

**Tax Collector's Certification**

CTY-513

**Tax Deed Application Number**  
1600393

**Date of Tax Deed Application**  
May 04, 2016

This is to certify that **PFS FINANCIAL 1, LLC U.S. BANK, CUSTODIAN/PFS FINAN US BANK AS CUST FOR PFS FINANCIAL 1 LLC**, holder of **Tax Sale Certificate Number 2014 / 2964**, Issued the 1st Day of June, 2014 and which encumbers the following described property in the county of Escambia, State of Florida, to wit: **06-0872-020**

**Cert Holder:**  
**PFS FINANCIAL 1, LLC U.S. BANK, CUSTODIAN/PFS FINAN**  
**US BANK AS CUST FOR PFS FINANCIAL 1 LLC**  
**50 SOUTH 16TH ST, STE 2050**  
**PHILADELPHIA, PA 19102**

**Property Owner:**  
**GAINES SONJA**  
**1884 GARY CIR**  
**PENSACOLA, FL 32505**

LT 3 GARY PARK S/D PB 7 P 19 OR 5563 P 1559

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, or if the certificate is held by the County, all appropriate fees have been deposited.

Certificates owned by applicant and filed in connection with this application:

Certificate Year/Number	Account Number	Sale Date	Face Amount of Certificate	Interest	Total
2014/2964	06-0872-020	06-01-2014	634.95	31.75	666.70

Certificates redeemed by applicant or included (County) in connection with this tax deed application:

Certificate Year/Number	Account Number	Sale Date	Face Amount of Certificate	Tax Collector's Fee	Interest	Total
2015/3172	06-0872-020	06-01-2015	632.68	6.25	31.63	670.56

**Amounts Certified by Tax Collector (Lines 1-7):**

**Total Amount Paid**

1. Total of all Certificates in Applicant's Possession and Cost of the Certificates Redeemed by Applicant	1,337.26
2. Total of Delinquent Taxes Paid by Tax Deed Applicant	0.00
3. Total of Current Taxes Paid by Tax Deed Applicant	617.44
4. Ownership and Encumbrance Report Fee	200.00
5. Tax Deed Application Fee	175.00
6. Total Interest Accrued by Tax Collector Pursuant to Section 197.542, F.S.	
7. Total (Lines 1 - 6)	2,329.70

**Amounts Certified by Clerk of Court (Lines 8-15):**

**Total Amount Paid**

8. Clerk of Court Statutory Fee for Processing Tax Deed	
9. Clerk of Court Certified Mail Charge	
10. Clerk of Court Advertising Charge	
11. Clerk of Court Recording Fee for Certificate of Notice	
12. Sheriff's Fee	
13. Interest Computed by Clerk of Court Pursuant to Section 197.542, F.S.	
14. Total (Lines 8 - 13)	
15. One-half Assessed Value of Homestead Property, if Applicable per F.S.	32,372.50
16. Other Outstanding Certificates and Delinquent Taxes Not Included in this Application. If Applicable Per Florida Statutes	
17. Statutory (Opening) Bid; Total of Lines 7, 14, 15 (if applicable) and 16 (if applicable)	
18. Redemption Fee	6.25
19. Total Amount to Redeem	

Done this the 24th day of May, 2016 Janet Holley, Tax Collector of Escambia County

Date of Sale: 5 December 2016

By

*Shirley Rich, CFCA*  
*Senior Deputy Tax Collector*

\*This certification must be surrendered to the Clerk of the Circuit Court no later than ten (10) days after this date.  
06-0872-020 2014

TO: Tax Collector of ESCAMBIA COUNTY: JANET HOLLEY

In accordance with the Florida Statutes, I,

PFS FINANCIAL 1, LLC U.S. BANK, CUSTODIAN/PFS FINAN  
US BANK AS CUST FOR PFS FINANCIAL 1 LLC  
50 SOUTH 16TH ST, STE 2050  
PHILADELPHIA, PA 19102

, holder of the following tax sale certificate hereby surrender same to the Tax Collector and make tax deed application thereon:

Certificate No.	Date	Legal Description
2014/ 2964	06-01-2014	LT 3 GARY PARK S/D PB 7 P 19 OR 5563 P 1559

I agree to pay all delinquent taxes, redeem all outstanding tax 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 report 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.

