FORM 513
(r.12/00)

TAX COLLECTOR'S CERTIFICATION

Application Date / Number
May 3, 2013 / 130205

This is to certify that the holder listed below of Tax Sale Certificate Number **2009 / 7444** , 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:** 10-3346-550

Certificate Holder:
BLACKWELL EDDIE TTEE BLACKWELL LIVING TRUST
723 OVERBROOK DRIVE
FORT WALTON BEAC, FLORIDA 32547

Property Owner:
KARSTEN KRISTINE A CAOILI
5308 ARROWHEAD RD
PENSACOLA, FLORIDA 32507

Legal Description: 12-3S3-220
LT 18 BLK 19 TREASURE HILL PARK S/D PLAT DB 102 P 286 OR 4437 P 1023

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	7444	06/01/09	$366.29	$0.00	$197.80	$564.09

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
2011	7650.0000	06/01/11	$303.76	$6.25	$109.35	$419.36

1. Total of all Certificates in Applicant's Possession and Cost of the Certificates Redeemed by Applicant or Included (County)	$983.45
2. Total of Delinquent Taxes Paid by Tax Deed Application	$0.00
3. Total of Current Taxes Paid by Tax Deed Applicant	
4. Ownership and Encumbrance Report Fee	$150.00
5. Tax Deed Application Fee	$75.00
6. Total Certified by Tax Collector to Clerk of Court	$1,208.45
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	$1,208.45
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	$6.25
17. Total Amount to Redeem	

*Done this 3rd day of May, 2013

TAX COLLECTOR, ESCAMBIA COUNTY, FLORIDA

By Candice Lewis

Date of Sale: November 4, 2013

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

DR-512
R.05/88

Application Number: 130205

Notice to Tax Collector of Application for Tax Deed

TO: Tax Collector of Escambia County

In accordance with Florida Statutes, I, **BLACKWELL EDDIE TTEE BLACKWELL LIVING TRUST**
723 OVERBROOK DRIVE
FORT WALTON BEAC, Florida, 32547
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
7444	10-3346-550	06/01/2009	12-3S3-220 LT 18 BLK 19 TREASURE HILL PARK S/D PLAT DB 102 P 286 OR 4437 P 1023

2010 TAX ROLL
KARSTEN KRISTINE A CAOILI
5308 ARROWHEAD RD
PENSACOLA, Florida 32507

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.

ejbgator (EDDIE BLACKWELL) — 05/03/2013

Applicant's Signature — Date

Janet Holley, CFC

ESCAMBIA COUNTY TAX COLLECTOR
P.O. BOX 1312, PENSACOLA, FLORIDA 32591
WEB: www.escambiataxcollector.com
PHONE: 850-438-6500

TO: Maryline Avila

FR: Candice Lewis, Deputy Tax Collector CL

RE: Account #10-3346-550 (11-4-13 sale)

DATE: June 12, 2013

Account 10-3346-550 (base year 2008) had a tax deed application filed on 5-8-13. This account was last on the tax roll in 2010. Per the owner's request it was combined into account 10-3351-750 for the 2011 year. It is the same owner for both accounts. We notified the owner regarding this pending tax deed application and it did not get paid.

Chris Jones
Escambia CountyProperty Appraiser

General Information

Reference:	123S322000034019
Account:	103351750
Owners:	KARSTEN KRISTINE A CAOILI
Mail:	5308 ARROWHEAD RD PENSACOLA, FL 32507
Situs:	5308 ARROWHEAD RD 32507
Use Code:	SINGLE FAMILY RESID
Taxing Authority:	COUNTY MSTU
Tax Inquiry:	Open Tax Inquiry Window

Tax Inquiry link courtesy of Janet Holley
Escambia County Tax Collector

2012 Certified Roll Assessment

Improvements:	$52,013
Land:	$28,500
Total:	$80,513
Save Our Homes:	$0

Disclaimer

Amendment 1 Calculations

Sales Data

Sale Date	Book	Page	Value	Type	Official Records (New Window)
09/01/2009	6557	1149	$100	QC	View Instr
02/2007	6102	190	$100	QC	View Instr
06/1999	4437	1024	$75,000	WD	View Instr
08/1983	1802	273	$100	WD	View Instr
05/1983	1766	994	$2,500	WD	View Instr

Official Records Inquiry courtesy of Pam Childers
Escambia County Clerk of the Circuit Court and Comptroller

2012 Certified Roll Exemptions

None

Legal Description

LTS 18 34 & 35 BLK 19 TREASURE HILL PARK S/D PLAT DB 102 P 286 OR 4437 P 1024...

