

## Tax Collector's Certification

**CTY-513**

**Tax Deed Application Number**  
1600398

**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 / 4957**, Issued the 1st Day of  
 June, 2014 and which encumbers the following described property in the county of Escambia, State of Florida, to wit: **09-2939-020**

**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:**

**WILLIAMS LYNN C & VIVIAN T**  
**3165 FAYAL DR**  
**PENSACOLA, FL 32506**

LT 2 BLK A SANTA CLARA S/D PB 5 P 44 OR 5468 P 682

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  |
|-------------------------|----------------|------------|----------------------------|----------|--------|
| 2014/4957               | 09-2939-020    | 06-01-2014 | 717.62                     | 35.88    | 753.50 |

**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  |
|-------------------------|----------------|------------|----------------------------|---------------------|----------|--------|
| 2015/5374               | 09-2939-020    | 06-01-2015 | 713.99                     | 6.25                | 35.70    | 755.94 |

**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 | 1,509.44 |
| 2. Total of Delinquent Taxes Paid by Tax Deed Applicant                                                   | 0.00     |
| 3. Total of Current Taxes Paid by Tax Deed Applicant                                                      | 692.17   |
| 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)                                                                                    | 2,576.61 |

**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.                                                    | 37,473.00 |
| 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.

09-2939-020 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/ 4957      | 06-01-2014 | LT 2 BLK A SANTA CLARA S/D PB 5 P 44 OR 5468 P 682 |

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:** 082S311900020001  
**Account:** 092939020  
**Owners:** WILLIAMS LYNN C & VIVIAN T  
**Mail:** 3165 FAYAL DR  
PENSACOLA, FL 32506  
**Situs:** 3165 FAYAL DR 32526  
**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 | \$14,250 | \$68,250 | \$82,500 | \$74,946 |
| 2014 | \$14,250 | \$65,147 | \$79,397 | \$74,352 |
| 2013 | \$14,250 | \$59,004 | \$73,254 | \$73,254 |

[Disclaimer](#)

[Amendment 1/Portability Calculations](#)

**Sales Data**

| Sale Date | Book | Page | Value    | Type | Official Records<br>(New Window) |
|-----------|------|------|----------|------|----------------------------------|
| 07/2004   | 5468 | 682  | \$72,900 | WD   | <a href="#">View Instr</a>       |
| 05/2004   | 5405 | 1354 | \$100    | CT   | <a href="#">View Instr</a>       |
| 01/1975   | 894  | 933  | \$26,900 | WD   | <a href="#">View Instr</a>       |
| 01/1971   | 548  | 518  | \$26,200 | 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 2 BLK A SANTA CLARA S/D PB 5 P 44 OR 5468 P  
682

**Extra Features**

FRAME BUILDING  
FRAME GARAGE

**Parcel  
Information**

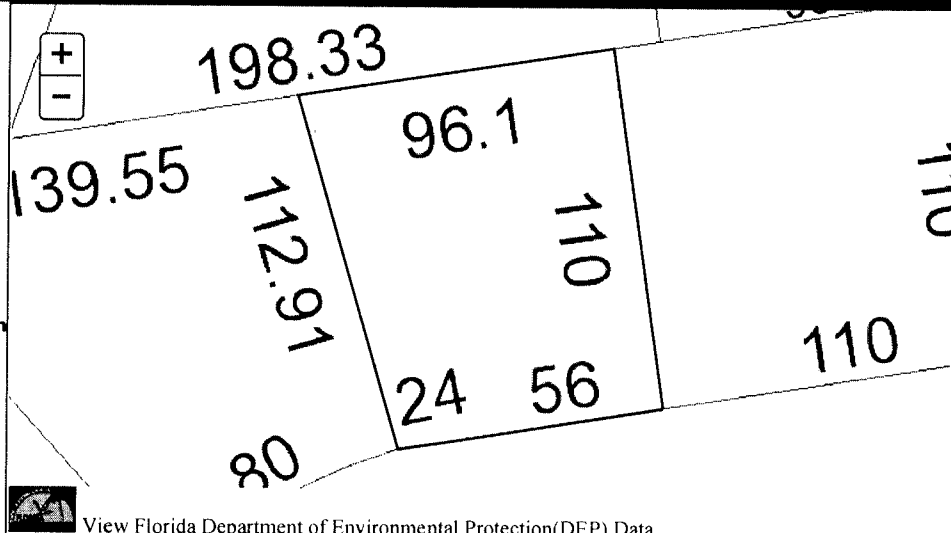
[Launch Interactive Map](#)

