

ERNIE LEE MAGAHA
CLERK OF THE CIRCUIT COURT



BRANCH OFFICES
ARCHIVES AND RECORDS
JUVENILE DIVISION

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

CENTURY

CLERK TO THE BOARD OF
COUNTY COMMISSIONERS

OFFICIAL RECORDS
COUNTY TREASURY
AUDITOR

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

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 001257



00087450744

Dkt: TD80 Pg#:

32

Original Documents Follow

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
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

7/2/2008

Citifinancial
2620 Creighton Rd
Pensacola, FL 32504

REFUNDED

Dear Owner:

The records of this office show a refund due to you on the following Tax Deed Certificate. This amount represents an overpayment of interest/application fees. Our system automatically calculates interest through the sale date and you redeemed in the month prior on 6/24/08 which generates a refund.

Tax Cert. #	Account #	Sale	Refund
01257/2006	03-0744-680	11/3/2008	441.39

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

By: 
John Sims, Tax Deeds Division

Enclosure

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
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

7/2/2008

First National Management for
Equifunding Inc
P.O. Box 980
East Lansing, MI 48826

REFUNDED

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
01257/2006	03-0744-680	11/3/2008	330.00	4.95	334.95

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

By: 
John Sims, Tax Deeds Division

Enclosure

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

Receipt Type	Case	Outstanding Amount	0.00
Receipt Number	900326	Receipt Date	06/24/2008

Case Number	2006 TD 001257
Description	EQUIFUNDING INC VS

Action **TAX DEED REDEMPTION**
Judge
Received From **CITIFINANCIAL**
On Behalf Of **EQUIFUNDING INC**

Total Received	2,266.56
Net Received	2,266.56
Change	0.00

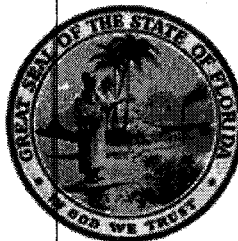
Receipt Payments	Amount	Reference Description
Check	2,266.56	0907836477

Receipt Applications	Amount
Holding	2,253.56
Service Charge	13.00

Deputy Clerk: JPS Transaction Date 06/24/2008 10:48:34

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



BRANCH OFFICES
ARCHIVES AND RECORDS
JUVENILE DIVISION
CENTURY

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

COUNTY OF ESCAMBIA
OFFICE OF THE
CLERK OF THE CIRCUIT COURT

ERNIE LEE MAGAHA, CLERK OF THE CIRCUIT COURT
Tax Certificate Redeemed From Sale
Account: 030744680 Certificate Number: 001257 of 2006

Payor: CITIFINANCIAL 2620 CREIGHTON RD STE 701 PENSACOLA FL 32504 **Date**
06/24/2008

Clerk's Check #	907836477	Clerk's Total	\$359.70
Tax Collector Check #	1	Tax Collector's Total	\$1,875.86
		Postage	\$18.00
		Researcher Copies	\$13.00
		Total Received	\$2,266.56

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>



Chris Jones

Escambia County Property Appraiser

Chris Jones, ECPA

RECORD SEARCH

MAPS

GENERAL INFORMATION

GOVERNMENT AGENCIES

TANGIBLE PROPERTY

CAREERS

Parcel Detail



Navigate Mode ☒ Account ☐ Reference



[Printer Friendly Version](#)

General Information

Name: BASS NATHAN
1440 GERMAIN ST
PENSACOLA, FL 32534

Account: 030744680

Reference: 231S302600001001

Situs: 1440 GERMAIN ST

Use Code: SINGLE FAMILY RESID

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

Tax Inquiry link courtesy of Janet Holley,
Escambia County Tax Collector

2007 Certified Roll Assessment

Improvements: \$60,650

Land: \$8,550

Total: \$69,200

Save Our Homes: \$47,840

Amendment 1 Calculations

Sales Data

Mo/Yr	Book	Page	Value	Type	Deed Search (New Window)
03/2001	4683	0658	\$100	QC	View Instr
01/1972	0653	0027	\$17,700	WD	View Instr

Deed Search courtesy of Ernie Lee Magaha,
Escambia County Clerk of the Court

2007 Certified Roll Exemptions

HOMESTEAD

Legal Description

LOT 1 BLK A 2ND ADDN TO
LINCOLN PARK PB 8 P 7 OR 653 P
27...

Extra Features

None

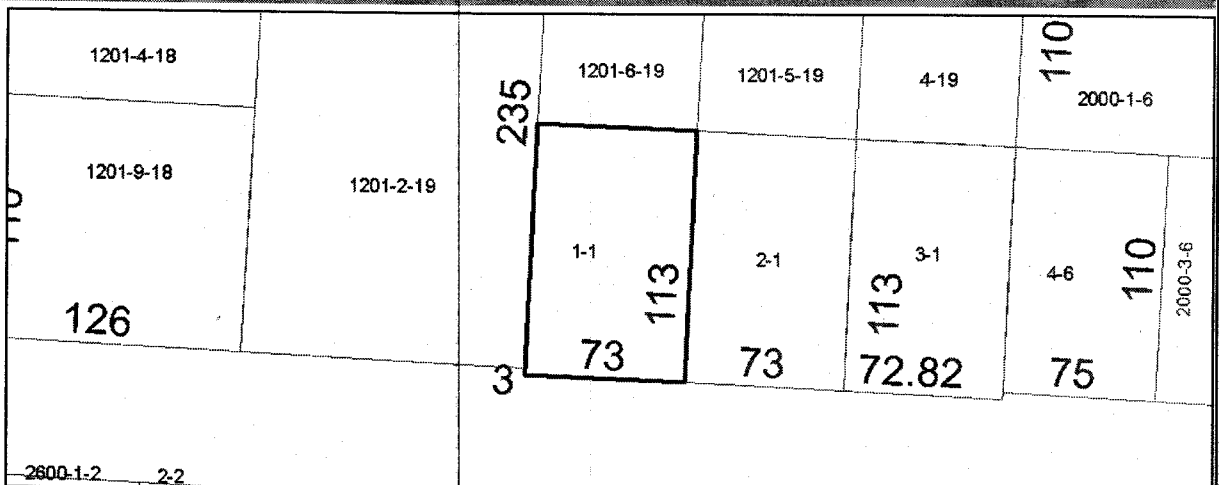
Parcel Information

[View Online Map](#)