Extra Features

BLOCK/BRICK GARAGE

Parcel Information

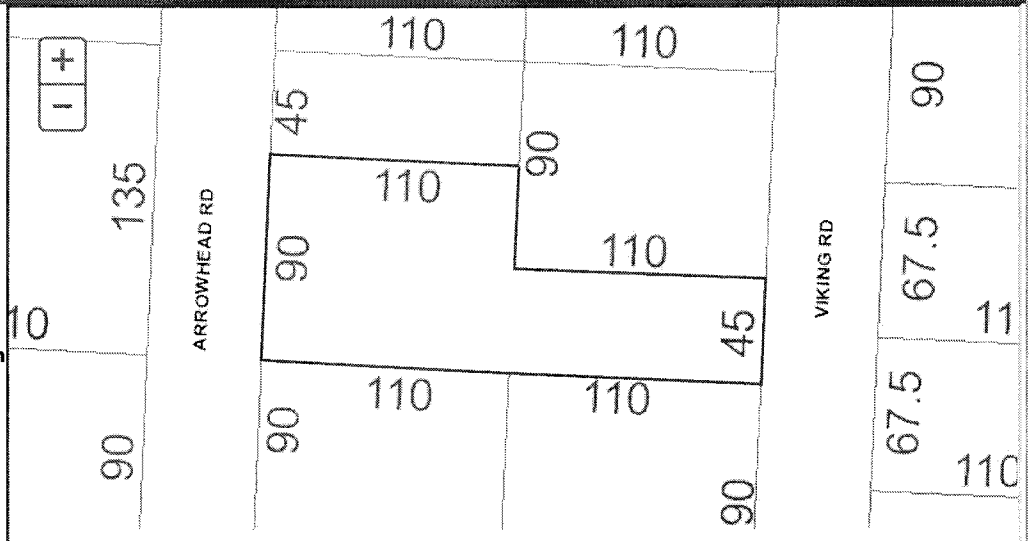
Launch Interactive Map

Section Map Id:
12-3S-32-2

Approx. Acreage:
0.3400

Zoned:
R-5

Evacuation & Flood Information
Open Report



Buildings

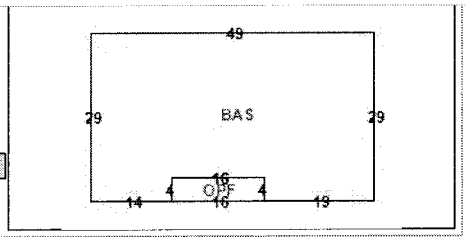
Building 1 - Address:5308 ARROWHEAD RD, Year Built: 1983, Effective Year: 1983

Structural Elements

FOUNDATION-*WOOD/SUB FLOOR*
EXTERIOR WALL-*BRICK-FACE*
NO. PLUMBING FIXTURES-*5.00*
DWELLING UNITS-*1.00*
ROOF FRAMING-*GABLE*
ROOF COVER-*DIMEN/ARCH SHNG*

INTERIOR WALL-*DRYWALL-PLASTER*
FLOOR COVER-*CARPET*
NO. STORIES-*1.00*
DECOR/MILLWORK-*AVERAGE*
HEAT/AIR-*CENTRAL H/AC*
STRUCTURAL FRAME-*WOOD FRAME*

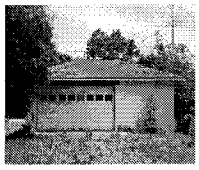
Areas - 1421 Total SF
BASE AREA - *1357*
OPEN PORCH FIN - *64*



