

TAX COLLECTOR'S CERTIFICATION

Application
Date / Number
Jun 29, 2015 / 150253

This is to certify that the holder listed below of Tax Sale Certificate Number **2013 / 3852.0000**, issued the **1st day of June, 2013**, and which encumbers the following described property located in the County of Escambia, State of Florida to wit: **Parcel ID Number: 06-4310-000**

Certificate Holder:

GTURN LLC AND GHETT TL LLC PAR CITIBANK, N.A., AS
4747 EXECUTIVE DR., STE 510
SAN DIEGO, CALIFORNIA 92121

Property Owner:

OWENS CHARLES
5278 JENNY CIR
PACE, FLORIDA 32571

Legal Description:

E 10 FT OF LT 24 ALL LTS 25 AND 26 BLK 242 MCMILLAN ADDITION PLAT DB 26 P 147 OR 5754 P 1685 CA 139

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
2013	3852.0000	06/01/13	\$1,104.19	\$0.00	\$55.21	\$1,159.40

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
2015	3746.0000	06/01/15	\$1,159.45	\$6.25	\$57.97	\$1,223.67
2014	3537.0000	06/01/14	\$1,092.43	\$6.25	\$54.62	\$1,153.30

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

\$3,536.37
\$0.00
\$200.00
\$125.00
\$3,861.37
\$3,861.37
\$6.25

*Done this 29th day of June, 2015

TAX COLLECTOR, ESCAMBIA COUNTY, FLORIDA

By 

Date of Sale: 10/5/15

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

Notice to Tax Collector of Application for Tax Deed

TO: Tax Collector of Escambia County

In accordance with Florida Statutes, I,

**GTURN LLC AND GHETT TL LLC PAR CITIBANK,
N.A., AS
4747 EXECUTIVE DR., STE 510
SAN DIEGO, California, 92121**

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
3852.0000	06-4310-000	06/01/2013	E 10 FT OF LT 24 ALL LTS 25 AND 26 BLK 242 MCMILLAN ADDITION PLAT DB 26 P 147 OR 5754 P 1685 CA 139

2014 TAX ROLL

OWENS CHARLES
5278 JENNY CIR
PACE , Florida 32571

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.

jsherpa (John Lemkey)

Applicant's Signature

06/29/2015

Date



Chris Jones
Escambia County Property Appraiser

ECPA Home

Real Estate
Search

Tangible Property
Search

Sale
List

Amendment 1/Portability
Calculations

[Back](#)

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[Printer Friendly Version](#)

General Information

Reference: 332S304000024242
Account: 064310000
Owners: OWENS CHARLES
Mail: 5278 JENNY CIR
PACE, FL 32571
Situs: 619 N X ST 32505
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

Assessments

Year	Land	Imprv	Total	Cap Val
2014	\$7,009	\$51,231	\$58,240	\$58,240
2013	\$7,009	\$46,326	\$53,335	\$53,335
2012	\$7,009	\$46,326	\$53,335	\$53,335

[Disclaimer](#)

[Amendment 1/Portability Calculations](#)

Sales Data

Sale Date	Book	Page	Value	Type	Official Records (New Window)
10/2005	5754	1685	\$45,000	WD	View Instr
08/2000	4596	1538	\$4,000	QC	View Instr
02/2000	4534	664	\$100	QC	View Instr
09/1996	4055	1507	\$100	CJ	View Instr

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

2014 Certified Roll Exemptions

None

Legal Description

E 10 FT OF LT 24 ALL LTS 25 AN D 26 BLK 242
MCMILLAN ADDITION PLAT DB 26 P 147 OR 5754 P 16
85 CA 139

Extra Features

FRAME BUILDING
PATIO

**Parcel
Information**

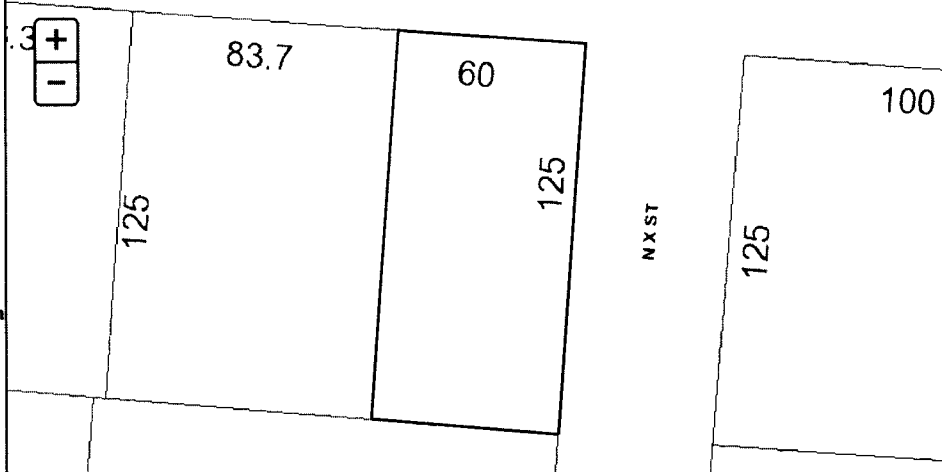
[Launch Interactive Map](#)

