#### ERNIE LEE MAGAHA

CLERK OF THE CIRCUIT COURT

ARCHIVES AND RECORDS
CHILD SUPPORT
CIRCUIT CIVIL
CIRCUIT CRIMINAL
COUNTY CIVIL
COUNTY CRIMINAL
DOMESTIC RELATIONS
FAMILY LAW
JURY ASSEMBLY
JUVENILE
MENTAL HEALTH
MIS
OPERATIONAL SERVICES
PROBATE
TRAFFIC



# COUNTY OF ESCAMBIA OFFICE OF THE CLERK OF THE CIRCUIT COURT

BRANCH OFFICES ARCHIVES AND RECORDS JUVENILE DIVISION

CENTURY

CLERK TO THE BOARD OF COUNTY COMMISSIONERS

OFFICIAL RECORDS COUNTY TREASURY AUDITOR

### **IMAGING COVER PAGE**

This cover page is not a part of the original documents but is necessary to avoid obscuring any information on the original documents

Case: 2006 TD 000021

00070780410 Dkt: TD80 Pg#: 24

**Original Documents Follow** 

REFUNDED

REDEEMED

YDMESTERD

5/8/08

J2006 TD 00021 08-149

JULY 7 2008 TAX DEED SALE

KEVIN AND DEMETRA HENDERSON



#### **ERNIE LEE MAGAHA**

CLERK OF THE CIRCUIT COURT

ARCHIVES AND RECORDS CHILD SUPPORT CIRCUIT CIVIL CIRCUIT CRIMINAL COUNTY CIVIL
COUNTY CRIMINAL
DOMESTIC RELATIONS FAMILY LAW JURY ASSEMBLY JUVENILE MENTAL HEALTH PROBATE



#### COUNTY OF ESCAMBIA **OFFICE OF THE CLERK OF THE CIRCUIT COURT**

BRANCH OFFICES ARCHIVES AND RECORDS JUVENILE DIVISION CENTURY

CLERK TO THE BOARD OF COUNTY COMMISSIONERS

OFFICIAL RECORDS COUNTY TREASURY **AUDITOR** 

5/14/2008

SAUTERNES VILLC **DEPT 5193** P O BOX 2153 BIRMINGHAM AL 35287-5193



Dear Certificate Holder:

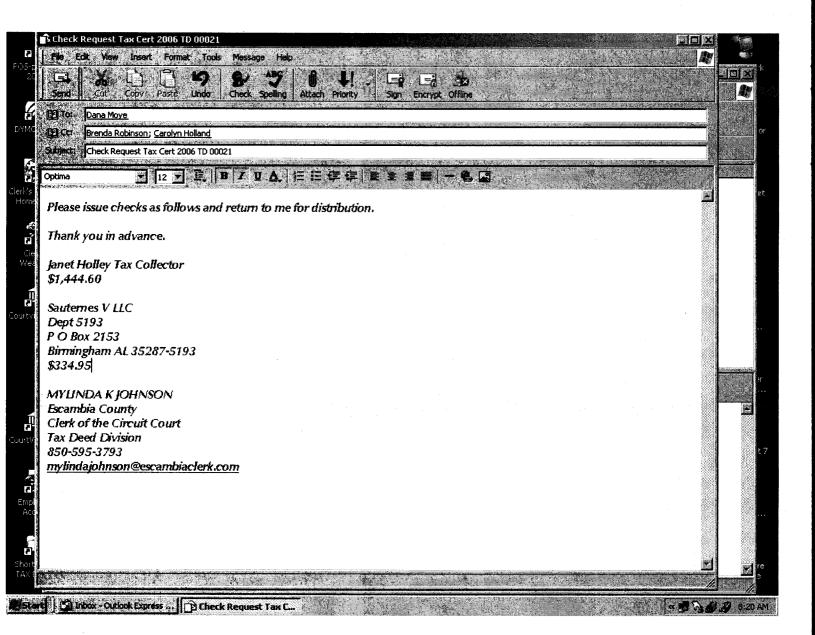
Our records indicate that you made application for a tax deed to be issued on the following property represented by the numbered certificate below. This property was redeemed prior to our scheduled sale date. Your application fees are now refundable in the amount shown below.

