FORM 513
(r.12/00)

# TAX COLLECTOR'S CERTIFICATION

**Application Date / Number**
**Jul 26, 2013 / 130325**

This is to certify that the holder listed below of Tax Sale Certificate Number **2011 / 3312.0000** , issued the **1st** day of **June, 2011**, and which encumbers the following described property located in the County of Escambia, State of Florida to wit: **Parcel ID Number:** 05-3757-000

**Certificate Holder:**
TC TAMPA 1, LLC PNC C/O TC TAMPA 1, LLC
PO BOX 3167
TAMPA, FLORIDA 33601

**Property Owner:**
JOHNSON EARNEST R
824 ROYCE ST # 96
PENSACOLA , FLORIDA 32503-2402

**Legal Description:** 10-2S3-010
LT 11 BLK 5 EASTMONT UNIT NO 1 PB 5 P 3 SEC 46/10 T 1/2S R 30 OR 4551 P 1177

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 |
|---|---|---|---|---|---|---|
| 2011 | 3312.0000 | 06/01/11 | $399.84 | $0.00 | $67.14 | $466.98 |

**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 |
|---|---|---|---|---|---|---|
| 2013 | 2944.0000 | 06/01/13 | $772.54 | $6.25 | $38.63 | $817.42 |
| 2012 | 3187.0000 | 06/01/12 | $802.13 | $6.25 | $46.79 | $855.17 |

| | |
|---|---|
| 1. Total of all Certificates in Applicant's Possession and Cost of the Certificates Redeemed by Applicant or Included (County) | $2,139.57 |
| 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 | $2,364.57 |
| 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 | $2,364.57 |
| 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 26th day of July, 2013

TAX COLLECTOR, ESCAMBIA COUNTY, FLORIDA

By Jenna Stewart

Date of Sale: January 6, 2014

* 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: 130325**

# Notice to Tax Collector of Application for Tax Deed

**TO: Tax Collector of Escambia County**

In accordance with Florida Statutes, I, **TC TAMPA 1, LLC PNC C/O TC TAMPA 1, LLC**
**PO BOX 3167**
**TAMPA, Florida, 33601**
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 |
|---|---|---|---|
| 3312.0000 | 05-3757-000 | 06/01/2011 | 10-2S3-010<br>LT 11 BLK 5 EASTMONT UNIT NO 1 PB 5 P 3 SEC 46/10 T 1/2S R 30 OR 4551 P 1177 |

**2012 TAX ROLL**
JOHNSON EARNEST R
824 ROYCE ST # 96
PENSACOLA , Florida 32503-2402

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.

tctampa (Jon Franz) — 07/26/2013

Applicant's Signature — 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.: 10529 August 2, 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 08-02-1993, through 08-02-2013, and said search reveals the following:

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

   Estate of Earnest R. Johnson

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: _____ August 2, 2013

**OWNERSHIP AND ENCUMBRANCE REPORT**
**LEGAL DESCRIPTION**

File No.: 10529 August 2, 2013

**Lot 11, Block 5, Eastmont Unit No. 1, as per plat thereof, recorded in Plat Book 5, Page 2, of the Public Records of Escambia County, Florida**

**OWNERSHIP AND ENCUMBRANCE REPORT**
**CONTINUATION PAGE**

File No.: 10529 August 2, 2013

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

1. Mortgage executed by Earnest R. and Camilla Johnson to James B. Nutter & Company, dated 09/17/2008 and recorded in Official Record Book 6380 on page 345 of the public records of Escambia County, Florida. given to secure the original principal sum of $135,000.00. Corrected Mortgage recorded in O.R. Book 6394, page 1807.

2. Mortgage executed by Earnest R. and Camilla Johnson to Housing and Urban Development, dated 09/17/2008 and recorded in Official Record Book 6394 on page 1816 of the public records of Escambia County, Florida. given to secure the original principal sum of $135,000.00.

