

ERNIE LEE MAGAHA
CLERK OF THE CIRCUIT COURT



BRANCH OFFICES
ARCHIVES AND RECORDS
JUVENILE DIVISION

CENTURY

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

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: 2007 TD 005254



00042290979

Dkt: TD80 Pg#:

24

Original Documents Follow

ERNIE LEE MAGAHA
CLERK OF THE CIRCUIT COURT

ARCHIVES AND RECORDS
CHILD SUPPORT
CIRCUIT CIVIL
CIRCUIT CRIMINAL
COUNTY CIVIL
COUNTY CRIMINAL
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TRAFFIC



**COUNTY OF ESCAMBIA
OFFICE OF THE
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COUNTY TREASURY
AUDITOR

5/20/2009

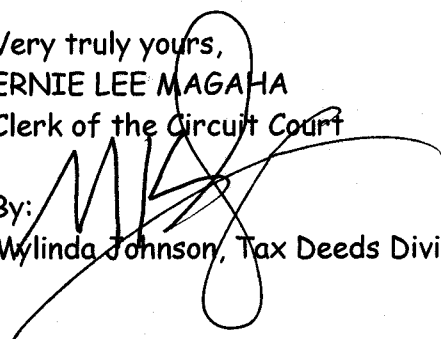
MR BUCK KESSLER
54825 BABIN DR
WHITE CASTLE LA 70788-2204

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 5/18/2009 which generates a refund.

<u>Tax Cert. #</u>	<u>Account #</u>	<u>Sale</u>	<u>Refund</u>
05254/2007	10-4645-470	7/06/2009	712.63

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

By: 
Mylinda Johnson, Tax Deeds Division

Enclosure

ERNIE LEE MAGAHA
CLERK OF THE CIRCUIT COURT

ARCHIVES AND RECORDS
CHILD SUPPORT
CIRCUIT CIVIL
CIRCUIT CRIMINAL
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**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

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COUNTY TREASURY
AUDITOR

5/20/2009

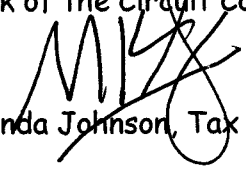
PPTS 252 LLC
P O BOX 2288
MORRISTOWN NJ 07962-2288

Dear Certificate Holder:

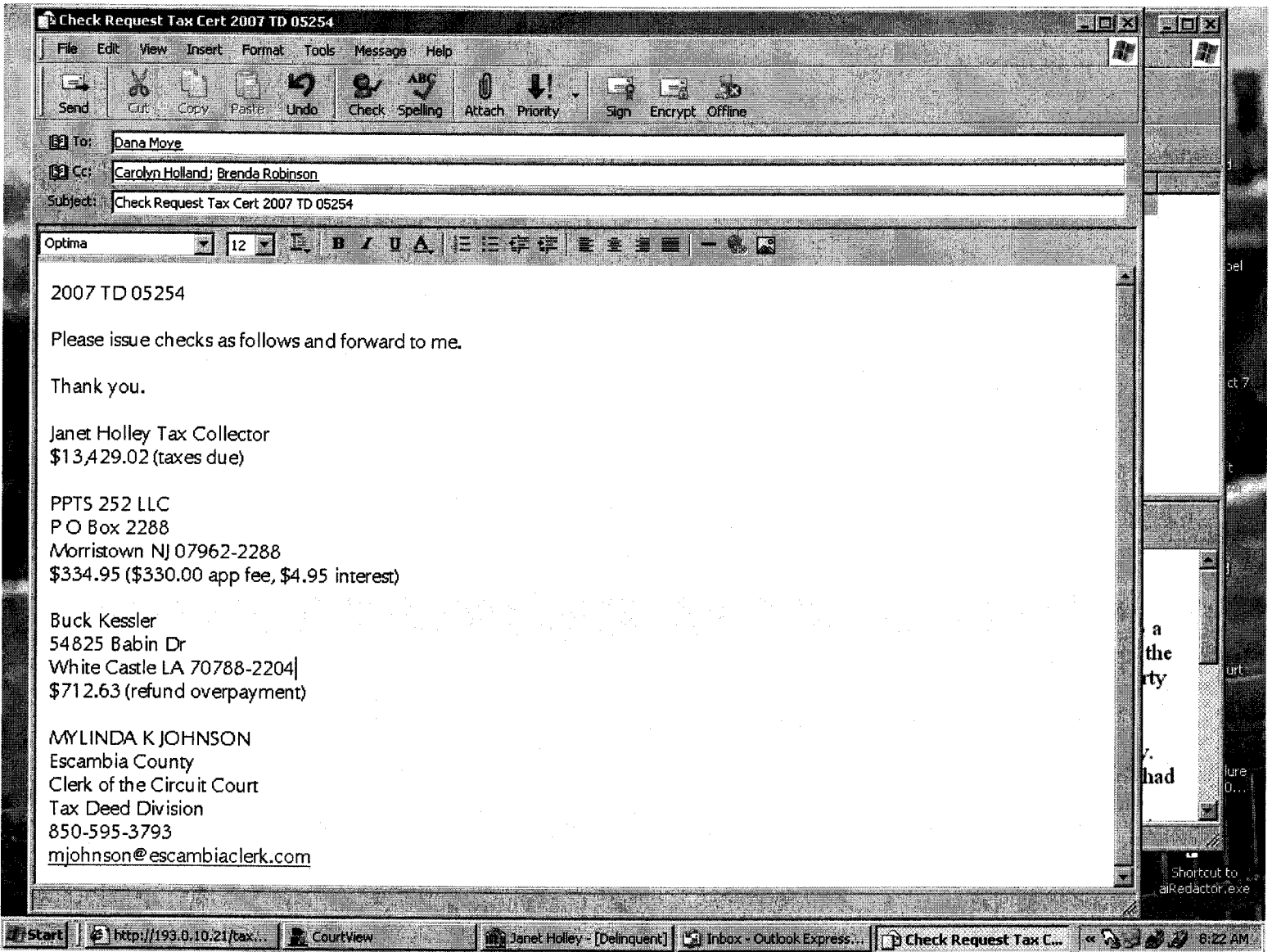
Our records indicate that you made application for a tax deed to be issued on the following property represented by the numbered certificate below. This property was redeemed prior to our scheduled sale date. Your application fees are now refundable in the amount shown below.

Tax Cert. #	Account #	Sale	Appl. Fees	Interest	Total
05254/2007	10-4645-470	7/06/2009	330.00	4.95	334.95

Very truly yours
ERNIE LEE MAGAHA
Clerk of the Circuit Court

By: 
Mylinda Johnson, Tax Deeds Division

Enclosure





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

Tax Deed - Redemption Calculator

Account: 104645470 Certificate Number: 005254 of 2007

Redemption ☒ No Application Date Interest Rate

	Final Redemption Payment ESTIMATED	Redemption Overpayment ACTUAL
	Auction Date 07/06/2009	Redemption Date 05/18/2009
Months	3	1
Tax Collector	\$13,224.40	\$13,224.40
Tax Collector Interest	\$595.10	\$198.37
Tax Collector Fee	\$6.25	\$6.25
Total Tax Collector	\$13,825.75	\$13,429.02 TAX COLL
Clerk Fee	\$60.00	\$60.00
Sheriff Fee	\$60.00	\$60.00
Legal Advertisement	\$210.00	\$210.00
App. Fee Interest	\$14.85	\$4.95
Total Clerk	\$344.85	\$334.95 C. HOLDER
Postage	\$36.00	\$36.00
Researcher Copies	\$7.00	\$7.00
Total Redemption Amount	\$14,213.60	\$13,806.97
	Repayment Overpayment Refund Amount	\$406.63 + 36.00 POST + 270.00 SH & AD

Notes: ACTUAL SHERIFF \$20.00/ COM \$19.50
 5-12-2009 PAUL KESSLER CALLED FOR QUOTES. WILL BE MAILING
 CASHIERS CHECK MKJ

712.63

Submit

Reset

Print Preview

ERNIE LEE MAGAHA
CLERK OF THE CIRCUIT COURT
ARCHIVES AND RECORDS
CHILDSUPPORT
CIRCUIT CIVIL
CIRCUIT CRIMINAL
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MIS
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**COUNTY OF ESCAMBIA
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**BRANCH OFFICES
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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: 104645470 Certificate Number: 005254 of 2007