Electronic signature on file

Applicant's Signature

05-04-2016

Date



Chris Jones  
Escambia County Property Appraiser

ECPA Home

Real Estate  
Search

Tangible Property  
Search

Sale  
List

Amendment 1/Portability  
Calculations

[Back](#)

★ [Navigate Mode](#) ● [Account](#) ○ [Reference](#) ★

[Printer Friendly Version](#)

**General Information**

**Reference:** 162S304800000003  
**Account:** 060872020  
**Owners:** GAINES SONJA  
**Mail:** 1884 GARY CIR  
PENSACOLA, FL 32505  
**Situs:** 1884 GARY CIR 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
2015	\$9,500	\$61,211	\$70,711	\$64,745
2014	\$9,500	\$58,766	\$68,266	\$64,232
2013	\$9,500	\$53,783	\$63,283	\$63,283

[Disclaimer](#)

[Amendment 1/Portability Calculations](#)

**Sales Data**

Sale Date	Book	Page	Value	Type	Official Records (New Window)
01/2005	5563	1559	\$100	CJ	<a href="#">View Instr</a>
01/1972	626	176	\$19,600	WD	<a href="#">View Instr</a>
01/1972	594	308	\$2,200	WD	<a href="#">View Instr</a>
01/1972	594	306	\$1,500	WD	<a href="#">View Instr</a>

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

**2015 Certified Roll Exemptions**

HOMESTEAD EXEMPTION

**Legal Description**

LT 3 GARY PARK S/D PB 7 P 19 OR 5563 P 1559

**Extra Features**

FRAME BUILDING

**Parcel  
Information**

[Launch Interactive Map](#)

**Section  
Map Id:**  
16-2S-30-2

**Approx.  
Acreage:**  
0.2219

**Zoned:**   
HDR

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



GARY CIR



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

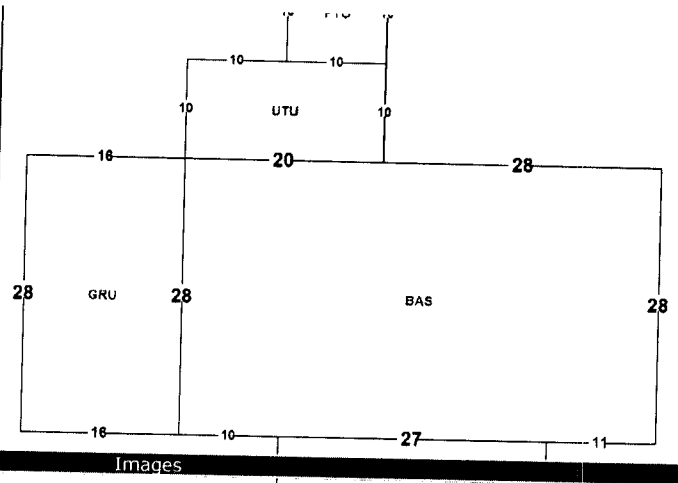
**Buildings**

Address: 1884 GARY CIR, Year Built: 1972, Effective Year: 1985

**Structural Elements**

DECOR/MILLWORK-AVERAGE  
DWELLING UNITS-1  
EXTERIOR WALL-BRICK-FACE/VENEER  
EXTERIOR WALL-STUCCO OV BLOCK  
FLOOR COVER-CARPET  
FOUNDATION-SLAB ON GRADE  
HEAT/AIR-CENTRAL H/AC  
INTERIOR WALL-DRYWALL-PLASTER

**BASE AREA - 1344**  
**GARAGE UNFIN - 448**  
**OPEN PORCH FIN - 162**  
**PATIO - 100**  
**UTILITY UNF - 200**



7/22/13

Last Updated: 06/02/2016 (tc.3930)