3. Possible Certificate of DElinquency filed by Rachel A. Edward recorded in O.R. Book 6658, page 1774.

4. Notice of Lis Pendens filed by James B. Nutter and Company recorded in O.R. Book 6828, page 1519.

5. Taxes for the year 2010-2012 delinquent. The assessed value is $39,281.00. Tax ID 05-3757-000.

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: 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: 1-6-2014

TAX ACCOUNT NO.: 05-3757-000

CERTIFICATE NO.: 2011-3312

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. |

Estate of Earnes R. Johnson
Camilla John (wife)
824 Royce St. #96
Pensacola, FL 32503
and
710 Loire Way
Pensacola, FL 32505

James B. Nutter & Company
4153 Broadway
Kansas City, MO 64111
and its attorney:
Elizabeth K. Baird
Butley & Hosch, P.A.
3185 South Conway Rd., Ste E
Orlando, FL 32812-7315

Rachel A. Edward
700 W. Truman Ave. #209AA
Pensacola, FL 32505

Secretary of Housing and
Urban Development
451 Seventh St. SW
Washington, DC 20410

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

REC $0.00 ~~15.00~~ 10.50
DOC ~~$0.00~~ 364.00

00020403
102S301001011005

OR BK 4551 PG1177
Escambia County, Florida
INSTRUMENT 00-728485

DEED DOC STAMPS PD @ ESC CO $364.00
04/27/00 ERNIE LEE MAGAHA, CLERK
By:

RETURN TO:
CITIZENS TITLE GROUP., INC.
4300 BAYOU BLVD., SUITE 21
PENSACOLA, FL 32503

INSTRUMENT PREPARED BY:
MARY J. MAY, PRESIDENT
CITIZENS TITLE GROUP, INC.
4300 BAYOU BLVD., SUITE 21
PENSACOLA, FL 32503

# WARRANTY DEED

STATE OF FLORIDA

COUNTY OF ESCAMBIA

KNOW ALL MEN BY THESE PRESENTS, THAT PROCTOR B. JORDAN AND MARGOT M. JORDAN, HUSBAND AND WIFE AS GRANTOR.

FOR AND IN CONSIDERATION OF TEN DOLLARS AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT WHEREOF IS HEREBY ACKNOWLEDGED, DO BARGAIN, SELL, CONVEY AND GRANT UNTO EARNEST R. JOHNSON, UNMARRIED AS GRANTEE, WHOSE ADDRESS IS 710 LOIRE WAY, PENSACOLA, FLORIDA 32505

THE FOLLOWING DESCRIBED REAL PROPERTY, SITUATE, LYING AND BEING IN THE STATE OF FLORIDA, AND COUNTY OF ESCAMBIA, TO WIT:

LOT 11, BLOCK 5, IN EASTMONT UNIT NO. 1, A PORTION OF SECTION 10, TOWNSHIP 2 SOUTH, RANGE 30 WEST, ESCAMBIA COUNTY, FLORIDA, AS RECORDED IN PLAT BOOK 5 AT PAGE 3 OF THE PUBLIC RECORDS OF SAID COUNTY.

SUBJECT TO TAXES FOR CURRENT YEAR AND TO VALID EASEMENTS, MINERAL RESERVATIONS AND RESTRICTIONS OF RECORD AFFECTING THE ABOVE PROPERTY, IF ANY.
(USE OF THE TERMS "GRANTOR" AND "GRANTEE" SHALL INCLUDE SINGULAR OR PLURAL, THE MASCULINE OR THE FEMININE, WHERE APPROPRIATE, AND SHALL ALSO INCLUDE, BUT NOT BE LIMITED TO, THEIR HEIRS, ASSIGNS, OR SUCCESSORS IN INTEREST.) TO HAVE AND TO HOLD THE SAME TOGETHER WITH ALL AND SINGULAR THE TENEMENTS, HEREDITAMENTS AND APPURTENANCES THERETO BELONGING OR IN ANYWISE APPERTAINING FREE FROM ALL EXEMPTIONS AND RIGHT OF HOMESTEAD. AND THE GRANTOR COVENANTS THAT HE IS WELL SEIZED OF AN INDEFEASIBLE ESTATE IN FEE SIMPLE IN THE SAID PROPERTY, AND HAS A GOOD RIGHT TO CONVEY THE SAME, THAT IT IS FREE OF LIEN OR ENCUMBRANCE, AND THAT HE, HIS HEIRS, EXECUTORS AND ADMINISTRATORS, THE SAID GRANTEE, HIS HEIRS EXECUTORS, ADMINISTRATORS AND ASSIGNS, IN THE QUIET AND PEACEABLE POSSESSION AND ENJOYMENT THEREOF, AGAINST ALL PERSONS LAWFULLY CLAIMING THE SAME SHALL AND WILL FOREVER FULLY WARRANT AND DEFEND.

OR BK 4551 PG1178
Escambia County, Florida
INSTRUMENT 00-728485

IN WITNESS WHEREOF, the said Grantors have signed and sealed these presents this 7th day of February, 2000.