Tax Cert. #	Account #	Sale	Appl. Fees	Interest	Total
00021/2006	01-0217-055	7/07/2008	330.00	4.95	334.95

Very truly yours, ERNIE LEE MAGAHA Clerk of the Circuit Court

Mylinda Johnson Dax Deeds Division

Enclosure





### ERNIE LEE MAGAHA CLERK OF THE CIRCUIT COURT ESCAMBIA COUNTY, FLORIDA

🗵 Forms 🐺 Courtview

Sheet - Lien Holder's D Sold To R Red

Tax Deed - Redemption Calculator
Account: 010217055 Certificate Number: 000021 of 2006

Redemption No 💌	Application Date 7/1/2008	Interest Rate 18%
	Final Redemption Payment ESTIMATED	Redemption Overpayment ACTUAL
	Auction Date 7/7/2008	Redemption Date 7/1/2008
Months	0	0
Tax Collector	\$1,438.35	\$1,438.35
Tax Collector Interest	\$0.00	\$0.00
Tax Collector Fee	\$6.25	\$6.25
Total Tax Collector	\$1,444.60	\$1,444.60
Clerk Fee	\$64.95	\$64.95 TO JULIA
Sheriff Fee	\$0.00	\$0.00
Legal Advertisement	\$0.00	\$0.00 COWE ?
App. Fee Interest	\$0.00	\$0.00
Total Clerk	\$64.95	\$64.95
Postage	\$0.00	\$0.00 ADDED E
Researcher Copies	\$8.00	\$8.00 COPIES
Total Redemption Amount	\$1,517.55	\$1,517.55
	Repayment Overpayment Refund	\$0.00

COLET COLET Sp3/08 COPO Schwift Schwarzen Schwarze

Reset

Print Preview

#### Ernie Lee Magaha, Clerk of the Circuit Court of Escambia County Florida

Receipt Type Case

Outstanding Amount

0.00

Receipt Number 883136

Receipt Date

05/07/2008

Case Number 2006 TD 000021

Description

GULF GROUP HOLDINGS VS

Action TAX DEED APPLICATION

Judge

Received From **GULF GROUP HOLDINGS** 

On Behalf Of GULF GROUP HOLDINGS

330.00 330.00	Received Received	
0.00	Change	

Receipt Payments

Check

Amount Reference Description

330.00 190232583

Receipt Applications

Holding

Amount 270.00

Service Charge

60.00

Deputy Clerk:

mkj

Transaction Date 05/07/2008 11:44:31

Comments

#### Ernie Lee Magaha, Clerk of the Circuit Court of Escambia County Florida

Receipt Type Case

Outstanding Amount

0.00

Receipt Number 883860

Receipt Date

05/08/2008

Case Number 2006 TD 000021

Description

GULF GROUP HOLDINGS VS

Action TAX DEED REDEMPTION

Judge

Received From KEVIN M HENDERSON

On Behalf Of GULF GROUP HOLDINGS

Total Received Net Received

1,517.55

1,517.55

Change

0.00

Receipt Payments

Cash

Amount Reference Description

1,517.55

Receipt Applications

Holding

Amount 1,509.55

Service Charge

8.00

Deputy Clerk:

JPS

Transaction Date

05/08/2008 15:01:23

Comments

#### **ERNIE LEE MAGAHA**

CLERK OF THE CIRCUIT COURT
ARCHIVES AND RECORDS
CHILDSUPPORT
CIRCUIT CIVIL
CIRCUIT CRIMINAL
COUNTY CIVIL
COUNTY CRIMINAL
DOMESTIC RELATIONS
FAMILY LAW
JURY ASSEMBLY
JUVENILE
MENTAL HEALTH
MIS
OPERATIONAL SERVICES
PROBATE

**TRAFFIC** 



## COUNTY OF ESCAMBIA OFFICE OF THE CLERK OF THE CIRCUIT COURT

BRANCH OFFICES
ARCHIVES AND RECORDS
JUVENILE DIVISION
CENTURY

CLERK TO THE BOARD OF COUNTY COMMISSIONERS OFFICIAL RECORDS COUNTY TREASURY AUDITOR

# ERNIE LEE MAGAHA, CLERK OF THE CIRCUIT COURT Tax Certificate Redeemed From Sale Account: 010217055 Certificate Number: 000021 of 2006

Payor: KEVIN M HENDERSON 4320 BURTONWOOD DR PENSACOLA FL 32514 Date 5/8/2008

Clerk's Check #	Cash	Clerk's Total	\$64.95
Tax Collector Check #	1	Tax Collector's Total	\$1,444.60
		Postage	\$0.00
		Researcher Copies	\$8.00
		Total Received	\$1,517.55

**ERNIE LEE MAGAHA**Clerk of the Circuit Court

Received By: Deputy Clerk

Escambia County Government Complex • 221 Palafox Place Ste 110 • PENSACOLA, FLORIDA 32502 (850) 595-3793 • FAX (850) 595-4827 • http://www.clerk.co.escambia.fl.us

Application Date/Number
APR 28, 2008 10029

TAX COLLECTOR'S CERTIFICATION

This is to certify that the holder listed below of Tax Sale Certificate Number 2006/ 21.000, Issued the 01st day of June, 2006, and which encumbers the following described property in the county of Escambia County Tax Collector State of Florida, to-wit: 01-0217-055

