

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: 2010 TD 010701



00042930495

Dkt: TD83 Pg#:

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Original Documents Follow

TAX COLLECTOR'S CERTIFICATION

Application
Date / Number
Aug 29, 2012 / 120793

This is to certify that the holder listed below of Tax Sale Certificate Number **2010 / 10701**, issued the **1st day of June, 2010**, and which encumbers the following described property located in the County of Escambia, State of Florida to wit: **Parcel ID Number: 12-3355-000**

Certificate Holder:

USAMERIBANK C/O KINGERY/CROUSE MAGNOLIA TC2 LLC
LOCKBOX ACCOUNT NO 500005897
CLEARWATER, FLORIDA 33762-0295

Property Owner:

EDWARDS MICHAEL D & DEBRA L
9802 HWY 97 N
CENTURY, FLORIDA 32535

Legal Description: 38-5N3-242

BEG AT SW COR OF NW1/4 OF NW1/4 OF SE1/4 E 522 FT TO E LI OF H/W SLY ALG E R/W LI 321 5/10 FT FOR POB E 836 FT S 980 FT W 584 5/10 FT N 150 FT W TO E ...

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
2010	10701	06/01/10	\$556.39	\$0.00	\$90.76	\$647.15

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	9777.0000	06/01/12	\$582.17	\$6.25	\$29.11	\$617.53
2011	10300.0000	06/01/11	\$573.98	\$6.25	\$28.70	\$608.93

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

\$1,873.61
\$0.00
\$150.00
\$75.00
\$2,098.61
\$2,098.61
\$28,240.50
\$6.25

*Done this 29th day of August, 2012

TAX COLLECTOR, ESCAMBIA COUNTY, FLORIDA

By

Candice Lewis

Date of Sale:

May 6, 2013

* 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

8/29/2012

FULL LEGAL DESCRIPTION
Parcel ID Number: 12-3355-000

September 13, 2012
Tax Year: 2009
Certificate Number: 10701

BEG AT SW COR OF NW1/4 OF NW1/4 OF SE1/4 E 522 FT TO E LI OF H/W SLY ALG E R/W LI 321 5/10 FT FOR POB
E 836 FT S 980 FT W 584 5/10 FT N 150 FT W TO E R/W LI OF H/W NLY ALG E H/W R/W LI TO POB OR 5760 P 74
LESS OR 2015 P 244 DAVISVILLE COMMUNITY CHURCH

Notice to Tax Collector of Application for Tax Deed

TO: Tax Collector of Escambia County

In accordance with Florida Statutes, I,

**USAMERIBANK C/O KINGERY/CROUSE MAGNOLIA
TC2 LLC
LOCKBOX ACCOUNT NO 500005897
CLEARWATER, Florida, 33762-0295**

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
10701	12-3355-000	06/01/2010	38-5N3-242 BEG AT SW COR OF NW1/4 OF NW1/4 OF SE1/4 E 522 FT TO E LI OF H/W SLY ALG E R/W LI 321 5/10 FT FOR POB E 836 FT S 980 FT W 584 5/10 FT N 150 FT W TO E R/W LI OF H/W NLY ALG E H/W R/W LI TO POB OR 5760 P 74 LESS OR 2015 P 244 DAVISVILLE COMMUNITY CHURCH

2011 TAX ROLL

EDWARDS MICHAEL D & DEBRA L
9802 HWY 97 N
CENTURY , Florida 32535

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.

magnoliatc2tda (Brian Cirillo)

Applicant's Signature

08/29/2012

Date

ERNIE LEE MAGAHA
CLERK OF THE CIRCUIT COURT



BRANCH OFFICES
ARCHIVES AND RECORDS
JUVENILE DIVISION

CENTURY

ARCHIVES AND RECORDS
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COUNTY OF ESCAMBIA
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Case: 2010 TD 010701



00076462606

Dkt: TD82 Pg#:

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Original Documents Follow

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.: 9876

October 31, 2012

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 10-31-1992, through 10-31-2012, and said search reveals the following:

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

Michael D. Edwards and Debra L. Edwards, 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: 

