

Tax Collector's Certification

CTY-513

Tax Deed Application Number
1700162

Date of Tax Deed Application
Apr 19, 2017

This is to certify that **GARBER TAX MANAGEMENT LLC - 36 US BANK % GARBER TAX MANAGEMENT**, holder of **Tax Sale Certificate Number 2015 / 2203**, Issued the 1st Day of June, 2015 and which encumbers the following described property in the county of Escambia County, State of Florida, to wit: **04-3850-000**

Cert Holder:
GARBER TAX MANAGEMENT LLC - 36 US BANK % GARBER TAX MANAGEMENT
PO BOX 645040 CINCINNATI, OH 45264-5040

Property Owner:
WRAY MAHLON & DEBBIE
675 E ROYCE ST
PENSACOLA, FL 32503
BEG AT NW COR OF LT 25 BLK C SPRINGDALE S/D PB 4 P 18
WLY ALG S LI OF 48TH ST 90 FT FOR POB CONTINUE Full legal attached.

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
2015/2203	04-3850-000	06/01/2015	1,383.78	69.19	1,452.97

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
2016/1950	04-3850-000	06/01/2016	1,398.59	6.25	69.93	1,474.77

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	2,927.74
2. Total of Delinquent Taxes Paid by Tax Deed Applicant	0.00
3. Total of Current Taxes Paid by Tax Deed Applicant	1283.62
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)	4,586.36

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.	52,564
16. Other Outstanding Certificates and Delinquent Taxes Not Included in this Application,	
17. Statutory (Opening) Bid; Total of Lines 7, 14, 15 (if applicable) and 16 (if	
18. Redemption Fee	6.25
19. Total Amount to Redeem	

Done this the 24th day of April, 2017 Scott Lunsford, Tax Collector of Escambia County County

Date of Sale:

By

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

04-3850-000 2015

BEG AT NW COR OF LT 25 BLK C SPRINGDALE S/D PB 4 P 18 WLY ALG S LI OF 48TH ST 90 FT FOR POB CONTINUE SAME COURSE 100 FT SLY AT INT ANG OF 92 DEG 32 MIN 250 FT ELY AT INT ANG OF 87 DEG 28 MIN 100 FT NLY AT INT ANG OF 92 DEG 32 MIN 250 FT TO POB OR 5499 P 188

APPLICATION FOR TAX DEED

Section 197.502, Florida Statutes

512
R. 12/16

Application Number: 1700162

To: Tax Collector of ESCAMBA COUNTY, Florida

I,
GARBER TAX MANAGEMENT LLC - 36 US BANK % GARBER TAX MANAGEMEN
PO BOX 645040
CINCINNATI, OH 45264-5040,

hold the listed tax certificate and hereby surrender the same to the Tax Collector and make tax deed application thereon:

Account Number	Certificate No.	Date	Legal Description
04-3850-000	2015/2203	06-01-2015	BEG AT NW COR OF LT 25 BLK C SPRINGDALE S/D PB 4 P 18 WLY ALG S LI OF 48TH ST 90 FT FOR POB CONTINUE SAME COURSE 100 FT SLY AT INT ANG OF 92 DEG 32 MIN 250 FT ELY AT INT ANG OF 87 DEG 28 MIN 100 FT NLY AT INT ANG OF 92 DEG 32 MIN 250 FT TO POB OR 5499 P 188

I agree to:

- pay any current taxes, if due and
- redeem all outstanding tax certificates plus interest not in my possession, and
- pay all delinquent and omitted taxes, plus interest covering the property.
- 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 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
GARBER TAX MANAGEMENT LLC - 36 US BANK %
GARBER TAX MANAGEMEN
PO BOX 645040
CINCINNATI, OH 45264-5040

04-19-2017
Application Date

Applicant's signature



Chris Jones

Escambia County Property Appraiser

Real Estate
Search

Tangible Property
Search

Sale
List

Amendment 1/Portability
Calculations

[Back](#)

