

TAX COLLECTOR'S CERTIFICATION

Application
Date / Number
Oct 10, 2013 / 130802

This is to certify that the holder listed below of Tax Sale Certificate Number **2009 / 6864**, issued the **1st day of June, 2009**, and which encumbers the following described property located in the County of Escambia, State of Florida to wit: **Parcel ID Number: 10-1553-060**

Certificate Holder:
BETTY RODRIGUEZ
9790 66TH ST. N. LOT 133
PINELLAS PARK, FLORIDA 33782

Property Owner:
OWEN MAURINE EST OF
7401 HAYWARD AVE
PENSACOLA, FLORIDA 32526

Legal Description: 37-2S3-113

BEG AT NE COR OF GRANT S 14 DEG E 2706 FT S 76 DEG W 850 FT FOR POB CONTINUE S 76 DEG W 50 FT S 14 DEG E 150 FT N 76 DEG E 50 FT N 14 DEG W 150 FT TO ...

See attachment for full legal description.

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
2009	6864	06/01/09	\$189.22	\$0.00	\$144.75	\$333.97

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

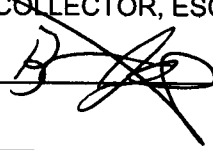
Cert. Year	Certificate Number	Date of Sale	Face Amt	T/C Fee	Interest	Total
2012	6683.0000	06/01/12	\$100.78	\$6.25	\$25.70	\$132.73
2011	7061.0000	06/01/11	\$107.50	\$6.25	\$45.15	\$158.90
2010	7248	06/01/10	\$106.55	\$6.25	\$59.14	\$171.94

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
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

\$797.54
\$0.00
\$150.00
\$75.00
\$1,022.54
\$1,022.54
\$6.25

*Done this 10th day of October, 2013

TAX COLLECTOR, ESCAMBIA COUNTY, FLORIDA

By 

Date of Sale: May 5, 2014

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

FORM 513
(r.12/00)

TAX COLLECTOR'S CERTIFICATION

APPLICATION DATE

10/10/2013

FULL LEGAL DESCRIPTION
Parcel ID Number: 10-1553-060

October 21, 2013
Tax Year: 2008
Certificate Number: 6864

BEG AT NE COR OF GRANT S 14 DEG E 2706 FT S 76 DEG W 850 FT FOR POB CONTINUE S 76 DEG W 50 FT S 14
DEG E 150 FT N 76 DEG E 50 FT N 14 DEG W 150 FT TO POB OR 35 P 406

Notice to Tax Collector of Application for Tax Deed

TO: Tax Collector of Escambia County

In accordance with Florida Statutes, I,

BETTY RODRIGUEZ
9790 66TH ST. N. LOT 133
PINELLAS PARK, Florida, 33782

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
6864	10-1553-060	06/01/2009	37-2S3-113 BEG AT NE COR OF GRANT S 14 DEG E 2706 FT S 76 DEG W 850 FT FOR POB CONTINUE S 76 DEG W 50 FT S 14 DEG E 150 FT N 76 DEG E 50 FT N 14 DEG W 150 FT TO POB OR 35 P 406

2012 TAX ROLL

OWEN MAURINE EST OF
7401 HAYWARD AVE
PENSACOLA , Florida 32526

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.

bjrodriguez (Betty Rodriguez)

Applicant's Signature

10/10/2013

Date

Southern Guaranty Title Company

4400 Bayou Boulevard, Suite 13B

Pensacola, Florida 32503

Telephone: 850-478-8121

Facsimile: 850-476-1437

OWNERSHIP AND ENCUMBRANCE REPORT

File No.: 11020

October 31, 2013

Escambia County Tax Collector

P.O. Box 1312

Pensacola, Florida 32569

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 10-31-1993, through 10-31-2013, and said search reveals the following:

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

Estate of Maurine Owen AKA Ruby Maurine Owen

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: 

October 31, 2013

**OWNERSHIP AND ENCUMBRANCE REPORT
LEGAL DESCRIPTION**

File No.: 11020

October 31, 2013

372S311310000003 - Full Legal Description

BEG AT NE COR OF GRANT S 14 DEG E 2706 FT S 76 DEG W 850 FT FOR POB CONTINUE S 76 DEG W 50 FT S
14 DEG E 150 FT N 76 DEG E 50 FT N 14 DEG W 150 FT TO POB OR 35 P 406

