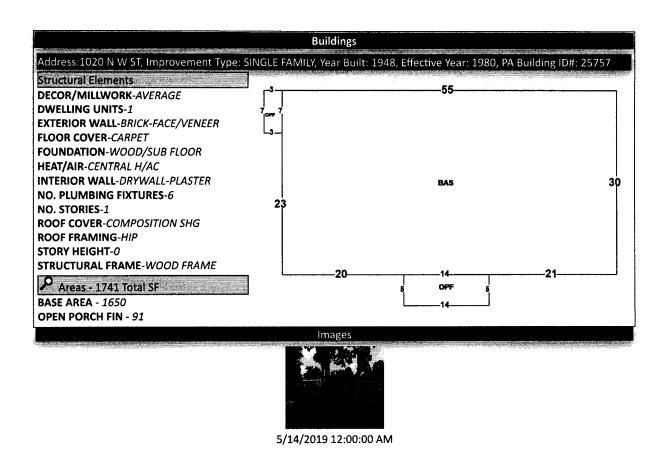


Report

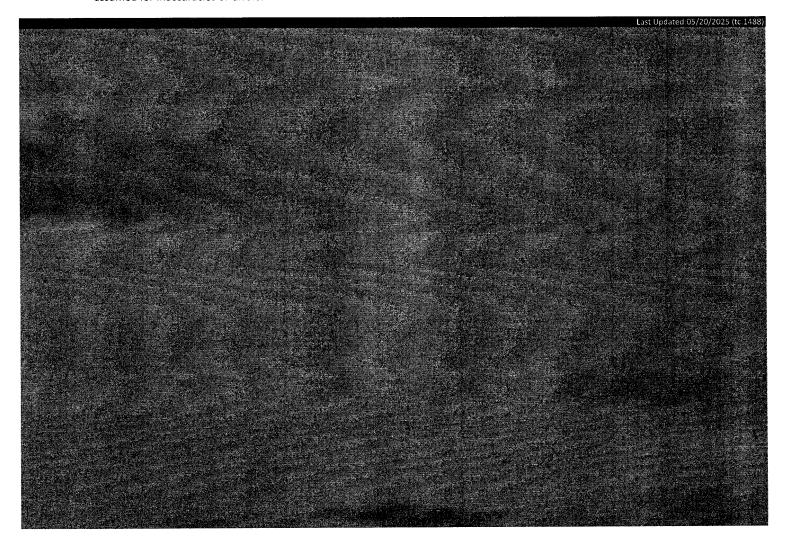
# Gary "Bubba" Peters Escambia County Property Appraiser

Sale List **Tangible Property Search Real Estate Search Back** Printer Friendly Version Assessments General Information Total Cap Val imprv 0005009060006221 Parcel ID: \$144,005 \$158,871 \$136,048 2024 \$22,823 151830000 Account: \$16,906 \$128,783 \$145,689 \$130,914 2023 MANDEL ROBERT K & Owners: MANDEL SHARON F \$133,417 \$119,013 \$16,906 \$116,511 2022 Mail: **674 PALOMAR DR** PENSACOLA, FL 32507 Disclaimer 1020 N W ST 32505 Situs: **Tax Estimator** SINGLE FAMILY RESID 🔑 **Use Code: Taxing COUNTY MSTU Change of Address Authority:** Open Tax Inquiry Window Tax Inquiry: File for Exemption(s) Online Tax Inquiry link courtesy of Scott Lunsford Escambia County Tax Collector **Report Storm Damage** 2024 Certified Roll Exemptions Sales Data Type List: Sale Date Book Page Value Type Multi Parcel Records 03/08/2018 7866 1440 \$61,500 WD Legal Description 08/13/2010 6625 588 \$75,000 WD LTS 6 TO 10 BLK 221 WEST KING TRACT LESS OR 491 P 885 \$100 QC 11/2003 5292 1650 W ST OR 7866 P 1440 CA 138 10/2000 4621 209 \$60,000 WD Ν 04/1996 3967 302 \$45,000 WD Extra Features Official Records Inquiry courtesy of Pam Childers METAL BUILDING Escambia County Clerk of the Circuit Court and Comptroller Launch Interactive Map Parcel Information Section 50 Map Id: CA138 Approx. Acreage: 0.3881 Zoned: 🔎 HC/LI Evacuation & Flood Information 1 <u>Open</u>