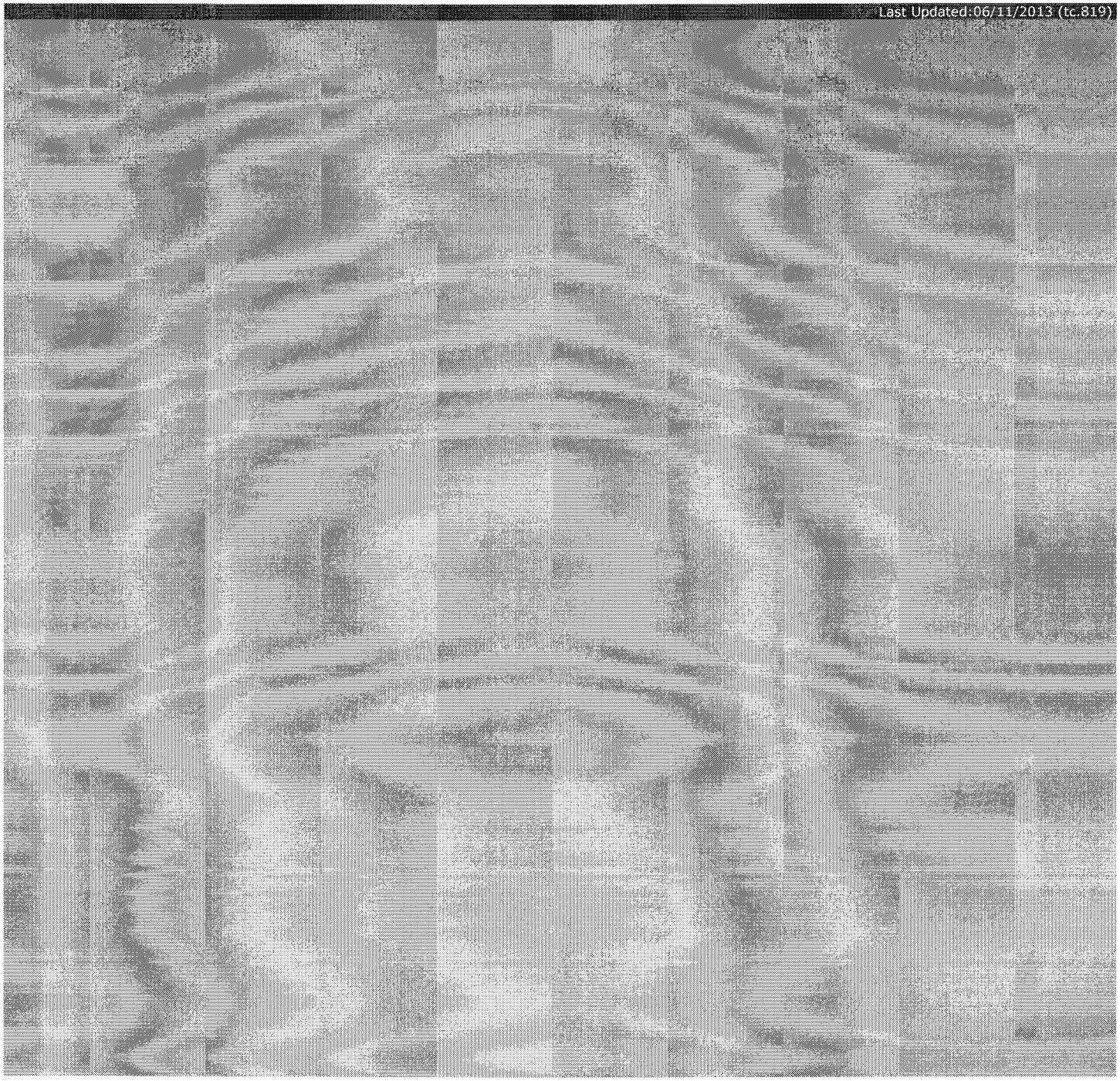
Images


12/10/02


6/2/11


6/2/11

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.



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.: 10369

June 4, 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 06-04-1993, through 06-04-2013, and said search reveals the following:

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

   Kristine Caoili Karsten

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: _____

June 4, 2013

OWNERSHIP AND ENCUMBRANCE REPORT
LEGAL DESCRIPTION

File No.: 10369 June 4, 2013

Lot 18, Block 19, Treasure Hill Park, as per plat by S. Lee, recorded in Deed Book 102, Pages 286-287, of the Public Records of Escambia County, Florida

OWNERSHIP AND ENCUMBRANCE REPORT
CONTINUATION PAGE

File No.: 10369 June 4, 2013

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

1. That certain mortgage executed by Kristine Caoili Karsten in favor of Countrywide Home Loans, Inc. dated 02/23/2007 and recorded 03/08/2007 in Official Records Book 6101, page 989 of the public records of Escambia County, Florida, in the original amount of $73,500.00. (NOTE: Mortgage encumbers additional lots)

2. Taxes for the year 2008 and 2010 delinquent. The assessed value is unavailable. Tax ID 10-3346-550. NOTE: Lot 18 is now part of Tax Account #10-3351-750.