**OWNERSHIP AND ENCUMBRANCE REPORT
CONTINUATION PAGE**

File No.: 11020

October 31, 2013

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

1. That certain mortgage executed by Ruby Maurine Owen AKA Maurine Owen in favor of Escambia County dated 12/19/2007 and recorded 01/07/2008 in Official Records Book 6271, page 1744 of the public records of Escambia County, Florida, in the original amount of \$72,616.00.
2. Taxes for the year 2008-2012 delinquent. The assessed value is \$50,119.00. Tax ID 10-1553-060.

PLEASE NOTE THE FOLLOWING:

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

SOUTHERN GUARANTY TITLE COMPANY

4400 BAYOU BLVD., SUITE 13-B, CORDOVA SQUARE

PENSACOLA, FLORIDA 32503

TEL. (850) 478-8121 FAX (850) 476-1437

Email: rcsgrt@aol.com

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

CERTIFICATION: TITLE SEARCH FOR TDA

TAX DEED SALE DATE: 05-05-2014

TAX ACCOUNT NO.: 10-1553-060

CERTIFICATE NO.: 2009-6864

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, 32521
221 Palafox Place, 4th Floor/
X Notify Escambia County, 190 Governmental Center, 32502
X Homestead for _____ tax year.

Beneficiaries and Heirs of the
Estate of Maurine Oliver aka
Ruby Maurine Oliver
7401 Hayward Ave.
Pensacola, FL 32526

Escambia County
c/o County Attorney
221 Palafox Place, 4th Floor
Pensacola, FL 32502

Certified and delivered to Escambia County Tax Collector,
this 31st day of October, 2013.

SOUTHERN GUARANTY TITLE COMPANY

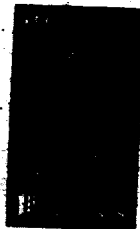
by: Richard S. Combs, President

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

This Indenture, Made this 12th day of June, A. D. 1962,
BETWEEN Mid-State Investment Corporation, a corporation
existing under the laws of the State of Florida, having its principal place of
business in the County of Hillsborough and State of Florida
party of the first part, and W. S. Owen & Maurine Owen, his wife

of the County of Escambia and State of Florida
part Y of the second part, WITNESSETH, that the said party of the first part, for and in
consideration of the sum of Ten and other valuable considerations--Dollars,
to it in hand paid, the receipt whereof is hereby acknowledged, has granted, bargained, sold,
aliened, remised, released, conveyed and confirmed, and by these presents doth grant, bargain,
sell, alien, remise, release, convey and confirm unto said part Y of the second part, and
their heirs and assigns forever, all that certain parcel of land lying and being in the
County of Escambia and State of Florida, more par-
ticularly described as follows:

Begin at the NE corner of Jos. Pol Grant, Section 37, Township 2
South, Range 31 West, thence run South 14 degrees East along the
East line of said grant 2706', thence South 76 degrees West 850'
for POB, thence continue South 76 degrees West 50', thence South
14 degrees East 150', thence North 76 E 50', thence North 14
degrees 150' to the POB.



STATE OF FLORIDA
COUNTY OF ESCAMBIA
JUN 13 1962
406

TOGETHER with all the tenements, hereditaments and appurtenances, with every privilege,
right, title, interest and estate, reversion, remainder and easement thereto belonging or in any-
wise appertaining; TO HAVE AND TO HOLD the same in fee simple forever.

And the said party of the first part doth covenant with the said part Y of the second
part that it is lawfully seized of the said premises; that they are free of all encumbrances, and
that it has good right and lawful authority to sell the same; and the said party of the first part
does hereby fully warrant the title to said land, and will defend the same against the lawful
claims of all persons whomsoever.

IN WITNESS WHEREOF, the said party of the first part has caused
these presents to be signed in its name by its president, and its
corporate seal to be affixed, attested by its Secretary
the day and year above written.

(Corporate
Seal)

Attest:

Secretary

Mid-State Investment Corporation

By

Vice-- President.