View Florida Department of Environmental Protection(DEP) Data



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# 2025037266 5/20/2025 4:24 PM
OFF REC BK: 9320 PG: 896 Doc Type: TDN

#### NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That KEYS FUNDING LLC holder of Tax Certificate No. 07579, 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 6 TO 10 BLK 221 WEST KING TRACT LESS OR 491 P 885 W ST OR 7866 P 1440 CA 138

SECTION 00, TOWNSHIP 0 S, RANGE 00 W

TAX ACCOUNT NUMBER 151830000 (0126-58)

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

#### ROBERT K MANDEL and SHARON F MANDEL

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.

COUNTY

PAM CHILDERS CLERK OF THE CIRCUIT COURT ESCAMBIA COUNTY, FLORIDA

By: Emily Hogg Deputy Clerk



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

Tax Deed Sales - Redeemed From Sale Account: 151830000 Certificate Number: 007579 of 2023

Date Of Redemption	8/29/2025			
Clerk's Check	1 Clerk's Total \$817.20			
Postage	\$0.00 Tax Deed Court Registry \$783.20			
Payor Name	SHARON MANDEL 674 PALOMAR DR PENSACOLA, FL 32507	<b>^</b>		
Notes		^		
Submit Reset Print Preview Print Receipt  Commit Redemption				

# **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 #:	15-1830-000	CERTIFICATE #: _	2023-757	79	
REPORT IS LIMITEI	OT TITLE INSURANCE. THE O TO THE PERSON(S) EXPE FORT AS THE RECIPIENT(S	RESSLY IDENTIFIED B	Y NAME IN THE	PROPERTY	
listing of the owner(s) tax information and a	repared in accordance with the of record of the land describe listing and copies of all open of in the Official Record Book rage 2 herein.	d herein together with cu or unsatisfied leases, mor	rrent and delinquer tgages, judgments	nt ad valorem and	
and mineral or any sub	t to: Current year taxes; taxes surface rights of any kind or a ps, boundary line disputes.				
	nsure or guarantee the validity rance policy, an opinion of title				
Use of the term "Repo	rt" herein refers to the Propert	y Information Report and	d the documents at	tached hereto.	
Period Searched: Oc	etober 16, 2005 to and includ	ing October 16, 2025	Abstractor:	Andrew Hunt	
BY					
Malphy					

Michael A. Campbell, As President

Dated: October 17, 2025

#### PROPERTY INFORMATION REPORT

**CONTINUATION PAGE** 

October 17, 2025

Tax Account #: 15-1830-000

1. The Grantee(s) of the last deed(s) of record is/are: ROBERT K MANDEL AND SHARON F MANDEL

By Virtue of Warranty Deed recorded 3/8/2018 in OR 7866/1440

- 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 Thomas Nathan Dickson recorded 3/8/2016 OR 7866/1443 together with Agreement for Modification recorded 6/13/2023 OR 8993/1100
- 4. Taxes:

Taxes for the year(s) NONE are delinquent.

Tax Account #: 15-1830-000 Assessed Value: \$144,005.00

**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

CERTIFICA	TION.	PROPERTY	INFORMATION	REPORT FOR TDA
CENTIFICE	MILLON.	INVIENTI	INTUNIMATION	NEI ONI FON IDA

TAX 1	DEED	SALE DATE:	JAN 7, 2026		
TAX	ACCO	UNT #:	15-1830-000		
CERTIFICATE #:		ATE #:	2023-7579		
those	person	s, firms, and/or ag	7.522, Florida Statutes, the following is a list of names and addresses of gencies having legal interest in or claim against the above-described ed tax sale certificate is being submitted as proper notification of tax deed		
YES	NO       		ensacola, P.O. Box 12910, 32521 a County, 190 Governmental Center, 32502 2025 tax year.		