PLEASE NOTE THE FOLLOWING:

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

SOUTHERN GUARANTY TITLE COMPANY

4400 BAYOU BLVD., SUITE 13-B, CORDOVA SQUARE
PENSACOLA, FLORIDA 32503
TEL. (850) 478-8121 FAX (850) 476-1437
Email: rcsgt@aol.com

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

CERTIFICATION: TITLE SEARCH FOR TDA

TAX DEED SALE DATE: 11-4-2013

TAX ACCOUNT NO.: 10-3346-550

CERTIFICATE NO.: 2009-7444

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
___	X	Notify Escambia County, 190 Governmental Center, 32502
___	X	Homestead for _____ tax year.

Kristine Caoili Karsten
5308 Arrowhead Rd.
Pensacola, FL 32507

Countrywide Home Loans, Inc.
4500 Park Granada MSN# SVB-314
Calabasas, CA 91302-1613

Certified and delivered to Escambia County Tax Collector,
this 4th day of June, 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.

Recorded in Public Records 02/05/2010 at 09:23 AM OR Book 6557 Page 1149, Instrument #2010007811, Ernie Lee Magaha Clerk of the Circuit Court Escambia County, FL Recording $10.00 Deed Stamps $0.70

Quit Claim Deed

STATE OF FLORIDA
COUNTY OF ESCAMBIA

KNOW ALL MEN BY THESE PRESENTS, that I, **Christian Brent Karsten**, a divorced and unremarried man, whose mailing address is 11705 Gulf Beach Hwy., Pensacola, FL 32507, for and in consideration of the sum of Ten Dollars ($10.00) and other good and valuable considerations, the receipt whereof is hereby acknowledged, do remise, release, and quit claim until **Kristine Caoili Karsten**, a divorced and unremarried woman, whose mailing address is 5308 Arrowhead Rd., Pensacola, FL 32507, her successors and assigns, forever, all my right, title and interest in the following described property, situated in the County of Escambia, State of Florida, to-wit:

PARCEL IDENTIFICATION NUMBER: 12-3S-32-2000-018-019.

LOTS 18, BLOCK 19, TREASURE HILL PARK, A SUBDIVISION OF PART OF SECTION 12, TOWNSHIP 3 SOUTH, RANGE 32 WEST, ESCAMBIA COUNTY, FLORIDA, ACCORDING TO PLAT BY S. LEE FILED MAY 30, 1924 IN DEED BOOK 102 AT PAGES 286-287 OF THE PUBLIC RECORDS OF SAID COUNTY

Together with all singular the tenements, hereditaments and appurtances thereto belonging or in anywise appertaining, free from all exemptions and right of homestead.

IN WITNESS WHEREOF, I have signed and sealed these presents on this 1 day of September 2009.

CHRISTIAN BRENT KARSTEN

SIGNED IN THE PRESENCE OF THE FOLLOWING WITNESSES:

Witness
Printed Name of Witness: Deborah Bradley

Witness
Printed Name of Witness: Rosa T. Quinto

STATE OF FLORIDA
COUNTY OF ESCAMBIA

Sworn to and subscribed before me this the 1 day of Sep., 2009 by CHRISTIAN BRENT KARSTEN, who is personally known to me or who has produced FLDL K623102723370 (type of identification) as identification.

MaShay J. Stadner
Notary Public-State of FL
Comm. Exp. May 09, 2013
Comm. No. DD 874724

Signature of Notary
Notary Public – State of Florida
Printed Name:
My Commission Expires:

[SEAL]

OR BK 4437 PG1023
Escambia County, Florida
INSTRUMENT 99-628994

DEED DOC STAMPS PD @ ESC CO $ 0.70
07/13/99 ERNIE LEE MAGAHA, CLERK
By: Sallie Arnold

Recording Fees: $ 10.50
Documentary Stamps: + .70
Total: $ 1.00 under

Prepared By And Return To:
SOUTHEAST TITLE GROUP, LLP
Address: *1101 N. Palafox Street*
Pensacola, Fl 32501
SE File #99P-06099/

Property Appraisers Parcel I.D. Number(s):
10-3346-500
Grantee(s) S.S.#(s):

WARRANTY DEED

THIS WARRANTY DEED made and executed the 30th day of June, 1999 by JO ANN RESMONDO, N/K/A JO ANN GUFFEY, JOINED BY HER SPOUSE MICHAEL S. GUFFEY, hereinafter called the Grantor, to CHRISTIAN B. KARSTEN and KRISTINE A. CAOILI-KARSTEN, HUSBAND AND WIFE, whose post office address is: 5308 ARROWHEAD, PENSACOLA, FL 32507, hereinafter called the Grantee:

(Wherever used herein the terms "Grantor" and "Grantee" shall include singular and plural, heirs, legal representatives, and assigns of individuals, and the successors and assigns of corporations, wherever the context so admits or requires.)