Signed, Sealed and Delivered in Our Presence:

James D. Rogers
Harry B. Collins

State of Florida

County of Hillsborough

I HEREBY CERTIFY, That on this 12th day of June, A. D. 1962,
before me personally appeared A. F. Saraw
and J. O. Alston, respectively Vice President and Secretary
of Mid-State Investment Corporation, a corporation under the laws
of the State of Florida, to me known to be the persons described in and who
executed the foregoing conveyance to W. S. Owen, & Maurine Owen, his wife
and severally acknowledged the execution thereof to be their free act and deed as such offi-
cers, for the uses and purposes therein mentioned; and that they affixed thereto the official
seal of said corporation, and the said instrument is the act and deed of said corporation.

WITNESS my signature and official seal at Tampa
in the County of Hillsborough and State of Florida
the day and year last aforesaid.

Harry B. Allen (Seal)

FORM B.L. 114—Franklin Ptg. Co., Tampa, Fla.

Warranty Deed

FROM CORPORATION

TO

Date

ABSTRACT OF DESCRIPTION

153796

FILED & RECORDED IN
THE PUBLIC RECORDS OF
HILLSBOROUGH COUNTY, FLA.

JUN 28 10 51 AM '62

WITNESSES: NOTED ABOVE
J. A. HENKERS, CLERK
CIRCUIT COURT

52,941-50

52,941-50

This instrument was prepared by:
Neighborhood Enterprise Foundation, Inc.
for Escambia County
P.O. Box 18178
Pensacola, FL 32523-8178

*Client AMI: ☒ $\geq 50\%$ ☐ $\leq 50\%$

*To be completed by Administrator

**ESCAMBIA COUNTY
HURRICANE HOUSING RECOVERY PROGRAM (HHRP) MORTGAGE
SUBSTANTIAL REHABILITATION/RECONSTRUCTION PROJECT**

THIS MORTGAGE ("Security Agreement") is made on this 19th day of December, 2007. The grantor is Ruby Maurine Owen a/k/a Maurine Owen, a widow, (herein "Borrower/Mortgagor") whose address is 7401 Hayward Avenue, Pensacola, Florida 32526. This Security Instrument is given to ESCAMBIA COUNTY, a political subdivision of the State of Florida, whose address is 221 Palafox Place, Pensacola, Florida 32502 (herein "Lender/Mortgagee"). Borrower owes Lender the principal sum of Seventy-two Thousand Six Hundred Sixteen & 00/100 ----- Dollars (U.S. \$ 72,616.00). This debt is evidenced by the Borrower's note ("Note") dated the same date as this Security Instrument.

The Note provides that payment shall be deferred until a date which is thirty (30) years following the date of this note (the "Maturity Date"), at which time the unpaid principal balance is due in full. If any of the following events occur before the Maturity Date, the unpaid principal balance shall be immediately due and payable in full: (a) Borrower sells, transfers or disposes of the Property or Home either voluntarily or involuntarily; (b) the Borrower fails or ceases to occupy the Home as a principal residence; (c) the Borrower, or if Borrower is married, the survivor of the Borrower or the Borrower's spouse, dies or (d) the Borrower refinances the first mortgage loan. If the Borrower has an income level at or below fifty (50%) of the County's area median income (AMI) in which the home is located at the time the Mortgage and Note are executed, fifty percent (50%) of the Loan may be forgiven at a rate of ten percent (10%) per year over a period of five (5) years. Upon the first to occur of any of the conditions mentioned above, repayment for Borrowers at or below fifty percent (50%) AMI will be prorated on a monthly basis, giving the Borrower the benefit of the entire month in which a payoff of the Mortgage is quoted.

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

SEE "EXHIBIT A" ATTACHED HERETO AND MADE A PART HEREOF.

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" or "Home."

MORTGAGOR COVENANTS, represents and warrants to Mortgagee and its successors and assigns that Mortgagor is indefeasibly seized of the estate hereby conveyed in fee simple; has full right to mortgage, grant and convey the Property; and that the Property is unencumbered, except for other encumbrances of record. Mortgagor warrants title to the property and will defend same against the lawful claims and demands of all persons whomsoever.