Cert SAUTERNES V LLC

Holder DEPT 5193

PO BOX 2153

**BIRMINGHAM AL 35287-5193** 

**Property** 

HENDERSON KEVIN M &

Owner DEMETRA ELISE

4320 BURTONWOOD DR PENSACOLA FL, 32514

LT 9 BLK A HEARTHSTONE PB 9 P 1 OR 3679 P 596 SEC 4/5 T 1S R 29W

has surrendered same in my office and made written application for tax deed in accordance with Florida Statutes. I certify that the following tax certificates, interest, ownership and encumbrance report fee, and Tax Collector's fees have been paid.

#### Certificates owned by Applicant and Filed in Connection With This Application:

Certificate	Date of Sale	Face Amount	T/C Fee	Interest	Total
2006/ 21.000	06/01/2006	1,159.13	0.00	57.96	1,217.09

1. Total of all Certificates in Applicant's Possession and Cost of the Certificates Redeemed by Applicant or included (County)	1,217.09
2. Total of Delinquent Taxes Paid by Tax Deed Applicant	
3. Total of Current Taxes Paid by Tax Deed Applicant . { }	
4. Ownership and Encumbrance Report Fee	125.00
5. Total Tax Deed Application Fee	75.00
6. Total Certified By Tax Collector To Clerk of Court	1,417.09
7. Clerk of Court Statutory Fee	` '
8. Clerk of Court Certified Mail Charge	
9. Clerk of Court Advertising Charge	
10. Sheriff's Fee	
11. 12 Total of Lines 6 thru 11	
12. Total of Lines 6 thru 11  13. Interest Computed by Clerk of Court Per Florida Statutes D15 × 3 ( D45)  14. One-half of the assessed value of homestead property, if applicable pursuant to section 197.502. F.S.	
14. One-half of the assessed value of homestead property, if applicable pursuant to section 197.502, F.S.	42,365.00
15. Total of Lines 12 thru 14 (Statutory Opening Bid)	
16. Redemption Fee	6.25
17. Total Amount to Redeem	
* Done this the 28th day of April, 2008	•
TAX COLLECTOR OF Escambia County Tax Collector County	
Date of Sale: OT, MY 08  By	1

\* This certification must be surrendered to the Clerk of the Circuit Court no later than ten (10) days after this date.

#### NOTICE TO TAX COLLECTOR OF APPLICATION FOR TAX DEED

TO: Tax Collector of Escambia County Tax Collector

County:

In accordance with the Florida Statutes, I, SAUTERNES V LLC

holder of the following tax sale certificate hereby surrender same to the Tax Collector and make tax deed application thereon:

CERT. NO.

DATE

21.000

2006

LEGAL DESCRIPTION

ACCOUNT #

01-0217-055

THIS CERTIFICATE IS FOR TAX YEAR 2005. LT 9 BLK A HEARTHSTONE PB 9 P 1 OR 3679 P 596 SEC 4/5 T 1S R 29W

I agree to pay all delinquent taxes, redeem all outstanding tax certificates not in my possession, pay any omitted taxes, and pay current taxes, if due, covering the land, and pay any interest earned (a) on tax certificates not in my possession, (b) on omitted taxes or (c) on delinquent taxes. I also agree to pay all tax collector's fees, ownership and encumbrance report costs, clerk of the court costs, charges and fees, and sheriff's costs, if applicable. Attached is the above mentioned tax sale certificate on which this application is based and all other certificates of the same legal description which are in my possession.

## Southern Guaranty Title Company

4400 Bayou Blvd., Suite 13B Pensacola, Florida 32503 Telephone: (850) 478-8121 Facsimile: (850) 476-1437

#### OWNERSHIP AND ENCUMBERANCE REPORT

File No.: 6568

May 1, 2008

Escambia County Tax Collector P.O. Box 1312 Pensacola, FL 32596 ATTN: Kwok Wong

Pursuant to your request, the Company has caused a search to be made of the Public Records of Escambia County, Florida, solely as revealed by records maintained from 05-01-88, through 05-01-08, and said search reveals the following:

1. THE GRANTEE(S) OF THE LAST DEED(S) OF RECORD IS:

Kevin Michael Henderson and Demetra Elise Henderson, husband and wife

2. The land covered by this Report is:

LEGAL DESCRIPTION IS ATTACHED HERETO AND MADE A PART HEREOF

3. The following unsatisfied mortgages, liens and judgments affecting the land covered by this Report appear of record:

SEE CONTINUATION PAGE ATTACHED HERETO AND MADE A PART HEREOF

4. Taxes:

SEE CONTINUATION PAGE ATTACHED HERETO AND MADE A PART HEREOF

The foregoing report is prepared and furnished for information only, is not intended to constitute or imply any opinion, warranty, guaranty, insurance, or similar assurance as to the status of title, and no determination has been made of the authenticity of any instrument described or referred to herein. The name search for the purposes of determining applicable judgments and liens is limited to the apparent record owner(s) shown herein, No attempt has been made to determine whether the land is subject to liens or assessments which are not shown as existing liens by the public records. The Company's liability hereunder shall not exceed the cost of this Report, or \$1,000.00 whichever is less.