**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

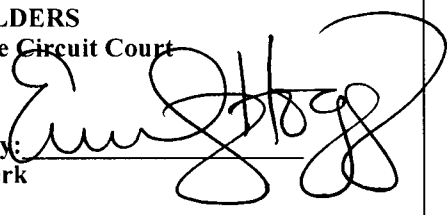
**PAM CHILDERS, CLERK OF THE CIRCUIT COURT  
Tax Certificate Redeemed From Sale  
Account: 060872020 Certificate Number: 002964 of 2014**

**Payor: SONJA GAINES 1884 GARY CIR PENSACOLA FL 32505      Date 07/21/2016**

Clerk's Check #	1	Clerk's Total	<del>\$497.25</del>
Tax Collector Check #	1	Tax Collector's Total	<del>\$2,580.57</del>
		Postage	<del>\$60.00</del>
		Researcher Copies	<del>\$40.00</del>
		Total Received	<del>\$3,177.82</del>

**\$2549.34**

**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 # 2014 TD 002964**

**Redeemed Date 07/21/2016**

**Name SONJA GAINES 1884 GARY CIR PENSACOLA FL 32505**

Clerk's Total = TAXDEED	\$497.25
Due Tax Collector = TAXDEED	\$2,580.57
Postage = TD2	\$60.00
ResearcherCopies = TD6	\$40.00

**\$2549.34**

• For Office Use Only

Date	Docket	Desc	Amount Owed	Amount Due	Payee Name
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**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: 060872020 Certificate Number: 002964 of 2014**

Redemption ☐ Yes ☒ No Application Date  Interest Rate

	Final Redemption Payment ESTIMATED	Redemption Overpayment ACTUAL
	Auction Date <input type="text" value="12/05/2016"/>	Redemption Date <input type="text" value="07/19/2016"/>
Months	7	2
Tax Collector	<input type="text" value="\$2,329.70"/>	<input type="text" value="\$2,329.70"/>
Tax Collector Interest	\$244.62	\$69.89
Tax Collector Fee	<input type="text" value="\$6.25"/>	<input type="text" value="\$6.25"/>
Total Tax Collector	\$2,580.57	<input type="text" value="\$2,405.84"/> <i>TC</i>
Clerk Fee	<input type="text" value="\$130.00"/>	<input type="text" value="\$130.00"/>
Sheriff Fee	<input type="text" value="\$120.00"/>	<input type="text" value="\$120.00"/>
Legal Advertisement	<input type="text" value="\$200.00"/>	<input type="text" value="\$200.00"/>
App. Fee Interest	\$47.25	<input type="text" value="\$13.50"/>
Total Clerk	\$497.25	<input type="text" value="\$463.50"/> <i>CH</i>
Postage	<input type="text" value="\$60.00"/>	<input type="text" value="\$0.00"/>
Researcher Copies	<input type="text" value="\$40.00"/>	<input type="text" value="\$0.00"/>
Total Redemption Amount	\$3,177.82	\$2,869.34
	Repayment Overpayment Refund Amount	\$308.48

Notes



# Pam Childers

Clerk of the Circuit Court and Comptroller, Escambia County

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

August 5, 2016

PFS FINANCIAL 1 LLC US BANK CUSTODIAN/PFS FINAN US BANK AS CUST FOR PFS  
FINANCIAL 1 LLC  
50 SOUTH 16TH ST STE 2050  
PHILADELPHIA PA 19102

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
2014 TD 002964	\$450.00	\$13.50	\$470.25
2014 TD 008313	\$450.00	\$20.25	\$470.25

**TOTAL \$933.75**

Very truly yours,

PAM CHILDERS  
Clerk of Circuit Court

By:

  
Emily Hogg  
Tax Deed Division



**Southern Guaranty Title Company**

4400 Bayou Boulevard, Suite 13B

Pensacola, Florida 32503

Telephone: 850-478-8121

Facsimile: 850-476-1437

Redeemed

16-510

**OWNERSHIP AND ENCUMBRANCE REPORT**

File No.: 13093

September 16, 2016

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 09-16-1996, through 09-16-2016, and said search reveals the following:

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

Sonja Gaines

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

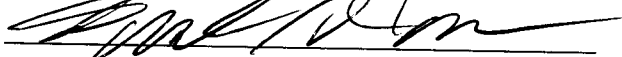
4. Taxes:

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: 

September 16, 2016

**OWNERSHIP AND ENCUMBRANCE REPORT  
LEGAL DESCRIPTION**

File No.: 13093

September 16, 2016

**Lot 3, Block 3, Gary Park, as per plat thereof, recorded in Plat Book 7, Page 19, of the Public Records of Escambia County, Florida**

**OWNERSHIP AND ENCUMBRANCE REPORT  
CONTINUATION PAGE**

File No.: 13093

September 16, 2016

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

1. That certain mortgage executed by Nathaniel Adkins in favor of American General Home Equity, Inc. NKA Springleaf Home Equity, Inc. dated 09/30/1994 and recorded 10/03/1994 in Official Records Book 3655, page 886 of the public records of Escambia County, Florida, in the original amount of \$6,200.00.
2. That certain mortgage executed by Sonja Gaines in favor of Escambia/Pensacola SHIP Program Trust Fund dated 06/27/2006 and recorded 01/18/2007 in Official Records Book 6070, page 1089 of the public records of Escambia County, Florida, in the original amount of \$7,941.00.
3. That certain mortgage executed by Sonja M. Gaines in favor of Bank of America, N.A. dated 08/20/2007 and recorded 09/20/2007 in Official Records Book 6220, page 1883 of the public records of Escambia County, Florida, in the original amount of \$50,000.00.
4. Judgment filed by Florida Commerce Credit Union recorded in O.R. Book 6548, page 1414.
5. MSBU Lien filed by Escambia County recorded in O.R. Book 4448, page 84.
6. Taxes for the year 2012-2015 delinquent. The assessed value is \$73,401.00. Tax ID 06-0872-020.

**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.

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

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

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

TAX DEED SALE DATE: 12-5-2016

TAX ACCOUNT NO.: 06-0872-020

TAX ACCOUNT NO.: 2014  
CERTIFICATE NO.: 2013-2964

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.

☒ Notify City of Pensacola, P.O. Box 12910, 32521  
 221 Palafox Place, 4th Floor/  
☒ Notify Escambia County, 190 Governmental Center, 32502  
☒ Homestead for \_\_\_\_\_ tax year.

Springleaf Home Equity, Inc.  
formerly American General Home Equity, Inc.  
5401 Corporate Woods Dr. Ste 700  
Pensacola, FL 32504

Florida Commerce Credit Union  
Acct. Dept.  
P.O. Box 6416  
Tallahassee, FL 32314

Tallahassee, FL 32314

Certified and delivered to Escambia County Tax Collector,  
this 16th day of September, 2016.

SOUTHERN GUARANTY TITLE COMPANY

by: Richard S. Combs, President

13

IN THE CIRCUIT COURT FOR Escambia COUNTY,  
FLORIDA PROBATE DIVISION

IN RE: ESTATE OF Nathaniel Adkins

File No. 2004-CP-194

Division K

Decedent.

ORDER OF SUMMARY ADMINISTRATION  
(Informal)

On the petition of Sonja Gaines

for summary administration of the estate of Nathaniel Adkins  
deceased, the court finding that the decedent died on November 10, 1997; that all interested  
persons have been served proper notice of the petition and hearing or have waived notice thereof  
that the material allegations of the petition are true; and that the decedent's estate qualifies for  
summary administration and an Order of Summary Administration should be entered, it is

ADJUDGED that:

1. There be immediate distribution of the assets of the decedent as follows:

Name	Address	Asset, Share or Amount
Sonja Gaines	1884 Gany Circle Pensacola, FL 32505	100% of Homestead
D.O.B. 1-15-70	(H 3 Gany Park SD) PB 77 P 19 OR 626 P 176	
SS# 261-53-7160		

2. Those to whom specified parts of the decedent's estate are assigned by this order shall be entitled to receive and collect the same, and to maintain actions to enforce the right.