**Section  
Map Id:**  
08-25-31-3

**Approx.  
Acreage:**  
0.2227

**Zoned:**   
MDR

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



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

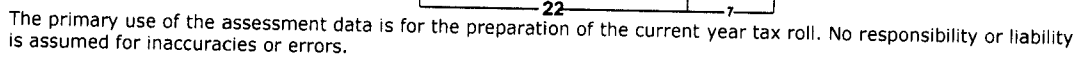
**Buildings**

Address: 3165 FAYAL DR, Year Built: 1974, Effective Year: 1974

**Structural Elements**

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

**OPEN PORCH UNF - 84**  
**UTILITY FIN - 96**



**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: 092939020 Certificate Number: 004957 of 2014**

**Payor: HARVESTERS FEDERAL CREDIT UNION 480 S HWY 29 CANTONMENT FL 32533  
Date 08/12/2016**

|                       |       |                       |            |
|-----------------------|-------|-----------------------|------------|
| Clerk's Check #       | 19164 | Clerk's Total         | \$497.25   |
| Tax Collector Check # | 1     | Tax Collector's Total | \$2,853.40 |
|                       |       | Postage               | \$60.00    |
|                       |       | Researcher Copies     | \$40.00    |
|                       |       | Total Received        | \$3,450.65 |

**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 004957  
 Redeemed Date 08/12/2016  
 Name HARVESTERS FEDERAL CREDIT UNION**

|                             |            |
|-----------------------------|------------|
| Clerk's Total = TAXDEED     | \$497.25   |
| Due Tax Collector = TAXDEED | \$2,853.40 |
| Postage = TD2               | \$60.00    |
| ResearcherCopies = TD6      | \$40.00    |

• For Office Use Only

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

**FINANCIAL SUMMARY**

No Information Available - See Dockets



**PAM CHILDERS**  
**CLERK OF THE CIRCUIT COURT**  
**ESCAMBIA COUNTY, FLORIDA**

**Tax Deed - Redemption Calculator**

**Account: 092939020 Certificate Number: 004957 of 2014**

Redemption ☐ 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="08/12/2016"/> |
| Months                  | 7                                                    | 3                                                       |
| Tax Collector           | <input type="text" value="\$2,576.61"/>              | <input type="text" value="\$2,576.61"/>                 |
| Tax Collector Interest  | \$270.54                                             | \$115.95                                                |
| Tax Collector Fee       | <input type="text" value="\$6.25"/>                  | <input type="text" value="\$6.25"/>                     |
| Total Tax Collector     | \$2,853.40                                           | <input type="text" value="\$2,698.81"/> TC              |
| 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                                              | \$20.25                                                 |
| Total Clerk             | \$497.25                                             | <input type="text" value="\$470.25"/> CH                |
| 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 | \$3,450.65                                           | \$3,169.06                                              |
|                         | Repayment Overpayment Refund Amount                  | $281.59 + 120 + 200 = \$601.59$                         |

redeemer

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 22, 2016

HARVESTERS FEDERAL CREDIT UNION  
480 S HWY 29  
CANTONMENT FL 32533

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

2014 TD 004957

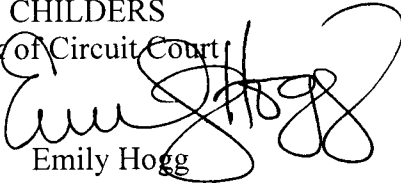
\$601.59

**TOTAL \$601.59**

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 •

August 22, 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:

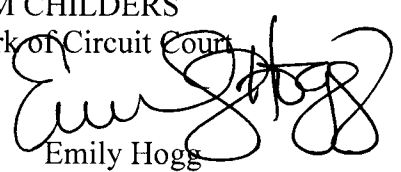
The records of this office show that an application for a tax deed had been made on the property represented by the numbered certificate listed below. The property redeemed prior to sale; therefore your application fees are now refundable.