WITNESSES:

Mary J. May
MARY J. MAY

Proctor B. Jordan
PROCTOR B. JORDAN

Debbie Carter
DEBBIE CARTER

Frank W. Sadro

Margot M. Jordan
MARGOT M. JORDAN

Lara Shields
LARA SHIELDS

RCD Apr 27, 2000 10:49 am
Escambia County, Florida

Ernie Lee Magaha
Clerk of the Circuit Court
INSTRUMENT 00-728485

STATE OF FLORIDA

COUNTY OF ESCAMBIA

The foregoing instrument was acknowledged before me this the 7th day of February, 2000, by MARGOT M. JORDAN, A MARRIED WOMAN personally known to me or who has produced a Drivers License or _____, as identification and who did not take an oath.

Notary Public
Commission No:
Commission expires:

FRANK W. SADRO
MY COMMISSION # CC 810555
EXPIRES: February 18, 2003
Bonded Thru Notary Public Underwriters

STATE OF FLORIDA
COUNTY OF ESCAMBIA

THE FOREGOING INSTRUMENT WAS ACKNOWLEDGED BEFORE ME THIS THE 26TH OF APRIL, 2000 BY PROCTOR B. JORDAN, A MARRIED MAN, PERSONALLY KNOWN TO ME OR WHO PRODUCED drivers license AS IDENTIFICATION AND WHO DID NOT TAKE AN OATH.

NOTARY PUBLIC
COMMISSION NUMBER:_____
MY COMMISSION EXPIRES:_____

LORIE E. HOWERTON
MY COMMISSION # CC 806896
EXPIRES: February 4, 2003
Bonded Thru Notary Public Underwriters

Recorded in Public Records 11/07/2008 at 12:29 PM OR Book 6394 Page 1807, Instrument #2008083309, Ernie Lee Magaha Clerk of the Circuit Court Escambia County, FL

Ernie Lee Magaha
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY FLORIDA
INST# 2008072711 08/25/2008 at 02:18 PM
OFF REC BK: 6380 PG: 345 - 361 Doc Type: MTG
RECORDING: $146.00 MTG Stamps $472.50 Int. Tax $270.00

RECORD & RECORD TO:
CLEAR TO CLOSE TITLE SERVICES
5493 Wiles Road #104
Coconut Creek, FL 33073
Requested by and returned to:
James B. Nutter & Company
4153 Broadway
Kansas City, Missouri 64111

Prepared by: Toni Conrad

FHA Case Number: 091-4511182-952-255
56596

State of Florida

# ADJUSTABLE RATE MORTGAGE

## HOME EQUITY CONVERSION MORTGAGE
## THIS MORTGAGE SECURES A REVERSE MORTGAGE LOAN

THIS MORTGAGE ("Security Instrument") is given on **September 17, 2008**. The mortgagor is **Earnest R Johnson, a married man*** whose address is **710 Loire Way, Pensacola, FL 32505** ("Borrower"). This Security Instrument is given to **James B. Nutter & Company**, which is organized and existing under the laws of the state of **Missouri**, and whose address is **4153 Broadway, Kansas City, MO 64111** ("Lender"). Borrower has agreed to repay to Lender amounts which Lender is obligated to advance, including future advances, under the terms of a Home Equity Conversion Loan Agreement dated the same date as this Security Instrument ("Loan Agreement"). The agreement to repay is evidenced by Borrower's Note dated the same date as this Security Instrument ("Note"). This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, including all future advances, with interest at a rate subject to adjustment, and all renewals, extensions and modifications of the Note, up to a maximum principal amount of **One Hundred Thirty-Five Thousand and 00/100 Dollars (U.S.$135,000.00)**; (b) the payment of all other sums, with interest, advanced under Paragraph 5 to protect the security of this Security Instrument or otherwise due under the terms of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. The full debt, including all amounts described in (a), (b), and (c) above, if not paid earlier, is due and payable on **April 22, 2096**. For this purpose, Borrower does hereby mortgage, grant and convey to Lender, the following described property located in **Escambia** County, Florida, which has the address of:

*and Camilla Johnson , his wife

**710 Loire Way, Pensacola, FL 32505**, and is described more fully on Exhibit A attached to and hereby incorporated into this Mortgage ("Property Address").

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, 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 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. 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.