3. Debtors of the decedent, those holding property of the decedent, and those with whom securities or other property of decedent are registered, are authorized and empowered to comply with this order by paying, delivering, or transferring to those specified above the parts of the decedent's estate assigned to them by this order. and the persons so paying, delivering, or transferring shall not be accountable to anyone else for the property.

ORDERED on January 14, 2005

  
Circuit Judge



This Instrument Prepared By:  
Bank of America, NA  
100 North Tryon Street  
Charlotte NC 28255



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

Gaines, Sonja M

Loan Number: 68218011712799

[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 AUGUST 20, 2007 together with all Riders to this document.

(B) "Borrower" is SONJA M GAINES

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 AUGUST 20, 2007

(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 \$ 50,000.00 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 AUGUST 20, 2032

319.00

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 1884 GARY CIR

PENSACOLA

FLORIDA

[Street]

325055405 ("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 County Recorder of that County on MAY 5, 2006 of the Official Records



**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.

*Sonja M. Gaines*

SONJA M GAINES  
1884 GARY CIR, PENSACOLA,  
FLORIDA 32505-5405

(Seal)  
-Borrower

(Seal)  
-Borrower

(Seal)  
-Borrower

(Seal)  
-Borrower

(Seal)  
-Borrower

(Seal)  
-Borrower

Witness:

*Carmen C. Bell*

Witness:

*Kerry H. Hester*

\_\_\_\_\_  
[Space Below This Line For Acknowledgment]

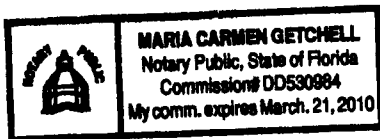
STATE OF FLORIDA

COUNTY OF ESCAMBIA

The foregoing instrument was acknowledged before me this 21 day of August 2007  
by SONJA M GAINES

\_\_\_\_\_  
who is personally known to me or who has produced \_\_\_\_\_  
as identification.

(Type of Identification)



(Seal)

Maria Carmen Getchell  
Signature

MARIA CARMEN GETCHELL  
Name of Notary

PERSONAL BANKER  
Title

\_\_\_\_\_  
Serial Number, if any

H232FRV4

**SCHEDULE A**

KNOWN AS: 1884 GARY CIRCLE

ALL THAT CERTAIN LAND IN ESCAMBIA COUNTY, FLORIDA, TO-WIT:

LOT(S) 3, BLOCK 3 OF GARY PARK SUBDIVISION AS RECORDED IN PLAT BOOK 7, PAGE 19, ET SEQ., OF THE PUBLIC RECORDS OF ESCAMBIA COUNTY, FLORIDA.

SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY.

10.50  
21.70  
12.40

OR Bk3655 Pg0886  
INSTRUMENT 00161193

D.S. PD. \$ 21.70  
DATE 10-3-94  
JOE A. FLOWERS, COMPTROLLER  
BY: M. Wray D.C.  
CERT. REG. #59-2043328-27-01

Received \$12.40  
in payment of Taxes due on  
Class 'C' Intangible Personal  
Property, pursuant to FL Statutes  
JOE A. FLOWERS,  
COMPTROLLER,  
Escambia County, FL

☐ If checked, the following is applicable:

THIS IS A BALLOON MORTGAGE AND THE FINAL PAYMENT OR THE BALANCE DUE UPON MATURITY IS \$ \_\_\_\_\_ TOGETHER WITH ACCRUED INTEREST, IF ANY, AND ALL ADVANCEMENTS MADE BY THE MORTGAGEE UNDER THE TERMS OF THIS MORTGAGE.