WITNESSETH: That the Grantor, for and in consideration of the sum of TEN DOLLARS ($10.00) and other valuable considerations, receipt whereof is hereby acknowledged, by these presents does grant, bargain, sell, alien, remise, release, convey and confirm unto the Grantee all that certain land situate, lying and being in ESCAMBIA County, State of Florida, viz:

PARCEL 1: LOTS 18, BLOCK 19, TREASURE HILL PARK, A SUBDIVISION OF PART OF SECTION 12, TOWNSHIP 3 SOUTH, RANGE 32 WEST, ESCAMBIA COUNTY, FLORIDA, ACCORDING TO PLAT BY S. LEE FILED MAY 30, 1924 IN DEED BOOK 102 AT PAGES 286-287 OF THE PUBLIC RECORDS OF SAID COUNTY.

___If this box is checked, the Grantor warrants that the above described property is not his/her constitutional homestead as defined by the laws of the State of Florida. He/she resides at _____.

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, and hereby 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 easements, restrictions and reservations of record,if any, and taxes accruing subsequent to December 31, 1998.

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

Signed, sealed and delivered
in the presence of:

Witness: BRIDGETTE R. HOUCK

Witness: Tina M. Wilkes

Witness:

Witness:

Jo Ann Resmondo N/K/A Jo Ann Guffey
JO ANN RESMONDO, N/K/A JO ANN GUFFEY
Address: 13129 SERATINE DRIVE
PENSACOLA, FL 32506

Michael S. Guffey
MICHAEL S. GUFFEY
Address: 13129 SERATINE DRIVE
PENSACOLA, FL 32506

STATE OF FLORIDA
COUNTY OF ESCAMBIA

I hereby certify that on this day, before me, an officer duly authorized in the State and County aforesaid to take acknowledgements, personally appeared JO ANN RESMONDO, N/K/A JO ANN GUFFEY, JOINED BY HER SPOUSE, MICHAEL S. GUFFEY, who produced the identification described below, and who acknowledged before me that they executed the foregoing instrument.
Witness my hand and official seal in the county and state aforesaid this 30th day of June, 1999.

Notary Public: BRIDGETTE R. HOUCK
Identification Examined: DL

RCD Jul 13, 1999 11:05 am
Escambia County, Florida

Ernie Lee Magaha
Clerk of the Circuit Court
INSTRUMENT 99-628994

\F\WDIND.DEE

Recorded in Public Records 03/08/2007 at 09:19 AM OR Book 6101 Page 989, Instrument #2007022532, Ernie Lee Magaha Clerk of the Circuit Court Escambia County, FL Recording $137.50 MTG Stamps $257.25 Int. Tax $147.00

When recorded mail to:
First American Title Insurance
Lenders Advantage
1100 Superior Avenue, Suite 200
Cleveland, Ohio 44114
Attn: NSS-MI Team

This document was prepared by:
DORA CARTER
COUNTRYWIDE HOME LOANS, INC.

1571 SAWGRASS CORP PKWY, 4 FL
SUNRISE
FL 33323

[Space Above This Line For Recording Data]

4628367
1235322000.034019

4628367
[Escrow/Closing #]

00015884745202007
[Doc ID #]

MORTGAGE

MIN 1000157-0007807175-6

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 FEBRUARY 23, 2007 , together with all Riders to this document.
(B) "Borrower" is
KRISTINE CAOILI KARSTEN

Borrower is the mortgagor under this Security Instrument.
(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. **MERS is the mortgagee under this Security Instrument.** MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.
(D) "Lender" is
COUNTRYWIDE HOME LOANS, INC.
Lender is a CORPORATION
organized and existing under the laws of NEW YORK
Lender's address is
4500 Park Granada MSN# SVB-314, Calabasas, CA 91302-1613
(E) "Note" means the promissory note signed by Borrower and dated FEBRUARY 23, 2007 . The Note states that Borrower owes Lender
SEVENTY THREE THOUSAND FIVE HUNDRED and 00/100

Dollars (U.S. $ 73,500.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than MARCH 01, 2037 .
(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

DOC ID #: 00015884745202007

(G) "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.
(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

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

(I) "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.
(J) "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.
(K) "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.
(L) "Escrow Items" means those items that are described in Section 3.
(M) "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.
(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.
(O) "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.
(P) "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.
(Q) "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 MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, the following described property located in the

COUNTY of ESCAMBIA :
[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]

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

Parcel ID Number: 0235 32-2000-034009 ~~10-3351-750/M~~ DOC ID #: 00015884745202007

5308 ARROWHEAD RD, PENSACOLA which currently has the address of
[Street/City]

Florida 32507-8905 ("Property Address"):
[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." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

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 warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

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

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

BCB

DOC ID #: 00015884745202007

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Fixed/Adjustable Rate Rider.