ERJ
C-J

JOHE8581

The value of the Index will be determined, using the most recent Index figure available thirty (30) days before the Change Date ("Current Index"). Before each Change Date, the new interest rate will be calculated by adding a margin to the Current Index. The sum of the margin plus the Current Index, subject to the rate limitations below, will be called the "Calculated Interest Rate" for each Change Date. The Calculated Interest Rate will be compared to the interest rate in effect immediately prior to the current Change Date (the "Existing Interest Rate").

___ **Annually Adjusting Variable Rate Feature** - The interest rate will never increase or decrease by more than two percentage points (2.0%) on any single Change Date. The interest rate will never be more than five percentage points (5.0%) higher or lower than the initial interest rate stated in Paragraph 2 of this Note.

_X_ **Monthly Adjusting Variable Rate Feature** - The Calculated Interest Rate will never increase above 13.800%.

The Calculated Interest Rate will be adjusted if necessary to comply with the rate limitation(s) described above and will be in effect until the next Change Date. At any change date, if the Calculated Interest Rate equals the Existing Interest Rate, the interest rate will not change.

**23. Release.** Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

**24. Attorneys' Fees.** As used in this Security Instrument and the Note, "attorneys' fees" shall include any attorneys' fees awarded by an appellate court.

**25. Riders to this Security Instrument.** If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check all riders that are applicable].

| | | | |
|---|---|---|---|
| | Condominium Rider | | PUD Rider |
| | Shared Appreciation Rider | | Other |

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Witnesses: Jennifer S. Wooten · Jennifer S. Wooten

Sean Fox SEAN FOX

Signature: Earnest R Johnson

**EARNEST R JOHNSON (Borrower)**

Camilla Johnson

**CAMILLA JOHNSON**

## EXHIBIT A

Exhibit A to the Mortgage given on **September 17, 2008**, by **Earnest R Johnson, a married man** ("Borrower") to **James B. Nutter & Company** ("Lender"). The Property is located in the county of **Escambia**, state of **FL**, and is described as follows:

Description of Property

Legal Description attached hereto as 'Exhibit A' and by this reference made a part hereof.

**Lot 11, Block 5, IN EASTMONT UNIT NO. 1, A PORTION OF SECTION 10, TOWNSHIP 2 SOUTH, RANGE 30 WEST , according to the Plat thereof, as recorded in Plat Book 5, at Page 3, of the Public Records of ESCAMBIA County, Florida.**

ERJ

Recorded in Public Records 11/07/2008 at 12:29 PM OR Book 6394 Page 1816, Instrument #2008083310, Ernie Lee Magaha Clerk of the Circuit Court Escambia County, FL

RECORD & RECORD TO:
CLEAR TO CLOSE TITLE SERVICES
5493 Wiles Road #104
Coconut Creek, FL 33073

Requested by and returned to:
James B. Nutter & Company
4153 Broadway
Kansas City, Missouri 64111

Prepared by: Toni Conrad

FHA Case Number: 091-4511182-952-255
56596

State of Florida

# ADJUSTABLE RATE MORTGAGE

## HOME EQUITY CONVERSION SECOND MORTGAGE
## THIS MORTGAGE SECURES A REVERSE MORTGAGE LOAN

THIS MORTGAGE ("Security Instrument" or "Second Security Instrument") is given on **September 17, 2008**. The mortgagor is **Earnest R Johnson, a married man,*** whose address is **710 Loire Way, Pensacola, FL 32505** ("Borrower"). This Security Instrument is given to the Secretary of Housing and Urban Development, whose address is 451 Seventh Street, S.W., Washington, DC 20410 ("Lender" or "Secretary"). Borrower has agreed to repay to Lender amounts which Lender is obligated to advance, including future advances, under the terms of a Home Equity Conversion Loan Agreement dated the same date as this Security Instrument ("Loan Agreement"). The agreement to repay is evidenced by Borrower's Note dated the same date as this Security Instrument ("Second Note"). This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Second Note, including all future advances, with interest at a rate subject to adjustment, and all renewals, extensions and modifications of the Second Note, up to a maximum principal amount of **One Hundred Thirty-Five Thousand and 00/100 Dollars (U.S.$135,000.00)**; (b) the payment of all other sums, with interest, advanced under Paragraph 5 to protect the security of this Security Instrument or otherwise due under the terms of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Second Note. The full debt, including all amounts described in (a), (b), and (c) above, if not paid earlier, is due and payable on **April 22, 2096**. For this purpose, Borrower does hereby mortgage, grant and convey to Lender, the following described property located in **Escambia** County, Florida, which has the address of:

*and Camilla Johnson , his wife
**710 Loire Way, Pensacola, FL 32505**, and is described more fully on Exhibit A attached to and hereby incorporated into this Mortgage ("Property Address").