October 31, 2012

**OWNERSHIP AND ENCUMBRANCE REPORT
LEGAL DESCRIPTION**

File No.: 9876

October 31, 2012

385N324223000000 - Full Legal Description

BEG AT SW COR OF NW1/4 OF NW1/4 OF SE1/4 E 522 FT TO E LI OF H/W SLY ALG E R/W
LI 321 5/10 FT FOR POB E 836 FT S 980 FT W 584 5/10 FT N 150 FT W TO E R/W LI OF H/W
NLY ALG E H/W R/W LI TO POB OR 5760 P 74 LESS OR 2015 P 244 DAVISVILLE
COMMUNITY CHURCH

**OWNERSHIP AND ENCUMBRANCE REPORT
CONTINUATION PAGE**

File No.: 9876

October 31, 2012

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

1. That certain mortgage executed by Michael D. Edwards and Debra L. Edwards, husband and wife in favor of Accredited Home Lenders, Inc. dated 10/14/2005 and recorded 10/24/2005 in Official Records Book 5760, page 77 of the public records of Escambia County, Florida, in the original amount of \$166,264.00.
2. Judgment filed by HSBC Bank Nevada, N.A. recorded in O.R. Book 6670, pages 569 and 575.
3. Taxes for the year 2009-2011 delinquent. The assessed value is \$58,175.00. Tax ID 12-3355-000.

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: 5-6-2013

TAX ACCOUNT NO.: 12-3355-000

CERTIFICATE NO.: 2010-10701

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 2012 tax year.

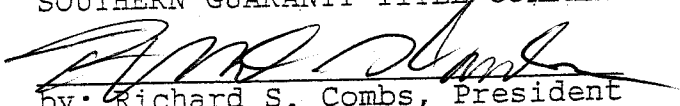
Michael D. Edwards
Debra L. Edwards
9802 Hwy. 97 N
Century, FL 32535

Accredited Home Lenders, Inc.
15090 Avenue of Science
San Diego, CA 92128

HSBC Bank Nevada, N.A.
1111 Town Center Dr.
Las Vegas, NV 89128

Certified and delivered to Escambia County Tax Collector,
this 31st day of November, 2012.

SOUTHERN GUARANTY TITLE COMPANY


by: Richard S. Combs, President

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

Return to: Deborah A. Timble
Name: Esquire Title Research, L.L.C.
Address: 17 West Government Street
Suite A
Pensacola, Florida 32502

This Instrument Prepared:
Deborah A. Timble
Esquire Title Research, L.L.C.
17 West Government Street
Suite A
Pensacola, Florida 32502

as a necessary incident to the fulfillment of conditions
contained in a title insurance commitment issued by it.

Property Appraisers Parcel I.D. (Folio) Number(s):

Grantee(s) S.S.#(s):
File No:2005-4098

WARRANTY DEED

This Warranty Deed Made the 14th day of October, 2005, by Luine Chambers Smith, a single woman, , hereinafter called the grantor, whose post office address is: 1540 Banbury Road, Troy, OH 45373

to MICHAEL D. EDWARDS and DEBRA L. EDWARDS, husband and wife whose post office address is: 9802 Hwy 98, Century, Florida 32535, hereinafter called the grantee,

WITNESSETH: That said grantor, for and in consideration of the sum of \$10.00 Dollars and other valuable considerations, receipt whereof is hereby acknowledged, hereby grants, bargains, sells, aliens, remises, releases, conveys and confirms unto the grantee, all that certain land situate in Escambia County, Florida, viz:

BEGINNING AT CORNER SET SOUTHWEST CORNER OF NORTHWEST QUARTER OF NORTHWEST QUARTER OF THE NORTHWEST QUARTER OF SECTION EIGHTEEN (18) IN TOWNSHIP FIVE (5) NORTH (N), RANGE THIRTY-TWO (32) WEST AND THENCE RUN EAST (E), FIVE HUNDRED TWENTY-TWO (522) FEET; THENCE SOUTHERLY, ALONG THE EAST HIGHWAY RIGHT OF WAY, THREE HUNDRED TWENTY-ONE AND FIVE-TENTHS (321.5) FEET TO A STARTING POINT; THENCE EAST (E) EIGHT HUNDRED THIRTY-SIX (836) FEET; THENCE SOUTH (S) NINE HUNDRED EIGHTY (980) FEET; THENCE WEST (W) NINE HUNDRED EIGHTY-FOUR AND FIVE TENTHS (984.5) FEET; THENCE NORTHERLY, ALONG THE EAST HIGHWAY RIGHT OF WAY LINE, ONE THOUSAND (1,000) FEET TO STARTING POINT.