Payor: MR BUCK KESSLER 54825 BABIN DR WHITE CASTLE LA 70788-2204 Date
05/18/2009

Clerk's Check #	4212220787	Clerk's Total	\$344.85
Tax Collector Check #	1	Tax Collector's Total	\$13,825.75
		Postage	\$36.00
		Researcher Copies	\$7.00
		Total Received	\$14,213.60

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>

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

Receipt Type	Case	Outstanding Amount	0.00
Receipt Number	1016110	Receipt Date	05/18/2009

Case Number	2007 TD 005254
Description	PPTS 252 LLC VS

Action **TAX DEED REDEMPTION**

Judge

Received From **BUCK KESSLER**

On Behalf Of **PPTS 252 LLC**

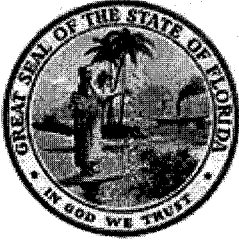
Total Received	14,213.60
Net Received	14,213.60
Change	0.00

Receipt Payments	Amount	Reference Description
Check	14,213.60	4212220787

Receipt Applications	Amount
Holding	14,206.60
Service Charge	7.00

Deputy Clerk: mkj Transaction Date 05/18/2009 08:13:23

Comments



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

Tax Deed - Redemption Calculator

Account: 104645470 Certificate Number: 005254 of 2007

Redemption
 Application Date
 Interest Rate

	Final Redemption Payment ESTIMATED	Redemption Overpayment ACTUAL
	Auction Date 07/06/2009	Redemption Date 05/12/2009
Months	3	1
Tax Collector	\$13,224.40	\$0.00
Tax Collector Interest	\$595.10	\$0.00
Tax Collector Fee	\$6.25	\$0.00
Total Tax Collector	\$13,825.75	\$0.00
Clerk Fee	\$60.00	\$0.00
Sheriff Fee	\$60.00	\$0.00
Legal Advertisement	\$210.00	\$0.00
App. Fee Interest	\$14.85	\$0.00
Total Clerk	\$344.85	\$0.00
Postage	\$36.00	\$0.00
Researcher Copies	\$7.00	\$0.00
Total Redemption Amount	\$14,213.60	\$0.00
	Repayment Overpayment Refund Amount	\$14,213.60

ACTUAL SHERIFF \$20.00/ COM \$19.50

Notes

MR
 KLOVER
 225-933-1155

TAX COLLECTOR'S CERTIFICATION

Application
Date / Number
Apr 27, 2009 / 1184

This is to certify that the holder listed below of Tax Sale Certificate Number **2007 / 5254**, issued the **1st day of June, 2007**, and which encumbers the following described property located in the County of Escambia, State of Florida to wit: **Parcel ID Number: 10-4645-470**

Certificate Holder:
PPTS 252 LLC
P.O. BOX 2288
MORRISTOWN, NEW JERSEY 07962-2288

Property Owner:
KESSLER PAUL B & KITTY L
54825 BABIN DR
WHITE CASTLE LA, LOUISIANA 70788

Legal Description: 01-4S3-310
UNIT B-1201 BEACH & YACHT CLUB AT PERDIDO KEY CONDO PHASE 2 ALSO 1.01% INT IN COMMON ELEMENTS OR 5167 P 1138

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 TAX DEED APPLICATION:

Cert. Year	Certificate Number	Date of Sale	Face Amt	T/C Fee	Interest	Total
2007	5254	06/01/07	\$2,963.35	\$0.00	\$148.17	\$3,111.52

CERTIFICATES REDEEMED BY APPLICANT OR INCLUDED (COUNTY) IN CONNECTION WITH THIS APPLICATION:

Cert. Year	Certificate Number	Date of Sale	Face Amt	T/C Fee	Interest	Total
2008	6225	05/30/08	\$2,628.40	\$6.25	\$473.11	\$3,107.76