Section Map Id: S0481

Approx. Acreage:
0.1900

County Zoned:
R-2

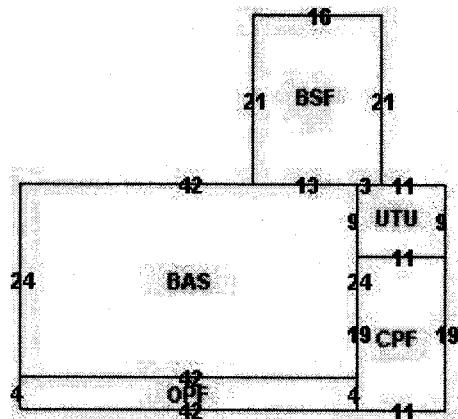


Buildings

Building 1 - Address: 1440 GERMAIN ST, Year Built: 1972

Structural Elements

FOUNDATION-SLAB ON GRADE
EXTERIOR WALL-BRICK-FACE
NO. PLUMBING FIXTURES (3)
DWELLING UNITS (1)
ROOF FRAMING-WOOD FRAME/TRUS
ROOF COVER-COMPOSITION SHG
INTERIOR WALL-DRYWALL-PLASTER
FLOOR COVER-CARPET
NO. STORIES (1)
DECOR/MILLWORK-AVERAGE
HEAT/AIR-CENTRAL H/AC
STRUCTURAL FRAME-WOOD FRAME



Areas - 1820 Total SF

BASE AREA - 1008
BASE SEMI FIN - 336
CARPORT FIN - 209
OPEN PORCH FIN - 168
UTILITY UNF - 99

Images



06/24/02

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.

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



BRANCH OFFICES
ARCHIVES AND RECORDS
JUVENILE DIVISION
CENTURY

CLERK TO THE BOARD OF
COUNTY COMMISSIONERS

OFFICIAL RECORDS
COUNTY TREASURY
AUDITOR

COUNTY OF ESCAMBIA
OFFICE OF THE
CLERK OF THE CIRCUIT COURT

Tax Account #	Certificate Number	Sale Date:
03-0744-680	01257 OF 2006	NOV 3, 2008

Property Owner: NATHAN BASS
Property Location: 1440 GERMAIN ST

<u>Homestead</u> <u>Yes</u> or No	<u>Improved</u> <u>Yes</u> or No	<u>Applicant W-9 on file</u> Yes or No
--------------------------------------	-------------------------------------	---

#7	Clerk's Fee		\$60.00	
#8	Clerk's Certified Mail Charge		\$18.00	\$5/mail notice
#9	Newspaper Ad - Sun Press		\$210.00	\$ /addntl
#10	Sheriff's Fee Personal Serve <u>1</u> Post Property <u>1</u>		\$40.00	\$20 each serve/post
#11	Recording Fee/Cert. Of Mailing \$10 1 st page/ \$8.50 each additional page \$1.00 per name over four names		\$18.50	
#15	Copies/ Title Search		\$13.00	\$1 per page

Additional Notes:	
	\$2,266.50

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

Receipt Type	Case	Outstanding Amount	0.00
Receipt Number	894147	Receipt Date	06/06/2008

Case Number	2006 TD 001257
Description	EQUIFUNDING INC VS

Action **TAX DEED APPLICATION**

Judge

Received From **EQUIFUNDING INC**

On Behalf Of **EQUIFUNDING INC**

Total Received	330.00
Net Received	330.00
Change	0.00

Receipt Payments	Amount	Reference	Description
Check	330.00	001086	

Receipt Applications	Amount
Holding	270.00
Service Charge	60.00

Deputy Clerk: JPS Transaction Date 06/06/2008 09:30:04

Comments

This is to certify that the holder listed below of Tax Sale Certificate Number 2006/ 1257.000, 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:

Cert FIRST NATIONAL MANAGEMENT CO
Holder FOR EQUIFUNDING INC
PO BOX 980
EAST LANSING MI 48826

Property BASS NATHAN
Owner 1440 GERMAIN ST
PENSACOLA FL. 32534

LOT 1 BLK A
2ND ADDN TO LINCOLN PARK
PB 8 P 7
OR 653 P 27
OR 4683 P 658

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/ 1257.000	06/01/2006	484.94	0.00	24.25	509.19

Certificates Redeemed by Applicant in Connection With This Tax Deed Application or included (County) in connection with this Tax Deed Application:

Certificate	Date of Sale	Face Amount	T/C Fee	Interest	Total
2007/ 970.000	06/01/2007	506.82	6.25	25.34	538.41

1. Total of all Certificates in Applicant's Possession and Cost of the Certificates Redeemed by Applicant or included (County) 1,047.60
2. Total of Delinquent Taxes Paid by Tax Deed Applicant
3. Total of Current Taxes Paid by Tax Deed Applicant {2007} 467.64
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 1,715.24
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
13. Interest Computed by Clerk of Court Per Florida Statutes { % }
14. One-half of the assessed value of homestead property, if applicable pursuant to section 197.502, F.S. 23 920.00
15. Total of Lines 12 thru 14 (Statutory Opening Bid)
16. Redemption Fee 6.25
17. Total Amount to Redeem

* Done this the 09th day of May, 2008

Date of Sale: 3rd November 2008

TAX COLLECTOR OF Escambia County Tax Collector County

By

Shirley Rich, CFA
Senior Deputy Tax Collector

* 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

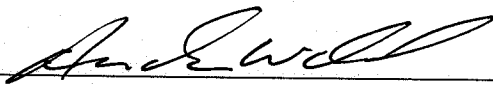
DR-512
R. 05/88

TO: Tax Collector of Escambia County

In accordance with the Florida Statutes, I, Andrew Wahl of Equifunding, Inc. holder of the following tax sale certificate hereby surrender same to the Tax Collector and make tax deed application thereon: 03-0744-680

CERT.NO.	DATE	LEGAL DESCRIPTION
1257	5/31/2006	LOT 1 BLK A 2ND ADDN TO LINCOLN PARK PB 8 P 7 OR 653 P 27 OR 4683 P 658

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.