**Section
Map Id:**
CA139

**Approx.
Acreage:**
0.1700

Zoned:
MDR

**Evacuation
& Flood
Information**
[Open Report](#)



[View Florida Department of Environmental Protection\(DEP\) Data](#)

Buildings

Address: 619 N X ST, Year Built: 1940, Effective Year: 1940

Structural Elements

DECOR/MILLWORK-BELOW AVERAGE
DWELLING UNITS-1
EXTERIOR WALL-SIDING-SHT.AVG.
EXTERIOR WALL-SIDING-BLW.AVG.
FLOOR COVER-HARDWOOD/PARQUET
FOUNDATION-WOOD/SUB FLOOR
HEAT/AIR-WALL/FLOOR FURN

INTERIOR WALL-DRYWALL-PLASTER
NO. PLUMBING FIXTURES-3
NO. STORIES-1
ROOF COVER-COMPOSITION SHG
ROOF FRAMING-GABLE-HI PITCH
STORY HEIGHT-0
STRUCTURAL FRAME-WOOD FRAME



Areas - 1736 Total SF

BASE AREA - 1352

BASE SEMI FIN - 286

OPEN PORCH FIN - 98

Address: 619 N X ST 1/2, Year Built: 1959

Structural Elements

DECOR/MILLWORK-BELOW AVERAGE

DWELLING UNITS-1

EXTERIOR WALL-SIDING-SHT.AVG.

FLOOR COVER-HARDWOOD/PARQET

FOUNDATION-WOOD/SUB FLOOR

HEAT/AIR-UNIT HEATERS

INTERIOR WALL-DRYWALL-PLASTER

NO. PLUMBING FIXTURES-3

NO. STORIES-1

ROOF COVER-METAL/MODULAR

ROOF FRAMING-GABLE

STORY HEIGHT-0

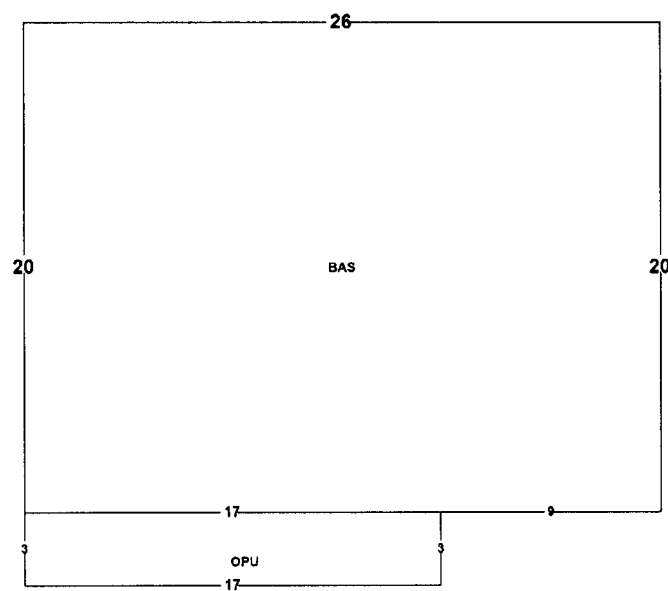
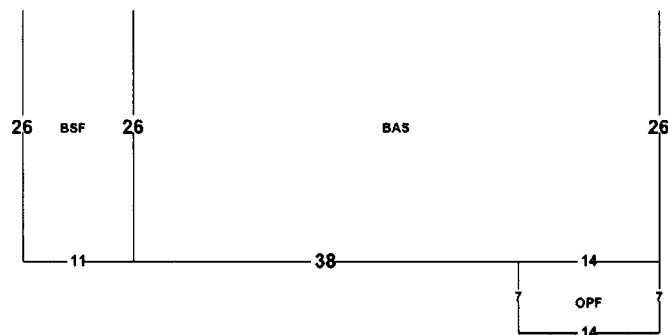
STRUCTURAL FRAME-WOOD FRAME



Areas - 571 Total SF

BASE AREA - 520

OPEN PORCH UNF - 51



Images



7/21/14



7/21/14

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.