THIS REPORT SHALL NOT BE USED FOR THE ISSUANCE OF TITLE INSURANCE.

Southern Guaranty Title Company

Richard S Combs

May 1, 2008

## OWNERSHIP AND ENCUMBERANCE REPORT LEGAL DESCRIPTION

File No.: 6568

May 1, 2008

Lot 9, Block A, Hearthstone, according to the plat thereof recorded in Plat Book 9, Page 1, Public Records of Escambia County, Florida.

#### OWNERSHIP AND ENCUMBERANCE REPORT

#### **CONTINUATION PAGE**

File No.: 6568 May 1, 2008

UNSATISFIED MORTGAGES, LIENS AND JUDGMENTS AFFECTING THE LAND COVERED BY THIS REPORT THAT APPEAR OF RECORD:

- 1. That certain mortgage executed by Kevin Michael Henderson and Demetra Elise Henderson in favor of New Century Mortgage Corp. dated October 25, 2005 and recorded November 7, 2005 in Official Records Book 5770, page 1203 of the public records of Escambia County, Florida, in the original amount of \$141,000.00.
- 2. 2006 certificate delinquent. The assessed value is \$84,730.00. Tax ID 01-0217-055.

#### PLEASE NOTE THE FOLLOWING:

- A. Taxes and Assessments due now or in subsequent years.
- B. Subject to Easements, Restrictions and Covenants of record.
- C. Oil, gas, mineral or any other subsurface rights of any kind or nature.
- D. Encroachments, overlaps, boundary line disputes, and any other matters which would be disclosed by an accurate survey and inspection of the premises.

## SOUTHERN GUARANTY TITLE COMPANY

## 4400 BAYOU BLVD., SUITE 13-B, CORDOVA SQUARE PENSACOLA, FLORIDA 32503

TEL. (850) 478-8121

FAX (850) 476-1437

Email: rcsgt@aol.com

Janet Holley Escambia County Tax Collector P.O. Box 1312 Pensacola, FL 32596

CERTIFICATION: TITLE SEARCH FOR TDA TAX DEED SALE DATE: 07-07-08 TAX ACCOUNT NO.: 01-0217-055 CERTIFICATE NO.: 2006-21 In compliance with Section 197.256, 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 X Notify City of Pensacola, P.O. Box 12910, 32596 X Notify Escambia County, 190 Governmental Center, 32501 Homestead for 2007 tax year: X Kevin Michael Henderson Demetra Elose Henderson 4320 Burtonwood Dr. Pensacola, FL 32514 New Century Mortgage Corp. 18400 Von Karman, Ste 1000 Irvine, CA 92612 Certified and delivered to Escambia County Tax Collector, this 5th day of May , 2008 . SOUTHERN GUARANTY TITLE COMPANY by: Richard S. Combs, President

NOTE: The above listed addresses are based upon current information available, but said addresses are not guaranteed to be true or correct.

## Warranty Deed

day of November A.D. 19 94 by Kenneth R. Sluis and Roselyn K. Sluis, husband and wife

hereinafter called the grantor, to Kevin Michael Henderson and Demetra Elise Henderson, husband and wife

whose post office address is:
4320 Burtonwood Drive Pensacola, Florida 32514 OR BK5579 Pg0596 INSTRUMENT 00170789

D S PD Beed \$591.50
Nort \$0.00 ASUM \$0.00
NOVEMBER 17, 1994
Joe A. Flowers, Comptroller
Cert.Reg.59-2043328-27-01
BY M. May D.C.

hereinafter called the grantee:

(Whenever used herein the term "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 situate in Escambia County, Florida, viz:

Lot 9, Block A, Hearthstone, a subdivision of a portion of Sections 4 & 5, Township 1 South, Range 29 West, Escambia County, Florida, according to plat recorded in Plat Book 9 at Page 1, of the Public records of said county.

SUBJECT TO covenants, restrictions, easements of record and taxes for the current year.