Kristine Caoili Karsten (Seal)
KRISTINE CAOILI KARSTEN - Borrower

5308 ARROWHEAD RD
PENSACOLA, FL 32507-8905

_____ (Seal)
- Borrower

_____ (Seal)
- Borrower

_____ (Seal)
- Borrower

Exhibit "A"

PARCEL 1: LOTS 18, BLOCK 19, TREASURE HILL PARK, A SUBDIVISION OF PART OF SECTION 12, TOWNSHIP 3 SOUTH, RANGE 32 WEST, ESCAMBIA COUNTY, FLORIDA, ACCORDING TO PLAT BY S. LEE FILED MAY 30, 1924 IN DEED BOOK 102 AT PAGES 286-287 OF THE PUBLIC RECORDS OF SAID COUNTY.

PARCEL 2: LOTS 34 AND 35, BLOCK 19, TREASURE HILL PARK, A SUBDIVISION OF PART OF SECTION 12, TOWNSHIP 3 SOUTH, RANGE 32 WEST, ESCAMBIA COUNTY, FLORIDA, ACCORDING TO PLAT BY S. LEE FILED MAY 30, 1924 IN DEED BOOK 102 AT PAGES 286-287 OF THE PUBLIC RECORDS OF SAID COUNTY.

APN# 123S32-2000-034-019

CAOILI KARSTEN
11609055
FL
FIRST AMERICAN LENDERS ADVANTAGE
MORTGAGE

Chris Jones
Escambia CountyProperty Appraiser

Real Estate Search | Tangible Property Search | Amendment 1 Calculations

Back

Navigate Mode ◉ Account ○ Reference

Printer Friendly Version

General Information

Reference: 123S322000034019
Account: 103351750
Owners: KARSTEN KRISTINE A CAOILI
Mail: 5308 ARROWHEAD RD
PENSACOLA, FL 32507
Situs: 5308 ARROWHEAD RD 32507
Use Code: SINGLE FAMILY RESID
Taxing Authority: COUNTY MSTU
Tax Inquiry: Open Tax Inquiry Window
Tax Inquiry link courtesy of Janet Holley
Escambia County Tax Collector

2012 Certified Roll Assessment

Improvements:	$52,013
Land:	$28,500
Total:	$80,513
Save Our Homes:	$0

Disclaimer

Amendment 1 Calculations

Sales Data

Sale Date	Book	Page	Value	Type	Official Records (New Window)
09/01/2009	6557	1149	$100	QC	View Instr
02/2007	6102	190	$100	QC	View Instr
06/1999	4437	1024	$75,000	WD	View Instr
08/1983	1802	273	$100	WD	View Instr
05/1983	1766	994	$2,500	WD	View Instr

Official Records Inquiry courtesy of Pam Childers
Escambia County Clerk of the Circuit Court and Comptroller

2012 Certified Roll Exemptions
None

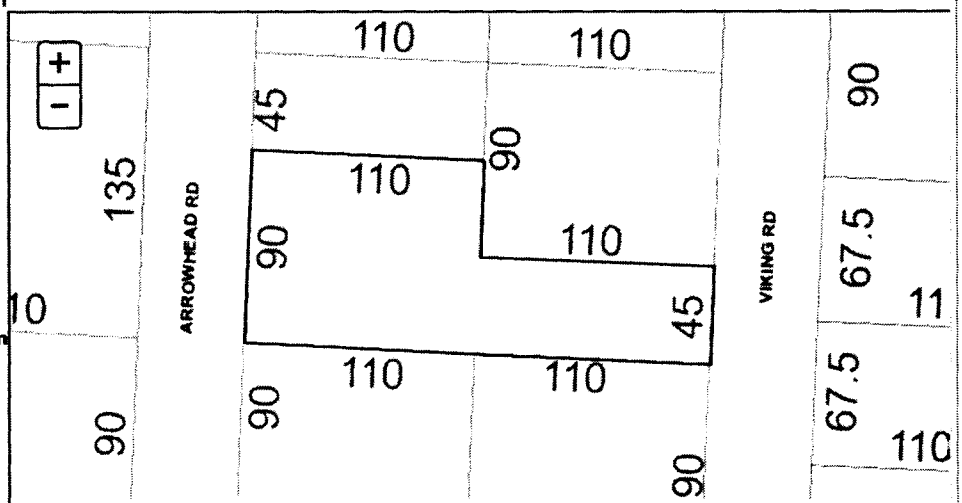
Legal Description
LTS 18 34 & 35 BLK 19 TREASURE HILL PARK S/D PLAT DB 102 P 286 OR 4437 P 1024...