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, 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 COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is only encumbered by a First Security Instrument given by Borrower and dated the same date as this Security Instrument ("First Security Instrument"). 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.



ERJ
C-J

JOHE858A

effect until the next Change Date. At any change date, if the Calculated Interest Rate equals the Existing Interest Rate, the interest rate will not change.

**23. Release.** Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

**24. Attorneys' Fees.** As used in this Security Instrument and the Note, "attorneys' fees" shall include any attorneys' fees awarded by an appellate court.

**25. Riders to this Security Instrument.** If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check all riders that are applicable].

| | | | |
|---|---|---|---|
| | Condominium Rider | | PUD Rider |
| | Shared Appreciation Rider | | Other |

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Witnesses: Jennifer S. Wooten - Jennifer S. Wooten
Sean Fox - Sean Fox

Signature:
Earnest R Johnson
**EARNEST R JOHNSON (Borrower)**

Camilla Johnson
**CAMILLA JOHNSON**

**STATE OF FLORIDA** **COUNTY OF** Escambia

The foregoing instrument was acknowledged before me this 17 day of September 2008 by **Earnest R Johnson and Camilla Johnson**, who is personally known to me; who has produced Drivers license Fl ~~Drivers license~~ ~~or ID card~~ as identification and who did (did not) take an oath.

Jennifer S. Wooten
Notary Public
Name: Jennifer S. Wooten

JENNIFER S. WOOTEN
Notary Public - State of Florida
My Commission Expires Aug 2, 2011
Commission # DD 687882
Bonded Through National Notary Assn.

## EXHIBIT A

Exhibit A to the Mortgage given on **September 17, 2008**, by **Earnest R Johnson, a married man** ("Borrower") to the Secretary of Housing and Urban Development, and whose address is 451 Seventh Street, S.W., Washington, D.C. 20410, ("Lender" or "Secretary"). The Property is located in the county of **Escambia**, state of **FL**, and is described as follows:

Description of Property

Legal Description attached hereto as 'Exhibit A' and by this reference made a part hereof.

**Lot 11, Block 5, IN EASTMONT UNIT NO. 1, A PORTION OF SECTION 10, TOWNSHIP 2 SOUTH, RANGE 30 WEST , according to the Plat thereof, as recorded in Plat Book 5, at Page 3, of the Public Records of ESCAMBIA County, Florida.**

E/RJ
C-J

Recorded in Public Records 03/08/2012 at 09:04 AM OR Book 6828 Page 1519, Instrument #2012017890, Ernie Lee Magaha Clerk of the Circuit Court Escambia County, FL

IN THE CIRCUIT COURT IN AND FOR
ESCAMBIA COUNTY, FLORIDA

CASE NO:

JAMES B. NUTTER AND COMPANY

Plaintiff,

vs.

2012CA511

E

EARNEST R. JOHNSON, DECEASED; CAMILLA JOHNSON; UNKNOWN TENANT #1; UNKNOWN TENANT #2; SECRETARY OF HOUSING AND URBAN DEVELOPMENT; STATE OF FLORIDA DEPARTMENT OF REVENUE; UNITED STATES OF AMERICA; ALL UNKNOWN HEIRS, CREDITORS, DEVISEES, BENEFICIARIES, GRANTEES, ASSIGNEES, LIENORS, TRUSTEES, AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF EARNEST R. JOHNSON, DECEASED; RACHEL A. EDWARDS and any unknown heirs, devisees, grantees, creditors, and other unknown persons or unknown spouses claiming by, through and under any of the above-named Defendants,

Defendants,
_____/

ERNIE LEE MAGAHA
CLERK OF CIRCUIT COURT
ESCAMBIA COUNTY FL

2012 MAR -1 P 2:05

CIRCUIT CIVIL DIVISION
FILED & RECORDED

**LIS PENDENS**

NOTICE IS GIVEN that suit was instituted in the Circuit Court, In and For Escambia County, Florida, on or about February 29, 2012 by the above-named Plaintiff against the above-named Defendants.