ROBERT K MANDEL AND SHARON F MANDEL 674 PALOMAR DR PENSACOLA, FL 32507 ROBERT K MANDEL AND SHARON F MANDEL 1020 N W ST PENSACOLA, FL 32505

THOMAS NATHAN DICKSON 6195 TISDALE LN PENSACOLA, FL 32526

Malphel

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 #:15-1830-000

# LEGAL DESCRIPTION EXHIBIT "A"

TAX ACCOUNT NUMBER 15-1830-000(0126-58)

# LTS 6 TO 10 BLK 221 WEST KING TRACT LESS OR 491 P 885 W ST OR 7866 P 1440 CA 138 SECTION 00, TOWNSHIP 0 S, RANGE 00 W

Recorded in Public Records 3/8/2018 1:35 PM OR Book 7866 Page 1440, Instrument #2018018792, Pam Childers Clerk of the Circuit Court Escambia County, FL Recording \$27.00 Deed Stamps \$430.50

> Prepared By & Return To: MARK A. BEDNAR, P.A. 11 E. ZARAGOZA STREET PENSACOLA, FL 32502

#### WARRANTY DEED

THIS WARRANTY DEED made the 8<sup>TH</sup> day of March, 2018, by TERESA CARROLL LEE and MARK A. LEE, Husband and Wife, whose post office address is 1020 North W Street, Pensacola, Florida 32505, hereinafter called Grantor, to ROBERT K. MANDEL and SHARON F. MANDEL, Husband and Wife, whose post office address is 674 Palomar Drive, Pensacola, Florida 32507, hereinafter called Grantee (wherever used herein the terms "Grantor" and "Grantee" include all the parties to this instrument and the heirs, legal representatives and assigns of individuals, and the successors and assigns of corporations).

WITNESSETH: That the Grantor, for and in consideration of the sum of \$10.00 and other valuable considerations, receipt whereof is hereby acknowledged, hereby grants, bargains, sells, aliens, remises, releases, conveys and confirms unto the Grantee, all that certain land situated in Santa Rosa County, Florida, viz:

Lots 6, 7, 8, 9 and 10, Block 221, West King Tract in the City of Pensacola, according to Map of said city copyrighted by Thomas C. Watson in 1906, situated, lying and being in Escambia County, Florida, Less and Except those certain lands as described in that certain conveyance recorded in O.R. Book 491, Page 885, of the Public Records of Escambia County, Florida.

#### Parcel I.D.# 00-0S-00-9060-006-221

Subject to reservations, restrictions, covenants, and easements of record which are not hereby reimposed, and any zoning ordinances.

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

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

AND the Grantor hereby covenants with said Grantee that the Grantor is lawfully seized of said land in fee simple, that the Grantor has good, right and lawful authority to sell and convey said land; that the Grantor hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free of all encumbrances, except taxes accruing subsequent to December 31, 2017.

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

Signed, sealed and delivered in the Presence of:

Witness #1 - MARK A. BEDNAR

TÉRESA CARROLL LEI

Witness #2 - KIM CAIN

MARK A. LEE

#### STATE OF FLORIDA COUNTY OF ESCAMBIA

The foregoing instrument was acknowledged before me this \_\_\_\_ day of March, 2018, by TERESA CARROLL LEE and MARK A. LEE, who are personally known to me or who have produced their driver's licenses as identification.

Notary Public

KIMBERLY CAIN
Notary Public - State of Florida
Commission # FF 912222
My Comm. Expires Dec 7, 2019
Bonded through National Notary Assn.

BK: 7866 PG: 1442 Last Page

## RESIDENTIAL SALES ABUTTING ROADWAY MAINTENANCE DISCLOSURE

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

NAME OF ROADWAY: North W Street 1020 North W Street **LEGAL ADDRESS OF:** Pensacola, Florida 32505 Parcel No. 00-0S-00-9060-006-221 The County ( XX ) has accepted ( ) has not accepted the abutting roadway for maintenance. This form completed by: MARK A. BEDNAR, P.A. Post Office Drawer 13146 Pensacola, Florida 32591 **BUYERS(S):** WITNESSES TO BUYER(S): **SELLER(S):** WITNESSES TO SELLER(S):

Recorded in Public Records 3/8/2018 1:35 PM OR Book 7866 Page 1443, Instrument #2018018793, Pam Childers Clerk of the Circuit Court Escambia County, FL Recording \$61.00 MTG Stamps \$203.00 Int. Tax \$116.00

#### Prepared By & Return To:

Mark A. Bednar, P.A. 11 East Zaragoza Street Pensacola, FL 32502

(Space above this line reserved for recording office use only)

#### **MORTGAGE**

THIS IS A BALLOON MORTGAGE AND THE FINAL PRINCIPAL PAYMENT OR THE PRINCIPAL BALANCE DUE UPON MATURITY IS \$44,495.93 TOGETHER WITH ACCRUED INTEREST, IF ANY, AND ALL ADVANCEMENTS MADE BY THE LENDER UNDER THE TERMS OF THIS MORTGAGE.