LESS AND EXCEPT:

BEGIN AT THE SOUTHWEST CORNER OF THE NORTHWEST QUARTER OF THE NORTHWEST QUARTER OF THE NORTHWEST QUARTER (SW COR. OF NW ¼ OF NW ¼ OF NW ¼ OF SECTION 18, TOWNSHIP 5 NORTH, RANGE 32 WEST, THENCE RUN EAST 522 FEET, MORE OR LESS, TO THE EAST RIGHT OF WAY LINE OF PUBLIC ROAD; THENCE RUN IN A SOUTHERLY DIRECTION ALONG THE SAID EAST RIGHT OF WAY LINE A DISTANCE OF 1321.5 FEET; THENCE EAST 400 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE EAST 291 FEET; THENCE NORTH 150 FEET; THENCE WEST 291 FEET; THENCE SOUTH 150 FEET BACK TO THE POINT OF BEGINNING, LESS AND EXCEPT ALL OIL, GAS AND MINERALS.

LESS AND EXCEPT:

BEGIN AT THE SW CORNER OF NW ¼ OF NW ¼ OF NW ¼, SECTION 18, TOWNSHIP 5 NORTH, RANGE 32 WEST, THENCE RUN EAST 522 FEET TO THE EAST R/W LINE OF PUBLIC ROAD; THENCE RUN SOUTHERLY ALONG SAID EAST R/W LINE, A DISTANCE OF 1321.5" FEET FOR A POINT OF BEGINNING; THENCE RUN EASTERLY 400 FEET; THENCE RUN NORTH AT RIGHT ANGLES TO LINE LAST RUN 150 FEET; THENCE RUN WESTERLY AT RIGHT ANGLES TO EAST R/W LINE OF SAID ROAD; THENCE RUN SOUTHERLY ALONG SAID EAST R/W LINE TO THE POINT OF BEGINNING.

The property is not the homestead of the Grantor(s).

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 2005, reservations, restrictions and easements of record, if any.

(The terms "grantor" and "grantee" herein shall be construed to include all genders and singular or plural as the context indicates.)

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:

Witness Signature: Patricia C. Anderson Luine Chambers Smith
Printed Name: PATRICIA C. ANDERSON Luine Chambers Smith

Witness Signature: Russell D. Thayer By Patricia Lois Bayless, Attorney in Fact
Printed Name: RUSSELL D. THAYER Patricia Lois Bayless

Witness Signature: _____
Printed Name: _____

Witness Signature: _____
Printed Name: _____

STATE OF Ohio
COUNTY OF MIAMI

The foregoing instrument was acknowledged before me this 14th day of October, 2005, by Patricia Lois Bayless, as Attorney in Fact for Luine Chambers Smith, who is/are personally known to me or who has/have produced driver license(s) as identification.

My Commission Expires: **PATRICIA C. ANDERSON, Notary Public**
In and for the State of Ohio
My Commission Expires July 5, 2010

Patricia C. Anderson
Printed Name:
Notary Public
Serial Number



Return To:

Accredited Home Lenders, Inc.
Attn: Post Closing Dept.
16550 West Bernardo Dr. Bldg 1
San Diego, CA 92127-1870

This document was prepared by:

Accredited Home Lenders, Inc.
A California Corporation
15090 Avenue of Science
San Diego, CA 92128

[Space Above This Line For Recording Data]

MORTGAGE

MIN 100176105092318032

DEFINITIONS

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

(A) "Security Instrument" means this document, which is dated October 14, 2005 together with all Riders to this document.