The property involved is that certain lot, parcel or piece of land lying, situate and being in the County of Escambia, State of Florida, more particularly described as follows:

**LOT 11, BLOCK 5, IN EASTMONT UNIT NO. 1, A PORTION OF SECTION 10, TOWNSHIP 2 SOUTH, RANGE 30 WEST, ESCAMBIA COUNTY, FLORIDA, AS RECORDED IN PLAT BOOK 5 AT PAGE 3 OF THE PUBLIC RECORDS OF SAID COUNTY**

Case: 2012 CA 000511
00025950871
Dkt: CA1039 Pg#: 2

B&H # 297337

3

The relief sought in and for this suit is a foreclosure of Mortgage encumbering the subject property described above and decreeing over the sale of the property under the direction of the Court in default of payment of the amounts found to be due and owing to the Plaintiff under the Mortgage, and for other and general relief set forth in the Complaint.

DATED: February 29, 2012

Elizabeth K. Baird
BUTLER & HOSCH, P.A.
3185 South Conway Road, Suite E
Orlando, Florida 32812-7315
(407) 381-5200 (Phone)
(407) 381-5577 (Facsimile)
Florida Bar Number: 37560
Attorney for Plaintiff

Recorded in Public Records 11/16/2010 at 04:50 PM OR Book 6658 Page 1774, Instrument #2010075164, Ernie Lee Magaha Clerk of the Circuit Court Escambia County, FL

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

CASE NO.: 08-0100363-DR JD/DIV: V
UCN: 17 2008 DR 100363 XXXX JV

EDWARDS, RACHEL A.
700 W TRUMAN AVE, 209AA
PENSACOLA, FL 32505-4018
Petitioner.

vs.

JOHNSON, EARNEST
503 S. DIVISION ST. - A
SELMA, AL 36703
Respondent.

ERNIE LEE MAGAHA
CLERK OF CIRCUIT COURT
ESCAMBIA COUNTY FL

2010 NOV 16 P 3:32

DOMESTIC RELATIONS
FILED & RECORDED

JUDGMENT/CERTIFICATE OF DELINQUENCY

The undersigned, being the duly authorized local depository for court-ordered support payments pursuant to F.S. 61.181, in ESCAMBIA County, certifies that JOHNSON, EARNEST has failed to pay into the depository the court-ordered support payment mandated by the current Support Order in this cause. As of this date, the total support arrearage is $9,277.16 balance at terms, not including any costs or fees. Statutory interest automatically accrues on all past due support pursuant to F.S.55.03.

I further certify that JOHNSON, EARNEST was issued a Notice of Delinquency on 12/22/2009, and 30 or more days have elapsed since the referenced delinquent payment was due. Pursuant to F.S. 61.14 this Certificate is a Final Judgment by operation of law for all past due and future payments together with all applicable costs and fees as provided by law for which execution may issue and which has the full force, effect and attributes of a Judgment entered by a Court in the State of Florida.

Dated November 16, 2010.

ESCAMBIA CTY CLERK OF CIR CT, ERNIE LEE MAGAHA

By: _____ Deputy Clerk

Case: 2008 DR 100363 JV
00058278631
Dkt: DJ2177IV Pg#:

**STATE OF FLORIDA**
**COUNTY OF ESCAMBIA**

**CERTIFICATE OF NOTICE OF MAILING**
**NOTICE OF APPLICATION FOR TAX DEED**

**CERTIFICATE # 03312 of 2011**

I, PAM CHILDERS, CLERK OF THE CIRCUIT COURT OF ESCAMBIA COUNTY, FLORIDA, do hereby certify that I did on December 5, 2013, mail a copy of the foregoing Notice of Application for Tax Deed, addressed to:

| | |
|---|---|
| EARNEST R JOHNSON OR EST OF<br>824 ROYCE ST #96<br>PENSACOLA FL 32503 | CAMILLA JOHN<br>824 ROYCE ST #96<br>PENSCOLA FL 32503 |
| EST OF EARNEST R JOHNSON<br>710 LOIRE WAY<br>PENSACOLA FL 32505 | CAMILLA JOHN<br>710 LOIRE WAY<br>PENSACOLA FL 32505 |
| RACHEL A EDWARD<br>700 W TRUMAN AVE #209AA<br>PENSACOLA FL 32505 | JAMES B NUTTER & CO<br>4153 BROADWAY<br>KANSAS CITY MO 64111 |
| ELIZABETH K BAIRD<br>BUTLEY & HOSCH PA<br>3185 SOUTH CONWAY RD STE E<br>ORLANDO FL 32812-7315 | SECRETARY OF HOUSING AND URBAN DEVELOPMENT<br>451 SEVENTH ST SW<br>WASHINGTON DC 20410 |
| ESCAMBIA COUNTY<br>OFFICE OF COUNTY ATTORNEY<br>221 PALAFOX PLACE STE 430<br>PENSACOLA FL 32502 | |

WITNESS my official seal this 5th day of December 2013.