Andrew Wahl, Agent of Equifunding, Inc.

5/7/08
Date

03-0744-680

NATHAN BASS
1440 GERMAIN ST
PENSACOLA, FL 32534

CERTIFICATE: #2006-1257

LOT 1 BLK A
2ND ADDN TO LINCOLN PARK
PB 8 P 7
OR 653 P 27
OR 4683 P 658



JANET HOLLEY
ESCAMBIA COUNTY TAX COLLECTOR
P O BOX 1312
PENSACOLA FL 32591

REMINDER NOTICE OF CURRENT AND DELINQUENT REAL ESTATE TAXES

ACCOUNT NUMBER	ASSESSED VALUE	EXEMPTIONS	TAXABLE VALUE	MILLAGE CODE
----------------	----------------	------------	---------------	--------------

03-0744-680

47,840

25,000

22,840

06

BASS NATHAN
1440 GERMAIN ST
PENSACOLA FL 32534

PRIOR YEARS TAXES DUE

LOT 1 BLK A
2ND ADDN TO LINCOLN PARK
PB 8 P 7
OR 653 P 27
OR 4683 P 658

TAX YEAR

FOLIO #

DUE IF PAID BY:

DUE IF PAID BY:

DUE IF PAID BY:

05/31/2008

06/30/2008

07/31/2008

2005

26333.0000

1,721.49

1,747.22

1,772.95

0.00

TOTAL DUE:

1,721.49

1,747.22

1,772.95

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

Please cut on dotted line and return this portion

REMINDER NOTICE OF CURRENT AND DELINQUENT REAL ESTATE TAXES

ACCOUNT NUMBER	ASSESSED VALUE	EXEMPTIONS	TAXABLE VALUE	MILLAGE CODE
----------------	----------------	------------	---------------	--------------

03-0744-680

47,840

25,000

22,840

06

BASS NATHAN
1440 GERMAIN ST
PENSACOLA FL 32534

PRIOR YEARS TAXES DUE

LOT 1 BLK A
2ND ADDN TO LINCOLN PARK
PB 8 P 7
OR 653 P 27
OR 4683 P 658

IF PAID BY
PLEASE PAY

May 31, 2008

Jun 30, 2008

Jul 31, 2008

1,721.49

1,747.22

1,772.95

0000000000 0000045111 0000000265690000 0001 2



JANET HOLLEY
ESCAMBIA COUNTY TAX COLLECTOR
P O BOX 1312
PENSACOLA FL 32591

REMINDER NOTICE OF CURRENT AND DELINQUENT REAL ESTATE TAXES

ACCOUNT NUMBER	ASSESSED VALUE	EXEMPTIONS	TAXABLE VALUE	MILLAGE CODE
----------------	----------------	------------	---------------	--------------

03-0744-680

47,840

25,000

22,840

06

BASS NATHAN
1440 GERMAIN ST
PENSACOLA FL 32534

PRIOR YEARS TAXES DUE

LOT 1 BLK A
2ND ADDN TO LINCOLN PARK
PB 8 P 7
OR 653 P 27
OR 4683 P 658

TAX YEAR	FOLIO #	DUE IF PAID BY:	DUE IF PAID BY:	DUE IF PAID BY:
2005	26333.0000	08/31/2008 1,798.68	09/30/2008 1,824.40	10/31/2008 1,850.13 0.00

TOTAL DUE:

1,798.68

1,824.40

1,850.13

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

Please cut on dotted line and return this portion

REMINDER NOTICE OF CURRENT AND DELINQUENT REAL ESTATE TAXES

ACCOUNT NUMBER	ASSESSED VALUE	EXEMPTIONS	TAXABLE VALUE	MILLAGE CODE
----------------	----------------	------------	---------------	--------------

03-0744-680

47,840

25,000

22,840

06

BASS NATHAN
1440 GERMAIN ST
PENSACOLA FL 32534

PRIOR YEARS TAXES DUE

LOT 1 BLK A
2ND ADDN TO LINCOLN PARK
PB 8 P 7
OR 653 P 27
OR 4683 P 658

IF PAID BY PLEASE PAY	Aug 31, 2008 1,798.68	Sep 30, 2008 1,824.40	Oct 31, 2008 1,850.13
--------------------------	--------------------------	--------------------------	--------------------------

0000000000 0000045111 00000000265690000 0001 2



JANET HOLLEY
ESCAMBIA COUNTY TAX COLLECTOR
P O BOX 1312
PENSACOLA FL 32591

REMINDER NOTICE OF CURRENT AND DELINQUENT REAL ESTATE TAXES

ACCOUNT NUMBER	ASSESSED VALUE	EXEMPTIONS	TAXABLE VALUE	MILLAGE CODE
----------------	----------------	------------	---------------	--------------

03-0744-680

47,840

25,000

22,840

06

BASS NATHAN
1440 GERMAIN ST
PENSACOLA FL 32534

PRIOR YEARS TAXES DUE

LOT 1 BLK A
2ND ADDN TO LINCOLN PARK
PB 8 P 7
OR 653 P 27
OR 4683 P 658

TAX YEAR

FOLIO #

DUE IF PAID BY:

DUE IF PAID BY:

DUE IF PAID BY:

2005

26333.0000

11/03/2008

1,875.86

0.00

TOTAL DUE:

1,875.86

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

Please cut on dotted line and return this portion

REMINDER NOTICE OF CURRENT AND DELINQUENT REAL ESTATE TAXES

ACCOUNT NUMBER	ASSESSED VALUE	EXEMPTIONS	TAXABLE VALUE	MILLAGE CODE
----------------	----------------	------------	---------------	--------------

03-0744-680

47,840

25,000

22,840

06

BASS NATHAN
1440 GERMAIN ST
PENSACOLA FL 32534

PRIOR YEARS TAXES DUE

LOT 1 BLK A
2ND ADDN TO LINCOLN PARK
PB 8 P 7
OR 653 P 27
OR 4683 P 658

IF PAID BY
PLEASE PAY

Nov 03, 2008

1,875.86

0000000000 0000045111 00000000265690000 0001 2

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.: 6811

May 27, 2008

Escambia County Tax Collector
P.O. Box 1312
Pensacola, FL 32596
ATTN: Shirley Rich

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 05-23-88, through 05-23-08, and said search reveals the following:

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

Nathan Bass

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:

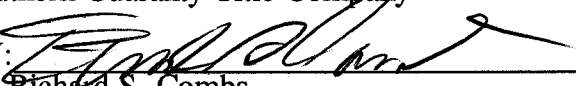
SEE CONTINUATION PAGE ATTACHED HERETO AND MADE A PART HEREOF

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

BY:


Richard S. Combs

May 27, 2008

**OWNERSHIP AND ENCUMBERANCE REPORT
LEGAL DESCRIPTION**

File No.: 6811

May 27, 2008

Lot 1, Block A, Second Addition to Lincoln Park, according to the plat thereof recorded in Plat Book 8, Page 7, Public Records of Escambia County, Florida.