(B) "Borrower" is MICHAEL D. EDWARDS AND DEBRA L. EDWARDS, HUSBAND AND WIFE

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 Accredited Home Lenders, Inc.
A California Corporation

0509231803

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

Form 3010 1/01

VMP -6A(FL) (0005).02

Page 1 of 16

Initials: *DM*

VMP MORTGAGE FORMS - (800)521-7291

Lender is a Corporation
 organized and existing under the laws of the State of California
 Lender's address is 15090 Avenue of Science
 San Diego, CA 92128

(E) "Note" means the promissory note signed by Borrower and dated October 14, 2005
 The Note states that Borrower owes Lender one hundred sixty-six thousand two hundred
 sixty-four and 00/100 Dollars

(U.S. \$166,264.00) plus interest. Borrower has promised to pay this debt in regular Periodic
 Payments and to pay the debt in full not later than November 1, 2020

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the
 Property."

(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]:

- | | | |
|--|---|---|
| <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> Balloon Rider | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> 1-4 Family Rider |
| <input type="checkbox"/> VA Rider | <input type="checkbox"/> Biweekly Payment Rider | <input type="checkbox"/> 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 [Type of Recording Jurisdiction] of ESCAMBIA [Name of Recording Jurisdiction]

See Legal Description Addendum Page Attached

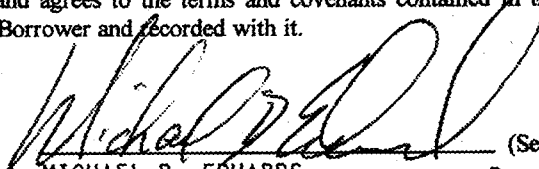
Parcel ID Number: 385N324223 AND 4204000000
9802 HIGHWAY 97
CENTURY
("Property Address"):


which currently has the address of
[Street]
[City], Florida 32535 [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.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.
Signed, sealed and delivered in the presence of:


D. TIMBIE

 (Seal)
MICHAEL D. EDWARDS -Borrower


A. NICK

9802 HIGHWAY 97
CENTURY, FL 32535 (Address)
 (Seal)
DEBRA L. EDWARDS -Borrower

9802 HIGHWAY 97
CENTURY, FL 32535 (Address)

____ (Seal)
-Borrower

____ (Seal)
-Borrower

(Address)

(Address)

____ (Seal)
-Borrower

____ (Seal)
-Borrower

(Address)

(Address)

____ (Seal)
-Borrower

____ (Seal)
-Borrower

(Address)

(Address)

0509231803

LEGAL DESCRIPTION & DISCUSSION	
Borrower Name(s): MICHAEL D. EDWARDS, DEBRA L. EDWARDS	Lender: Accredited Home Lenders, Inc. A California Corporation 15090 Avenue of Science San Diego, CA 92128
Loan #: 0509231803	
Property Address: 9802 HIGHWAY 97 CENTURY, FL 32535	

Exhibit "A"

File Number: 2005-4098

BEGINNING AT CORNER SET SOUTHWEST CORNER OF NORTHWEST QUARTER OF NORTHWEST QUARTER OF THE NORTHWEST QUARTER OF SECTION EIGHTEEN (18) IN TOWNSHIP FIVE (5) NORTH (N), RANGE THIRTY-TWO (32) WEST AND THENCE RUN EAST (E), FIVE HUNDRED TWENTY-TWO (522) FEET; THENCE SOUTHERLY, ALONG THE EAST HIGHWAY RIGHT OF WAY, THREE HUNDRED TWENTY-ONE AND FIVE-TENTHS (321.5) FEET TO A STARTING POINT; THENCE EAST (E) EIGHT HUNDRED THIRTY-SIX (836) FEET; THENCE SOUTH (S) NINE HUNDRED EIGHTY (980) FEET; THENCE WEST (W) NINE HUNDRED EIGHTY-FOUR AND FIVE TENTHS (984.5) FEET; THENCE NORTHERLY, ALONG THE EAST HIGHWAY RIGHT OF WAY LINE, ONE THOUSAND (1,000) FEET TO STARTING POINT.