Last Updated: 07/20/2015 (tc.2783)

15621

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.: 12263

July 17, 2015

Escambia County Tax Collector
P.O. Box 1312
Pensacola, Florida 32591

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 07-17-1995, through 07-17-2015, and said search reveals the following:

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

Charles Owens AKA Charles Ronald Owens

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: 

July 17, 2015

**OWNERSHIP AND ENCUMBRANCE REPORT
LEGAL DESCRIPTION**

File No.: 12263

July 17, 2015

**Lots 25 and 26 and the East 10 feet of Lot 24 , Block 242, McMillan Subdivision, as per plat thereof,
recorded in Deed Book 26, Page 147, of the Public Records of Escambia County, Florida**

**OWNERSHIP AND ENCUMBRANCE REPORT
CONTINUATION PAGE**

File No.: 12263

July 17, 2015

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

1. That certain mortgage executed by Charles Ronald Owens in favor of Regions Bank dated 07/19/2006 and recorded 08/09/2006 in Official Records Book 5967, page 70 of the public records of Escambia County, Florida, in the original amount of \$51,554.50.
2. That certain mortgage executed by Charles R. Owens in favor of Bank of America, N.A. dated 06/28/2006 and recorded 09/14/2006 in Official Records Book 5991, page 1398 of the public records of Escambia County, Florida, in the original amount of \$64,490.00.
3. Taxes for the year 2012-2014 delinquent. The assessed value is \$58,240.00. Tax ID 06-4310-000.

PLEASE NOTE THE FOLLOWING:

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

SOUTHERN GUARANTY TITLE COMPANY

4400 BAYOU BLVD., SUITE 13-B, CORDOVA SQUARE
PENSACOLA, FLORIDA 32503

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

Email: 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: 10-5-2015

TAX ACCOUNT NO.: 06-4310-000

CERTIFICATE NO.: 2013-3852

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.

Charles Owens aka
Charles Ronald Owens
5278 Jenny Circle
Pace, FL 32571

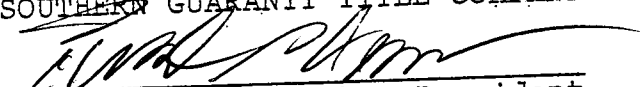
Unknown Tenants
619 North X St.
Pensacola, FL 32505

Regions Bank
P.O. Box 4897
Montgomery, AL 36103

Bank of America, N.A.
100 N. Tryon St.
Charlotte, NC 28255

Certified and delivered to Escambia County Tax Collector,
this 20th day of July, 2015.

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.

8

Return to:
Name: West Florida Title Company of Milton, Inc.

This Instrument Prepared by:
Donna Perritt
West Florida Title Company of Milton, Inc.
5220 Willing Street
Milton, Florida 32570

as a necessary incident to the fulfillment of conditions
contained in a title insurance commitment issued by it.
Property Appraiser Parcel Identification (Folio) Number(s):
33-2S-30-4000-024-242
Grantee(s) I.D.#(s):
File No: 2005-1590

WARRANTY DEED

This Warranty Deed Made and executed the 12th day of October, 2005, by Douglas Preston Owens and Sharon Owens Cole, as their non-homestead property, hereinafter called the grantor, whose post office address is: %5835 Vestavia Lane, Pensacola, FL 32526 to Charles Owens whose post office address is:
5278 Jenny Circle, Pace, FL 32571 hereinafter called the grantee.

WITNESSETH: That the grantor, for and in consideration of the sum of \$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 in Escambia County, Florida, viz:

Lots 25 and 26 and the East 10 feet of Lot 24 in Block 242 of the McMillan Subdivision in Section 33, Township 2 South, Range 30 West, Escambia County, Florida, according to plat recorded in Deed Book 26, page 147 of the public records of said county.

This 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 it is lawfully seized of said land in fee simple; that it has good right and lawful authority to sell and convey said land; that it hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free of all encumbrances, except taxes accruing subsequent to December 31, 2004, reservations, restrictions and easements of record, if any.

(Wherever used herein 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: Rose Ann Lewis Douglas Preston Owens (Seal)
ROSE ANN LEWIS Douglas Preston Owens

Witness Signature: Heather Wilson Sharon Owens Cole (Seal)
HEATHER WILSON Sharon Owens Cole

Witness Signature: _____ (Seal)

Witness Signature: _____ (Seal)

STATE OF FLORIDA
COUNTY OF SANTA ROSA

The foregoing instrument was acknowledged before me this 12 day of October, 2005 by Douglas Preston Owens and Sharon Owens Cole who is/are personally known to me or who has/have produced FL ID as identification

My Commission Expires: 5/24/08



Christopher Eric Price
Notary Public-State of FL
Comm. Exp. May 24, 2008
Comm. No. 00322773

SEM

Christopher Eric Price
Notary Public
Serial Number: DD322773

WHEN RECORDED MAIL TO:

Regions Loan Servicing Release
P O Box 4897
Montgomery, AL 36103

This Mortgage prepared by:

Name: TAMI W NEWTON
Company: REGIONS BANK
Address: 6650 HIGHWAY 90 CAROLINE STREET, MILTON, FL 32570

RECEIVED
JUL 28 2006
REAL ESTATE PERFECTION



DOC48505100044000005238000000

MORTGAGE

THIS MORTGAGE dated July 19, 2006, is made and executed between CHARLES RONALD OWENS, whose address is 5278 JENNY CIRCLE, PACE, FL 32571-2841; An Unmarried Man (referred to below as "Grantor") and REGIONS BANK, whose address is 6650 HIGHWAY 90 CAROLINE STREET, MILTON, FL 32570 (referred to below as "Lender").