1. Total of all Certificates in Applicant's Possession and Cost of the Certificates Redeemed by Applicant or Included (County)
2. Total of Delinquent Taxes Paid by Tax Deed Application
3. Total of Current Taxes Paid by Tax Deed Applicant (2008)
4. Ownership and Encumbrance Report Fee
5. Tax Deed Application Fee
6. Total Certified by Tax Collector to Clerk of Court
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.
15. Statutory (Opening) Bid; Total of Lines 12 thru 14
16. Redemption Fee
17. Total Amount to Redeem

\$6,219.28
\$0.00
\$6,805.12
\$125.00
\$75.00
\$13,224.40
\$13,224.40
\$13,224.40
\$6.25
\$13,230.65

*Done this 27th day of April, 2009

TAX COLLECTOR, ESCAMBIA COUNTY, FLORIDA

By

Florida Mahuon

Date of Sale: July 6, 2009

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

Notice to Tax Collector of Application for Tax Deed

TO: Tax Collector of Escambia County

In accordance with Florida Statutes, I,

**PPTS 252 LLC
P.O. BOX 2288
MORRISTOWN, New Jersey, 07962-2288**

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

Certificate No.	Parcel ID Number	Date	Legal Description
5254	10-4645-470	06/01/2007	01-4S3-310 UNIT B-1201 BEACH & YACHT CLUB AT PERDIDO KEY CONDO PHASE 2 ALSO 1.01% INT IN COMMON ELEMENTS OR 5167 P 1138

2008 TAX ROLL

KESSLER PAUL B & KITTY L
54825 BABIN DR
WHITE CASTLE LA, Louisiana 70788

SUBJECT TO 2009 TAXES

Special Assessments appear on this property ___Yes ___No?

I agree to pay all delinquent taxes, redeem all outstanding 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 reports 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.

ddewitt (Donna Ernwein)
Applicant's Signature

04/27/2009
Date

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

Receipt Type	Case	Outstanding Amount	0.00
Receipt Number	1012515	Receipt Date	05/07/2009

Case Number	2007 TD 005254
Description	PPTS 252 LLC VS

Action **TAX DEED APPLICATION**

Judge

Received From **PPTS 252 LLC**

On Behalf Of **PPTS 252 LLC**

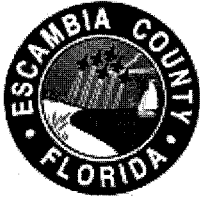
Total Received	330.00
Net Received	330.00
Change	0.00

Receipt Payments	Amount	Reference Description
Cash	330.00	733663

Receipt Applications	Amount
Holding	270.00
Service Charge	60.00

Deputy Clerk: mkj Transaction Date 05/07/2009 11:41:20

Comments ONCORE TRANS 733663



Chris Jones

Escambia County Property Appraiser

Chris
Jones, ECPA

RECORD
SEARCH

MAPS

GENERAL
INFORMATION

GOVERNMENT
AGENCIES

TANGIBLE
PROPERTY

CAREERS



Navigate Mode

☒ Account

☐ Reference



[Printer Friendly Version](#)

General Information

Reference: 014S331007121021
Account: 104645470
Owners: KESSLER PAUL B & KITTY L
Mail: 54825 BABIN DR
 WHITE CASTLE, LA 70788
Situs: 16795 PERDIDO KEY DR B1201
Use Code: CONDOMINIUM
Taxing Authority: COUNTY MSTU
Tax Inquiry: [Open Tax Inquiry Window](#)

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

2008 Certified Roll Assessment

Improvements: \$423,439
Land: \$10
Total: \$423,449
Save Our Homes: \$0

[Disclaimer](#)

[Amendment 1 Calculations](#)

Sales Data

Sale Date	Book	Page	Value	Type	Official Records (New Window)
06/2003	5167	1138	\$465,000	WD	View Instr
09/1988	2608	0658	\$209,500	WD	View Instr

Official Records Inquiry courtesy of Ernie Lee Magaha,
Escambia County Clerk of the Court

2008 Certified Roll Exemptions

None

Legal Description

UNIT B-1201 BEACH & YACHT CLUB AT PERDIDO KEY CONDO PHASE 2 ALSO 1.01% INT IN COMMON ELEMENTS...