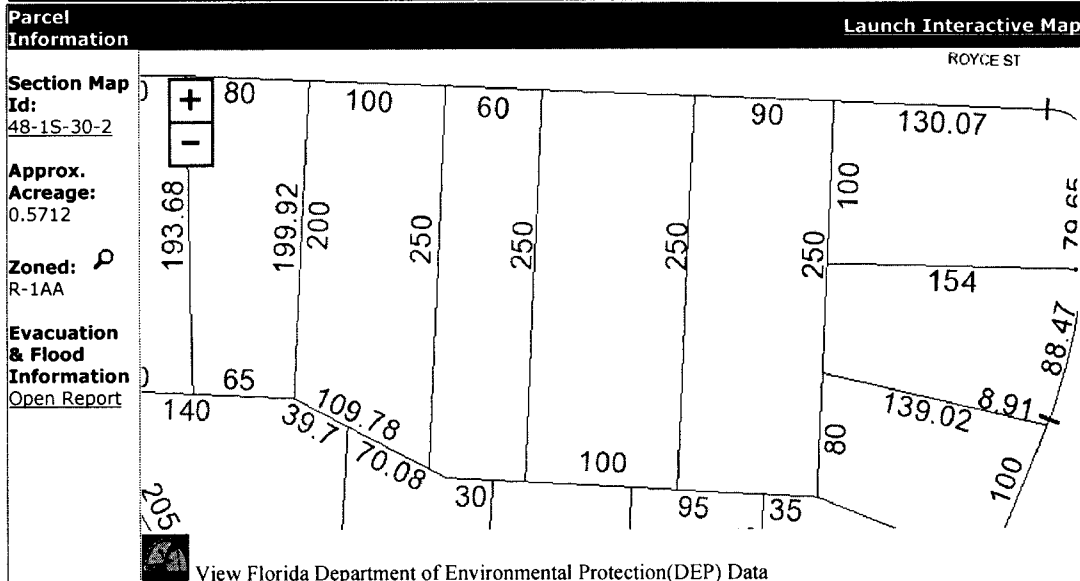
← Navigate Mode ☒ Account ☐ Reference
→

[Printer Friendly Version](#)

General Information		Assessments				
Reference:	481S308101001010	Year	Land	Imprv	Total	Cap Val
Account:	043850000	2016	\$17,575	\$101,721	\$119,296	\$105,128
Owners:	WRAY MAHLON & DEBBIE	2015	\$17,575	\$96,292	\$113,867	\$104,398
Mail:	675 E ROYCE ST PENSACOLA, FL 32503	2014	\$17,575	\$95,875	\$113,450	\$103,570
Situs:	675 ROYCE ST 32503	Disclaimer				
Use Code:	SINGLE FAMILY RESID	Amendment 1/Portability Calculations				
Taxing Authority:	PENSACOLA CITY LIMITS	File for New Homestead Exemption Online				
Tax Inquiry:	Open Tax Inquiry Window					
Tax Inquiry link courtesy of Scott Lunsford Escambia County Tax Collector						

Sales Data				
Sale Date	Book	Page	Value	Type
09/2004	5499	188	\$126,500	WD
07/2001	4753	747	\$106,000	WD
10/1996	4075	57	\$95,000	WD
Official Records Inquiry courtesy of Pam Childers Escambia County Clerk of the Circuit Court and Comptroller				

2016 Certified Roll Exemptions	
HOMESTEAD EXEMPTION	
Legal Description	
BEG AT NW COR OF LT 25 BLK C SPRINGDALE S/D PB 4 P 18 WLY ALG S LI OF 48TH ST 90 FT FOR POB CONTINUE SAME COURSE 100...	
Extra Features	
FRAME GARAGE	



Buildings

Address: 675 ROYCE ST, Year Built: 1954, Effective Year: 1964

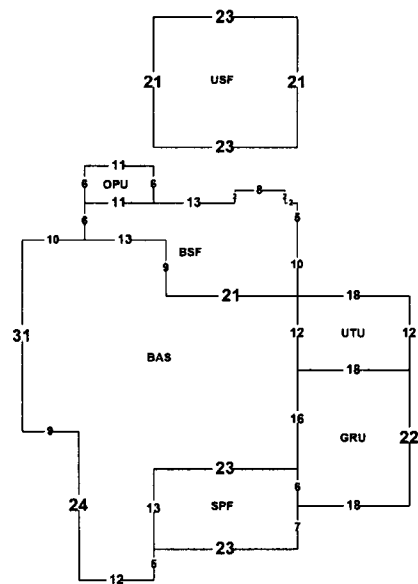
Structural Elements

DECOR MILLWORK-AVERAGE
DWELLING UNITS
EXTERIOR WALL-BRICK-FALL VENEER
EXTERIOR WALL-SIDING-SHT AVS
FLOOR COVER-VINYL/CORK

FOUNDATION-WOOD/NO SUB FLR
HEAT/AIR-CENTRAL H/AC
INTERIOR WALL-DRYWALL-PLASTER
INTERIOR WALL-WOOD/WALLBOARD
NO. PLUMBING FIXTURES-9
NO. STORIES-2
ROOF COVER-COMPOSITION SHG
ROOF FRAMING-GABLE
STORY HEIGHT-0
STRUCTURAL FRAME-WOOD FRAME

 Areas - 3470 Total SF

BASE AREA - 1601
BASE SEMI FIN - 409
GARAGE UNFIN - 396
OPEN PORCH UNF - 66
SCRN PORCH FIN - 299
UPPER STORY FIN - 483
UTILITY UNF - 216



Images



3/6/13

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: 04/26/2017 (tc.1704)

17-294

Southern Guaranty Title Company

4400 Bayou Boulevard, Suite 13B

Pensacola, Florida 32503

Telephone: 850-478-8121

Facsimile: 850-476-1437

OWNERSHIP AND ENCUMBRANCE REPORT

File No.: 13518

April 25, 2017

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 04-25-1997, through 04-25-2017, and said search reveals the following:

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

Mahlon Wray and Debbie Wray, 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: 

April 25, 2017

**OWNERSHIP AND ENCUMBRANCE REPORT
LEGAL DESCRIPTION**

File No.: 13518

April 25, 2017

481S308101001010 - Full Legal Description

BEG AT NW COR OF LT 25 BLK C SPRINGDALE S/D PB 4 P 18 WLY ALG S LI OF 48TH ST 90 FT FOR POB
CONTINUE SAME COURSE 100 FT SLY AT INT ANG OF 92 DEG 32 MIN 250 FT ELY AT INT ANG OF 87 DEG 28
MIN 100 FT NLY AT INT ANG OF 92 DEG 32 MIN 250 FT TO POB OR 5499 P 188

**OWNERSHIP AND ENCUMBRANCE REPORT
CONTINUATION PAGE**

File No.: 13518

April 25, 2017

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

1. That certain mortgage executed by Mahlon Wray and Debbie Wray, husband and wife in favor of City of Pensacola dated 07/24/2012 and recorded 07/30/2012 in Official Records Book 6888, page 1239 of the public records of Escambia County, Florida, in the original amount of \$6,399.00.
2. That certain mortgage executed by Mahlon Wray and Debbie Wray, husband and wife in favor of City of Pensacola dated 07/24/2012 and recorded 07/30/2012 in Official Records Book 6888, page 1241 of the public records of Escambia County, Florida, in the original amount of \$14,932.00.
3. UCC Financing Statement filed by ISPC recorded in O.R. Book 5824, page 1257. Continuation recorded in O.R. Book 6664, page 1646.
4. Taxes for the year 2014-2016 delinquent. The assessed value is \$119,296.00. Tax ID 04-3850-000.

PLEASE NOTE THE FOLLOWING:

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

SOUTHERN GUARANTY TITLE COMPANY

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

PENSACOLA, FLORIDA 32503

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

Email: rcsgt@aol.com

Scott Lunsford
Escambia County Tax Collector
P.O. Box 1312
Pensacola, FL 32591

CERTIFICATION: TITLE SEARCH FOR TDA

TAX DEED SALE DATE: 7-3-2017

TAX ACCOUNT NO.: 04-3850-000

CERTIFICATE NO.: 2015-2203

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 2016 tax year.

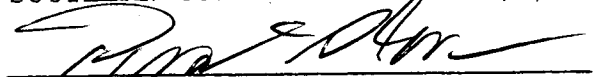
Mahlon Wray
Debbie Wray
675 E. Royce St.
Pensacola, FL 32503

ISPC
1115 Gunn Hwy.
Odessa, FL 33556

City of Pensacola
Housing Dept.
P.O. Box 12910
Pensacola, FL 32521

Certified and delivered to Escambia County Tax Collector,
this 26th day of April, 2017.

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.