| TAX CERT       | APP FEES | INTEREST | TOTAL    |
|----------------|----------|----------|----------|
| 2014 TD 004957 | \$450.00 | \$20.25  | \$470.25 |

**TOTAL \$470.25**

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

16-520

**OWNERSHIP AND ENCUMBRANCE REPORT**

File No.: 13104

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:

Lynn C. Williams and Vivian T. Williams, husband and wife

2. The land covered by this Report is:

LEGAL DESCRIPTION IS ATTACHED HERETO AND MADE A PART HEREOF

3. The following unsatisfied mortgages, liens and judgments affecting the land covered by this Report appear of record:

SEE CONTINUATION PAGE ATTACHED HERETO AND MADE A PART HEREOF

4. Taxes:

SEE CONTINUATION PAGE ATTACHED HERETO AND MADE A PART HEREOF

The foregoing report is prepared and furnished for information only, is not intended to constitute or imply any opinion, warranty, guaranty, insurance, or similar assurance as to the status of title, and no determination has been made of the authenticity of any instrument described or referred to herein. The name search for the purposes of determining applicable judgments and liens is limited to the apparent record owner(s) shown herein. No attempt has been made to determine whether the land is subject to liens or assessments which are not shown as existing liens by the public records. The Company's liability hereunder shall not exceed the cost of this Report, or \$1,000.00 whichever is less.

THIS REPORT SHALL NOT BE USED FOR THE ISSUANCE OF TITLE INSURANCE.

Southern Guaranty Title Company

By: 

September 16, 2016

**OWNERSHIP AND ENCUMBRANCE REPORT  
LEGAL DESCRIPTION**

File No.: 13104

September 16, 2016

**Lot 2, Block A, Santa Clara Subdivision, as per plat thereof, recorded in Plat Book 5, Page 44, of the  
Public Records of Escambia County, Florida**

**OWNERSHIP AND ENCUMBRANCE REPORT  
CONTINUATION PAGE**

File No.: 13104

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 Lynn C. Williams and Vivian T. Williams, husband and wife in favor of Harvesters Federal Credit Union dated 07/23/2004 and recorded 08/03/2004 in Official Records Book 5468, page 685 of the public records of Escambia County, Florida, in the original amount of \$71,296.00.
2. Judgment filed by Nationwide General Insurance Co. ASO Harold E. Godwin and Harold E. Godwin individually.
3. Possible Certificate of Delinquency filed by Lashonda M. Evans recorded in O.R. Book 6000, page 1441.
4. Taxes for the year 2012-2015 delinquent. The assessed value is \$86,258.00. Tax ID 09-2939-020.

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.

# 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: 12-5-2016

TAX ACCOUNT NO.: 09-2939-020

CERTIFICATE NO.: ~~2013~~ 2014-4957

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 2015 tax year.

Lynn C. Williams  
Vivian T. Williams  
3165 Fayal Dr.  
Pensacola, FL 32506

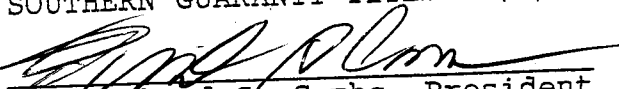
Harvesters Federal Credit Union  
480 S. Hwy. 29  
Cantonment, FL 32533

Nationwide General Insurance Co.  
aso Harold E. Godwin and  
Harold E. Godwin, individually  
1100 Locust St., Dept. 2019, Subro  
Des Moines, IA 50391-2019

Lashonda M. Evans  
1207 North M St.  
Pensacola, FL 32501

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

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.

2700  
510.30  
537.30

OR BK 5468 PG0682  
Escambia County, Florida  
INSTRUMENT 2004-270364

DEED REC STRIPS PD & ESC CD \$ 510.30  
08/03/04 EMILIE LEE HARRIS, CLERK

This Instrument Was Prepared By:  
Liz Marmol/REO Closing Coordinator  
LAW OFFICES OF DAVID J. STERN, P.A.  
801 S. University Drive, Suite 500  
Plantation, FL 33324  
File No.: 04-C15442  
Tax Folio No.: 08-2S31-1900-0020-001

04 - 3889

### SPECIAL WARRANTY DEED

THIS INDENTURE, made this 21 day of July, 2004, between BANC ONE FINANCIAL SERVICES, INC., whose post-office mailing address is N54 W13600 Woodale Drive, Menomonee Falls, WI 53051, hereinafter called the Grantor, and LYNN C. WILLIAMS and VIVIAN T. WILLIAMS, husband and wife, whose post-office mailing address is 3165 Fayal Drive, Pensacola, FL 32506, hereinafter called the Grantee.