Extra Features
BLOCK/BRICK GARAGE

Parcel Information

Launch Interactive Map

Section Map Id: 12-3S-32-2
Approx. Acreage: 0.3400
Zoned: R-5
Evacuation & Flood Information Open Report



Buildings

Building 1 - Address:5308 ARROWHEAD RD, Year Built: 1983, Effective Year: 1983

Structural Elements
FOUNDATION-*WOOD/SUB FLOOR*
EXTERIOR WALL-*BRICK-FACE*
NO. PLUMBING FIXTURES-*5.00*
DWELLING UNITS-*1.00*
ROOF FRAMING-*GABLE*
ROOF COVER-*DIMEN/ARCH SHNG*
INTERIOR WALL-*DRYWALL-PLASTER*

Pam Childers

Clerk of the Circuit Court and Comptroller, Escambia County

Clerk of Courts • County Comptroller • Clerk of the Board of County Commissioners • Recorder •

September 25, 2013

CORE LOGIC TAX REAL ESTATE
ATTN: REFUND DEPARTMENT
95 METHODIST HILL RD SUITE 100
ROCHESTER NY 14623

Dear Redeemer,

The records of this office show that an application for a tax deed had been made on the property represented by the numbered certificate listed below. The property was redeemed by you. A refund of unused fees/interest is enclosed.

If you have any questions, please feel free to give me a call.

CERTIFICATE NUMBER	REFUND
2009 TD 007444	$403.60

TOTAL $403.60

Very truly yours,

PAM CHILDERS
Clerk of Circuit Court
By: Emily Hogg
Emily Hogg

Tax Deeds • 221 Palafox Place • Suite 110 • Pensacola, FL 32502
Telephone 850-595-3793 • OR@EscambiaClerk.com

Pam Childers

Clerk of the Circuit Court and Comptroller, Escambia County

Clerk of Courts • County Comptroller • Clerk of the Board of County Commissioners • Recorder •

September 25, 2013

BLACKWELL EDDIE TTEE BLACKWELL LIVING TRUST
723 OVERBROOK DRIVE
FORT WALTON BEACH, FL 32547

Dear Certificate Holder:

The records of this office show that an application for a tax deed had been made on the property represented by the numbered certificate listed below. The property redeemed prior to sale; therefore your application fees are now refundable.

TAX CERT	APP FEES	INTEREST	TOTAL
2009 TD 007444	$471.00	$28.26	$499.26

TOTAL $499.26

Very truly yours,

PAM CHILDERS
Clerk of Circuit Court

By: Emily Hogg
Emily Hogg
Tax Deed Division

Tax Deeds • 221 Palafox Place • Suite 110 • Pensacola, FL 32502
Telephone 850-595-3793 • OR@EscambiaClerk.com

Search Property | Property Sheet | Lien Holder's | Redeem | Forms | Courtview | Benchmark
Redeemed From Sale

PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

Tax Deed - Redemption Calculator

Account: 103351750 Certificate Number: 007444 of 2009

Redemption: Yes | Application Date: 05/03/2013 | Interest Rate: 18%

	Final Redemption Payment ESTIMATED	Redemption Overpayment ACTUAL
	Auction Date 11/04/2013	Redemption Date 09/17/2013
Months	6	4
Tax Collector	$1,208.45	$1,208.45
Tax Collector Interest	$108.76	$72.51
Tax Collector Fee	$6.25	$6.25
Total Tax Collector	$1,323.46	$1,287.21 TC
Clerk Fee	$130.00	$130.00
Sheriff Fee	$120.00	$120.00
Legal Advertisement	$221.00	$221.00
App. Fee Interest	$42.39	$28.26
Total Clerk	$513.39	$499.26 CH
Postage	$12.22	$12.22
Researcher Copies	$8.00	$8.00
Total Redemption Amount	$1,857.07	$1,806.69
	Repayment Overpayment Refund Amount	$50.38 +120 +221 +12.22 = $403.60 redeemer