OWNERSHIP AND ENCUMBERANCE REPORT

CONTINUATION PAGE

File No.: 6811

May 27, 2008

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

1. That certain mortgage executed by Nathan Bass in favor of Citifinancial Equity Services, Inc. dated August 21, 2002 and recorded August 22, 2002 in Official Records Book 4959, page 508 of the public records of Escambia County, Florida, in the original amount of \$56,382.31.
2. That certain mortgage executed by Nathan Bass in favor of Citifinancial Equity Services, Inc. dated November 22, 2003 and recorded November 25, 2003 in Official Records Book 5294, page 1279 of the public records of Escambia County, Florida, in the original amount of \$13,341.29.
3. Judgment filed by Household Finance Corp. III recorded in O.R. Book 5601, page 378.
4. 2006 certificate delinquent. The assessed value is \$47,840.00. Tax ID 03-0744-680.

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: rcsgr@aol.com

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

CERTIFICATION: TITLE SEARCH FOR TDA

TAX DEED SALE DATE: 11-03-08

TAX ACCOUNT NO.: 03-0744-680

CERTIFICATE NO.: 2006-1257

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

 X Homestead for 2007 tax year.

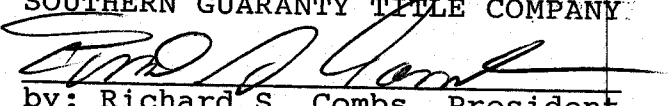
Nathan Bass
1440 Germain St.
Pensacola, FL 32534

Citifinancial Equity Services, Inc.
6249 N. Davis Hwy. Ste B
Pensacola, FL 32504

Household Finance Corp. III
233 E. Bay St. Ste 720
Jacksonville, FL 32202

Certified and delivered to Escambia County Tax Collector,
this 30th day of June, 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.

Return to: (enclose self-addressed envelope)

Name: Citifinancial

Address: 6249 N. Davis Hwy., #B, Pensacola, FL 32504

This Instrument Prepared by: Annette

Name:

Address:

Property Appraiser's Parcel Identification ID# 03-0744-680

Folio Number(s):

Grantee(s) S.S. # (s)

OR BK 4683 PG0658
Escambia County, Florida
INSTRUMENT 2001-828066

DEED DOC STAMPS PD # ESC CO \$ 0.70

04/02/01 ERNIE LEE MAGAHA, CLERK

By: Selma

SPACE ABOVE THIS LINE FOR PROCESSING DATA

SPACE ABOVE THIS LINE FOR RECORDING DATA

This Quit Claim Deed, Executed the 23rd day of March 2001 byBarbara A. Bassfirst party, to Nathan Basswhose post office address is 1440 Germain Street, Pensacola, Florida 32534

second party.

(Wherever used herein the terms "first party" and "second party" include all the parties to this instrument and the heirs, legal representatives, and assigns of individuals, and the successors and assigns of corporations, wherever the context so admits or requires.)

Witnesseth, That the first party, for and in consideration of the sum of \$ 4,000.00, in hand paid by the said second party, the receipt whereof is hereby acknowledged, does hereby remise, release, and quit claim unto the second party forever, all the right, title, interest, claim and demand which the said first party has in and to the following described lot, piece or parcel of land, situate, lying and being in the County of Escambia, State of Florida, to-wit:

Lot 1, Block "A", Second addition to Lincoln Park, a subdivision of a portion of Section 23, Township 1 South, Range 30 West, Escambia County, Florida, according to plat recorded in Plat Book 8 at page 7 of the public records of said County.

RCD Apr 02, 2001 04:54 pm
Escambia County, Florida

Ernie Lee Magaha
Clerk of the Circuit Court
INSTRUMENT 2001-828066

To Have and to Hold The same together with all and singular the appurtenances thereunto belonging or in anywise appertaining, and all the estate, right, title, interest, lien, equity and claim whatsoever of the said first party, either in law or equity to the only proper use, benefit and behoof of the said second party forever.

In Witness Whereof, the said first party has signed and sealed these presents the day and year first above written.

Signed, sealed and delivered in the presence of:

Witness Signature (as to first Grantor)

Gary P. Baisch

Printed Name

Witness Signature (as to first Grantor)

Richard Harless

Printed Name

Witness Signature (as to Co-Grantor, if any)

Printed Name

Witness Signature (as to Co-Grantor, if any)

Printed Name

STATE OF FloridaCOUNTY OF EscambiaBarbara A. Bass

known to me to be the person described in and who executed the foregoing instrument, who acknowledged before me that she executed the same, and an oath was not taken. (Check one:) ☐ Said person(s) is/are personally known to me. ☐ Said person(s) provided the following type of identification: Florida drivers license

NOTARY RUBBER STAMP SEAL



Annette S. Lawrence
MY COMMISSION # CC750728 EXPIRES
August 17, 2002
BONDED THRU TROY FARM INSURANCE, INC.