(Wherever used herein the terms "Grantor" and "Grantee" include the parties to this instrument and their heirs, legal representatives and assignees of individuals, and assigns of corporations)

**WITNESSETH:** the Grantor, for and in consideration of the sum of TEN and 00/100 (\$10.00 ) DOLLARS and other good and valuable consideration, receipt whereof is hereby acknowledged by these presents, does grant, bargain and sell, alien, remise, release, convey and confirm unto the Grantee all that certain land, situate in Escambia County Florida, viz:

LOT 2, BLOCK A, SANTA CLARA SUBDIVISION, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 5, PAGE 44, PUBLIC RECORDS OF ESCAMBIA COUNTY, FLORIDA.

Subject to: Restrictions, limitations, conditions, reservations, covenants and easements of record, if any; all applicable zoning ordinances; and taxes for the year 2004 and subsequent years.

TOGETHER with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

AND the Grantor hereby covenants with the Grantee that the Grantor is lawfully seized of said land in fee simple; that the Grantor has good right and lawful authority to sell and convey said land; that the Grantor hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons claiming by, through or under the Grantor.

Wherever the text in this Special Warranty Deed so requires, the use of any gender shall be deemed to include all genders, and the use of the singular shall include the plural.

IN WITNESS WHEREOF the Grantor has caused these presents to be executed in its name, and its corporate seal to be hereunto affixed, by its proper officer(s) thereunto duly authorized, the day and year first above written.

DR BK 5468 P80683  
Escambia County, Florida  
INSTRUMENT 2004-270364

Signed, sealed and delivered  
in our presence:

Martha Lockhart  
Print Name: Martha Lockhart

Elizabeth Lumbert  
Print Name: Elizabeth Lumbert

BANC ONE FINANCIAL SERVICES, INC.

By: Curt Sliwinski  
Print Name: Vice President

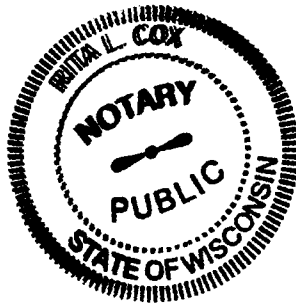
(Corporate Seal)

Its: Vice-President

P. O. Mailing Address:  
N54 W13600 Woodale Drive, Menomonee Falls, WI  
53051

STATE OF Wisconsin  
COUNTY OF Waukesha M. Lumbert

The foregoing instrument was acknowledged before me this 21 day of July, 2004, by Curt Sliwinski, as Vice-President of BANC ONE FINANCIAL SERVICES, INC., who executed same on behalf of the said corporation. He/She is personally known to me ~~or has produced~~ as identification.



Rita L. Cox  
Notary Public, State of Wisconsin

Print Name: Rita L. Cox

My commission expires: 3/12/06

86.50  
249.55  
336.05

OR BK 5468 P60685  
Escambia County, Florida  
INSTRUMENT 2004-270365  
NTG DOC STAMPS PD & ESC CO \$ 249.55  
08/03/04 ERNIE LEE MAGAHA, CLERK

Prepared by and return to:  
Nancy Sharp

Instrument exempt from  
Class C Intangible Tax  
Ernie Lee Magaha, Clerk

✓ Emerald Coast Title, Inc.  
811 N. Spring Street  
Pensacola, FL 32501  
850-434-3223  
File Number: 04-3889  
Will Call No.:  
Loan Number: 2516824-L01

[Space Above This Line for Recording Data]