GRANT OF MORTGAGE. For valuable consideration, Grantor mortgages to Lender all of Grantor's right, title, and interest in and to the following described real property, together with all existing or subsequently erected or affixed buildings, improvements and fixtures; all easements, rights of way, and appurtenances; all water, water rights, watercourses and ditch rights (including stock in utilities with ditch or irrigation rights); and all other rights, royalties, and profits relating to the real property, including without limitation all minerals, oil, gas, geothermal and similar matters, (the "Real Property") located in Escambia County, State of Florida:

See ATTACHED EXHIBIT, which is attached to this Mortgage and made a part of this Mortgage as if fully set forth herein.

The Real Property or its address is commonly known as 619 NORTH X STREET, PENSACOLA, FL 32505.

Grantor presently assigns to Lender all of Grantor's right, title, and interest in and to all present and future leases of the Property and all Rents from the Property. In addition, Grantor grants to Lender a Uniform Commercial Code security interest in the Personal Property and Rents.

THIS MORTGAGE, INCLUDING THE ASSIGNMENT OF RENTS AND THE SECURITY INTEREST IN THE RENTS AND PERSONAL PROPERTY, IS GIVEN TO SECURE (A) PAYMENT OF THE INDEBTEDNESS AND (B) PERFORMANCE OF ANY AND ALL OBLIGATIONS UNDER THE NOTE IN THE ORIGINAL PRINCIPAL AMOUNT OF \$51,554.50, THE RELATED DOCUMENTS, AND THIS MORTGAGE. THIS MORTGAGE IS GIVEN AND ACCEPTED ON THE FOLLOWING TERMS:

PAYMENT AND PERFORMANCE. Except as otherwise provided in this Mortgage, Grantor shall pay to Lender all amounts secured by this Mortgage as they become due and shall strictly perform all of Grantor's obligations under this Mortgage.

POSSESSION AND MAINTENANCE OF THE PROPERTY. Grantor agrees that Grantor's possession and use of the Property shall be governed by the following provisions:

Possession and Use. Until the occurrence of an Event of Default, Grantor may (1) remain in possession and control of the Property; (2) use, operate or manage the Property; and (3) collect the Rents from the Property.

Duty to Maintain. Grantor shall maintain the Property in good condition and promptly perform all repairs, replacements, and maintenance necessary to preserve its value.

Compliance With Environmental Laws. Grantor represents and warrants to Lender that: (1) During the period of Grantor's ownership of the Property, there has been no use, generation, manufacture, storage, treatment, disposal, release or threatened release of any Hazardous Substance by any person on, under, about or from the Property; (2) Grantor has no knowledge of, or reason to believe that there has been, except as previously disclosed to and acknowledged by Lender in writing, (a) any breach or violation of any Environmental Laws, (b) any use, generation, manufacture, storage, treatment, disposal, release or threatened release of any Hazardous Substance on, under, about or from the Property by any prior owners or occupants of the Property, or (c) any actual or threatened litigation or claims of any kind by any person relating to such matters; and (3) Except as previously disclosed to and acknowledged by Lender in writing, (a) neither Grantor nor any tenant, contractor, agent or other authorized user of the Property shall use, generate, manufacture, store, treat, dispose of or release any Hazardous Substance on, under, about or from the Property; and (b) any such activity shall be conducted in compliance with all applicable federal, state, and local laws, regulations and ordinances, including without limitation all Environmental Laws. Grantor authorizes Lender and its agents to enter upon the Property to make such inspections and tests, at Grantor's expense, as Lender may deem appropriate to determine compliance of the Property with this section of the Mortgage. Any inspections or tests made by Lender shall be for Lender's purposes only and shall not be construed to create any responsibility or liability on the part of Lender to Grantor or to any other person. The representations and warranties contained herein are based on Grantor's due diligence in investigating the Property for Hazardous Substances. Grantor hereby (1) releases and waives any future claims against Lender for indemnity or contribution in the event Grantor becomes liable for cleanup or other costs under any such laws; and (2) agrees to indemnify and hold harmless Lender against any and all claims, losses, liabilities, damages, penalties, and expenses which Lender may directly or indirectly sustain or suffer resulting from a breach of this section of the Mortgage or as a consequence of any use, generation, manufacture, storage, disposal, release or threatened release occurring prior to Grantor's ownership or interest in the Property, whether or not the same was or should have been known to Grantor. The provisions of this section of the Mortgage, including the obligation to indemnify, shall survive the payment of the indebtedness and the satisfaction and reconveyance of the lien of this Mortgage and shall not be affected by Lender's acquisition of any interest in the Property, whether by foreclosure or otherwise.

Nuisance, Waste. Grantor shall not cause, conduct or permit any nuisance nor commit, permit, or suffer any stripping of or waste on or to the Property or any portion of the Property. Without limiting the generality of the foregoing, Grantor will not remove, or grant to

Loan No: 05100044000005238

**MORTGAGE
(Continued)**

Page 6

includes, without limitation, petroleum and petroleum by-products or any fraction thereof and asbestos.