THIS MORTGAGE is executed by Robert K. Mandel and Sharon F. Mandel, as a married couple, ("Mortgagor"), 674 Palomar Drive, Pensacola Florida 32507 who in consideration of the principal sum specified in the promissory note hereafter described received from Thomas Nathan Dickson ("Mortgagee"), 6195 Tisdale Lane, Pensacola, Florida 32526 does hereby mortgage to Mortgagee the real property located in Escambia County, Florida, more fully described as follows:

Lots 6, 7, 8, 9 and 10, Block 221, West King Tract in the City of Pensacola, according to Map of said city copyrighted by Thomas C. Watson in 1906, situated, lying and being in Escambia County, Florida, Less and Except those certain lands as described in that certain conveyance recorded in O.R. Book 491, Page 885, of the Public Records of Escambia County, Florida

Property Appraiser's Parcel Identification No. 00-0S-00-9060-006-221

as security for the payment of the promissory note attached as Exhibit A (the "note"), and agrees:

- 1. To make all payments required by the note and this mortgage promptly when due.
- 2. To pay all taxes, assessments, liens, and encumbrances on that property promptly when due. If they are not promptly paid, Mortgagee may pay them without waiving the option to foreclose, and those payments, with interest thereon from the date of payment at the same rate as specified in the note, also shall be secured by this mortgage.
  - 3. To keep all buildings now or hereafter on that land insured against damage by fire

and lightning in the sum secured by this mortgage, by an insurer satisfactory to Mortgagee, the insurance policy to be held by and payable to Mortgagee. If Mortgagor does not do this, Mortgagee may do so without waiving the option to foreclose, and the cost of the insurance, with interest from the date of payment at the same rate as specified in the note, shall also be secured by this mortgage. If any sum is paid under a claim on such a policy, Mortgagee may apply it to the indebtedness secured by this mortgage, or may permit Mortgagor to use it for other purposes, without impairing the lien of this mortgage.

- 4. To commit, permit, or allow no waste, impairment, or deterioration of the mortgaged property.
- 5. To pay all expenses reasonably incurred by Mortgagee because of failure of Mortgagor to comply with the agreements in the note or this mortgage, including reasonable attorneys' fees. The cost of this, with interest from the date of payment at the same rate as specified in the note, shall also be secured by this mortgage.
- 6. If any payment provided for in the note is not paid within 30 days after it becomes due, or if any agreement in this mortgage other than the agreement to make the payments is breached, the entire unpaid principal balance of the note shall immediately become due at the option of Mortgagee, and Mortgagee may foreclose this mortgage in the manner provided by law and have the mortgaged property sold to satisfy or apply to the indebtedness hereby secured.
- 7. The rents and profits of the mortgaged property are also mortgaged hereby, and, if proceedings to foreclose this mortgage are instituted, the court having jurisdiction should appoint a receiver of the mortgaged property and apply those rents and profits to the indebtedness hereby secured, regardless of the solvency of Mortgagor or the adequacy of the security.

THIS IS A BALLOON MORTGAGE AND THE FINAL PRINCIPAL PAYMENT OR THE PRINCIPAL BALANCE DUE UPON MATURITY IS \$44,495.93 TOGETHER WITH ACCRUED INTEREST, IF ANY, AND ALL ADVANCEMENTS MADE BY THE LENDER UNDER THE TERMS OF THIS MORTGAGE.

Robert K. Mandel Mortgagor

Mortgagor

Signed in the presence of:

Signed in the presence of:

Mark A. Bednar

Pensacola, Florida

Witness

Pensacola, Florida

Witness

STATE OF FLORIDA **COUNTY OF ESCAMBIA** 

The foregoing instrument was acknowledged before me this Z day of March 2018, by Robert K. Mandel and Sharon F. Mandel, who is/are personally known to me or has/have produced their driver's license as identification.