Barbara A. Bass
Grantor Signature

Barbara A. Bass

Printed Name

4501 E. Johnson Ave., Apt. 810

Post Office Address Pensacola, FL 32514

Co-Grantor Signature, (if any)

Printed Name

Post Office Address

I hereby Certify that on this day, before me, an officer duly authorized to administer oaths and take acknowledgments, personally appeared

Witness my hand and official seal in the County and State last aforesaid this 23rd day of March 2001

Annette S. Lawrence
Notary Signature

Annette S. Lawrence
Printed Name

NTG DOC STAMPS PD @ ESC CO \$ 46.90
11/23/03 ERNIE LEE WAGNER, CLERK

INTANGIBLE TAX PD @ ESC CO \$ 26.68
11/23/03 ERNIE LEE WAGNER, CLERK

After recording, please return to:

CITIFINANCIAL EQUITY
SERVICES, INC.
6249 N. DAVIS HWY., SUITE B
PENSACOLA FL 32504

DM- 136150

This instrument was prepared by:

CITIFINANCIAL EQUITY
SERVICES, INC.
6249 N. DAVIS HWY., SUITE B
PENSACOLA FL 32504

28-50
46 P
26-68

MORTGAGE

THIS MORTGAGE is made this 22nd day of November, 2003, between the Mortgagor,
NATHAN BASS, AN UNREMARIED MAN

(herein "Borrower"),

and the Mortgagee, CITIFINANCIAL EQUITY SERVICES, INC.
a corporation organized and existing under the laws of Oklahoma
whose address is 6249 N. DAVIS HWY., SUITE B PENSACOLA FL 32504
(herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 13,341.29,
which indebtedness is evidenced by Borrower's note dated 11/22/2003 and extensions and renewals
thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of
indebtedness, if not sooner paid, due and payable on 01/01/2019 ;

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

SEE EXHIBIT 'A'

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights,
appurtenances and rents, all of which shall be deemed to be and remain a part of the property covered by this
Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a
leasehold) are hereinafter referred to as the "Property."

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to
mortgage, grant and convey the Property, and that the Property is unencumbered, except for encumbrances of
record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all
claims and demands, subject to encumbrances of record.

NATHAN BASS

11/22/2003

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

1. **Payment of Principal and Interest.** Borrower shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges as provided in the Note.

2. **Funds for Taxes and Insurance.** Subject to applicable law or a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and planned unit development assessments, if any) which may attain priority over this Mortgage and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for hazard insurance, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof. Borrower shall not be obligated to make such payments of Funds to Lender to the extent that Borrower makes such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional lender.

If Borrower pays Funds to Lender, the Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a Federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding and applying the Funds, analyzing said account or verifying and compiling said assessments and bills, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing at the time of execution of the Mortgage that interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Mortgage.

If the amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes, assessments, insurance premiums and ground rents as they fall due, such excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly installments of Funds. If the amount of the Funds held by Lender shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as Lender may require.

Upon payment in full of all sums secured by the Mortgage, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 17 hereof the Property is sold or the Property is otherwise acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Mortgage.

3. **Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under the Note and paragraphs 1 and 2 hereof shall be applied by Lender first in payment of amounts payable to Lender by Borrower under paragraph 2 hereof, then to interest payable on the Note, and then to the principal of the Note.

4. **Prior Mortgages and Deeds of Trust; Charges; Liens.** Borrower shall perform all of Borrower's obligations under any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage, including Borrower's covenants to make payments when due. Borrower shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Mortgage, and leasehold payments or ground rents, if any.

5. **Hazard Insurance.** Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage", and such other hazards as Lender may require and in such amounts and for such periods as Lender may require.

The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Lender and shall include a standard mortgage clause in favor of and in a form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property or to the sums secured by this Mortgage.

6. **Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments.** Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Mortgage is on a leasehold. If this Mortgage is on a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents.

7. **Protection of Lender's Security.** If Borrower fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, then Lender, at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums, including reasonable attorneys' fees, and take such action as is necessary to protect Lender's interest. If Lender required mortgage insurance as a condition of making the loan secured by this Mortgage, Borrower shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, at the Note rate, shall become additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment

NATHAN BASS

11/22/2003

thereof. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder.

8. **Inspection.** Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Lenders' interest in the Property.

9. **Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

10. **Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time for payment or modification of amortization of the sums secured by this Mortgage granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by the original Borrower and Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy.

11. **Successors and Assigns Bound; Joint and Several Liability; Co-signers.** The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 16 hereof. All covenants and agreements of Borrower shall be joint and several. Any Borrower who co-signs this Mortgage, but does not execute the Note, (a) is co-signing this Mortgage only to mortgage, grant and convey that Borrower's interest in the Property to Lender under the terms of this Mortgage, (b) is not personally liable on the Note or under this Mortgage, and (c) agrees that Lender and any other Borrower hereunder may agree to extend, modify forbear, or make any other accommodations with regard to the terms of this Mortgage or the Note without that Borrower's consent and without releasing that Borrower or modifying this Mortgage as to that Borrower's interest in the Property.

12. **Notice.** Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Mortgage shall be given by delivering it or by mailing such notice by certified mail addressed to Borrower at the Property address as indicated below Borrower's signature or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by certified mail to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

13. **Governing Law; Severability.** The state and local laws applicable to this Mortgage shall be the laws of the jurisdiction in which the Property is located. The foregoing sentence shall not limit the applicability of Federal law to this Mortgage. In the event that any provision or clause of this Mortgage or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Note which can be given effect without the conflicting provision, and to this end the provisions of this Mortgage and the Note are declared to be severable. As used herein, "costs", "expenses" and "attorneys' fees" include all sums to the extent not prohibited by applicable law or limited herein.

14. **Borrower's Copy.** Borrower shall be furnished a conformed copy of the Note and of this Mortgage at the time of execution or after recordation hereof.

15. **Rehabilitation Loan Agreement.** Borrower shall fulfill all of Borrower's obligations under any home rehabilitation, improvement, repair, or other loan agreement which Borrower enters into with Lender. Lender, at Lender's option, may require Borrower to execute and deliver to Lender, in a form acceptable to Lender, an assignment of any rights, claims or defenses which Borrower may have against parties who supply labor, materials or services in connection with improvements made to the Property.

16. **Transfer of the Property or a Beneficial Interest in Borrower.** If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Mortgage. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Mortgage.

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

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

17. **Acceleration; Remedies.** Except as provided in paragraph 16 hereof, upon Borrower's breach of covenant or agreement of Borrower in this Mortgage, including the covenants to pay when due any sums secured by the Mortgage, Lender prior to acceleration shall give notice to Borrower as provided in paragraph 12 hereof specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 10 days from the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage, foreclosure by judicial proceedings, and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the nonexistence of a default or any other defense of Borrower to acceleration and foreclosure. If the breach is not cured on or before the date specified in the notice, Lender, at Lender's option, may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may foreclose this Mortgage by judicial proceeding. Lender shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorneys' fees, court costs, and costs of documentary evidence, abstracts and title reports.