Extra Features

None

Parcel Information

[View Online Map](#)

Section Map Id:
01-4S-33

Approx.

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.: 7011

May 6, 2009

Escambia County Tax Collector
P.O. Box 1312
Pensacola, FL 32596
ATTN: Glenda Mahuron

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 05-05-89, through 05-05-09, and said search reveals the following:

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

Paul B. Kessler and Kitty L. Kessler, 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

BY: 

Richard S. Combs

May 6, 2009

**OWNERSHIP AND ENCUMBERANCE REPORT
LEGAL DESCRIPTION**

File No.: 7011

May 6, 2009

Unit No. B-1201 of The Beach and Yacht Club at Perdido Key,
Phase II, a condominium, according to the Declaration of
Condominium recorded in O.R. Book 2102, page 521, and amended in
O.R. Book 2379, page 515, and all exhibits and amendments
thereof, Public Records of Escambia County, Florida.

OWNERSHIP AND ENCUMBERANCE REPORT

CONTINUATION PAGE

File No.: 7011

May 6, 2009

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

1. That certain mortgage executed by Paul B. and Kitty L. Kessler in favor of Coldwell Banker Mortgage dated June 13, 2003 and recorded June 23, 2003 in Official Records Book 5167, page 1140 of the public records of Escambia County, Florida, in the original amount of \$322,700.00. Assigned to MERS, Inc. in O.R. Book 6338, page 1644.
2. 2007 certificate delinquent. The assessed value is \$423,449.00. Tax ID 10-4645-470.

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: 07-06-09

TAX ACCOUNT NO.: 10-4645-470

CERTIFICATE NO.: 2007-5254

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 tax year.

Paul B. Kessler
Kitty L. Kessler
54825 Babin Dr.
White Castle, LA 70788
and
16795 Perdido Key Dr. #B 1201 (property)
Pensacola, FL 32507

Coldwell Banker Mortgage
3000 Leadenhall Rd.
Mount Laurel, NJ 08054

Mortgage Electronic Registration Systems, Inc.
P.O. Box 2026
Flint, MI 48501-2026

Certified and delivered to Escambia County Tax Collector,
this 8th day of May, 2009.

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.

1050
3255.00
3265.50

OR BK 5 57 PG 1 138
Escambia County, Florida
INSTRUMENT 2003-111672

DEED DOC STAMPS PD @ ESC CO \$3255.00
06/23/03 ERNEST LEE MONTGOMERY, CLERK
By: [Signature]

Prepared by and return to:
Deedra L. Lamy at
Emerald Coast Title, Inc.
811 N. Spring Street
Pensacola, FL 32501
850-434-3223
File Number: 03-3381

[Space Above This Line For Recording Data]

Warranty Deed

This Warranty Deed made this 13th day of June, 2003 between Edward R. Mills and Cynthia P. Mills, husband and wife whose post office address is 3150 Rushing Creek Road, Pensacola, FL 32526, grantor, and Paul B. Kessler and Kitty L. Kessler, husband and wife whose post office address is 54825 Babin Drive, White Castle, LA 70788, grantee:

(Whenever used herein the terms "grantor" and "grantee" include all the parties to this instrument and the heirs, legal representatives, and assigns of individuals, and the successors and assigns of corporations, trusts and trustees)

Witnesseth, that said grantor, for and in consideration of the sum of TEN AND NO/100 DOLLARS (\$10.00) and other good and valuable considerations to said grantor in hand paid by said grantee, the receipt whereof is hereby acknowledged, has granted, bargained, and sold to the said grantee, and grantee's heirs and assigns forever, the following described land, situate, lying and being in Escambia County, Florida to-wit:

Unit No. B-1201 of The Beach and Yacht Club at Perdido Key Phase II, a Condominium, according to The Declaration of Condominium recorded in O.R. Book 2102, Page 521, amended in O.R. Book 2379, page 515, and all exhibits and amendments thereof, Public Records of Escambia County, Florida.

Parcel Identification Number: 014S331007121021

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, 2002.

In Witness Whereof, grantor has hereunto set grantor's hand and seal the day and year first above written.