KIMBERLY CAIN Notary Public - State of Florida Commission # FF 912222 My Comm. Expires Dec 7, 2019 Bonded through National Notary Ass:

#### **MORTGAGE NOTE**

\$58,000.00

<u>3/8</u>, 2018

#### 1. IDENTIFICATION OF BORROWER

Borrower's name and address is: Robert K. Mandel and Sharon F. Mandel, as a

married couple 674 Palomar Drive Pensacola, FL 32507

The word "I" or "me" as hereafter used means each Borrower, jointly and severally.

#### 2. IDENTIFICATION OF LENDER

Lender's name and address is: Thomas Nathan Dickson

6195 Tisdale Lane Pensacola, FL 32526

Lender may change such address from time to time by giving me notice as provided in Paragraph 10.

The word "you" means the Lender and Lender's successors and assigns.

#### 3. PROMISE TO PAY - PLACE OF PAYMENT

In return for a loan that I have received, I promise to pay U.S. \$58,000.00 (this amount is called "principal"), plus interest, to you or your order at your address as provided in Paragraph 2. I understand that you may transfer this Note.

#### 4. INTEREST

Interest will be charged on the principal balance from time to time until all sums owing on this Note have been paid in full. Until maturity I will pay interest at a yearly fixed, simple rate of 6.50 percent. Interest shall be calculated on the basis of a 360 day year but shall accrue and be payable on the actual number of days in a month.

#### 5. AFTER DEFAULT RATE OF INTEREST

I agree to pay interest on the unpaid principal balance after default until all sums owing on this Note have been paid in full at the highest applicable lawful rate. These payments will be applied: first, to charges for overdue payments that are due under the Note; second, to amounts payable for taxes, insurance, or other advances made by you on my behalf, if any, as provided in the Security Instrument; third, to deposits that I must pay, if any, for the payment of future taxes

and insurance as provided in the Security Instrument; fourth, to interest due; and last to principal.

#### 6. PAYMENTS

I will pay principal and interest by making payments of \$505.24 monthly beginning one month following date hereof and continuing on the same day of each and every month thereafter until all of the principal, interest, and any other charges described below that I may owe under this Note have been paid in full. However, if by April 1, 2023, I still owe any amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date". Each payment will be applied to interest before principal.

#### 7. RIGHT TO PREPAY

I may prepay principal owing on this Note in whole or in part at any time without any premium or charge whatsoever. All prepayments shall be applied first to accrued interest and then to principal in inverse order of maturity. This means that I will still be required to make all payments as agreed until this Note is paid in full.

#### 8. MAXIMUM LOAN CHARGES

You agree that you will not charge interest or other loan charges that exceed the maximum lawful rate, it being your intent not to charge a usurious interest rate. If it is discovered that interest or other loan charges exceed the maximum lawful rate, I will give you the opportunity to refund to me that amount collected which exceeded the maximum lawful rate plus interest on that amount at the maximum lawful rate. We will then modify this Note and all instruments securing this Note so that I will not be required to pay further interest or other loan charges that exceed the maximum lawful rate.

#### 9. BORROWER'S FAILURE TO PAY AS REQUIRED

#### A. Charge for Overdue Payments

If you have not received the full amount of any monthly payment by the end of 10 calendar days after the date it is due, I will pay a charge to you as reimbursement for additional cost for your handling overdue payment. The amount of the charge will be 5.0 percent of the past due monthly payment but excluding the payment due on the Maturity Date. Any late charge will be immediately due and payable.

#### B. Default

If I:

do not pay the full amount of each payment within 10 days following date when

due; or

THE DAN

fail to keep any promises made in any Security Instrument (as the same is defined in Paragraph 13 hereof);

then I will be in default without notice and you may require me to pay immediately the full amount of principal which has not been paid and all the interest that I owe on that amount.

#### C. No Waiver By You

If, at a time when I am in default you do not require me to pay immediately in full as described above, this will not be a waiver of your rights and you will still have the right to do so if I am in default at a later time.

#### D. Payment of Your Attorney's Fees, Costs and Expenses

If I am in default as described above, I will pay for all of your costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, without limitation, for example, reasonable attorneys' fees (before suit is filed, at trial or on appeal, and including bankruptcy proceedings).