### MORTGAGE

NATHANIEL ADKINS, AN UNREMARIED WIDOWER the Mortgagor,\* in consideration of the principal (customer)

sum specified in the promissory note hereafter described, received from AMERICAN GENERAL HOME EQUITY, INC.

5401 CORPORATE WOODS DR. SUITE 700 PENSACOLA, FL 32504  
(our name and full address)

the Mortgagee,\* hereby, on this 30 day of SEPTEMBER, 19 94, mortgage to the Mortgagee

the real property in ESCAMBIA County, Florida, described as:

LOT 3, GARY PARK SUBDIVISION, A SUBDIVISION OF A PORTION OF SECTION 16, TOWNSHIP 2 SOUTH, RANGE 30 WEST, ESCAMBIA COUNTY, FLORIDA, ACCORDING TO PLAT FILED IN PLAT BOOK 7, PAGE 19 OF THE PUBLIC RECORDS OF SAID COUNTY.

THE ACTUAL AMOUNT OF LOAN IS \$ 6200.00

as security for the payment of all sums due under that contain promissory note of even date herewith executed by

Mortgagor\* to Mortgagee\* and agree:

DEMAND FEATURE ☐ Anytime after \_\_\_\_\_ year(s) from the date of this loan we can demand (if checked) the full balance and you will have to pay the principal amount of the loan and all unpaid interest accrued to the day we make the demand. If we elect to exercise this option you will be given written notice of election at least 90 days before payment in full is due. If you fail to pay, we will have the right to exercise any rights permitted under this note, mortgage or deed of trust that secures this loan. If we elect to exercise this option, and the note calls for a prepayment penalty that would be due, there will be no prepayment penalty.

1. To make all payments required by that note and this mortgage promptly when due.
2. To pay all taxes, assessments, liens and encumbrances on that property promptly when due. If they are not promptly paid the Mortgagee may pay them without waiving the option to foreclose, and such payments, with interest thereon from the date of payment at the same rate as specified in that note, shall also be secured by this mortgage.
3. To keep all buildings now or hereafter on that land insured against damage by fire and extended coverage, vandalism and malicious mischief in an amount sufficient to comply with any co-insurance clause, by an insurer satisfactory to the Mortgagee, the insurance policy to be held by and payable to the Mortgagee. If the Mortgagor shall not do so, the Mortgagee may do so without waiving the option to foreclose, and the cost thereof, with interest thereon from the date of payment at the same rate as specified in that note, shall also be secured by this mortgage. If any sum becomes payable under such policy, the Mortgagee may apply it to the indebtedness secured by this mortgage, or may permit the Mortgagor to use it for other purposes, without impairing the lien of this mortgage.
4. To commit, permit, or suffer no waste, impairment, or deterioration of the mortgaged property.
5. To pay all expenses reasonably incurred by the Mortgagee because of the failure of the Mortgagor to comply with the agreements in that note or this mortgage, including reasonable attorney's fees. The cost thereof, with interest thereon from the date of payment at the same rate as specified in that note, shall also be secured by this mortgage.

This instrument was prepared by: MARTHA D. HUTSON  
(name)

Address: 5401 CORPORATE WOODS DR. SUITE 700  
PENSACOLA, FL 32504

OR Bk3655 Pg0887  
INSTRUMENT 00161193

Instrument 00161193

Filed and recorded in the  
public records  
OCTOBER 3, 1994  
at 03:58 P.M.  
in Book and Page noted  
above or hereon  
and record verified  
JOE A. FLOWERS,  
COMPTROLLER  
Escambia County,  
Florida

6. If any payment provided for in that note is not paid within ten days after it becomes due, or if any agreement in this mortgage other than the agreement to make the payments is breached, the entire unpaid balance of that note shall immediately become due at the option of the Mortgagee and in accordance with the terms of said note and the Mortgagee may foreclose this mortgage in the manner provided by law, and have the mortgaged property sold to satisfy or apply on the indebtedness hereby secured.