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 January 6, 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 **TC TAMPA 1 LLC PNC C/O TC TAMPA 1 LLC** holder of **Tax Certificate No. 03312**, issued the **1st** day of **June, A.D., 2011** 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:

**LT 11 BLK 5 EASTMONT UNIT NO 1 PB 5 P 3 SEC 46/10 T 1/2S R 30 OR 4551 P 1177**

**SECTION 10, TOWNSHIP 2 S, RANGE 30 W**

**TAX ACCOUNT NUMBER 053757000 (14-056)**

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

**EARNEST R JOHNSON OR EST OF**

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 January, which is the **6th day of January 2014.**

Dated this 5th day of December 2013.

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.

CLERK & COMPTROLLER ESCAMBIA COUNTY, FLORIDA

PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

By:
Emily Hogg
Deputy Clerk

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**Post Property:**
**710 LOIRE WAY 32505**

PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

By:
Emily Hogg
Deputy Clerk

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**Personal Services:**

**EARNEST R JOHNSON OR EST OF**
**824 ROYCE ST #96**
**PENSACOLA FL 32503**

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

**Document Number:** ECSO13CIV057476NON **Agency Number:** 14-002596
**Court:** TAX DEED
**County:** ESCAMBIA
**Case Number:** CERT NO 03312, 2011

**Attorney/Agent:**
PAM CHILDERS
CLERK OF COURT
TAX DEED

**Plaintiff:** RE: EARNEST R JOHNSON OR EST OF
**Defendant:**

**Type of Process:** NOTICE OF APPLICATION FOR TAX DEED

Received this Writ on 12/4/2013 at 2:37 PM and served same at 12:00 PM on 12/5/2013 in ESCAMBIA COUNTY, FLORIDA, by serving POST PROPERTY , the within named, to wit: , .

POSTED TO PROPERTY PER INSTRUCTIONS FROM CLERK'S OFFICE.

DAVID MORGAN, SHERIFF
ESCAMBIA COUNTY, FLORIDA

By: R Wright, #922
R. WRIGHT, CPS

Service Fee: $40.00
Receipt No: BILL

Printed By: JLBRYANT

002596

## WARNING

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**TAX ACCOUNT NUMBER 053757000 (14-056)**

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

**EARNEST R JOHNSON OR EST OF**

ESCAMBIA CO., FL
CLERK'S OFFICE
2013 DEC -4 P 2:37
RECEIVED

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 January, which is the **6th day of January 2014.**

Dated this 5th day of December 2013.

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**Post Property:**
**710 LOIRE WAY 32505**

CLERK & COMPTROLLER ESCAMBIA COUNTY, FLORIDA

PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

By:
Emily Hogg
Deputy Clerk

**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:

JAMES B NUTTER & CO [14-056]
4153 BROADWAY
KANSAS CITY MO 64111

**SECTION ON DELIVERY**

A. Signature
X [signature] ☐ Agent ☐ Addressee

B. Received by (Printed Name) Larry Langley C. Date of Delivery 12/9/13

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

2. Article Number (Transfer from service label) 7008 1830 0000 0243 3302

PS Form 3811, February 2004 Domestic Return Receipt 102595-02-M-1540

**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 [14-056]
OFFICE OF COUNTY ATTORNEY
221 PALAFOX PLACE STE 430
PENSACOLA FL 32502

**SECTION ON DELIVERY**

A. Signature
X [signature] ☑ Agent ☐ Addressee

B. Received by (Printed Name) PAULA MEADOR C. Date of Delivery 12/6/13

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

2. Article Number (Transfer from service label) 7008 1830 0000 0243 3333

PS Form 3811, February 2004 Domestic Return Receipt 102595-02-[illegible]

11/3312

**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:

ELIZABETH K BAIRD [14-056]
BUTLEY & HOSCH PA
3185 SOUTH CONWAY RD STE E
ORLANDO FL 32812-7315

**COMPLETE SECTION ON DELIVERY**

A. Signature
X Vilde Valentin ☐ Agent ☐ Addressee

B. Received by (Printed Name) Vilde Valentin
C. Date of Delivery 12-9-13

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

2. Article Number (Transfer from service label) 7008 1830 0000 0243 3319

PS Form 3811, February 2004 Domestic Return Receipt 102595-02-M-1540

11/3312

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 | $ 0.46 |
| Certified Fee | 3.10 |
| Return Receipt Fee (Endorsement Required) | 2.55 |
| Restricted Delivery Fee (Endorsement Required) | |
| Total Postage & Fees | $ 6.11 |

PENSACOLA, FL DOWNTOWN STATION USPS 32502-9998 Postmark Here

7008 1830 0000 0243 3258

Sent To
EARNEST R JOHNSON OR EST OF
[14-056]
824 ROYCE ST #96
PENSACOLA FL 32503

PS Form ... Instructions

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

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

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|---|---|
| Postage | $ 0.46 |
| Certified Fee | 3.10 |
| Return Receipt Fee (Endorsement Required) | 2.55 |
| Restricted Delivery Fee (Endorsement Required) | |
| Total Postage & Fees | $ 6.11 |

PENSACOLA, FL DOWNTOWN STATION USPS 32502-9998 Postmark Here

7008 1830 0000 0243 3265

Sent To
CAMILLA JOHN [14-056]
824 ROYCE ST #96
PENSCOLA FL 32503

PS Form ... Instructions

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

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|---|---|
| Postage | $ 0.46 |
| Certified Fee | 3.10 |
| Return Receipt Fee (Endorsement Required) | 2.55 |
| Restricted Delivery Fee (Endorsement Required) | |
| Total Postage & Fees | $ 6.11 |

PENSACOLA, FL DOWNTOWN STATION USPS 32502-9998 Postmark Here

7008 1830 0000 0243 3272

Sent
EST OF EARNEST R JOHNSON [14-056]
710 LOIRE WAY
PENSACOLA FL 32505

PS Form ... Instructions

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

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|---|---|
| Postage | $ 0.46 |
| Certified Fee | 3.10 |
| Return Receipt Fee (Endorsement Required) | 2.55 |
| Restricted Delivery Fee (Endorsement Required) | |
| Total Postage & Fees | $ 6.11 |

PENSACOLA, FL DOWNTOWN STATION USPS 32502-9998 Postmark Here

7008 1830 0000 0243 3289

Sent To
CAMILLA JOHN [14-056]
710 LOIRE WAY
PENSACOLA FL 32505

PS Form ... Instructions

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

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OFFICIAL USE

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|---|---|
| Postage | $ 0.46 |
| Certified Fee | 3.10 |
| Return Receipt Fee (Endorsement Required) | 2.55 |
| Restricted Delivery Fee (Endorsement Required) | |
| Total Postage & Fees | $ 6.11 |

PENSACOLA, FL DOWNTOWN STATION USPS 32502-9998 Postmark Here

7008 1830 0000 0243 3296

Sent To
RACHEL A EDWARD [14-056]
700 W TRUMAN AVE #209AA
PENSACOLA FL 32505

PS Form ... Instructions

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

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PENSACOLA, FL DOWNTOWN STATION USPS 32502-9998 Postmark Here

7008 1830 0000 0243 3302

Sent To
JAMES B NUTTER & CO [14-056]
4153 BROADWAY
KANSAS CITY MO 64111

PS Form ... Instructions

7008 1830 0000 0243 3319

U.S. Postal Service
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For delivery information visit our website at www.usps.com

OFFICIAL USE

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| Restricted Delivery Fee (Endorsement Required) | |
| Total Postage & Fees | $ 6.11 |

PENSACOLA, FL DOWNTOWN STATION USPS 32502 9998
Postmark Here

Sent To
Street, or PO
City, St
PS For uctions

ELIZABETH K BAIRD [14-056]
BUTLEY & HOSCH PA
3185 SOUTH CONWAY RD STE E
ORLANDO FL 32812-7315

7008 1830 0000 0243 3326

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

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|---|---|
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| Return Receipt Fee (Endorsement Required) | 2.55 |
| Restricted Delivery Fee (Endorsement Required) | |
| Total Postage & Fees | $ 6.11 |

PENSACOLA, FL DOWNTOWN STATION USPS 32502 9998
Postmark Here

Sent To
Street, or PO
City, S
PS For ructions

SECRETARY OF HOUSING AND
URBAN DEVELOPMENT [14-056]
451 SEVENTH ST SW
WASHINGTON DC 20410

7008 1830 0000 0243 3333

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

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Postmark Here

Sent To
Street, or PO
City, S
PS For ructions

ESCAMBIA COUNTY [14-056]
OFFICE OF COUNTY ATTORNEY
221 PALAFOX PLACE STE 430
PENSACOLA FL 32502