Signed, sealed and delivered in our presence:

[Signature]
Witness Name: Deedra L. Lamy

[Signature]
Witness Name: Michael D. Tidwell

[Signature] (Seal)
Edward R. Mills

[Signature]
Witness Name: Deedra L. Lamy

[Signature]
Witness Name: Michael D. Tidwell

[Signature] (Seal)
Cynthia P. Mills

State of Florida
County of Escambia

The foregoing instrument was acknowledged before me this 13th day of June, 2003 by Edward R. Mills and Cynthia P. Mills, who ☐ are personally known or ☒ have produced a driver's license as identification.

[Notary Seal]

[Signature]
Notary Public

Printed Name: Deedra L. Lamy

My Commission Expires: April 2, 2004



DoubleTime

Abutting Roadway Maintenance

STATE OF FLORIDA
COUNTY OF ESCAMBIA

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

Name of Roadway: 16795 Perdido Key Drive, B1201, Pensacola, FL 32507

THE COUNTY (x) HAS ACCEPTED () HAS NOT ACCEPTED THE ABUTTING ROADWAY FOR MAINTENANCE.

If not, it will be the responsibility of _____ to maintain, repair and improve the road.

This form completed by:

Michael D. Tidwell, Attorney
811 North Spring Street
Pensacola, Florida 32501

RCD Jun 23, 2003 11:12 am
Escambia County, Florida

ERIN LEE MABANA
Clerk of the Circuit Court
INSTRUMENT 2003-111672

Edward R. Mills Date June 13, 2003 Cynthia P. Mills Date June 13, 2003
Edward R. Mills Cynthia P. Mills

As To Sellers:

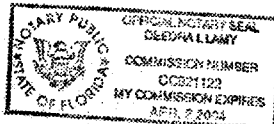
Deedra L. Lamy
Deedra L. Lamy

Nancy Sharp
Nancy Sharp

STATE OF FLORIDA
COUNTY OF ESCAMBIA

The foregoing instrument was acknowledged before me this 13th day of June, 2003 by Edward R. Mills and Cynthia P. Mills, husband and wife who are personally known to me of have produced a driver's license as identification.

Deedra L. Lamy
Notary Public



Paul Buckley Kessler Date June 13, 2003 Kitty L. Kessler Date June 13, 2003
Paul Buckley Kessler Kitty L. Kessler

As to Buyers:

Deedra L. Lamy
Deedra L. Lamy

Nancy Sharp
Nancy Sharp

STATE OF FLORIDA
COUNTY OF ESCAMBIA

The foregoing instrument was acknowledged before me this 13th day of June, 2003 by Paul B. Kessler and Kitty L. Kessler, husband and wife who are personally known to me or has produced a driver's license as identification.

Deedra L. Lamy
Notary Public



10050
112945
164540

1875.35

Return To:

Coldwell Banker Mortgage
2001 Bishops Gate Blvd.
Mount Laurel, NJ 08054

This document was prepared by:
Maria Montano, Coldwell
Banker Mortgage
3000 Leadenhall Road Mount
Laurel, NJ 08054

OR BK 5167 PG1140
Escambia County, Florida
INSTRUMENT 2003-111673

NTG DOC STAMPS PD @ ESC CD \$1129.45
06/23/03 ERNIE LEE MONTANO, CLERK
By: [Signature]

INTANGIBLE TRX PD @ ESC CD \$ 645.40
06/23/03 ERNIE LEE MONTANO, CLERK
By: [Signature]

03-3381

[Space Above This Line For Recording Data]

MORTGAGE

Loan #: 0024585499

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 June 13th, 2003 together with all Riders to this document.

(B) "Borrower" is Paul B. Kessler and Kitty L. Kessler, husband and wife.

Borrower is the mortgagor under this Security Instrument.

(C) "Lender" is Coldwell Banker Mortgage

Lender is a Corporation
organized and existing under the laws of New Jersey

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

Form 3010 1/01

VMP -6(FL) (0005)

Page 1 of 18

Initials

KLK PBA

VMP MORTGAGE FORMS - (800)521-7291

Original

Lender's address is 3000 Leadenhall Road Mount Laurel, NJ 08054

Lender is the mortgagee under this Security Instrument.