NATHAN BASS

11/22/2003

18. Borrower's Right to Reinstate. Notwithstanding Lender's acceleration of the sums secured by this Mortgage due to Borrower's breach, Borrower shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time prior to entry of a judgement enforcing this Mortgage if: (a) Borrower pays Lender all sums which would be then due under this Mortgage and the Note had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Mortgage; (c) Borrower pays all reasonable expenses incurred by Lender in enforcing the covenants and agreements of Borrower contained in this Mortgage, and in enforcing Lenders's remedies as provided in Paragraph 17 hereof, including, but not limited to, reasonable attorney's fees and court costs; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Mortgage, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by Borrower, this Mortgage and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.

19. Assignment of Rents: Appointment of Receiver. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 17 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 17 hereof or abandonment of the Property, Lender shall be entitled to have a receiver appointed by a court to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Mortgage. The receiver shall be liable to account only for those rents actually received.

20. Release. Upon payment of all sums secured by this Mortgage, Lender shall release this Mortgage without charge to Borrower. Borrower shall pay all costs of recordation, if any.

21. Attorneys' Fees. As used in this Mortgage and in the Note, "attorneys' fees" shall include attorneys' fees, if any, which may be awarded by an appellate court.

22. 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 and any Hazardous Substance or Environmental Law of 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 22, "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 22, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

(Intentionally Left Blank)

NATHAN BASS

11/22/2003

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

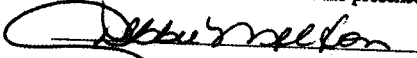
Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Notice to Lender, at Lender's address set forth on page one of this Mortgage, with a copy to P. O. Box 17170, Baltimore, MD 21203, of any default under the superior encumbrance and of any sale or other foreclosure action.

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

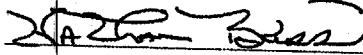
NOTICE TO BORROWER

Do not sign this Mortgage if it contains blank spaces. All spaces should be completed before you sign.

Signed, sealed and delivered in the presence of:



Typed Name: DEBBIE MELTON



(Seal)

-Borrower

Typed Name: NATHAN BASS

Address: 1440 GERMAIN STREET

PENSACOLA, FLORIDA 32534

(Seal)

-Borrower



Typed Name: ANGELA L. BARNETT

Typed Name: _____

Address: _____

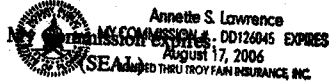
STATE OF FLORIDA

ESCAMBIA

County ss:

I hereby certify that on this day, before me, an officer duly authorized in the state aforesaid and in the county aforesaid to take acknowledgments, personally appeared NATHAN BASS, AN UNMARRIED MAN who is personally known to me or who has produced FLA DRIVERS LIC. as identification of HIS identity and who executed the foregoing instrument and acknowledged before me that HE executed the same for the purpose therein expressed.

WITNESS my hand and official seal in the county and state aforesaid this 22nd day of NOVEMBER 2003.





Notary Public

Typed Name: ANNETTE S. LAWRENCE

FL 27230-7 5/99

Original (Recorded)

Copy (Branch)

Copy (Customer)

Page 5 of 5

(Space Below This Line Reserved For Lender and Recorder)

Customer Name: NATHAN BASS

OR BK 5294 PG 1284
Escambia County, Florida
INSTRUMENT 2003-176662

RCD Nov 25, 2003 12:07 pm
Escambia County, Florida

ERNIE LEE MAGAHA
Clerk of the Circuit Court
INSTRUMENT 2003-176662

Exhibit A (Land Description)

ALL THAT CERTAIN PARCEL OF LAND IN ESCAMBIA COUNTY, STATE OF FLORIDA, AS MORE FULLY DESCRIBED IN OR BOOK 4683 PAGE 0658, ID# 03-0744680, BEING KNOWN AND DESIGNATED AS LOT 1, BLOCK "A", SECTION 23, SECOND ADDITION TO LINCOLN PARK, FILED IN PLAT BOOK 8, PAGE 7.

BY QUIT-CLAIM DEED FROM BARBARA A. BASS AS SET FORTH IN OR BOOK 4683, PAGE 0658 DATED 03/23/2001 AND RECORDED 04/02/2001, ESCAMBIA COUNTY RECORDS, STATE OF FLORIDA.

THIS BEING THE SAME PROPERTY CONVEYED TO NATHAN BASS AND BARBARA A. BASS, HUSBAND AND WIFE FROM JOLIN BUILDERS, INC., A FLORIDA CORPORATION BY DEED DATED 11/16/1972 AND RECORDED 11/17/1972 IN OR BOOK 653, PAGE 27, ESCAMBIA COUNTY RECORDS, STATE OF FLORIDA.

2400
197.40
112.76
After recording, please return to:
CITIFINANCIAL EQUITY
SERVICES, INC.
6249 N. DAVIS HWY., SUITE B
PENSACOLA FL 32504

MTB INC STAMPS PD & ESC CO \$ 197.40
08/22/02 ERNIE LEE WRIGHT, CLERK
By: [Signature]
INTERMOUNTAIN TRX PD & ESC CO \$ 112.76
08/22/02 ERNIE LEE WRIGHT, CLERK
By: [Signature]

This instrument was prepared by:

CITIFINANCIAL EQUITY #208769 al
SERVICES, INC.
6249 N. DAVIS HWY., SUITE B
PENSACOLA FL 32504

MORTGAGE

THIS MORTGAGE is made this 21st day of August, 2002, between the Mortgagor,
NATHAN BASS, A DIVORCED AND UNREMARKED MAN

(herein "Borrower"),

and the Mortgagee, CITIFINANCIAL EQUITY SERVICES, INC.,
a corporation organized and existing under the laws of Oklahoma
whose address is 6249 N. DAVIS HWY., SUITE B PENSACOLA FL 32504
(herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 56,382.31,
which indebtedness is evidenced by Borrower's note dated 08/21/2002 and extensions and renewals
thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of
indebtedness, if not sooner paid, due and payable on 08/26/2022 ;

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

ALL THAT PARCEL OF LAND IN ESCAMBIA COUNTY, STATE OF FLORIDA, AS MORE
FULLY DESCRIBED IN DEED OR BOOK 4683, PAGE 658, ID #030744680 BEING
KNOWN AND DESIGNATED AS LOT 1, BLOCK "A", SECOND ADDITION TO LINCOLN
PARK, A SUBDIVISION OF A PORTION OF SECTION 23, TOWNSHIP 1 SOUTH,
RANGE 30 WEST, ESCAMBIA COUNTY, FLORIDA, FILED IN PLAT BOOK 8, PAGE 7.