7. The rents and profits of the mortgaged property are also hereby mortgaged, and if proceedings to foreclose this mortgage shall be instituted, the court having jurisdiction thereof should appoint a receiver of the mortgaged property, and apply those rents and profits to the indebtedness hereby secured, regardless of the solvency of the Mortgagor . . . or the adequacy of the security.

8. If this mortgage is subject and subordinate to another mortgage, it is hereby expressly agreed that should any default be made in the payment of any installment of principal or of interest on said prior mortgage, the holder of this mortgage may pay such installment of principal or such interest and the amount so paid with legal interest thereon from the time of such payment may be added to the indebtedness secured by this mortgage and the accompanying note shall be deemed to be secured by this mortgage, and it is further expressly agreed that in the event of such default or should any suit be commenced to foreclose said prior mortgage then the amount secured by this mortgage and the accompanying note shall become and be due and payable at any time thereafter at the sole option of the owner or holder of this mortgage.

9. If not prohibited by law or regulation, this mortgage and all sums hereby secured shall become due and payable at the option of the mortgagee and without notice to mortgagor forthwith upon the conveyance of mortgagor's title to all or any portion of said mortgaged property and premises, or upon the vesting of such title in any manner in persons or entities other than, or with, mortgagor unless the purchaser or transferee assumes the indebtedness secured hereby with the consent of the mortgagee.

☐ If checked the following is applicable:  
THIS IS A BALLOON MORTGAGE AND THE FINAL PAYMENT OR THE BALANCE DUE UPON MATURITY IS  
\$ \_\_\_\_\_ TOGETHER WITH ACCRUED INTEREST, IF ANY, AND ALL ADVANCEMENTS MADE BY THE  
MORTGAGEE UNDER THE TERMS OF THIS MORTGAGE.

Signed in the presence of:

Wilson S. Phillips  
Wilson S. Phillips  
Print or type name

David Cameron  
David Cameron  
Print or type name

Nathaniel Adkins (SEAL)  
NATHANIEL ADKINS  
Print or type name

1884 GARY CIRCLE PENSACOLA, FL 32505  
Mailing Address

\_\_\_\_\_  
(Seal)  
Print or type name

Mailing address

STATE OF FLORIDA:  
COUNTY OF ESCAMBIA :

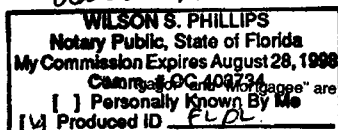
I hereby certify that on this day, before me, a Notary Public duly authorized in the state and county named

above to take acknowledgements, personally appeared NATHANIEL ADKINS, AN UNREMARIED WIDOWER  
to me known to be the person described as Mortgagor in and who executed the foregoing mortgage, and  
acknowledged before me that said person executed the same.

Witness my hand and official seal in the county and state  
named above this 30 day of Sept, 19 94

NOTARY PUBLIC, State of Florida at large

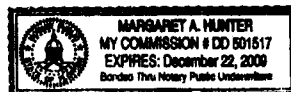
My commission expires



STATE OF FLORIDA:  
COUNTY OF \_\_\_\_\_ :  
This instrument filed and recorded \_\_\_\_\_ day  
of \_\_\_\_\_, 19 \_\_\_\_\_ in O.R. Book \_\_\_\_\_  
on page \_\_\_\_\_ record verified.  
\_\_\_\_\_, Clerk of the Circuit Court.

By: \_\_\_\_\_ D.C.

Print or Type Name



R20000021711  
RECORDED IN  
PUBLIC RECORDS LEON CNTY FL  
BOOK: R2357 PAGE: 01736  
MAR 29 2000 10:49 AM  
DAVE LANG. CLERK OF COURTS

COUNTY COURT, LEON COUNTY FLORIDA  
COUNTY CIVIL / SMALL CLAIMS  
1920 THOMASVILLE ROAD  
TALLAHASSEE, FLORIDA 32303

39494000000  
53823  
(8)

CASE NO. SC 99 07554

FLORIDA COMMERCE CREDIT UNION

Plaintiff,

VS.