Parcel Identification Number: 05-18-29-1010-009-001

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, 19 93

	ned and sealed these presents the day and year first above
written.	
Signed, sealed and delivered in our presence: WITNESSES:	$\mathscr{A}$ . (/ $\times$ 1)
1) 0, 1, 1, 0, 1, 1, 1	1 d. / h.
Name printed: hinda F Owens	Name & Address: Kenneth R. Sluis
D. D. DO. 1 100411001	(D) 1 4 115 -
2 Juliu Muudu	Name & Address: Roselyn K. Sluis
Name printed: Debbik HCulloch	3327 Lindenfield Dr.
	Katy, TX 77449-6618 LS
Name:	Name & Address:
Name:	Name & Address:
State of Texas County of Harris	
The foregoing instrument was acknowledged before me this by	day of November , 19 94 ,
Kenneth R. Sluis and Roselyn K 8	luis, husband and wife
<u> </u>	
who is personally known to me or who has produced $\mathcal{T}D$	L + MID as identification.
	Janda Sindik
	Print Name: Jandal By 2 dek
DDDDDDD DVs Tues blesseden	Notary Public

WD-1

RECORD & RETURN TO: Lawyers Title Agency of North Florida, Inc. 2100 Creighton Road Pensacola, Florida 32504 File No: 3A-47159

JANDA SYZDEK **NOTARY PUBLIC** STATE OF TEXAS My Comm. Exp. 04-25-98

## RESIDENTIAL SALES DISCLOSURE REGARDING

# ABUTTING ROADWAYS

٨	TT	E	TY	10	N:

Pursuant to Escambia County Ordinance No. 94-13, Sellers of residential lots are required to disclose to the Buyer--

(1) whether the roadways that abut the lot or lots to be purchased have been dedicated to public use or are privately held;

(2) whether such roadways are built to County standards;

- whether roadways will be maintained by the County, and if not, what person (3)or entity will be responsible for maintenance, repair and improvements to the roadways; and
- in the case of roadways not built to County standards, who will be responsible (4) for bringing the roadways up to County standards.

Name	of Roadway: _	Burt	onwood Drive	
1.	The readway (	) has been d	ledicated ( ) has not been dedicated to Escamb	oia County.
2.	The roadway (	••	ouilt ( ) has not been built to most County star	
<b>3.</b>	The County ( croadway,	That accepte	d ( ) has not accounted the responsibility of ma	intaining the
	If not, it will b maintsin, repair	e the responsi r and improve	bility of the roadway,	10
4.	 It will be the co the readway up	esponsibility o to County sta	ofandards for the purpose of dedication.	to bring
attach	re is more than o additional pages acknowledge eac	so long as the	nadway or if more space is otherwise required, the number of pages is indicated on this page and lage by initial.)	he Sellor may both Seller and
	( ) There will	be attachr	nents incorporated herein comprising addition	nal pages.
	This form comp		Kenneth R. Sluis	
			Name 3327 hinden Siel	d Drive
		ę*	Address Katy, Tevas 77	
			City, State, 2ip Code	***************************************

Ordinance No. 94-13 requires the disclosure be attached along with attachments to the deed or other method of conveyance required to be made part of the public records of Escambia County, Florida.

Page 1 of 2

Return to Lawyers Title Agency of North Florida, Inc. 55 South Baylen Street P.O. Box 12027 Pensacola, Fla.

The recordation by County employees of this disclosure shall in no way be construed as a covenant by the County or an acknowledgment of the veracity of the disclosure statements. statements.

AS TO SELLEX(S);	
MAD. /h	(x) 1 2 2 20
Seller's Name: Kenneth R. Sluis	Seller's Name: Roselyn K. Sluis
	Selici I Mame:
Ta	
STATE OF EXCHINENCE. Texas COUNTY OF EXCENNEUXX. Harris	
The foregoing instrument was asknowledged bef	ore me this 9 day of November 1994, by
<u>Kenneth R. Sluis</u> (a Florida/	Corporation)
(corporation or individual)	
and/by Roselyn K. Sluis (if corporation	on, title:, who signs
(individual or corporate official)	
this document on behalf of the corporation), who did not is/are personally known to me.	take an oath and who.
produced current Florida driver's license as identifie	alian: ac
produced current TOLITY Drivers Licens	A as identification.
Military ID	- Janda Sinds
PORTOGORA ANTOCK	Significate of Notice Public O
(Notary Seasmy Toback (ixed) ANDA SYZDEK	
NOTARY PUBLIC STATE OF TEXAS	Name of Notary Printed Janda Syzde
My Comm. Exp. 04-25-98	My Commission Expires: 4/25/98
A'S TO BUYER(S)	Commission Number:
7. 1. 3. 2012. (A).	•
Buyer Name:	fluyer's Name:
	· · · · · · · · · · · · · · · · · · ·
STATE OF FLORIDA	
COUNTY OF USCAMBIA	•
The foregoing instrument was acknowledged before	ore me this day of, 199_, by
(eorporation or individual)	Corporation)
and/by (if corporation	n siste:
(individual or corporate official)	", "", "", "", "", "", "", "", "", "",
this document on behalf of the corporation), who did not	take an oath and who:
is/are personally known to me.	
produced current Florida driver's livense as identific	ation; or
produced current	as identification.
• • • • • • • • • • • • • • • • • • • •	
Others Carl and the Street	Signature of Notary Public
(Notary Seal must be affixed)	Name of Notary Printed
	My Commission Expires:
THIS FORM APPROVED BY THE	Commission Number:
ESCAMBIA COUNTY BOARD	
OF COUNTY COMMISSIONERS - 7/94	