PROVIDED ALWAYS that if Mortgagor shall pay to Mortgagee, all sums due or to become due under the Note or this Mortgage and shall perform, comply with, and abide by each and every stipulation, agreement, condition, and covenant of the Note and of this mortgage, and shall pay all taxes that may accrue on the Property and all costs and expenses that Mortgagee, may be put to in collecting the Note in foreclosure of this Mortgage or otherwise, including costs and reasonable attorney's fee, then this Mortgage and the estate hereby created shall cease and be null and void.

MORTGAGOR FURTHER COVENANTS and agrees with Mortgagee as follows:

1. **Payment.** Mortgagor shall promptly pay when due the principal amount evidenced by the Note and all other sums of money payable by virtue of the Note or this Mortgage.

2. Prior Mortgages and Deeds of Trust; Charges; Liens. Mortgagor shall perform all of Mortgagor's obligations under this Mortgage, including Mortgagor's covenants to make payments when due. Mortgagor shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Property which have attained or may attain a priority over this Mortgage, and leasehold payment or ground rents, if any.

3. Hazard Insurance. Mortgagor 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 Mortgagee may require and in such amounts and for such periods as Mortgagee may require. The insurance carrier providing the insurance shall be chosen by the Mortgagor subject to approval by Mortgagee; **provided**, that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Mortgagee and shall include a standard mortgage clause in favor of, and in a form acceptable to Mortgagee. Mortgagee shall have the right to hold the policies and renewals thereof, subject to the terms of any other mortgage, deed or trust or other security agreement with a lien which has priority over this Mortgage. In the event of loss, the Mortgagor shall give prompt notice to the insurance carrier and to the Mortgagee. Mortgagee may make proof of loss if not made promptly by the Mortgagor. If the property is abandoned by the Mortgagor, or if the Mortgagor fails to respond to Mortgagee within thirty (30) days from the date notice is mailed by Mortgagee to the Mortgagor that the insurance carrier offers to settle a claim for insurance benefits, Mortgagee is authorized to collect and apply the insurance proceeds at Mortgagee's option either to restoration or repair of the Property or to the sums secured by this Mortgage.

4. Preservation and Maintenance of Property; Leaseholds; Condominiums, Planned Unit Developments. Mortgagor 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.

5. Protection of Mortgagee's Security. If Mortgagor fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects Mortgagee's interest in the Property, then Mortgagee, at Mortgagee's option, may make such appearances, disburse such sums, including reasonable attorneys' fees, and take such action as is necessary to protect Mortgagee's interest in the Property. If Mortgagor is required to maintain mortgage insurance as a condition of this Mortgage or any other mortgage or deed of trust, Mortgagor shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with the Mortgagor's written agreement or applicable law. Any amounts disbursed by Mortgagee pursuant to this paragraph, with interest thereon, at the rate of twelve percent (12%) per annum, shall become additional indebtedness of the Mortgagor secured by this Mortgage. Unless Mortgagor and Mortgagee agree otherwise, such amounts shall be payable upon demand. Nothing contained in this paragraph 7 shall require Mortgagee to incur any expense or take any action hereunder.

6. Inspection. Mortgagee may make or cause to be made reasonable entries upon and inspections of the Property upon reasonable notice to Mortgagor.

7. 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 to the extent of the unpaid balance of all sums due or to become due under the Note or this Mortgage, are hereby assigned and shall be paid to Mortgagee, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

8. Mortgagor Not Released; Forbearance by Mortgagee Not a Waiver. No extension of the time for payment or modification of the terms or conditions of the Note or this Mortgage granted to Mortgagor shall operate or release Mortgagor, in any manner, from liability under the Note or this Mortgage. Any forbearance by Mortgagee 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.

9. Successors and Assigns Bound; Joint and Several Liability; Co-Signers. The covenants and agreements and references to Mortgagor and Mortgagee herein contained shall bind, and the rights hereunder shall inure to, their respective heirs, successors and assigns, subject to the provisions of paragraph 14 hereof. All covenants and agreements of Mortgagor shall be joint and several. Any Mortgagor who co-signs this Mortgage, but does not execute the Note is co-signing this Mortgage only to mortgage, grant and convey that Mortgagor's interest in the property to Mortgagee under the terms of this Mortgage; is not personally liable on the Note or under this Mortgage; agrees that Mortgagee and any other Mortgage 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 Mortgagor's consent and without releasing that Mortgagor or modifying this Mortgage as to that Mortgagor's interest in the Property. This Mortgage and the Note secured thereby are non-assumable, except as may be provided in paragraph 14 hereof.