(D) "Note" means the promissory note signed by Borrower and dated June 13th, 2003

The Note states that Borrower owes Lender Three Hundred Twenty-Two Thousand Seven Hundred Dollars and Zero Cents Dollars
(U.S. \$322,700.00) plus interest. Borrower has promised to pay this debt in regular Periodic

Payments and to pay the debt in full not later than July 1st, 2018

(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]:

☐ Adjustable Rate Rider	☒ Condominium Rider	☒ Second Home Rider
☐ Balloon Rider	☐ Planned Unit Development Rider	☐ 1-4 Family Rider
☐ VA Rider	☐ Biweekly Payment Rider	☐ Other(s) [specify]

(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) "Escrow 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 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.

(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]
of ESCAMBIA [Name of Recording Jurisdiction]:

See Attached Exhibit "A"

Parcel ID Number: 014S331007121021
16795 PERDIDO KEY DRIVE UNIT B1201
PERDIDO KEY
("Property Address"):

which currently has the address of
[Street]
[City], Florida 32507 [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."

OR BK 5167 PG1156
Escambia County, Florida
INSTRUMENT 2003-111673

Exhibit A

Unit No. B-1201 of The Beach and Yacht Club at Perdido Key Phase II, a Condominium, according to The Declaration of Condominium recorded in O.R. Book 2102, Page 521, amended in O.R. Book 2379, page 515, and all exhibits and amendments thereof, Public Records of Escambia County, Florida.

Parcel Identification Number: 014S331007121021

Prepared by: Stewart Lender
Services

Recording Requested By/After
Recording Return To:

Maude LeBlanc

P O Box 36369

Houston, TX 77236-9903

Job Number: 2322008001

Pool:

Project:

Loan Number: 0024585499

Other Loan#: 1120104990

SLS#:

ASSIGNMENT OF MORTGAGE

STATE OF Florida
COUNTY OF Escambia

KNOW ALL MEN BY THESE PRESENTS:

That Coldwell Banker Mortgage (ASSIGNOR), acting herein by and through a duly authorized officer, the owner and holder of one certain promissory note executed by PAUL B KESSLER AND KITTY L KESSLER (Borrower(s)) secured by a MORTGAGE of even date therewith from Borrower(s) for the benefit of the holder of the said note, which was recorded on the lot(s), or parcel(s) of land described therein situated in the County of Escambia, State of Florida:

Recording Ref: Recorded on 08/23/2003, Instrument/Document No. 2003111673, Book 5167, Page No. 1140

For and in consideration of the sum of Ten and No/100 dollars (\$10.00), and other good valuable and sufficient consideration paid, the receipt of which is hereby acknowledged, does hereby transfer and assign, set over and deliver unto Mortgage Electronic Registration Systems, Inc ("MERS") ('ASSIGNEE') all beneficial interest in and to title to said MORTGAGE, together with the note and all other liens against said property securing the payment thereof, and all title held by the undersigned in and to said land:

TO HAVE AND TO HOLD unto said ('ASSIGNEE') said above described MORTGAGE and note, together with all and singular the liens, rights, equities, title and estate in said real estate therein described securing the payment thereof, or otherwise.

Executed this the 1st day of May, 2008.

Coldwell Banker Mortgage

By: 

James Kucherka

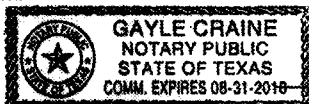
Vice President

THE STATE OF Texas

COUNTY OF Harris

On this the 1st day of May, 2008, before me, Gayle Craine, a Notary Public, appeared James Kucherka to me personally known, who being by me duly sworn, did say that (s)he is the Vice President of Coldwell Banker Mortgage, and that said instrument was signed on behalf of said corporation by authority of its Board of Directors, and said James Kucherka acknowledged said instrument to be the free act and deed of said corporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first above written.





Gayle Craine

Assignee's Address:

P.O. Box 2026
Flint, MI 48501-2026

Assignor's Address:

3000 Leadenhall Road, Suite 300, Mail Stop LGL,
Attention: General Counsel
Mt. Laurel, NJ 08054

MIN Number: 100020000245854991
MERS Telephone: 1-888-679-6377