Page 2 of 2

Return to
Lawyers Title Agency of
North Florida, Inc.
55 South Baylen Street
P.O. Box 12027
Pensacola, Fla.

The recordation by County employees of this disclosure shall in no way be construed as a covenant by the County or an acknowledgment of the veracity of the disclosure statements.

The foregoing instrument was acknowledged before me this 10 day of November 1994, by  Kevin Michael Henderson (a Floridal Corporation)  (corporation or individual)  Demetra Elise Henderson (if corporation, title:, who signs  (individual or corporate official)  this document on behalf of the corporation), who did not take an oath and who:  istate personally known to me.  produced current Florida driver's license as identification; or	AS TO SELLER(S):	OR BK3679 Pg0599 Instrument 001707
The foregoing instrument was acknowledged before me this day of	Seller's Name;	Selici's Name:
and/by (individual or corporate official)  this document on behalf of the corporation), who did not take an oath and who:  it/see personally known to me.  produced current Florida driver's license as identification; or  produced current Florida driver's license as identification; or  produced current Florida driver's license as identification; or  Signature of Notary Public  Name of Notary Printed My Commission Expires:  Commission Number:  STATE OF ENIXMENTAXX. Cal. Force. A  COUNTY OF MEXAMENTAXX. Products  The foregoing instrument was acknowledged before me this 10 day of November 1994 by  Kevin Michael Henderson (a Florida) Corporation)  (corporation or individual)  and/by Demetra Elise Henderson (if corporation, title:, who signs  (individual or corporate official)  this document on behalf of the corporation), who did not take an oath and who:		
and/by	The foregoing instrum	nt was zeknowledged before me this day of, 199_, h
this document on behalf of the corporation), who did not take an oath and who:  it/sre personally known to me.  produced current Florida driver's license as identification; or  produced current  [Notary Sest must be affixed]    Name of Notary Public	/	wi)
this document on behalf of the corporation), who did not take an oath and who:  istere personally known to me.  produced current Florida driver's license as identification; or  produced current Florida driver's license as identification; or  produced current  Signature of Notary Public  Name of Notary Printed My Commission Expires:  Commission Number:  Commission Number:  STATE OF XHXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	nd/by	(if corporation, title: , who signs
Signature of Notary Public  Name of Notary Printed  My Commission Expires:  Commission Number:  Commission Number:  Duyer's Name: Kevin Michael Henderson  STATE OF XNXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	his document on behalf of the is/are personally known t produced current Florida	corporation), who did not take an oath and who: me, river's license as identification: or
Name of Notary Printed My Commission Expires:  Commission Number:  Duyer's Name: Kevin Michael Henderson  STATE OF XMXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX		
My Commission Expires:  Commission Number:  Duyer's Name: Kevin Michael Henderson  STATE OF XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	Notary Seal must be affixed)	
Commission Number:  Duyer's Name: Kevin Michael Henderson  STATE OF XNXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	•	Name of Notary Printed
Duyer's Name: Kevin Michael Henderson  STATE OF XXXXXXXXXXXXX. Section of November 1994 by  The foregoing instrument was acknowledged before me this 10 day of November 1994 by  Kevin Michael Henderson (a Florida/ Corporation)  (corporation or individual)  Demetra Elise Henderson (if corporation, title: who signs (individual or corporate official)  this document on behalf of the corporation), who did not take an oath and who:  is/are parsonally known to me.  produced current Florida driver's license as identification; or	'1	Commission Expires:
The foregoing instrument was acknowledged before me this 10 day of November 1994, by  Kevin Michael Henderson (a Florida/ Corporation)  (corporation or individual)  and/by Demetra Elise Henderson (if corporation, title: who signs (individual or corporate official)  this document on behalf of the corporation), who did not take an oath and who:  is/are personally known to me.  produced current Florida driver's license as identification; or	Kur-Mehal c uyer Name: Kevin Michael	Manto Line Honderson  Fluyer's Name: Demetra Elise Henderson
Kevin Michael Henderson (a Florida/ Corporation)  (corporation or individual)  And/by Demetra Elise Henderson (if corporation, title: , , who signs (individual or corporate official)  this document on behalf of the corporation), who did not take an oath and who: is/are personally known to one.  produced current Florida driver's license as identification; or	TATE OF XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	toreso
Kevin Michael Henderson (a Florida/ Corporation)  (corporation or individual)  Demetra Elise Henderson (if corporation, title: , who signs (individual or corporate official)  this document on behalf of the corporation), who did not take an oath and who:  is/are personally known to me.  produced current Florida driver's license as identification; or	The foregoing instrume	it was acknowledged hefore me this 10 day of November , 1994, by
(individual or corporate official)  this document on behalf of the corporation), who did not take an oath and who: is/are personally known to me. produced current Florida driver's license as identification; or	Kevin Michael Hender:	on (a Florida/ Corporation)
this document on behalf of the corporation), who did not take an oath and who:		
produced current Florida driver's license as identification; or		
produced current Florida driver's license as identification; or		
	produced current Florida (	iver's license as identification; or
produced current Mucitary ID as identification with	producen current	at identification AVV
Signature of Hotary Public Control of History		Signature of Motory Public
(Notary Seal must be affixed)	lotary Soal must be affixed)	
Name of Notary Printed	· · · · · · · · · · · · · · · · · · ·	
My Commission Expires:	UA CODI / 1800 01100 0	
THIS FORM APPROVED BY THE Commission Number:		IE Commission Number:
ESCAMMIA COUNTY BOARD OF COUNTY CON A MERCANDERS - 2/04		S 2004
OF COUNTY COMMISSIONERS - 7/94  A. LITZENBERGER, LCDR, USN, NOTARY PUBLIC (BY AUTHORITY: TITLE 10, U.S. CONTROL 936		7.7%, 15 377 36 11 37
1183.5) (BY STATUTE, NO SEAL REQUIRED)  Page 2 of 2	EENBENGER, LCDR, USR,	1183.5) (BY STATUTE, NO SEAL REQUIRED)