Notes:
ACTUAL SHERIFF $80.00 COM FEE $18.50
09/12/13 chris with corelogic for M & T Bank called for quote.
ebh

Submit | Reset | Print Preview

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

COUNTY OF ESCAMBIA
OFFICE OF THE
CLERK OF THE CIRCUIT COURT

BRANCH OFFICES
ARCHIVES AND RECORDS
JUVENILE DIVISION
CENTURY

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

Case # 2009 TD 007444
Redeemed Date 09/17/2013
Name CORE LOGIC TAX REAL ESTATE ATTN: REFUND DEPARTMENT 95 METHODIST HILL RD SUITE 100 ROCHESTER NY 14623

Clerk's Total = TAXDEED	$513.39
Due Tax Collector = TAXDEED	$1,323.46
Postage ~~= TD2.~~ TaxDeed	$12.22
ResearcherCopies = TD6	$8.00

• For Office Use Only

Date	Docket	Desc	Amount Owed	Amount Due	Payee Name

FINANCIAL SUMMARY

No Information Available - See Dockets

PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ARCHIVES AND RECORDS
CHILDSUPPORT
CIRCUIT CIVIL
CIRCUIT CRIMINAL
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COUNTY COMMISSIONERS
OFFICIAL RECORDS
COUNTY TREASURY
AUDITOR

PAM CHILDERS, CLERK OF THE CIRCUIT COURT
Tax Certificate Redeemed From Sale

Account: 103351750 Certificate Number: 007444 of 2009

Payor: CORE LOGIC TAX REAL ESTATE ATTN: REFUND DEPARTMENT 95 METHODIST HILL RD SUITE 100 ROCHESTER NY 14623 **Date** 09/17/2013

Clerk's Check #	1100031385	Clerk's Total	$513.39
Tax Collector Check #	1	Tax Collector's Total	$1,323.46
		Postage	$12.22
		Researcher Copies	$8.00
		Total Received	$1,857.07

PAM CHILDERS
Clerk of the Circuit Court

Received By
Deputy Clerk

Escambia County Receipt of Transaction
Receipt # 2013065385

Cashiered by: ebb

Pam Childers
Clerk of Court
Escambia County, Florida

Received From:
CORE LOGIC TAX REAL ESTATE
ATTN: REFUND DEPARTMENT
95 METHODIST HILL RD SUITE 100

On Behalf Of:
EDDIE BLACKWELL TTEE BLACKWELL LIVING

On: 9/17/13 2:57 pm
Transaction # 100602814

CaseNumber 2009 TD 007444

Fee Description	Fee	Prior Paid	Waived	Due	Paid	Balance
(TD1) TAX DEED APPLICATION	60.00	60.00	0.00	0.00	0.00	0.00
(TD7) ONLINE AUCTION FEE	70.00	70.00	0.00	0.00	0.00	0.00
(TAXDEED) TAX DEED CERTIFICATES	1323.46	0.00	1323.46	0.00	0.00	0.00
(TD6) TITLE RESEARCHER COPY CHARGES	8.00	0.00	8.00	0.00	0.00	0.00
(TAXDEED) TAX DEED CERTIFICATES	1323.46	0.00	0.00	1323.46	1323.46	0.00
(TD6) TITLE RESEARCHER COPY CHARGES	8.00	0.00	0.00	8.00	8.00	0.00
(TAXDEED) TAX DEED CERTIFICATES	341.00	341.00	0.00	0.00	0.00	0.00
(TAXDEED) TAX DEED CERTIFICATES	513.39	0.00	513.39	0.00	0.00	0.00
(TD2) POSTAGE TAX DEEDS	12.22	0.00	12.22	0.00	0.00	0.00
(TAXDEED) TAX DEED CERTIFICATES	513.39	0.00	0.00	513.39	513.39	0.00
(TAXDEED) TAX DEED CERTIFICATES	12.22	0.00	0.00	12.22	12.22	0.00
Total:	**4185.14**	**471.00**	**1857.07**	**1857.07**	**1857.07**	**0.00**
Grand Total:	**4185.14**	**471.00**	**1857.07**	**1857.07**	**1857.07**	**0.00**

PAYMENTS

Payment Type	Reference		Amount	Refund	Overage	Change	Net Amount
CHECK	1100031385	OK	1857.07	0.00	0.00	0.00	1857.07
		Payments Total:	**1857.07**	**0.00**	**0.00**	**0.00**	**1857.07**