#### 10. GIVING OF NOTICES

Unless applicable law requires a different method, any notice to be given to me under this Note will be given by personally delivering it or by mailing it by first class mail to me at the address provided in Paragraph 1, or at a different address if I have given you a written notice of a different address for me.

Any notice that must be given to you under this Note will be given by mailing it by first class mail to you at the address stated in Paragraph 2, or at a different address if I have been given a notice of that different address.

#### 11. OBLIGATIONS OF PERSONS UNDER THIS NOTE

Any person or entity who is a guarantor, co-maker, surety or endorser of this Note is fully and personally obligated to keep all of the promises I have made in this Note, including the promise to pay the full amount owed. Any person or entity who assumes these obligations, including the obligations of a guarantor, co-maker, surety or endorser of this Note, is also obligated to keep all of the promises I have made in this Note, and you may enforce your rights under this Note against each such person or entity, individually or against all of them together.

#### 12. WAIVERS

Any person or entity who has obligations under this Note waives the rights of presentment and notice of dishonor. "Presentment" means the right to require you to demand payment of amounts due. "Notice of dishonor" means the right to require you to give to other

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persons or entities notice that amounts due have not been paid.

#### 13. THIS NOTE IS SECURED

In addition to the protections given to you under this Note, this Note is secured by a Real Estate Mortgage (the "Security Instrument"), dated the same date as this Note. The Security Instrument (a) protects you from possible losses which might result if I do not keep the promises which I have made in this Note, and (b) also describe how and under what further conditions I may be required to make immediate payment in full of all amounts that I owe under this Note.

#### 14 WAIVER OF JURY TRIAL

BY ACCEPTANCE HEREOF YOU AND I AGREE THAT NEITHER YOU NOR I, NOR ANY ASSIGNEE, SUCCESSOR, HEIR OR LEGAL REPRESENTATIVE OF EITHER OF US (ALL OF WHOM ARE HEREINAFTER REFERRED TO AS THE "PARTIES") SHALL SEEK A JURY TRIAL IN ANY LAWSUIT, PROCEEDING, COUNTERCLAIM, OR ANY OTHER LITIGATION PROCEDURE BASED UPON OR ARISING OUT OF THIS NOTE, ANY SECURITY INSTRUMENT OR ANY OTHER INSTRUMENT EVIDENCING, SECURING OR RELATING TO THE INDEBTEDNESS EVIDENCED HEREBY, ANY RELATED AGREEMENT OR INSTRUMENT, OR ANY OTHER COLLATERAL FOR THE INDEBTEDNESS EVIDENCED HEREBY OR THE DEALINGS OR THE RELATIONSHIP BETWEEN OR AMONG THE PARTIES, OR ANY OF THEM. NONE OF THE PARTIES WILL SEEK TO CONSOLIDATE ANY SUCH ACTION, IN WHICH A JURY TRIAL HAS BEEN WAIVED, WITH ANY OTHER IN WHICH A JURY TRIAL CANNOT BE OR HAS NOT BEEN WAIVED. THE PROVISIONS OF THIS PARAGRAPH HAVE BEEN FULLY NEGOTIATED BY YOU AND I, ARE A MATERIAL INDUCEMENT FOR YOU TO MAKE THE LOAN OR EXTENSION OF CREDIT EVIDENCED BY THIS NOTE AND SHALL BE SUBJECT TO NO EXCEPTIONS. NEITHER YOU NOR I HAVE IN ANY WAY AGREED WITH OR REPRESENTED TO THE OTHER THAT THE PROVISIONS OF THIS PARAGRAPH WILL NOT BE FULLY ENFORCED IN ALL INSTANCES.

Executed at Pensacola, Escambia County, Florida on the date set forth above.