## MORTGAGE

### DEFINITIONS

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

- (A) "Security Instrument" means this document, which is dated July 23, 2004, together with all Riders to this document.  
(B) "Borrower" is Lynn C. Williams, a married man joined by his wife Vivian T. Williams. Borrower is the mortgagor under this Security Instrument.  
(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the mortgagee under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.  
(D) "Lender" is Harvesters Federal Credit Union. Lender is Harvesters Federal Credit Union organized and existing under the laws of The State of Florida. Lender's address is 480 S. Highway 29, Cantonment, FL 32533.  
(E) "Note" means the promissory note signed by Borrower and dated July 23, 2004. The Note states that Borrower owes Lender Seventy-One Thousand Two Hundred Ninety-Six and 00/100 Dollars Dollars (U.S. \$71,296.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than July 23, 2019.  
(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."  
(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.  
(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- |                                                |                                                         |                                                   |
|------------------------------------------------|---------------------------------------------------------|---------------------------------------------------|
| <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider              | <input type="checkbox"/> Second Home Rider        |
| <input type="checkbox"/> Balloon Rider         | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Other(s) [specify] _____ |
| <input type="checkbox"/> 1-4 Family Rider      | <input type="checkbox"/> Biweekly Payment Rider         |                                                   |

- (I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.  
(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.  
(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.  
(L) "Escrow Items" means those items that are described in Section 3.  
(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the

Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

#### TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, the following described property located in the County of Escambia:

**Lot 2, Block A, Santa Clara Subdivision, according to the map or plat thereof as recorded in Plat Book 5, Page(s) 44, Public Records of Escambia County, Florida.**

which currently has the address of **3165 Fayal Drive, Pensacola, FL 32506** ("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

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

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

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

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept

Signed, sealed and delivered in the presence of:

Nancy Sharp

Witness Name: Nancy Sharp

Candice S. Scales

Witness Name: Candice S. Scales

Nancy Sharp

Witness Name: Nancy Sharp

Candice S. Scales

Witness Name: Candice S. Scales

Lynn C. Williams (Seal)

Vivian T. Williams (Seal)

[Space Below This Line for Acknowledgment]

State of Florida  
County of Escambia

The foregoing instrument was acknowledged before me this 23rd day of July, 2004 by Lynn C. Williams and Vivian T. Williams, who ☐ is personally known or ☒ has produced a driver's license as identification.

[Notary Seal]

Nancy Sharp  
Notary Public

Printed Name: Nancy Sharp



RCD Aug 03, 2004 04:44 pm  
Escambia County, Florida

ERNIE LEE MAGAHA  
Clerk of the Circuit Court  
INSTRUMENT 2004-270365

Recorded in Public Records 01/14/2010 at 04:27 PM OR Book 6550 Page 978,  
Instrument #2010002856, Ernie Lee Magaha Clerk of the Circuit Court Escambia  
County, FL

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

CASE NO.: 2009-SC-003449  
DIVISION: V

NATIONWIDE GENERAL INSURANCE CO.  
as Subrogee of HAROLD E. GODWIN,  
and HAROLD E. GODWIN individually,

Plaintiffs,

vs.

LYNN CLIFTON WILLIAMS,  
an Individual,

Defendant.

ERNIE LEE MAGAHA  
CLERK OF CIRCUIT COURT  
ESCAMBIA COUNTY, FL

2010 JAN 13 A 9 25

COUNTY CIVIL DIVISION  
FILED & RECORDED

**FINAL JUDGMENT**

This Cause, came on to be heard upon the Plaintiffs' Motion for Final Judgment, and the Court finds that the Defendant, Lynn Clifton Williams, is indebted to Plaintiff, Harold E. Godwin, in the principal sum of \$500.00 and the Defendant, Lynn Clifton Williams, is indebted to Plaintiff, Nationwide General Insurance Co., as Subrogee of Harold E. Godwin, in the principal sum of \$1,415.48 and prejudgment interest in the sum of \$128.46. The Court further finds that Plaintiff, Nationwide General Insurance Co., as Subrogee of Harold E. Godwin, is entitled to recover its taxable costs in the amount of \$225.00.

It is therefore ORDERED and ADJUDGED that Plaintiff, Harold E. Godwin recover from Defendant, Lynn Clifton Williams, whose Social Security Number(s) is [REDACTED] the principal sum of \$500.00 that shall bear interest at the rate of 6.00% for all of which let execution issue.