10. Notice. Except for any notice required under applicable law to be given in another manner: (a) any notice to the Mortgagor provided for in this Mortgage shall be given by delivering it or by mailing such notice by certified mail at the Property Address or at such other address as Mortgagor may designate by notice to the Mortgagee as provided herein, and (b) any notice to Mortgagee shall be given by certified mail, to the address stated herein with a copy to Neighborhood Enterprise Foundation, P.O. Box 18178, Pensacola, Florida 32523-8178, or to such other address as Mortgagee may designate by notice to the Mortgagor as provided herein.

11. Governing Law; Severability; Costs. 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.

12. Mortgagor's Copy. Mortgagor shall be furnished a conformed copy of the Note and of this Mortgage at the time of execution of after recordation thereof.

13. Rehabilitation Loan Agreement. Mortgagor shall fulfill all of Mortgagor's obligations under any home rehabilitation, improvement, repair, or other loan agreement, which is entered into with Mortgagee. At Mortgagee's option, Mortgagor shall execute and deliver to Mortgagee, in a form acceptable to Mortgagee, an assignment of any rights, claims or defenses which Mortgagor may have against parties who supply labor, materials or services in connection with improvements made to the property.

14. Transfer of the Property. If all or any part of the Property or any interest in it is sold, transferred, gifted or otherwise conveyed, whether by voluntary act, involuntarily, by operation of law or otherwise, or if the Mortgagor is divested of title by judicial sale, levy or other proceeding, or if foreclosure action is instituted against the Property, or if a prior mortgage is refinanced, or if the Property is leased or rented, all sums secured by this Mortgage shall immediately become due and payable. Mortgagee shall give Mortgagor notice of acceleration. The notice shall provide a period of not less than thirty (30) days from the date the notice is given in accordance with Paragraph (10) hereof within which Mortgagor must pay all sums secured by this Mortgage. If said sums are not paid in full prior to the expiration of this period, Mortgagee may invoke any remedies permitted by this Mortgage with further notice or demand.

15. Acceleration; Remedies. Except as provided in Paragraph 16 hereof, upon the Mortgagor's breach of any covenant or agreement of the Mortgagor in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, or in the event that the Mortgagor shall have made a material misrepresentation or material omission in Mortgagor's application for the loan evidenced by the Note, Mortgagee, 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. Prior to acceleration of this Mortgage, Mortgagee shall give notice to Mortgagor as provided in Paragraph (10) hereof specifying (1) the breach (if the breach is curable); (2) the action required to cure such breach; (3) a date, not less than ten (10) days from the date the notice is mailed to Mortgagor 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 proceeding, and sale of the Property. The notice shall further inform Mortgagor 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 Mortgagor acceleration and foreclosure. Mortgagee 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.

16. Mortgagor's Right to Reinstate. Notwithstanding the acceleration of the sums secured by this Mortgage due to the Mortgagor's breach, the Mortgagor shall have the right to have any proceedings begun by Mortgagee to enforce this Mortgage discontinued at any time prior to entry of a judgment enforcing this Mortgage if: (a) Mortgagor pays Mortgagee all sums which would be then due under this Mortgage and the Note had no acceleration occurred; (b) Mortgagor cures all breaches of any other covenants or agreements of Mortgagor contained in this Mortgage; (c) Mortgagor pays all reasonable expenses incurred by Mortgagee in enforcing the covenants and agreements of Mortgagor contained in this Mortgage, and in enforcing Mortgagee's remedies as provided in Paragraph (15) hereof, including, but not limited to, reasonable attorneys' fees and court costs; and (d) the Mortgagor takes such action as Mortgagee may reasonably require to assure that the lien of this Mortgage, Mortgagee's interest in the Property and the Mortgagor's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by Mortgagor, this Mortgage and the obligations secured shall hereby remain in full force and effect as if no acceleration had occurred.