Instrument 00170789
Filed and recorded in the
public records
NOVEMBER 17, 1994
at 04:49 P.M.
In Boot and Page noted
above or bereon
and record verified
JOE A. FLOWERS,
COMPTROLLER
Escambia County,
Fiorida

Return to
Lawyers Title Agency of
North Florida, Inc.
55 South Baylen Street
P.O. Box 12027
Pensacola, Fla.

Return To: New Century Mortgage Corporation 10400 Von Karman, levine, CA 92012

This document was prepared by: joanne Trinh New Century Mortgage Corporation 18400 Von Karman, Ste 1000 Irvine, CA 92612

Return to: Transcontinental 6400 Oak Canyon,

-[Space Abeve This Line For Recording Data]-

Irvine,CA92618

MORTGAGE

#### **DEFINITIONS**

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated October 25, 2005 together with all Riders to this document.

(B) "Borrower" is KEVIN MICHAEL HENDERSON and DEMETRA ELISE HENDERSON, Husband and Wife

Borrower is the mortgagor under this Security Instrument. (C) "Lender" is New Century Mortgage Corporation

Lender is a Corporation organized and existing under the laws of California

1004277758

FLORDA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3010 1/ 01

-6(FL) (0005).02

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VMP MORTGAGE FORMS - (800)52 1-7291

BK: 5770 PG: 1204

Lender's address is 18400 Von Karman, Suite 1000, Irvine, CA 92612

Lender is the mortgagee under this Security Instrument.
(D) "Note" means the promissory note aigned by Borrower and dated October 25, 2005 The Note states that Borrower owes Lender ONE HUNDRED FORTY-ONE THOUSAND AND 00/100
Dollars
Payments and to pay the debt in full not later than 11/01/2035
(E) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."
(F) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.
(G) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:
X Adjustable Rate Rider Condominium Rider Second Home Rider
Balloon Rider Planned Unit Development Rider 1-4 Pamily Rider
□ VA Rider □ Biweekly Payment Rider □ X Other(s) [specify]
Prepayment Rider
ARM Rider Addendum
(H) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations,
ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final,
non-appealable judicial opinions.
(I) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.
(J) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by
check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller
machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse
transfers.
(K) "Escrew Items" means those items that are described in Section 3.
(L) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the
damage to, or destruction or, the Property; (ii) consenhation or other taking or an or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the
value and/or condition of the Property.
(M) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.
(N) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the
Note, plus (ii) any amounts under Section 3 of this Security Instrument.
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BK: 5770 PG: 1205

(O) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(P) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

#### TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) 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 the County [Type of Recording Jurisdiction]:

See Legal Description Attached Bereto and Made a Part Hereof

Parcel ID Number: 01-0217-055
4320 BURTONWOOD DR.
Pensacola
("Property Address"):

which currently has the address of [Sueet] [City], Florida 32514 [Zip Code]

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."