LESS AND EXCEPT:

BEGIN AT THE SOUTHWEST CORNER OF THE NORTHWEST QUARTER OF THE NORTHWEST QUARTER OF THE NORTHWEST QUARTER (SW COR. OF NW ¼ OF NW ¼ OF NW ¼ OF SECTION 18, TOWNSHIP 5 NORTH, RANGE 32 WEST, THENCE RUN EAST 522 FEET, MORE OR LESS, TO THE EAST RIGHT OF WAY LINE OF PUBLIC ROAD; THENCE RUN IN A SOUTHERLY DIRECTION ALONG THE SAID EAST RIGHT OF WAY LINE A DISTANCE OF 1321.5 FEET; THENCE EAST 400 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE EAST 291 FEET; THENCE NORTH 150 FEET; THENCE WEST 291 FEET; THENCE SOUTH 150 FEET BACK TO THE POINT OF BEGINNING, LESS AND EXCEPT ALL OIL, GAS AND MINERALS.

LESS AND EXCEPT:

BEGIN AT THE SW CORNER OF NW ¼ OF NW ¼ OF NW ¼, SECTION 18, TOWNSHIP 5 NORTH, RANGE 32 WEST, THENCE RUN EAST 522 FEET TO THE EAST R/W LINE OF PUBLIC ROAD; THENCE RUN SOUTHERLY ALONG SAID EAST R/W LINE, A DISTANCE OF 1321.5" FEET FOR A POINT OF BEGINNING; THENCE RUN EASTERLY 400 FEET; THENCE RUN NORTH AT RIGHT ANGLES TO LINE LAST RUN 150 FEET; THENCE RUN WESTERLY AT RIGHT ANGLES TO EAST R/W LINE OF SAID ROAD; THENCE RUN SOUTHERLY ALONG SAID EAST R/W LINE TO THE POINT OF BEGINNING.

Initials 

MIN # 100176105092318032
AHL 610101.UFF

EDWARDS
Page 1 of 1

Loan # 0509231803

Recorded in Public Records 06/22/2010 at 04:36 PM OR Book 6605 Page 1067,
Instrument #2010040101, Ernie Lee Magaha Clerk of the Circuit Court Escambia
County, FL

IN THE COUNTY COURT IN THE FIRST JUDICIAL CIRCUIT
IN AND FOR ESCAMBIA COUNTY, FLORIDA

CASE NUMBER: 2010SC000212 DIV:

HSBC BANK NEVADA, N.A.,

Plaintiff,

vs.

MICHAEL D EDWARDS,
Defendant.

DEFAULT FINAL JUDGMENT

The Defendant failed to appear at the Pre-Trial conference, and the Court finding that Plaintiff is entitled to a Final Judgment, it is:

ADJUDGED that the Plaintiff, HSBC BANK NEVADA, N.A., recover from the Defendant, MICHAEL D EDWARDS, the principal sum of \$3,384.28, together with \$345.00 for costs of this suit and \$ 402.50 as a reasonable fee for Plaintiff's attorney, that shall bear interest at the rate of six percent (6%) per year, for which let execution issue.

IT IS FURTHER ORDERED AND ADJUDGED that the Defendant shall complete Florida Small Claims (Rules Form 7.343) (Fast Information Sheet) and return it to the Plaintiff's attorney within 45 days from the date of this Final Judgment, unless the Final Judgment is satisfied or a motion for new trial or notice of appeal is filed. Jurisdiction of this case is retained to enter further orders that are proper to compel the Defendant to complete Form 7.343 and return it to the Plaintiff's attorney.

DONE AND ORDERED at Pensacola, Escambia County, Florida this 17th day of
JUNE, 2010.

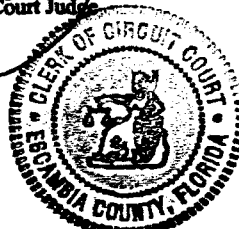
Copies to:

Kelly A. Karstaedt
Attorney for Plaintiff
Rubin & Debski, P.A.
P.O. Box 47718
Jacksonville, FL 32247

MICHAEL D EDWARDS
Defendant
9802 HIGHWAY 97
CENTURY FL 32535-2550
SSN: [REDACTED]

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

BY: [Signature] D.C.