BY FEE SIMPLE DEED FROM BARBARA A. BASS AS SET FORTH IN DEED OFFICIAL
RECORD BOOK 4683, PAGE 658, DATED 03/23/2001 AND RECORDED 04/02/2001,
SEE ALSO DEED BOOK 653, PAGE 27 RECORDED 11/7/1972, ESCAMBIA COUNTY
RECORDS, STATE OF FLORIDA.

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights,
appurtenances and rents, all of which shall be deemed to be and remain a part of the property covered by this
Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a
leasehold) are hereinafter referred to as the "Property."

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to
mortgage, grant and convey the Property, and that the Property is unencumbered, except for encumbrances of
record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all
claims and demands, subject to encumbrances of record.

NATHAN BASS

08/21/2002

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

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges as provided in the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and planned unit development assessments, if any) which may attain priority over this Mortgage and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for hazard insurance, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof. Borrower shall not be obligated to make such payments of Funds to Lender to the extent that Borrower makes such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional lender.

If Borrower pays Funds to Lender, the Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a Federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding and applying the Funds, analyzing said account or verifying and compiling said assessments and bills, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing at the time of execution of the Mortgage that interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Mortgage.

If the amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes, assessments, insurance premiums and ground rents as they fall due, such excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly installments of Funds. If the amount of the Funds held by Lender shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as Lender may require.

Upon payment in full of all sums secured by the Mortgage, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 17 hereof the Property is sold or the Property is otherwise acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Mortgage.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under the Note and paragraphs 1 and 2 hereof shall be applied by Lender first in payment of amounts payable to Lender by Borrower under paragraph 2 hereof, then to interest payable on the Note, and then to the principal of the Note.

4. Prior Mortgages and Deeds of Trust; Charges; Liens. Borrower shall perform all of Borrower's obligations under any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage, including Borrower's covenants to make payments when due. Borrower shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Mortgage, and leasehold payments or ground rents, if any.

5. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage", and such other hazards as Lender may require and in such amounts and for such periods as Lender may require.

The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Lender and shall include a standard mortgage clause in favor of and in a form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property or to the sums secured by this Mortgage.

6. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments. Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Mortgage is on a leasehold. If this Mortgage is on a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents.

7. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, then Lender, at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums, including reasonable attorneys' fees, and take such action as is necessary to protect Lender's interest. If Lender required mortgage insurance as a condition of making the loan secured by this Mortgage, Borrower shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, at the Note rate, shall become additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment

NATHAN BASS

08/21/2002

thereof. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder.

8. **Inspection.** Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Lenders' interest in the Property.

9. **Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

10. **Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time for payment or modification of amortization of the sums secured by this Mortgage granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by the original Borrower and Borrowers' successors in interest. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy.

11. **Successors and Assigns Bound; Joint and Several Liability; Co-signers.** The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 16 hereof. All covenants and agreements of Borrower shall be joint and several. Any Borrower who co-signs this Mortgage, but does not execute the Note, (a) is co-signing this Mortgage only to mortgage, grant and convey that Borrower's interest in the Property to Lender under the terms of this Mortgage, (b) is not personally liable on the Note or under this Mortgage, and (c) agrees that Lender and any other Borrower hereunder may agree to extend, modify forbear, or make any other accommodations with regard to the terms of this Mortgage or the Note without that Borrower's consent and without releasing that Borrower or modifying this Mortgage as to that Borrower's interest in the Property.

12. **Notice.** Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Mortgage shall be given by delivering it or by mailing such notice by certified mail addressed to Borrower at the Property address as indicated below Borrower's signature or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by certified mail to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

13. **Governing Law; Severability.** The state and local laws applicable to this Mortgage shall be the laws of the jurisdiction in which the Property is located. The foregoing sentence shall not limit the applicability of Federal law to this Mortgage. In the event that any provision or clause of this Mortgage or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Note which can be given effect without the conflicting provision, and to this end the provisions of this Mortgage and the Note are declared to be severable. As used herein, "costs", "expenses" and "attorneys' fees" include all sums to the extent not prohibited by applicable law or limited herein.

14. **Borrower's Copy.** Borrower shall be furnished a conformed copy of the Note and of this Mortgage at the time of execution or after recordation hereof.

15. **Rehabilitation Loan Agreement.** Borrower shall fulfill all of Borrower's obligations under any home rehabilitation, improvement, repair, or other loan agreement which Borrower enters into with Lender. Lender, at Lender's option, may require Borrower to execute and deliver to Lender, in a form acceptable to Lender, an assignment of any rights, claims or defenses which Borrower may have against parties who supply labor, materials or services in connection with improvements made to the Property.

16. **Transfer of the Property or a Beneficial Interest in Borrower.** If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Mortgage. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Mortgage.

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

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

17. **Acceleration; Remedies.** Except as provided in paragraph 16 hereof, upon Borrower's breach of covenant or agreement of Borrower in this Mortgage, including the covenants to pay when due any sums secured by the Mortgage, Lender prior to acceleration shall give notice to Borrower as provided in paragraph 12 hereof specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 10 days from the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage, foreclosure by judicial proceedings, and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the nonexistence of a default or any other defense of Borrower to acceleration and foreclosure. If the breach is not cured on or before the date specified in the notice, Lender, at Lender's option, may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may foreclose this Mortgage by judicial proceeding. Lender shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorneys' fees, court costs, and costs of documentary evidence, abstracts and title reports.