17. Assignment of Revenues; Appointment of Receiver. As additional security hereunder, Mortgagor hereby assigns to Mortgagee the revenues of the Property; provided that Mortgagor shall, prior to acceleration under paragraph (15) hereof or abandonment of the Property, have the right to collect and retain such revenues as they become due and payable. Upon acceleration under Paragraph 15 hereof or abandonment of the Property, Mortgagee 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 revenues of the Property including those past due. All revenues 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 the reasonable attorney's fees, and then to the sums secured by this Mortgage. The receiver shall be liable to account only for those revenues actually received.

18. Release. Upon payment of all sums secured by this Mortgage, Mortgagee shall prepare a written satisfaction of this Mortgage.

19. Subordination. This mortgage shall not be subordinated under any circumstances.

20. Attorneys' Fees. As used in this Mortgage and in the Note, "attorneys' fees" shall include attorneys' fees, if any, incurred in connection with the collection or enforcement of this Mortgage or of the Note, whether or not suit is brought and whether incurred at trial, on appeal, in bankruptcy proceedings or otherwise.

21. Special HHRP Investment Partnerships Program Covenants, Warrants and Representations. Mortgagor covenants, represents and warrants to Mortgagee that: (a) the Mortgagor, along with his/her/their family, will occupy the Property as their principal residence; (b) the Property is a single-family residence and is an eligible homeownership activity under Rule 67ER05, F.A.C and 24 CFR Part 92; and (c) Mortgagor's total family income at the time of its application for the Loan was no greater than eighty percent (80%) of the local area median income, so that Mortgagor is a Very Low-Income Person within the meaning of Rule 67-50, F.A.C. and 24 CFR Part 92.

[REMAINDER OF PAGE INTENTIONALLY LEFT BLANK]

NOTICE TO MORTGAGOR
DO NOT SIGN THIS MORTGAGE IF IT CONTAINS BLANK SPACES.
ALL SPACES SHOULD BE COMPLETED BEFORE YOU SIGN.

IN WITNESS WHEREOF, Mortgagor has executed this Mortgage on the date first above written.

Signed, sealed in the presence of and delivered:

Edward Bryan

Edward Bryan
Printed Name of Witness

Ralph Downey

Ralph Downey
Printed Name of Witness

X Ruby Maurine Owen

Ruby Maurine Owen a/k/a Maurine Owen
Printed Name of Mortgagor

STATE OF FLORIDA
COUNTY OF ESCAMBIA

The foregoing instrument was acknowledged before me this 19th day of December, 2007, by Ruby Maurine Owen a/k/a Maurine Owen, Mortgagor. Said person is personally known to me or has produced State of Florida ID Card as identification and who did (did not) take an oath.

Derrick Andre Williams
Notary Public, State of Florida

Printed Name: _____
My Commission Expires: _____
My Commission No.: _____

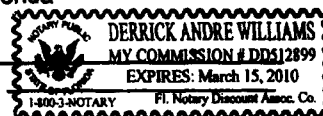


EXHIBIT "A"

Begin at the NE corner of Jos. Pol Grant, Section 37, Township 2 South, Range 31 West, thence run South 14 degrees East along the East line of said grant 2706', thence South 76 degrees West 850' for POB, thence continue South 76 degrees West 50', thence South 14 degrees East 150', thence North 76 E 50', thence North 14 degrees 150' to the POB.

STATE OF FLORIDA
COUNTY OF ESCAMBIA

CERTIFICATE OF NOTICE OF MAILING
NOTICE OF APPLICATION FOR TAX DEED

CERTIFICATE # 06864 of 2009

I, PAM CHILDERS, CLERK OF THE CIRCUIT COURT OF ESCAMBIA COUNTY, FLORIDA, do hereby certify that I did on April 3, 2014, mail a copy of the foregoing Notice of Application for Tax Deed, addressed to:

EST OF MAURINE OWEN AKA RUBY MAURINE OWEN 7401 HAYWARD AVE PENSACOLA, FL 32526	ESCAMBIA COUNTY OFFICE OF COUNTY ATTORNEY 221 PALAFOX PLACE STE 430 PENSACOLA FL 32502
--	---

WITNESS my official seal this 3rd day of April 2014.



PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

By:
Emily Hogg
Deputy Clerk

WARNING

THERE ARE UNPAID TAXES ON PROPERTY WHICH YOU OWN OR IN WHICH YOU HAVE A LEGAL INTEREST. THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON May 5, 2014, UNLESS THE TAXES ARE PAID. SHOULD YOU NEED FURTHER INFORMATION CONTACT THE CLERK OF THE CIRCUIT COURT IMMEDIATELY AT THE COUNTY COURTHOUSE IN PENSACOLA, FLORIDA, OR CALL 850-595-3793.

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That **BETTY RODRIGUEZ** holder of **Tax Certificate No. 06864**, issued the 1st day of **June, A.D., 2009** has filed same in my office and has made application for a tax deed to be issued thereon. Said certificate embraces the following described property in the County of Escambia, State of Florida, to wit:

BEG AT NE COR OF GRANT S 14 DEG E 2706 FT S 76 DEG W 850 FT FOR POB CONTINUE S 76 DEG W 50 FT S 14 DEG E 150 FT N 76 DEG E 50 FT N 14 DEG W 150 FT TO POB OR 35 P 406

SECTION 37, TOWNSHIP 2 S, RANGE 31 W

TAX ACCOUNT NUMBER 101553060 (14-393)

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

EST OF MAURINE OWEN AKA RUBY MAURINE OWEN

Unless said certificate shall be redeemed according to law, the property described therein will be sold to the highest bidder at public auction at 9:00 A.M. on the **first** Monday in the month of May, which is the **5th day of May 2014**.

Dated this 3rd day of April 2014.

In accordance with the AMERICANS WITH DISABILITIES ACT, if you are a person with a disability who needs special accommodation in order to participate in this proceeding you are entitled to the provision of certain assistance. Please contact Emily Hogg not later than seven days prior to the proceeding at Escambia County Government Complex, 221 Palafox Place Ste 110, Pensacola FL 32502. Telephone: 850-595-3793.



PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

By:
Emily Hogg
Deputy Clerk

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Post Property:

7401 HAYWARD ST 32526



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

By:
Emily Hogg
Deputy Clerk

WARNING

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Personal Services:

**EST OF MAURINE OWEN AKA RUBY
MAURINE OWEN**

**7401 HAYWARD AVE
PENSACOLA, FL 32526**

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



By:
Emily Hogg
Deputy Clerk

ESCAMBIA COUNTY SHERIFF'S OFFICE
ESCAMBIA COUNTY, FLORIDA

NON-ENFORCEABLE RETURN OF SERVICE

14-393

Document Number: ECSO14CIV015032NON

Agency Number: 14-006558

Court: TAX DEED

County: ESCAMBIA

Case Number: CERT # 06864 2009

Attorney/Agent:

PAM CHILDERS
CLERK OF COURT
TAX DEED

Plaintiff: RE EST OF MAURINE OWEN AKA RUBY MAURINE OWEN

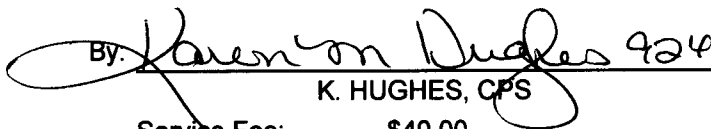
Defendant:

Type of Process: NOTICE OF APPLICATION FOR TAX DEED

Received this Writ on 4/3/2014 at 9:47 AM and served same at 7:48 AM on 4/4/2014 in ESCAMBIA COUNTY, FLORIDA,
by serving POST PROPERTY , the within named, to wit: , .

POSTED TO PROPERTY PER CLERK'S OFFICE INSTRUCTIONS.

DAVID MORGAN, SHERIFF
ESCAMBIA COUNTY, FLORIDA

By:  924
K. HUGHES, CPS

Service Fee: \$40.00
Receipt No: BILL

Printed By: JLBRYANT

006558

WARNING

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Dated this 3rd day of April 2014.