Plaintiff's Address (F.S. 55.10):
HSBC BANK NEVADA, N.A.
1111 Town Center Drive
Las Vegas, NV 89128

Case: 2010 SC 000212

00088477232

Dkt: CC1033 Pg#:

Recorded in Public Records 06/22/2010 at 04:36 PM OR Book 6605 Page 1066,
Instrument #2010040100, Ernie Lee Magaha Clerk of the Circuit Court Escambia
County, FL

IN THE COUNTY COURT IN THE FIRST JUDICIAL CIRCUIT
IN AND FOR ESCAMBIA COUNTY, FLORIDA

CASE NUMBER: 2010SC000211 DIV:

HSBC BANK NEVADA, N.A.,

Plaintiff,

vs.

MICHAEL D EDWARDS,
Defendant.

ERNEE LEE MAGAHA
CLERK OF CIRCUIT COURT
COUNTY CIVIL DIVISION
JUN 22 2010

DEFAULT FINAL JUDGMENT

The Defendant failed to appear at the Pre-Trial conference, and the Court finding that Plaintiff is entitled to a Final Judgment, it is:

ADJUDGED that the Plaintiff, HSBC BANK NEVADA, N.A., recover from the Defendant, MICHAEL D EDWARDS, the principal sum of \$2,923.61, together with \$345.00 for costs of this suit and \$ 402.50 as a reasonable fee for Plaintiff's attorney, that shall bear interest at the rate of six percent (6%) per year, for which let execution issue.

IT IS FURTHER ORDERED AND ADJUDGED that the Defendant shall complete Florida Small Claims Rules Form 7.340 (Fact Information Sheet) and return it to the Plaintiff's attorney within 45 days from the date of this Final Judgment, unless the Final Judgment is satisfied or a motion for new trial or notice of appeal is filed. Jurisdiction of this case is retained to enter further orders that are proper to compel the Defendant to complete Form 7.340 and return it to the Plaintiff's attorney.

DONE AND ORDERED at Pensacola, Escambia County, Florida this 17th day of
JUNE, 2010.

Copies to:

Kelly A. Karstaedt
Attorney for Plaintiff
Rubin & Debski, P.A.
P.O. Box 47718
Jacksonville, FL 32247

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

BY: [Signature] D.C.

County Court Judge



MICHAEL D EDWARDS
Defendant
9802 HIGHWAY 97
CENTURY FL 32535-2550
SSN: [REDACTED]

Plaintiff's Address (F.S. 35.10):
HSBC BANK NEVADA, N.A.
1111 Town Center Drive
Las Vegas, NV 89128

Case: 2010 SC 000211

00053315698

Dkt: CC1033 Pg#:

PAM CHILDERS
CLERK OF CIRCUIT COURT & COMPTROLLER
ESCAMBIA COUNTY, FLORIDA
P.O. BOX 333
PENSACOLA, FL 32591-0333
(850) 595-4140
REGISTRY ACCOUNT

Bank of America
PENSACOLA, FLORIDA
VOID AFTER 6 MONTHS

63-27
631

9000018329

PAY

*EIGHTEEN THOUSAND THIRTY NINE AND 20/100

JANET HOLLEY TAX COLLECTOR

TO THE ORDER OF JANET HOLLEY TAX COLLECTOR
213 PALAFOX PLACE
PENSACOLA, FL 32502

DATE

AMOUNT

03/18/2013

18,039.20

Pam Childers
PAM CHILDERS, CLERK OF COURT & COMPTROLLER



⑈9000018329⑈ ⑆063100277⑆ 898033991356⑈

PAM CHILDERS
CLERK OF CIRCUIT COURT & COMPTROLLER

9000018329

<u>Date</u>	<u>Case Number</u>	<u>Description</u>	<u>Amount</u>
03/18/2013	2010 TD 005153	PAYMENT TAX DEEDS	3,642.66
03/18/2013	2010 TD 003854	PAYMENT TAX DEEDS	1,329.39
03/18/2013	2010 TD 003918	PAYMENT TAX DEEDS	2,189.17
03/18/2013	2010 TD 010701	PAYMENT TAX DEEDS	2,325.21
03/18/2013	2010 TD 012062	PAYMENT TAX DEEDS	8,552.77