NATHAN BASS

08/21/2002

18. Borrower's Right to Reinstate. Notwithstanding Lender's acceleration of the sums secured by this Mortgage due to Borrower's breach, Borrower shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time prior to entry of a judgement enforcing this Mortgage if: (a) Borrower pays Lender all sums which would be then due under this Mortgage and the Note had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Mortgage; (c) Borrower pays all reasonable expenses incurred by Lender in enforcing the covenants and agreements of Borrower contained in this Mortgage, and in enforcing Lender's remedies as provided in Paragraph 17 hereof, including, but not limited to, reasonable attorney's fees and court costs; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Mortgage, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by Borrower, this Mortgage and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.

19. Assignment of Rents: Appointment of Receiver. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 17 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 17 hereof or abandonment of the Property, Lender shall be entitled to have a receiver appointed by a court to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Mortgage. The receiver shall be liable to account only for those rents actually received.

20. Release. Upon payment of all sums secured by this Mortgage, Lender shall release this Mortgage without charge to Borrower. Borrower shall pay all costs of recordation, if any.

21. Attorneys' Fees. As used in this Mortgage and in the Note, "attorneys' fees" shall include attorneys' fees, if any, which may be awarded by an appellate court.

22. 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 and any Hazardous Substance or Environmental Law of 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 22, "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 22, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

(Intentionally Left Blank)

NATHAN BASS

08/21/2002

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

Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Notice to Lender, at Lender's address set forth on page one of this Mortgage, with a copy to P. O. Box 17170, Baltimore, MD 21203, of any default under the superior encumbrance and of any sale or other foreclosure action.

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

NOTICE TO BORROWER

Do not sign this Mortgage if it contains blank spaces. All spaces should be completed before you sign.

Signed, sealed and delivered in the presence of:

Nekissa Myrick (Seal)
-Borrower

Typed Name: NeRissa Myrick Typed Name: Nathan Bass
Address: 1440 Germain Street
Pensacola, FL 32534

Pamela Holmes (Seal)
-Borrower
Typed Name: Pamela Holmes Typed Name: _____
Address: _____

STATE OF FLORIDA Escambia County ss:

I hereby certify that on this day, before me, an officer duly authorized in the state aforesaid and in the county aforesaid to take acknowledgments, personally appeared NATHAN BASS, A DIVORCED AND UNREMARKED MAN who is personally known to me or who has produced FL drivers license as identification of his identity and who executed the foregoing instrument and acknowledged before me that he executed the same for the purpose therein expressed.

WITNESS my hand and official seal in the county and state aforesaid this 21st day of August, 2002.

My Comm. # DD126045 EXPIRES August 17, 2006
BONDED TRISTY FARM INSURANCE, INC.

Annette S. Lawrence
Notary Public
Typed Name: Annette S. Lawrence

8/17/2006
FL 27230-7 5/99 Original (Recorded) Copy (Branch) Copy (Customer) Page 5 of 5
(Space Below This Line Reserved For Lender and Recorder)

RCD Aug 22, 2002 08:37 am
Escambia County, Florida

ERNIE LEE MABANA
Clerk of the Circuit Court
INSTRUMENT 2002-998539

IN THE COUNTY COURT
IN AND FOR
ESCAMBIA COUNTY, FLORIDA

Ernie Lee Magaha
CLERK THE CIRCUIT COURT
ESCAMBIA COUNTY FLORIDA
INST# 2005328369 01/31/2005 at 08:42 AM
OFF REC BK: 5566 PG: 1109 - 1109 Doc Type: FJ

HOUSEHOLD FINANCE CORPORATION, III,
a corporation,
Plaintiff,

vs.

UCN:
CASE NO.: 2004-CC-005313
DIVISION:

NATHAN BASS
Defendant.

CONSENT FINAL JUDGMENT

The Court finding that the Defendant, NATHAN BASS is indebted to the Plaintiff, HOUSEHOLD FINANCE CORPORATION, III, a corporation, in the sum of \$6,233.76 principal, plus \$871.34 interest, plus \$623.38 attorneys fees, plus costs herein taxed at \$275.00, it is;

ADJUDGED that the Plaintiff, HOUSEHOLD FINANCE CORPORATION, III, a corporation, recover from the Defendant, NATHAN BASS the sum of \$6,233.76 principal, plus interest in the sum of \$871.34, plus ~~300~~ attorneys fees, plus costs herein taxed at \$275.00, for a total amount of 7,680.10, which shall accrue post-judgment interest at the statutory rate, 7 % per annum, from the date of this Judgment until paid, for all of which let execution issue.

DONE AND ORDERED at Pensacola, Escambia County, Florida, this 21 day of January, 2005.

[Signature]
JUDGE

CONSENT

We hereby consent to the entry of the foregoing Final Judgment.

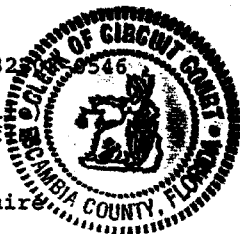
[Signature]
LISA DISALLE
Fla. Bar No.: 186236
AMANDA ROLFE TISE
Fla. Bar No.: 585181
P.O. Box 40546
Jacksonville, Florida 32203-0546
(904) 358-1666
(904) 356-0516 (Facsimile)
Attorneys for Plaintiff

Copy to:
Lawrence C. Rolfe, Esquire
P.O. Box 40546
Jacksonville, Florida 32203-0546
Attorney for Plaintiff

NATHAN BASS
1440 GERMAIN STREET,
PENSACOLA, FLORIDA 32534
20044833

Plaintiff's Address is:
HOUSEHOLD FINANCE CORPORATION, III,
a corporation,
c/o Rolfe & Lobello, PA
233 E. Bay Street, Suite 720
Jacksonville, FL 32202

[Signature]
NATHAN BASS
Defendant



"CERTIFIED TO BE A TRUE COPY
OF THE ORIGINAL ON FILE IN THIS OFFICE
WITNESS MY HAND AND OFFICIAL SEAL
ERNIE LEE MAGAHA, CLERK
CIRCUIT COURT AND COUNTY COURT
ESCAMBIA COUNTY, FLORIDA"

BY: [Signature]

COUNTY CIVIL DIVISION
FILED & RECORDED

2005 JAN 21 P 4:21

ERNIE LEE MAGAHA
CLERK OF CIRCUIT COURT
ESCAMBIA COUNTY, FL