SONJA M GAINES

Defendant.



BK: R2357 PG: 01736

FILED  
CLERK OF COURT  
LEON COUNTY FLORIDA  
FEB - 1 11:10:27

FINAL JUDGMENT FOR PLAINTIFF

This cause having been heard on FEBRUARY 1, 2000, pursuant  
to notice, and under the Rules of Summary Procedure, the Court  
finds as follows:

YES	NO
X	Plaintiff was present
X	Defendant was present
X	Defendant is in Default

ORDERED AND ADJUDGED that the Plaintiff have and recover  
from the Defendant the sum of \$672.63 damages, \$0  
prejudgment interest, \$0 attorney's fees , and \$78.50  
costs, plus statutory interest from this date, FOR ALL OF WHICH  
LET EXECUTION ISSUE.

All amounts awarded in this judgment, except prejudgment  
interest, will accrue interest at the rate of 10% per annum  
until paid in full.

DONE AND ORDERED on February 2, 2000.  
Am Britman  
Judge

(FJFP:REV:09-29-97



FLORIDA COMMERCE CF IT UNION

PAG 2  
CASE NO: SC 99 07554

Plaintiff,


VS.

SONJA M GAINES

Defendant.

FLORIDA COMMERCE CREDIT UNION  
ACCOUNTING DEPARTMENT  
P.O. BOX 6416  
TALLAHASSEE FL 32314

R20000021711  
RECORDED IN  
PUBLIC RECORDS LEON CNTY FL  
BOOK: R2357 PAGE: 01737  
MAR 29 2000 10:49 AM  
DAVE LANG, CLERK OF COURTS

  
BK: R2357 PG: 01737

SONJA M GAINES  
1884 GARY CIRCLE  
PENSACOLA, FL 32505

DAVE OF FLORIDA, CLERK OF LEON  
I HEREBY CERTIFY the above and foregoing  
is a true and correct copy of the instrument filed  
for record in the Public Records of Leon County Court.  
Witness my hand and seal this 28 day  
of March 2000  
DAVE LANG, Clerk

by W. King D. U.



IN THE COUNTY COURT OF LEON COUNTY, FLORIDA.

Florida Commerce Credit Union,  
Plaintiff,

Case No. 1999 SC 007554

vs.

Sonja M. Gaines,  
Defendant.

**AFFIDAVIT**

BEFORE ME, this day personally appeared Elwin R. Thrasher, Jr., who, being duly sworn, deposes and says:

1. That the undersigned is the attorney for the judgment creditor in the judgment immediately preceding and attached hereto.
2. That the address of the judgment creditor for the purpose of paying or obtaining a satisfaction of the judgment is % The Thrasher Law Firm, Attorneys & Counselors At Law, Chartered, 908 North Gadsden Street, Tallahassee, Florida 32303. That the judgment creditor's address is Attn: Theresa Helms, PO Box 6416, Tallahassee, FL 32314-6416.
3. That the judgment debtor's last known address is 1884 Gary Circle, Pensacola, FL 32505-5405.
4. That the judgment debtor's social security number is [REDACTED]

FURTHER AFFIANT SAYETH NOT.

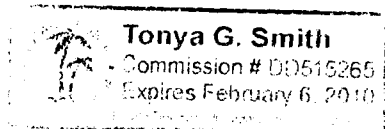
Executed at Tallahassee, Florida, on January 5, 2010.

The Thrasher Law Firm,  
Chartered

By \_\_\_\_\_  
Elwin R. Thrasher, Jr.  
Florida Bar No. 0106246  
908 North Gadsden Street  
Tallahassee, Florida 32303-6316  
(850) 224-8685

STATE OF FLORIDA:  
COUNTY OF LEON :

Sworn to and subscribed before me on January 5, 2010, by Elwin R. Thrasher, Jr. who is personally known to me.



\_\_\_\_\_  
(Printed name of Notary)  
Notary Public  
My Commission Expires: