

Tax Collector's Certification

CTY-513

Tax Deed Application Number
1600219

Date of Tax Deed Application
Apr 25, 2016

This is to certify that **CAPITAL ONE CLTRL ASSIGNEE OF**, holder of **Tax Sale Certificate Number 2014 / 5418**, Issued the 1st Day of June, 2014 and which encumbers the following described property in the county of Escambia, State of Florida, to wit: **09-5015-376**

Cert Holder:
CAPITAL ONE CLTRL ASSIGNEE OF
PO BOX 54418
NEW ORLEANS, LA 70154

Property Owner:
ROBERSON ROBERT B
3920 SCHIFKO RD
CANTONMENT, FL 32533
LOT 17 BLK E BAYOU GRANDE VILLA PB 8 P 4 OR 5869 P 1216
SEC 33/4 T2/3S R31W

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
2014/5418	09-5015-376	06-01-2014	459.42	33.02	492.44

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
2015/5817	09-5015-376	06-01-2015	458.87	6.25	22.94	488.06
2013/5792	09-5015-376	06-01-2013	470.81	6.25	61.79	538.85

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

Total Amount Paid

- Total of all Certificates in Applicant's Possession and Cost of the Certificates Redeemed by Applicant
- Total of Delinquent Taxes Paid by Tax Deed Applicant
- Total of Current Taxes Paid by Tax Deed Applicant
- Ownership and Encumbrance Report Fee
- Tax Deed Application Fee
- Total Interest Accrued by Tax Collector Pursuant to Section 197.542, F.S.
- Total (Lines 1 - 6)

1,519.35
0.00
454.18
200.00
175.00

2,348.53

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

Total Amount Paid

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

6.25
2,354.78

Done this the 27th day of April, 2016 Janet Holley, Tax Collector of Escambia County

Date of Sale: September 6, 2016 By Jenna Stewart

*This certification must be surrendered to the Clerk of the Circuit Court no later than ten (10) days after this date.
09-5015-376 2014

TO: Tax Collector of ESCAMBIA COUNTY: JANET HOLLEY

In accordance with the Florida Statutes, I,

CAPITAL ONE CLTRL ASSIGNEE OF
PO BOX 54418
NEW ORLEANS, LA 70154

, 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/ 5418	06-01-2014	LOT 17 BLK E BAYOU GRANDE VILLA PB 8 P 4 OR 5869 P 1216 SEC 33/4 T2/3S R31W

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

04-25-2016
Date



Chris Jones

Escambia County Property Appraiser

- Real Estate Search
- Tangible Property Search
- Sale List
- Amendment 1/Portability Calculations

Back

←

Navigate Mode

☒ Account

☐ Reference

→

Printer Friendly Version

General Information

Reference: 332S312400017005

Account: 095015376

Owners: ROBERSON ROBERT B

Mail: 3920 SCHIFKO RD
CANTONMENT, FL 32533

Situs: 8534 SAN LUCUS CALZADA 32507

Use Code: MOBILE HOME

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	\$7,500	\$15,520	\$23,020	\$23,020
2014	\$7,500	\$13,893	\$21,393	\$21,393
2013	\$7,500	\$13,595	\$21,095	\$21,095

Disclaimer

Amendment 1/Portability Calculations

Sales Data

Sale Date	Book	Page	Value	Type	Official Records (New Window)
03/2006	5869	1216	\$8,000	WD	View Instr
03/2006	5868	1682	\$36,000	WD	View Instr
08/2005	5727	1539	\$20,000	QC	View Instr
04/2002	4901	1537	\$36,000	WD	View Instr

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

2015 Certified Roll Exemptions

Legal Description

LOT 17 BLK E BAYOU GRANDE VILLA PB 8 P 4 OR 5869
P 1216 SEC 33/4 T2/3S R31W

Extra Features

FRAME BUILDING

Parcel Information

Section Map Id: 33-25-31-2

Approx. Acreage: 0.1148

Zoned: HDMU

Evacuation & Flood Information

[Open Report](#)

+

-

Launch Interactive Map

View Florida Department of Environmental Protection(DEP) Data

Buildings

Address:8534 SAN LUCUS CALZADA, Year Built: 1984, Effective Year: 1995

Structural Elements

DWELLING UNITS-1

MH EXTERIOR WALL-VINYL/METAL

MH FLOOR FINISH-CARPET

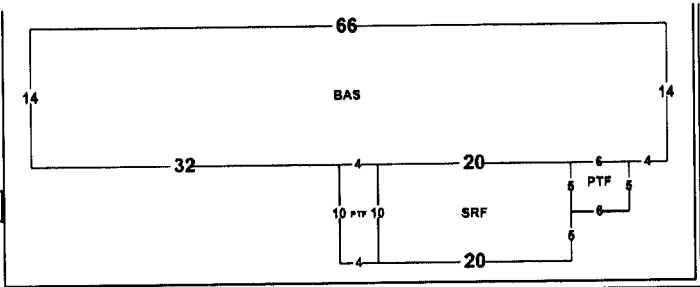
MH FLOOR SYSTEM-TYPICAL

MH HEAT/AIR-HEAT & AIR

MH INTERIOR FINISH-DRYWALL/PLASTER

MH MILLWORK-TYPICAL
MH ROOF COVER-COMP
SHINGLE/WOOD
MH ROOF FRAMING-GABLE HIP
MH STRUCTURAL FRAME-TYPICAL
NO. PLUMBING FIXTURES-6
NO. STORIES-1
STORY HEIGHT-0

Areas - 1194 Total SF
BASE AREA - 924
PATIO FINISHED - 70
SUN ROOM FIN - 200



Images



6/26/12

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:05/05/2016 (tc.4525)

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

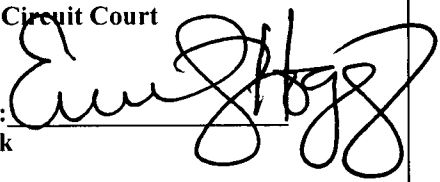
**PAM CHILDERS, CLERK OF THE CIRCUIT COURT
Tax Certificate Redeemed From Sale
Account: 095015376 Certificate Number: 005418 of 2014**

**Payor: ROBERT B ROBERSON 3920 SCHIFKO RD CANTONMENT, FL 32533 Date
06/06/2016**

Clerk's Check #	5503194853	Clerk's Total	\$486.75
Tax Collector Check #	1	Tax Collector's Total	\$2,630.92
		Postage	\$60.00
		Researcher Copies	\$40.00
		Total Received	\$3,114.67

\$2568.74

**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 005418

Redeemed Date 06/06/2016

Name ROBERT B ROBERSON 3920 SCHIFKO RD CANTONMENT, FL 32533

Clerk's Total = TAXDEED	\$483.75	\$ 2568.74
Due Tax Collector = TAXDEED	\$2,530.92	
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: 095015376 Certificate Number: 005418 of 2014

Redemption ☒ Yes ☐ No
 Application Date
 Interest Rate

	Final Redemption Payment ESTIMATED	Redemption Overpayment ACTUAL
	Auction Date <input type="text" value="09/06/2016"/>	Redemption Date <input type="text" value="06/06/2016"/> 
Months	5	2
Tax Collector	<input type="text" value="\$2,348.53"/>	<input type="text" value="\$2,348.53"/>
Tax Collector Interest	\$176.14	\$70.46
Tax Collector Fee	<input type="text" value="\$6.25"/>	<input type="text" value="\$6.25"/>
Total Tax Collector	\$2,530.92	<input type="text" value="\$2,425.24"/> 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	\$33.75	\$13.50
Total Clerk	\$483.75	<input type="text" value="\$463.50"/> 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	\$3,114.67	\$2,888.74
	Repayment Overpayment Refund Amount	\$225.93

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 •

June 17, 2016

CAPITAL ONE CLTRL ASSIGNEE OF
PO BOX 54418
NEW ORLEANS LA 70154

Dear Certificate Holder:

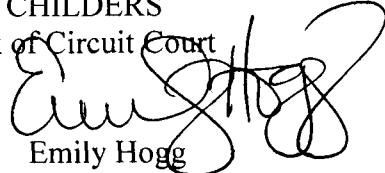
The records of this office show that an application for a tax deed had been made on the property represented by the numbered certificate listed below. The property redeemed prior to sale; therefore your application fees are now refundable.

TAX CERT	APP FEES	INTEREST	TOTAL
2014 TD 005418	\$450.00	\$13.50	\$463.50
2014 TD 006915	\$450.00	\$13.50	\$463.50
2014 TD 003808	\$450.00	\$13.50	\$463.50
2014 TD 003677	\$450.00	\$13.50	\$463.50
2014 TD 009620	\$450.00	\$13.50	\$463.50
2014 TD 002708	\$450.00	\$13.50	\$463.50
2014 TD 002973	\$450.00	\$13.50	\$463.50
2014 TD 008079	\$450.00	\$13.50	\$463.50
2014 TD 002732	\$450.00	\$13.50	\$463.50
2014 TD 006775	\$450.00	\$13.50	\$463.50
2014 TD 008173	\$450.00	\$13.50	\$463.50

TOTAL \$5,098.50

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

16-264
Redeemed

OWNERSHIP AND ENCUMBRANCE REPORT

File No.: 12792

June 7, 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 06-07-1996, through 06-07-2016, and said search reveals the following:

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

Robert B. Roberson

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: 

June 7, 2016

**OWNERSHIP AND ENCUMBRANCE REPORT
LEGAL DESCRIPTION**

File No.: 12792

June 7, 2016

Lot 17, Block E, Bayou Grande Villa, as per plat thereof, recorded in Plat Book 8, Page 4, of the Public Records of Escambia County, Florida

**OWNERSHIP AND ENCUMBRANCE REPORT
CONTINUATION PAGE**

File No.: 12792

June 7, 2016

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

1. That certain mortgage executed by Robert B. Roberson in favor of Regions Bank dated 03/08/2006 and recorded 03/24/2006 in Official Records Book 5868, page 1683 of the public records of Escambia County, Florida, in the original amount of \$37,202.00.
2. Subject to interest of Bayou Grande Villa Association, Inc.
3. Tax Lien filed by IRS recorded in O.R. Book 6576, page 1964.
4. Taxes for the year 2013-2015 delinquent. The assessed value is \$23,020.00. Tax ID 09-5015-376.

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: rcsgrt@aol.com

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

CERTIFICATION: TITLE SEARCH FOR TDA

TAX DEED SALE DATE: 9-12-2016

TAX ACCOUNT NO.: 09-5015-376

CERTIFICATE NO.: 2014-5418

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.

Robert B. Roberson
3920 Schifko Rd.
Cantonment, FL 32533

Internal Revenue Service
400 W. Bay St., Ste 35045
Jacksonville, FL 32202-4437

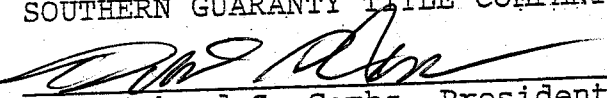
Unknown Tenants
8534 San Lucus Calzada
Pensacola, FL 32507

Bayou Grande Villa Assoc., Inc.
8510 Matador Camini
Pensacola, FL 32507

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

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

Return to: Jeff Boll
Name: Southern Escrow & Title LLC - Perdido Key
Address: 14620 Perdido Key Dr. Suite 100
Pensacola, FL 32507

Ernie Lee Magaha
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY FLORIDA
INST# 2006030140 03/24/2006 at 04:23 PM
OFF REC BK: 5869 PG: 1682 - 1682 Doc Type: WD
RECORDING: \$10.00
Deed Stamps \$252.00

This Instrument Prepared:
Jeff Boll
Southern Escrow & Title LLC - Perdido Key
14620 Perdido Key Dr. Suite 100
Pensacola, FL 32507

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

Property Appraisers Parcel I.D. (Folio) Number(s):
332S312400017005
File No: PK00035

Corrective

WARRANTY DEED

This Warranty Deed Made the March 7, 2006, by Jeremy Stewart, an unmarried man,

hereinafter called the grantor, whose post office address is: 12034 Gulf Beach Hwy, Pensacola, FL 32507

to, Robert B. Roberson, a married man hereinafter called the grantee, whose post office address is: 3920 Schiffko Rd, Cantonment, FL 32533.

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

Lot 17, Block E, Bayou Grande Villa, a subdivision of a portion of Section 4, Township 3 South, Range 31 West, Escambia County, Florida, according to the plat of said subdivision recorded in Plat Book 8 at Page 4, of the Public Records of Escambia County, Florida.

Said property is not the homestead property of the Grantor(s) under the laws and constitution of the State of Florida in that neither Grantor(s) nor any member of the household of Grantor(s) reside thereon.

TOGETHER with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.
To Have and to Hold, the same in fee simple forever.

And the grantor hereby covenants with said grantee that the grantor is lawfully seized of said land in fee simple; that the grantor has good right and lawful authority to sell and convey said land; that the grantor hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free of all encumbrances, except taxes accruing subsequent to January 1, 2006 reservations, restrictions and easements of record, if any.

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

In Witness Whereof, Grantor has hereunto set grantor's hand and seal the day and year first above written.

Signed, sealed and delivered in our presence:

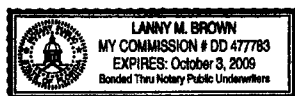
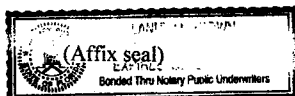
Witness No. 1 Signature: [Signature]
Printed Name: R. Jeffrey Boll

Witness No. 2 Signature: [Signature]
Printed Name: Lanny M. Brown

[Signature]
Jeremy Stewart, an unmarried man

STATE OF FL
COUNTY OF Escambia

The foregoing instrument was acknowledged before me this 7th day of March, 2006, by Jeremy Stewart, who is known to me or who has produced DL as identification.



[Signature]
Name: Lanny M. Brown
Notary Public
My Commission Expires: 10/3/09

corrective for proper sales price of
\$244,000.00

WHEN RECORDED MAIL TO:

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

This Mortgage prepared by:

Name: Jennifer Lee Johnson
Company: REGIONS BANK
Address: 50 BEVERLY PARKWAY, PENSACOLA, FL 32505



DOC4850510014400003962000000

MORTGAGE

THIS MORTGAGE dated March 8, 2006, is made and executed between **ROBERT B ROBERSON**, whose address is 3920 SCHIFKO RD, CANTONMENT, FL 32533-7025; **A MARRIED MAN** (referred to below as "Grantor") and **REGIONS BANK**, whose address is 50 BEVERLY PARKWAY, PENSACOLA, FL 32505 (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 Attach 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 8534 SAN LUCAS CALZADA, PENSACOLA, FL 32507.

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 \$37,202.00, 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

**MORTGAGE
(Continued)**

Loan No: 05100144000003962

Page 6

substances, materials or waste as defined by or listed under the Environmental Laws. The term "Hazardous Substances" also 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 March 8, 2006, in the original principal amount of \$37,202.00 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 [Signature]
ROBERT B ROBERSON

WITNESSES:

X [Signature]
Jennifer Johnson
X [Signature]
R. Jeffery Bost

INDIVIDUAL ACKNOWLEDGMENTSTATE OF Florida

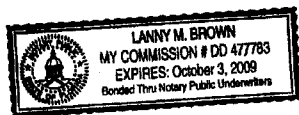
)

) SS

COUNTY OF Broward

)

The foregoing instrument was acknowledged before me this 8th day of March, 2006
by ROBERT B ROBERSON, A MARRIED MAN, who is personally known to me or who has produced divers witnesses
as identification and did / did not take an oath.



(Signature of Person Taking Acknowledgment)

(Name of Acknowledger Typed, Printed or Stamped)

(Title or Rank)

(Serial Number, if any)

PK00035

Exhibit "A"

Lot 17, Block E, Bayou Grande Villa, a subdivision of a portion of Section 4, Township 3 South, Range 31 West, Escambia County, Florida, according to the plat of said subdivision recorded in Plat Book 8 at Page 4, of the Public Records of Escambia County, Florida.

3479		Department of the Treasury - Internal Revenue Service			
Form 668 (Y)(c) (Rev. February 2004)		Notice of Federal Tax Lien			
Area: SMALL BUSINESS/SELF EMPLOYED AREA #3 Lien Unit Phone: (800) 829-3903		Serial Number 637858110		For Optional Use by Recording Office	
As provided by section 6321, 6322, and 6323 of the Internal Revenue Code, we are giving a notice that taxes (including interest and penalties) have been assessed against the following-named taxpayer. We have made a demand for payment of this liability, but it remains unpaid. Therefore, there is a lien in favor of the United States on all property and rights to property belonging to this taxpayer for the amount of these taxes, and additional penalties, interest, and costs that may accrue.					
Name of Taxpayer ROBERT B & MELISSA L ROBERSON					
Residence 3920 SCHIFKO RD CANTONMENT, FL 32533-7025					
IMPORTANT RELEASE INFORMATION: For each assessment listed below, unless notice of the lien is refiled by the date given in column (e), this notice shall, on the day following such date, operate as a certificate of release as defined in IRC 6325(a).					
Kind of Tax (a)	Tax Period Ending (b)	Identifying Number (c)	Date of Assessment (d)	Last Day for Refiling (e)	Unpaid Balance of Assessment (f)
1040	12/31/2007	XXX-XX-0783	05/26/2008	06/25/2018	19135.05
1040	12/31/2008	XXX-XX-0783	05/18/2009	06/17/2019	14730.99
Place of Filing CLERK OF CIRCUIT COURT ESCAMBIA COUNTY PENSACOLA, FL 32595					Total \$ 33866.04

This notice was prepared and signed at BALTIMORE, MD, on this,
the 25th day of March, 2010.

Signature <u>R. A. Mitchell</u> for THERESA HARLEY	Title ACS (800) 829-3903	23-00-0008
---	--------------------------------	------------

(NOTE: Certificate of officer authorized by law to take acknowledgment is not essential to the validity of Notice of Federal Tax lien
Rev. Rul. 71-466, 1971 - 2 C.B. 409)

Part 1 - Kept By Recording Office

Form 668(Y)(c) (Rev. 2-2004)
CAT. NO 60025X