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Post Property:

7401 HAYWARD ST 32526



PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

By:
Emily Hogg
Deputy Clerk

2014 APR - 3 A 4:47
RECEIVED

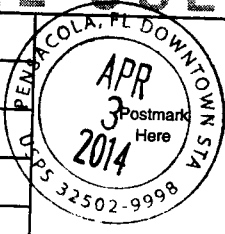
7009 2250 0003 8665 0353

U.S. Postal Service
CERTIFIED MAIL RECEIPT
 (Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage	\$ 0.49
Certified Fee	3.30
Return Receipt Fee (Endorsement Required)	2.70
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 6.49



Sent To	EST OF MAURINE OWEN AKA RUBY
Street, or PO Box	MAURINE OWEN [14-393]
City, State, ZIP+4	7401 HAYWARD AVE PENSACOLA, FL 32526
PS Form 3800	Instructions

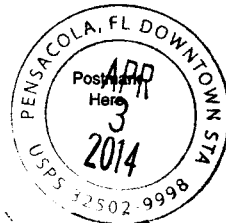
0010 5998 E000 0522 6007

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Postage	\$ 0.49
Certified Fee	3.30
Return Receipt Fee (Endorsement Required)	2.70
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 6.49



Sent To	ESCAMBIA COUNTY [14-393]
Street, or PO Box	OFFICE OF COUNTY ATTORNEY
City, State, ZIP+4	221 PALAFOX PLACE STE 430 PENSACOLA FL 32502
PS Form 3800	Instructions

09/6864

COMPLETE THIS SECTION

Items 1, 2, and 3. Also complete Restricted Delivery if desired. Print your name and address on the reverse so that we can return the card to you. Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

OF MAURINE OWEN AKA RUBY
MAURINE OWEN [14-393]
7401 HAYWARD AVE
PENSACOLA, FL 32526

2. Article Number

(Transfer from service label)

7009 2250 0003 8665 0353

11, February 2004

Domestic Return Receipt

102595-02-M-1540

SECTION ON DELIVERY

A. Signature

X

☐ Agent

☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

4/18

D. Is delivery address different from item 1? ☐ Yes

If YES, enter delivery address below: ☐ No

3. Service Type

☒ Certified Mail

☐ Express Mail

☐ Registered

☐ Return Receipt for Merchandise

☐ Insured Mail

☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

ESCAMBIA COUNTY [14-393]
OFFICE OF COUNTY ATTORNEY
221 PALAFOX PLACE STE 430
PENSACOLA FL 32502

2. Article Number

(Transfer from service label)

7009 2250 0003 8665 0100

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

SECTION ON DELIVERY

A. Signature

X

☐ Agent

☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

C. Young

D. Is delivery address different from item 1? ☐ Yes

If YES, enter delivery address below: ☐ No

3. Service Type

☒ Certified Mail

☐ Express Mail

☐ Registered

☐ Return Receipt for Merchandise

☐ Insured Mail

☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes

09/6864

ESCAMBIA COUNTY SHERIFF'S OFFICE
ESCAMBIA COUNTY, FLORIDA

NON-ENFORCEABLE RETURN OF SERVICE

14-393

Document Number: ECSO14CIV015001NON

Agency Number: 14-006545

Court: TAX DEED

County: ESCAMBIA

Case Number: CERT #06864 2009

Attorney/Agent:

PAM CHILDERS
CLERK OF COURT
TAX DEED

Plaintiff: RE: EST OF MAURINE OWEN AKA RUBY MAURINE OWEN

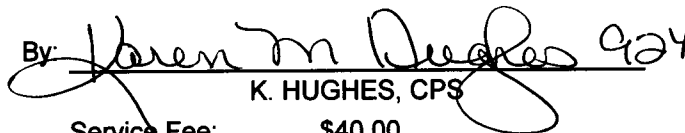
Defendant:

Type of Process: NOTICE OF APPLICATION FOR TAX DEED

Received this Writ on 4/3/2014 at 9:46 AM and served same at 7:48 AM on 4/4/2014 in ESCAMBIA COUNTY, FLORIDA, by serving EST OF MAURINE OWEN AKA RUBY MAURINE OWEN, the within named, to wit: EVA OWEN, DAUGHTER/OWNER.

DAVID MORGAN, SHERIFF
ESCAMBIA COUNTY, FLORIDA

By:

 924

K. HUGHES, CPS

Service Fee: \$40.00
Receipt No: BILL

Printed By: JLBRYANT

006545

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Personal Services:

**EST OF MAURINE OWEN AKA RUBY
MAURINE OWEN**

**7401 HAYWARD AVE
PENSACOLA, FL 32526**

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



By:
Emily Hogg
Deputy Clerk

2014 APR -3 A 9:16

RECEIVED