Further it is therefore ORDERED and ADJUDGED that the Plaintiff, Nationwide General Insurance Co. as Subrogee of Harold E. Godwin, recover from Defendant, Lynn Clifton Williams, whose Social Security Number(s) is [REDACTED] the principal sum of \$1,415.48, prejudgment interest of \$128.46, plus costs herein taxed at \$225.00, for a total sum of \$1,768.94, that shall bear interest at the rate of 6.00% for all of which let execution issue.

It is further ORDERED and ADJUDGED that the Defendant shall complete Florida Small Claims Rules Form 7.343 (Fact Information Sheet) and return it to the Plaintiffs' attorney, or to the Plaintiffs if the Plaintiffs are not represented by an attorney, within 45 days from the date of this final judgment, unless the final judgment is satisfied or a motion for new trial or notice of appeal is filed.

Case: 2009 SC 003449

00082472678

Dkt: CC1033 Pg: 2

Jurisdiction of this case is retained to enter further orders that are proper to compel the Defendant(s) to complete form 7.343 and return it to the Plaintiffs' attorney, or the Plaintiffs if the Plaintiffs are not represented by an attorney.

The Clerk of this Court shall not record the Fact Information Sheet the Defendant is ordered to complete herein.

ORDERED at Escambia County, Florida, this 12 day of JAN,  
2016.

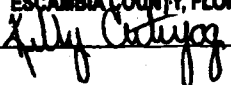
  
County Court Judge

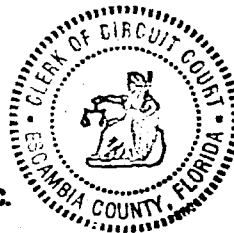
For info on payoff and  
satisfaction call (904) 482-0871  
and use ref. # 200900829

Copies To:  
Lynn Clifton Williams, 3165 Fayal Drive, Pensacola, FL 32526-2913  
Hiday & Ricke, P.A., Post Office Box 550858, Jacksonville, FL 32255

Pursuant to F.S. 55.10; Plaintiff's name and address is Nationwide General Insurance Co., 1100  
Locust St., Dept. 2019, Subro, Des Moines, IA 50391-2019

CERTIFIED TO BE A TRUE COPY OF THE  
ORIGINAL ON FILE IN THIS OFFICE  
WITNESS MY HAND AND OFFICIAL SEAL  
ERNE LEE MAGAHA  
CLERK & COMPTROLLER  
ESCAMBIA COUNTY, FLORIDA

BY:  D.C.



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

CASE NO.: 92-0023350-CJ

In Re: CJ89-988  
EVANS, LASHONDA M.  
1207 N M ST  
PENSACOLA, FL 32501-2242  
Petitioner.

vs.

WILLIAMS, LYNN C.  
3165 FAYAL DR  
PENSACOLA, FL 32526

Respondent.

JUDGMENT/CERTIFICATE OF DELINQUENCY

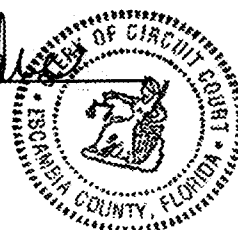
The undersigned, being the duly authorized and responsible local depository for court-ordered support payments pursuant to F.S. 61.181, in ESCAMBIA County hereby certifies that WILLIAMS, LYNN C. has failed to pay into the depository the court-ordered support payment as mandated by the current Support Order in this cause. As of this date, the total support arrearage is \$141.25 balance at terms, not including any costs or fees.

I further certify that WILLIAMS, LYNN C. was issued a Notice of Delinquency on 08/03/2006, and thirty (30) or more days have elapsed since the delinquent payment referenced above was due. Pursuant to F.S. 61.14 this Certificate evidences a Final Judgment by operation of law for all past due and future payments together with all applicable costs and fees as otherwise 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 this 27th day of September, 2006.

ERNIE LEE MAGAHA  
CLERK OF THE COURT

By:   
Deputy Clerk



DOMESTIC RELATIONS  
FILED & RECORDED

2006 SEP 27 P 12:34

ERNIE LEE MAGAHA  
CLERK OF THE COURT  
ESCAMBIA COUNTY, FL