Improvements. The word "Improvements" means all existing and future improvements, buildings, structures, mobile homes affixed on the Real Property, facilities, additions, replacements and other construction on the Real Property.

Indebtedness. The word "Indebtedness" means all principal, interest, and other amounts, costs and expenses payable under the Note or Related Documents, together with all renewals of, extensions of, modifications of, consolidations of and substitutions for the Note or Related Documents and any amounts expended or advanced by Lender to discharge Grantor's obligations or expenses incurred by Lender to enforce Grantor's obligations under this Mortgage, together with interest on such amounts as provided in this Mortgage.

Lender. The word "Lender" means REGIONS BANK, its successors and assigns. The words "successors or assigns" mean any person or company that acquires any interest in the Note.

Mortgage. The word "Mortgage" means this Mortgage between Grantor and Lender.

Note. The word "Note" means the promissory note dated July 19, 2006, in the original principal amount of \$51,564.50 from Grantor to Lender, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the promissory note or agreement.

Personal Property. The words "Personal Property" mean all equipment, fixtures, and other articles of personal property now or hereafter owned by Grantor, and now or hereafter attached or affixed to the Real Property; together with all accessions, parts, and additions to, all replacements of, and all substitutions for, any of such property; and together with all proceeds (including without limitation all insurance proceeds and refunds of premiums) from any sale or other disposition of the Property.

Property. The word "Property" means collectively the Real Property and the Personal Property.

Real Property. The words "Real Property" mean the real property, interests and rights, as further described in this Mortgage.

Related Documents. The words "Related Documents" mean all promissory notes, credit agreements, loan agreements, environmental agreements, guaranties, security agreements, mortgages, deeds of trust, security deeds, collateral mortgages, and all other instruments, agreements and documents, whether now or hereafter existing, executed in connection with the Indebtedness.

Rents. The word "Rents" means all present and future rents, revenues, income, issues, royalties, profits, and other benefits derived from the Property.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MORTGAGE, AND GRANTOR AGREES TO ITS TERMS.

GRANTOR:

x *Charles Ronald Owens*
CHARLES RONALD OWENS

WITNESSES:

x *Gail Henderson*
Gail Henderson
x *Mary A Chandler*
Mary A Chandler

INDIVIDUAL ACKNOWLEDGMENTSTATE OF FloridaCOUNTY OF Santa Rosa

The foregoing instrument was acknowledged before me this 19 day of July, 2006
by CHARLES RONALD OWENS, An Unmarried Man, who is personally known to me or who has produced
as identification and did / did not take an oath.



Gail Henderson
(Signature of Person Taking Acknowledgment)

Gail Henderson
(Name of Acknowledger Typed, Printed or Stamped)

(Title or Rank)

(Serial Number, if any)



DOC88205100044000005238000000

EXHIBIT "A"

This EXHIBIT "A" is attached to and by this reference is made a part of the Mortgage, dated July 19, 2006, and executed in connection with a loan of other financial accommodations between REGIONS BANK and CHARLES RONALD OWENS.

REMINDER TO LENDER TO ADD LEGAL DESCRIPTION..

THIS EXHIBIT "A" IS EXECUTED ON JULY 19, 2006.

GRANTOR:


CHARLES RONALD OWENS

LABOR PRO Lending, Inc. 5.31.02.004 Copy: Notated Regional Solutions, Inc. 1997, 2006. All Rights Reserved. P. R/CPL/PLM021/FC TR-903860 PR-CHS

SCHEDULE "A"

ALL THAT CERTAIN LAND SITUATE IN ESCAMBIA COUNTY, FLORIDA, VIZ:
LOTS 25 AND 26 AND THE EAST 10 FEET OF THE MCMILLAN SUBDIVISION
IN SECTION 33, TOWNSHIP 2 SOUTH, RANGE 30 WEST, ESCAMBIA COUNTY,
FLORIDA, ACCORDING TO THE PLAT RECORDED IN DEED BOOK 26, PAGE 147
OF THE PUBLIC RECORDS OF SAID COUNTY.

BEING THE SAME PROPERTY CONVEYED TO CHARLES OWENS BY DEED FROM
DOUGLAS PRESTON OWENS AND SHARON OWENS COLE RECORDED 10/17/2005
IN DEED BOOK 5754 PAGE 1685, IN THE PUBLIC RECORDS OF ESCAMBIA
COUNTY, FLORIDA.

TAX ID# 06 4310 000

This Instrument Prepared By: Luba Comfort
Bank of America, NA

After Recording Return To:



Owens, Charles R

Loan Number: 68218002703799

Record and Return To:
Fierv Lending Solutions
27 Inwood Road
ROCKY HILL, CT 06067

09500711630550

[Space Above This Line For Recording Data]

HOME EQUITY LINE OF CREDIT SHORT FORM MORTGAGE

RECORDED PURSUANT TO FLORIDA STATUTE 695.02

DEFINITIONS

(A) "Security Instrument" means this document, which is dated JUNE 28, 2006, together with all Riders to this document.

(B) "Borrower" is CHARLES R OWENS

the party or parties who have signed this Security Instrument.

Borrower is the Mortgagor under this Security Instrument.

(C) "Lender" is Bank of America, NA

Lender is a National Banking Association organized
and existing under the laws of THE UNITED STATES OF AMERICA
Lender's address is 100 North Tryon Street, Charlotte, North Carolina
28255

Lender is the Mortgagee under this Security Instrument.

(D) "Agreement" means the Home Equity Line of Credit Agreement signed by the Borrowers and dated JUNE 28, 2006

(E) "Credit Limit" means the maximum aggregate amount of principal that may be secured by this Security Instrument at any one time. The Credit Limit is \$ 64,490.00. Except to the extent prohibited by Applicable Law, the Credit Limit does not apply to interest, Finance Charges, and other fees and charges validly incurred by Borrower under the Agreement and this Security Instrument. The Credit Limit also does not apply to other advances made under the terms of this Security Instrument to protect Lender's security and to perform any of the covenants contained in this Security Instrument.

(F) "Maturity Date" is the date on which the entire Account Balance under the Agreement is due. The entire Account Balance on your Account, as defined in the Agreement and the Master Home Equity Line of Credit Mortgage, is due on JUNE 28, 2031

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 Agreement; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Agreement. For this purpose, Borrower does hereby mortgage, grant and convey to Lender, the following described property located in the

COUNTY

of ESCAMBIA

[Type of Recording Jurisdiction]

[Name of Recording Jurisdiction]

SCHEDULE A ATTACHED HERETO AND MADE A PART OF.

which currently has the address of 619 NORTH X STREET

PENSACOLA

FLORIDA

32503

("Property Address"):

[City]

[State]

[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."

INCORPORATION OF TERMS AND CONDITIONS OF MASTER FORM MORTGAGE

By the execution and delivery of this Security Instrument, Borrower agrees that all definitions, covenants, and provisions contained in the Home Equity Line of Credit Master Form Mortgage ("Master Form"), inclusive, a copy of which has been provided to Borrower by Lender, are hereby incorporated into, and shall govern, this Security Instrument. The Master Form is recorded in ESCAMBIA County in O.R. Book 5898 at Page 1462 or Instrument Number of the Official Records of the County Recorder of that County on MAY 5, 2006

**MORTGAGEE REQUESTS NOTICE OF ANY ADVERSE ACTION
THAT A PRIORITY LIEN HOLDER TAKES WITH REGARD TO
THE PROPERTY, INCLUDING DEFAULT AND FORECLOSURE**

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in (i) this Home Equity Line of Credit Short Form Mortgage and in any Rider executed by Borrower and recorded with it; and (ii) the Home Equity Line of Credit Agreement Master Form Mortgage, which was previously recorded and a copy of which has been given to Borrower.

 (Seal)

-Borrower
CHARLES R OWENS
5278 JENNY CIR, MILTON,
FLORIDA 32571-2841

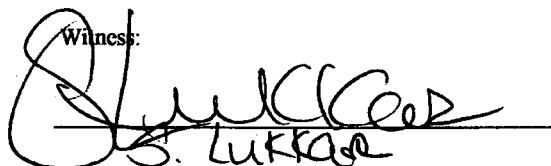
(Seal)
-Borrower

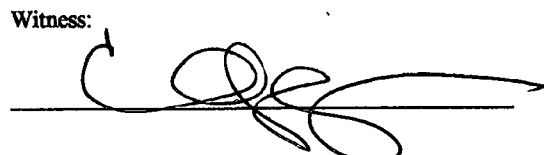
(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

Witness:


Witness:

CHRIS STEINHILBER

SCHEDULE "A"

ALL THAT CERTAIN LAND SITUATED IN ESCAMBIA COUNTY, FLORIDA, VIZ:

**LOTS 25 AND 26 AND THE EAST 10 FEET OF LOT 24 IN BLOCK 242 OF THE
MCMILLAN SUBDIVISION IN SECTION 33, TOWNSHIP 2 SOUTH RANGE 30
WEST, ESCAMBIA, FLORIDA, ACCORDING TO PAT RECORDED IN DEED BOOK
26, PAGE 147 OF THE PUBLIC RECORDS OF SAID COUNTY.**

KNOWN: 619 NORTH X STREET

PARCEL: 33-2s-30-4000-024-242



SANTA ROSA COUNTY SHERIFFS OFFICE
SANTA ROSA COUNTY, FLORIDA

15-621



NON-ENFORCEABLE RETURN OF SERVICE

Document Number: SRSO15CIV004910NON

Agency Number:

Court: CIRCUIT

County: ESCAMBIA

Case Number: 15621

Attorney/Agent:

ESCAMBIA CO CLERK OF COURT
TAX DEED DIVISION

P.O. BOX 333
PENSACOLA, FL 32591-0333

Plaintiff: PAM CHILDERS CLERK OF CIRCUIT COURT ESCAMBIA COUNTY

Defendant: CHARLES OWENS

Type of Process: TAX DEED NOTICE

OTHER

Received the above named WRIT on 8/21/2015 at 1:05 PM, to be served to OWENS, CHARLES and served the same at 11:42 AM on 8/24/2015 in Santa Rosa as follows:

NOTICE POSTED, PER CLERK'S INSTRUCTIONS, ON THE ABOVE DATE AND TIME.

Wendell Hall, Sheriff
Santa Rosa

By: _____
R. ROGERS

Service Fee: \$40.00
Receipt No: 30604-15-D

Printed By: BBM

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 October 5, 2015, 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 GTURN LLC AND GHETT TL LLC PAR CITIBANK NA AS holder of Tax Certificate No. 03852, issued the 1st day of June, A.D., 2013 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:

E 10 FT OF LT 24 ALL LTS 25 AND 26 BLK 242 MCMILLAN ADDITION PLAT DB 26 P 147 OR 5754 P 1685 CA 139

SECTION 33, TOWNSHIP 2 S, RANGE 30 W

TAX ACCOUNT NUMBER 064310000 (15-621)

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

CHARLES OWENS

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 October, which is the 5th day of October 2015.

Dated this 3rd day of September 2015.

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.

Personal Services:

CHARLES OWENS
5278 JENNY CIR
PACE, FL 32571

PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA



By:
Emily Hogg
Deputy Clerk

RECEIVED
SANTA ROSA COUNTY
SHERIFF'S OFFICE
2015 AUG 21 P 1:05



SANTA ROSA COUNTY SHERIFFS OFFICE
SANTA ROSA COUNTY, FLORIDA
CIVIL RECEIPT - NON-ENFORCEABLE



Document Number: SRSO15CIV004910NON

Receive Date: 8/21/2015 1:05 PM

Agency Number:

Clerk ID: SRSO06PER000020

Type of Process: TAX DEED NOTICE

Plaintiff: PAM CHILDERS

CLERK OF CIRCUIT COURT

ESCAMBIA COUNTY

Defendant: CHARLES OWENS

Case Number: 15621

Court Name: CIRCUIT

County: ESCAMBIA

Appear On: 10/05/2015

Attorney/Agent:

ESCAMBIA CO CLERK OF COURT
TAX DEED DIVISION

P.O. BOX 333
PENSACOLA, FL 32591-0333

Deposits & Fees:

Service Fee:	\$40.00
+ Other Fees:	
<hr/> Total Fees:	<hr/> \$40.00

Deposit Amount: \$40.00
Check No. 900023519
Receipt No. 30604-15-D

Refund Amount:
Receipt No.
Refund Date:

Check No.

By:

Wendell Hall 878

Received By



Pam Childers

Clerk of the Circuit Court and Comptroller, Escambia County

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

15-621

August 20, 2015

Hon. Wendell Hall
Attn: Civil Division
PO Box 7129
Milton, FL 32572

Dear Sheriff:

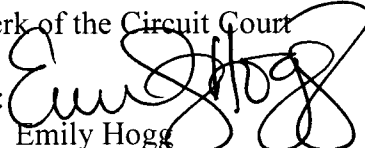
Enclosed are the Notices of Application for Tax Deeds for our October 5, 2015 Tax Deed sale. Please serve the persons indicated on each of the notices. This service must take place no later than Monday, September 14, 2015 in order to comply with Florida Statutes.

Please find check enclosed for these services. Please call me if you have any questions. Thank you for your assistance and have a great day.

Very truly yours,

Hon Pam Childers
Clerk of the Circuit Court

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 **October 5, 2015**, 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 **GTURN LLC AND GHETT TL LLC PAR CITIBANK NA** AS holder of **Tax Certificate No. 03852**, issued the **1st day of June, A.D., 2013** 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:

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

CHARLES OWENS

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 **October**, which is the **5th day of October 2015**.

Dated this 3rd day of September 2015.

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.

Personal Services:

CHARLES OWENS
5278 JENNY CIR
PACE, FL 32571

PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA



By:
Emily Hogg
Deputy Clerk

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: 064310000 Certificate Number: 003852 of 2013**

Payor: Charles Owens 5278 JENNY CIR PACE, FL 32571 Date 09/02/2015

Clerk's Check #	1	Clerk's Total	\$499.26
Tax Collector Check #	1	Tax Collector's Total	\$4,099.30
		Postage	\$33.65
		Researcher Copies	\$8.00
		Total Received	\$4,640.21

**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
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**COUNTY OF ESCAMBIA
 OFFICE OF THE
 CLERK OF THE CIRCUIT COURT**