9000018329

Check: 9000018329 03/18/2013 JANET HOLLEY TAX COLLECTOR

Check Amount: 18,039.20

*Blank M.
3-18-13*

PAM CHILDERS
CLERK OF CIRCUIT COURT & COMPTROLLER
ESCAMBIA COUNTY, FLORIDA
P.O. BOX 333
PENSACOLA, FL 32591-0333
(850) 595-4140
REGISTRY ACCOUNT

Bank of America
PENSACOLA, FLORIDA
VOID AFTER 6 MONTHS

63-27
631

9000018337

PAY

*TWO THOUSAND TWO HUNDRED FIFTEEN AND 55/100

USAMERIBANK

TO THE ORDER OF
USAMERIBANK
C/O KINGERY/CROUSE
MAGNOLIA TC2 LLC
LOCKBOX 17295
CLEARWATER, FL 33762

DATE

AMOUNT

03/18/2013

2,215.55

Pam Childers
PAM CHILDERS, CLERK OF COURT & COMPTROLLER



⑈9000018337⑈ ⑆063100277⑆ 898033991356⑈

PAM CHILDERS
CLERK OF CIRCUIT COURT & COMPTROLLER

9000018337

<u>Date</u>	<u>Case Number</u>	<u>Description</u>	<u>Amount</u>
03/18/2013	2010 TD 010701	PAYMENT TAX DEEDS	443.11
03/18/2013	2010 TD 003918	PAYMENT TAX DEEDS	443.11
03/18/2013	2010 TD 005153	PAYMENT TAX DEEDS	443.11
03/18/2013	2010 TD 012062	PAYMENT TAX DEEDS	443.11
03/18/2013	2010 TD 003854	PAYMENT TAX DEEDS	443.11

9000018337

Check: 9000018337 03/18/2013 USAMERIBANK

Check Amount: 2,215.55

PAM CHILDERS
CLERK OF CIRCUIT COURT & COMPTROLLER
ESCAMBIA COUNTY, FLORIDA
P.O. BOX 333
PENSACOLA, FL 32591-0333
(850) 595-4140
REGISTRY ACCOUNT

Bank of America
PENSACOLA, FLORIDA
VOID AFTER 6 MONTHS

63-27
631

9000018331

PAY

*FOUR HUNDRED FIFTEEN AND 99/100

MICHAEL & DEBRA EDWARDS

TO THE ORDER OF MICHAEL & DEBRA EDWARDS
9802 HWY 97 N
CENTURY, FL 32535

DATE AMOUNT
03/18/2013 415.99

Pam Childers
PAM CHILDERS, CLERK OF COURT & COMPTROLLER



⑈9000018331⑈ ⑆063100277⑆ 898033991356⑈

PAM CHILDERS
CLERK OF CIRCUIT COURT & COMPTROLLER

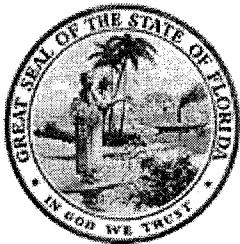
9000018331

<u>Date</u>	<u>Case Number</u>	<u>Description</u>	<u>Amount</u>
03/18/2013	2010 TD 010701	PAYMENT TAX DEEDS	415.99