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1004277758

Form 3010 1/01

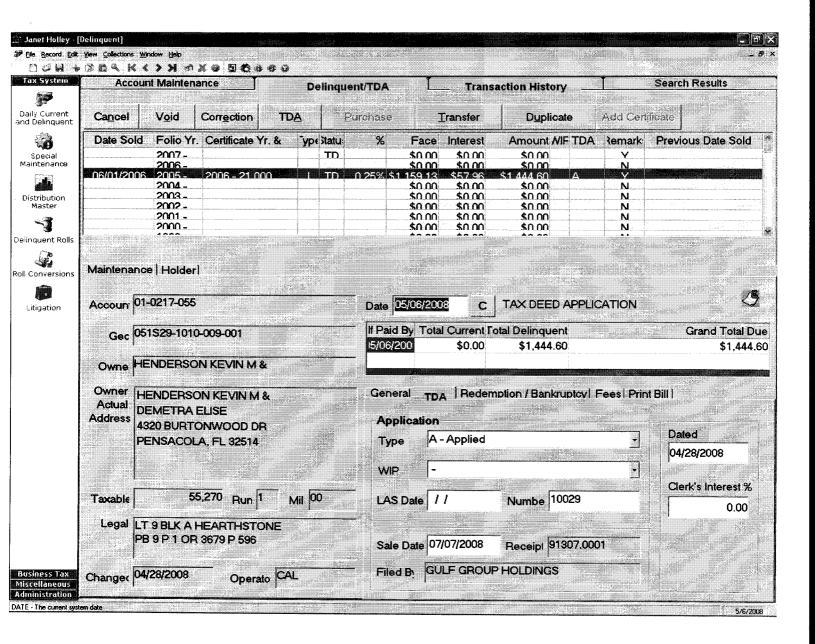
#### EXHIBIT A

ALL THAT CERTAIN LAND SITUATE IN ESCAMBIA COUNTY, FLORIDA, VIZ:

LOT 9, BLOCK A, HEARTHSTONE, A SUBDIVISION OF A PORTION OF SECTIONS 4 & 5, TOWNSHIP 1 SOUTH, RANGE 29 WEST, ESCAMBIA COUNTY, FLORIDA, ACCORDING TO PLAT RECORDED IN PLAT BOOK 9 AT PAGE 1, OF THE PUBLIC RECORDS OF SAID COUNTY.

BEING THE SAME PROPERTY CONVEYED TO KEVIN MICHAEL HENDERSON AND DEMETRA ELISE HENDERSON, HUSBAND AND WIFE BY DEED FROM KENNETH R. SLUIS AND ROSELYN K. SLUIS, HUSBAND AND WIFE RECORDED 11/17/1994 IN DEED BOOK 3679 PAGE 596, IN THE PUBLIC RECORDS OF ESCAMBIA COUNTY, FLORIDA.







REMINDER NOTICE OF CURRENT AND DELINQUENT REAL ESTATE TAXES

ASSESSED VALUE EXEMPTIONS TAXABLE VALUE MILLAGE CODE 01-0217-055 505 84,730 25,000 59,730 06

HENDERSON KEVIN M & **DEMETRA ELISE** 4320 BURTONWOOD DR PENSACOLA FL 32514

LT 9 BLK A HEARTHSTONE PB 9 P 1 OR 3679 P 596 SEC 4/5 T 1S R 29W

PRIOR YEARS TAXES DUE

TAX YEAR FOLIO# DUE IF PAID BY: DUE IF PAID BY: DUE IF PAID BY: 05/31/2008 06/30/2008 07/07/2008 863.0000 2005 1,444.60 1,487.11 1,465.85 0.00

**TOTAL DUE:** 

1,444.60

1,465.85

1,487.11

PAYMENT MUST BE MADE BY CASH, CASHIERS CHECK, OR MONEY ORDER.

Please cut on dotted line and return this portion

ACCOUNT NUMBER ASSESSED VALUE TAXABLE VALUE MILLAGE CODE

01-0217-055

505

84,730

25,000

59,730

06

PRIOR YEARS TAXES DUE

LT 9 BLK A HEARTHSTONE PB 9 P 1 OR 3679 P 596 SEC 4/5 T 1S R 29W

4320 BURTONWOOD DR PENSACOLA FL 32514

HENDERSON KEVIN M &

**DEMETRA ELISE** 

IF PAID BY PLEASE PAY May 31, 2008

Jun 30, 2008

Jul 07, 2008

1,444.60

1,465.85

1,487.11