**BRANCH OFFICES
 ARCHIVES AND RECORDS
 JUVENILE DIVISION
 CENTURY**

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

Case # 2013 TD 003852

Redeemed Date 09/02/2015

Name Charles Owens 5278 JENNY CIR PACE, FL 32571

Clerk's Total = TAXDEED	\$499.26
Due Tax Collector = TAXDEED	\$4,099.30
Postage = TD2	\$33.65
ResearcherCopies = TD6	\$8.00

• For Office Use Only

Date	Docket	Desc	Amount Owed	Amount Due	Payee Name
------	--------	------	-------------	------------	------------

FINANCIAL SUMMARY

No Information Available - See Dockets

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: 064310000 Certificate Number: 003852 of 2013

Redemption Yes ▾ Application Date 06/29/2015 Interest Rate 18%

	Final Redemption Payment ESTIMATED	Redemption Overpayment ACTUAL
	Auction Date 10/05/2015	Redemption Date 09/02/2015
Months	4	3
Tax Collector	\$3,861.37	\$3,861.37
Tax Collector Interest	\$231.68	\$173.76
Tax Collector Fee	\$6.25	\$6.25
Total Tax Collector	\$4,099.30	\$4,041.38 TC
Clerk Fee	\$130.00	\$130.00
Sheriff Fee	\$120.00	\$120.00
Legal Advertisement	\$221.00	\$221.00
App. Fee Interest	\$28.26	\$21.20
Total Clerk	\$499.26	\$492.20 CH
Postage	\$33.65	\$33.65
Researcher Copies	\$8.00	\$8.00
Total Redemption Amount	\$4,640.21	\$4,575.23
	Repayment Overpayment Refund Amount	\$64.98 + 80 + 33.65 = \$178.63

ACTUAL SHERIFF \$80.00
8/24/15 OUT OF COUNTY SHERIFF POSTED THE NOTICE. EBH
Notes 9/1/15 Owner called for quote-SB



redemer

Submit

Reset

Print Preview



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 10, 2015

GHETT TL LLC AND GTURN LLC PAR CITIBANK NA AS
4747 EXECUTIVE DR STE 510
SAN DIEGO CA 92121

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
2013 TD 001317	\$471.00	\$21.20	\$492.20
2013 TD 003852	\$471.00	\$21.20	\$492.20
2013 TD 000325	\$471.00	\$21.20	\$492.20

TOTAL \$1,476.60

Very truly yours,

PAM CHILDERS
Clerk of Circuit Court

By:


Emily Hogg
Tax Deed Division



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 10, 2015

CHARLES OWENS
5278 JENNY CIR
PACE FL 32571

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

2013 TD 003852

\$178.63

TOTAL \$178.63

Very truly yours,

PAM CHILDERS
Clerk of Circuit Court

By:


Emily Hogg
Tax Deed Division

THE ESCAMBIA SUN-PRESS, LLC
PUBLISHED WEEKLY SINCE 1948



(Warrington) Pensacola, Escambia County, Florida

STATE OF FLORIDA

County of Escambia

Before the undersigned authority personally appeared

MICHAEL P. DRIVER

who is personally known to me and who on oath says that he is Publisher of The Escambia Sun Press, a weekly newspaper published at (Warrington) Pensacola in Escambia County, Florida; that the attached copy of advertisement, being a

NOTICE in the matter of SALE

10/05/2015 - TAX CERTIFICATE # 03852

in the CIRCUIT Court

was published in said newspaper in the issues of

SEPTEMBER 3, 10, 17, 24, 2015

Affiant further says that the said Escambia Sun-Press is a newspaper published at (Warrington) Pensacola, in said Escambia County, Florida, and that the said newspaper has heretofore been continuously published in said Escambia County, Florida each week and has been entered as second class mail matter at the post office in Pensacola, in said Escambia County, Florida, for a period of one year next preceding the first publication of the attached copy of advertisement; and affiant further says that he has neither paid nor promised any person, firm or corporation any discount, rebate, commission or refund for the purpose of securing this advertisement for publication in the said newspaper.

PUBLISHER

NOTICE OF APPLICATION FOR
TAX DEED

NOTICE IS HEREBY GIVEN, That GTURN LLC AND GHETT TL LLC PAR CITIBANK NA AS holder of Tax Certificate No. 03852, issued the 1st day of June, A.D., 2013 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:

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PLAT DB 26 P 147 OR 5754 P 1685 CA
139

SECTION 33, TOWNSHIP 2 S,
RANGE 30 W

TAX ACCOUNT NUMBER 064310000
(15-621)

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

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 October, which
is the 5th day of October 2015.

Dated this 3rd day of September 2015.

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

PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA
(SEAL)

By: Emily Hogg
Deputy Clerk

oaw-4w-09-03-10-17-24-2015

Sworn to and subscribed before me this 24TH DAY OF
SEPTEMBER A.D., 2015

PAULA D. TURNER

NOTARY PUBLIC



PAULA D. TURNER
Notary Public - State of Florida
Commission #FF167479
My Commission Expires
August 24, 2016