9000018331

Check: 9000018331 03/18/2013 MICHAEL & DEBRA EDWARDS

Check Amount: 415.99




PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

Tax Deed - Redemption Calculator

Account: 123355000 Certificate Number: 010701 of 2010

Redemption ☒ Yes Application Date Interest Rate

	Final Redemption Payment ESTIMATED	Redemption Overpayment ACTUAL
	Auction Date <input type="text" value="05/06/2013"/>	Redemption Date <input type="text" value="03/15/2013"/> 
Months	9	7
Tax Collector	<input type="text" value="\$2,098.61"/>	<input type="text" value="\$2,098.61"/>
Tax Collector Interest	\$283.31	\$220.35
Tax Collector Fee	<input type="text" value="\$6.25"/>	<input type="text" value="\$6.25"/>
Total Tax Collector	\$2,388.17	\$2,325.21
Clerk Fee	<input type="text" value="\$60.00"/>	<input type="text" value="\$60.00"/>
Sheriff Fee	<input type="text" value="\$120.00"/>	<input type="text" value="\$120.00"/>
Legal Advertisement	<input type="text" value="\$221.00"/>	<input type="text" value="\$221.00"/>
App. Fee Interest	\$54.14	\$42.11
Total Clerk	\$455.14	\$443.11
Postage	<input type="text" value="\$24.44"/>	<input type="text" value="\$24.44"/>
Researcher Copies	<input type="text" value="\$9.00"/>	<input type="text" value="\$9.00"/>
Total Redemption Amount	\$2,876.75	\$2,801.76
	Repayment Overpayment Refund Amount	\$74.99 $+ 120 + 221 = 415.99$

Notes: ACTUAL SHERIFF \$120.00 COM FEE \$19.50
 11-5-2012 OWNER CALLED FOR QUOTES. MKJ
 3/15/2013 MICHAEL D EDWARDS called for redemption quote..mva

Submit

Reset

Print Preview

Pam Childers,
Clerk of the Circuit Court of Escambia County Florida

Receipt Type	Case	Outstanding Amount	0.00
Receipt Number	1493529	Receipt Date	03/15/2013

Case Number	2010 TD 010701
Description	USAMERIBANK VS

Action TAX DEED REDEMPTION

Judge

Received From MICHAEL AND DEBRA EDWARDS

On Behalf Of USAMERIBANK

Total Received	2,876.75
Net Received	2,876.75
Change	0.00

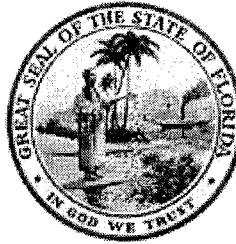
Receipt Payments	Amount	Reference Description
Check	2,876.75	6660800281

Receipt Applications	Amount
Holding	2,843.31
Service Charge	33.44

Deputy Clerk: mkj Transaction Date 03/15/2013 16:23:24

Comments

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

**PAM CHILDERS, CLERK OF THE CIRCUIT COURT
Tax Certificate Redeemed From Sale
Account: 123355000 Certificate Number: 010701 of 2010**

**Payor: MICHAEL AND DEBRA EDWARDS 9802 HWY 97 N CENTURY FL 32535 Date
03/15/2013**

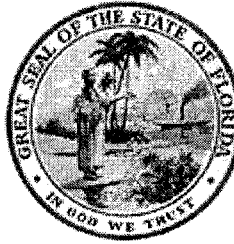
Clerk's Check #	6660800281	Clerk's Total	\$455.14
Tax Collector Check #	1	Tax Collector's Total	\$2,388.17
		Postage	\$24.44
		Researcher Copies	\$9.00
		Total Received	\$2,876.75

PAM CHILDERS
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>**

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 # 2010 TD 010701

Redeemed Date 03/15/2013

Name MICHAEL AND DEBRA EDWARDS 9802 HWY 97 N CENTURY FL 32535

<input type="checkbox"/> Clerk's Total = TAXDEED	\$455.14
<input type="checkbox"/> Due Tax Collector = TAXDEED	\$2,388.17
<input type="checkbox"/> Postage = TD2	\$24.44
<input type="checkbox"/> ResearcherCopies = TD6	\$9.00

Apply Docket Codes

• For Office Use Only

Date	Docket	Desc	Amount Owed	Amount Due	Payee Name
06/01/2010	TD1	TAX DEED APPLICATION Receipt: 1459823 Date: 10/05/2012	60.00	0.00	
06/01/2010	TAXDEED	TAX DEED CERTIFICATES Receipt: 1459823 Date: 10/05/2012	341.00	0.00	
10/16/2012	TD83	TAX COLLECTOR CERTIFICATION	0.00	0.00	
11/20/2012	TD82	O & E REPORT	0.00	0.00	

FINANCIAL SUMMARY

Rcd	Docket Application	Owed	Paid	Dismissed	Due
1	Service Charge	\$60.00	\$60.00	\$0.00	\$0.00
2	Holding	\$341.00	\$341.00	\$0.00	\$0.00
	TOTAL	\$401.00	\$401.00	\$0.00	\$0.00