Robert K. Mandel

Telet KAchel

Borrower

(Date)

March F March 38-18 Sharon F. Mandel (Date)

1 pl Day

Recorded in Public Records 6/13/2023 1:15 PM OR Book 8993 Page 1100, Instrument #2023047710, Pam Childers Clerk of the Circuit Court Escambia County, FL Recording \$52.50

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AGREEMENT FOR MODIFICATION, RE-AMORTIZATION, OR EXTENSION OF A MORTGAGE - Fannie Mae Form 181 7/15 (page 1 of 3)

- Lender has accepted or will hereby accept from the Borrower the sum of U.S. \$ 5,000.00 , which is to be applied to the unpaid principal balance (including advances, if any), and the sum of U.S. \$ N/A , which is to be applied to the delinquent interest due on the principal balance (including advances, if any), each of which amounts shall be applied as of the date of this Agreement.
- 3. After application of the amounts provided by Borrower as described in paragraph 2, Borrower promises to pay to Lender U.S. \$\ 39,231.71 \quad \text{("Unpaid Principal Balance") plus interest on the Unpaid Principal Balance at the yearly rate of 6.5 % from May 1 , 2023. The interest rate Borrower will pay may change in accordance with the terms of the Mortgage. The amount of the Borrower's monthly payment of principal and interest is U.S. \$\ 505.24 \quad \text{, which amount shall be paid to Lender beginning on the 1st day of June \quad \text{, 2023}. The amount of Borrower's monthly payment may change in accordance with the terms of the Mortgage. Borrower will continue to make monthly payments on the same day of each succeeding month until principal and interest are paid in full. If on \( \text{N/A} \) ("Maturity Date"), Borrower still owes amounts under the Mortgage as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.
- 4. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by the Mortgage.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by the Mortgage. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Mortgage without further notice or demand on Borrower.

- 5. Borrower also will comply with all other covenants, agreements, and requirements of the Mortgage, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Mortgage.
- 6. Borrower understands and agrees that:
  - (a) All the rights and remedies, stipulations, and conditions contained in the Mortgage relating to default in the making of payments under the Mortgage shall also apply to default in the making of the modified payments hereunder.
  - (b) All covenants, agreements, stipulations, and conditions in the Mortgage, shall be and remain in full force and effect, except as herein modified, and none of the Borrower's obligations or liabilities under the Mortgage shall be diminished or released by any provisions hereof, nor shall this Agreement in any way impair, diminish, or affect any of Lender's rights under or remedies on the Mortgage, whether such rights or remedies arise thereunder or by operation of law. Also, all rights of recourse to which Lender is presently entitled against any property or any other persons in any way obligated for, or liable on, the Mortgage are expressly reserved by Lender.
  - (c) Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Mortgage.

AGREEMENT FOR MODIFICATION, RE-AMORTIZATION, OR EXTENSION OF A MORTGAGE - Fannie Mae Form 181 7/15 (page 2 of 3)

(d)	required to effectuate the terms and conditions	other documents or papers as may be necessary or s of this Agreement which, if approved and accepted accutors, administrators, and assigns of Borrower.
By:	Of for Thomas (Seal) -Lender	Most Z. Mall (Seal) -Borrower -Borrower -Borrower
Date of Lender's	s Signature	

[Space Below This Line For Acknowledgments]

AGREEMENT FOR MODIFICATION, RE-AMORTIZATION, OR EXTENSION OF A MORTGAGE - Fannic Mae Form 181 7/15 (page 3 of 3)

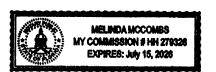
### FLORIDA NOTARY ACKNOWLEDGMENT

STATE OF FLORIDA

COUNTY OF Escubia

The foregoing instrument was acknowledged before me by means of physical presence or □ online notarization, this 3/5+ (numeric date) day of (month), 3033 (year), by Shoron Mandal (name of person acknowledging).

(Seal)



Signature of Notary Public

Print, Type/Stamp Name of Notary

Personally known:

OR Produced Identification: FLOL\* MS34786599130

Type of Identification Produced: FL DL

# FLORIDA NOTARY ACKNOWLEDGMENT

STATE OF FLORIDA	
COUNTY OF Escambia	
The foregoing instrument was acknowledged	before me by means of 🛛 physical
presence or online notarization, this 31 (notation of the control	umeric date) day of MCu
(month), west (year), by thomas Netten	(name of person
acknowledging).	
(Seal)	July Lu
	Signature of Notary Public
	Print, Type/Stamp Name of Notary
Personally known:	Andrelle Smith
OR Produced Identification: X	\$*************************************
Type of Identification Produced: FLDL	ANDRELLE SMITH MY COMMISSION # HH137722 EXPIRES: June 03, 2025

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# FLORIDA NOTARY ACKNOWLEDGMENT