Prepared by:
Charlyne Kilpatrick
Security First Title Partners of Pensacola, Ltd
1331 Creighton Road, Suite C
Pensacola, Florida 32504

File Number: PES04336

OR BK 5499 PGO188
Escambia County, Florida
INSTRUMENT 2004-287065
DEED REC STAMPS PB & ESC CO \$ 885.50
09/27/04 ENNIE LEE NAGANA, CLERK

8550
44

General Warranty Deed

Made this September 3, 2004 A.D. By **Lys D. DeBrune n/k/a Lys D. St. Aubin, a single woman and George P. St. Aubin, a single man**, whose address is: 1335 Creighton Road, Pensacola, FL 32504, hereinafter called the grantor, to **Mahlon Wray and Debbie Wray, husband and wife**, whose post office address is: 675 East Royce Street, Pensacola, Florida 32503, hereinafter called the grantee:

(Whenever used herein the term "grantor" and "grantee" include all the parties to this instrument and the heirs, legal representatives and assigns of individuals, and the successors and assigns of corporations)

Witnesseth, that the grantor, for and in consideration of the sum of Ten Dollars, (\$10.00) 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:

Commencing at a PRM on the Northwest corner of Lot Twenty-Five (25), Block C, Springdale Subdivision, as recorded in Plat Book 4, Page 18 of the Public Records of Escambia County, Florida, thence Westerly along the South right of way line of 48th Street a distance of 90 feet to a Point of Beginning; thence continue Westerly along the right of way line of 48th Street a distance of 100 feet; thence Southerly at an interior angle of 92 degrees 32 minutes a distance of 250 feet; thence Easterly at an interior angle of 87 degrees 28 minutes a distance of 100 feet; thence Northerly at an interior angle of 92 degrees 32 minutes a distance of 250 feet to the Point of Beginning, all lying and being in Section 48, Township 1 South, Range 30 West, Escambia County, Florida.

Parcel ID Number: 48-1S-30-8101-001-010

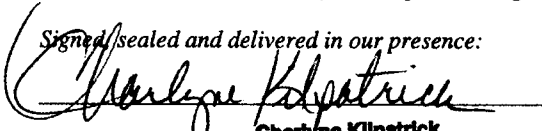
Together with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

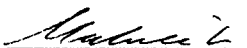
To Have and to Hold, the same in fee simple forever.

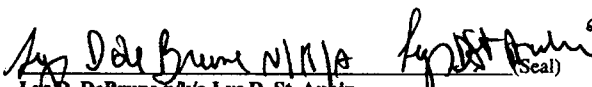
And the grantor hereby covenants with said grantee that the grantor is lawfully seized of said land in fee simple; that the grantor has good right and lawful authority to sell and convey said land; that the grantor hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free of all encumbrances except taxes accruing subsequent to December 31, 2003.

In Witness Whereof, the said grantor has signed and sealed these presents the day and year first above written.

Signed, sealed and delivered in our presence:


Witness Printed Name **Charlyne Kilpatrick**


Witness Printed Name **MICHELLE KEVER**

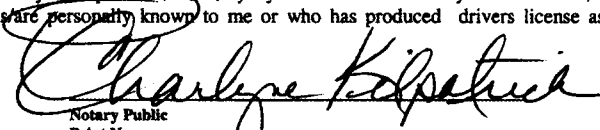

Lys D. DeBrune n/k/a Lys D. St. Aubin
Address: 1335 Creighton Road, Pensacola, FL 32504


George P. St. Aubin
Address: 1335 Creighton Road, Pensacola, FL 32504

State of Florida
County of Escambia

The foregoing instrument was acknowledged before me this 3rd day of September, 2004, by Lys D. DeBrune n/k/a Lys D. St. Aubin, a single woman and George P. St. Aubin, a single man, who are personally known to me or who has produced drivers license as identification.




Notary Public
Print Name: _____
My Commission Expires: _____

Prepared by:
M. Thomas Lane
Housing Manager
City of Pensacola
Post Office Box 12910
Pensacola, FL 32521-0031

CITY OF PENSACOLA
DEPARTMENT OF HOUSING
HOUSING REHABILITATION PROGRAM

MORTGAGE

LOAN

STATE OF FLORIDA
COUNTY OF ESCAMBIA

[Borrower's Name and Address] Mahlon Wray and Debbie Wray, husband and wife, 675 Royce Street, Pensacola, FL 32503, hereinafter called Mortgagor, in consideration of the principal sum specified in the promissory note(s) hereafter described, received from THE CITY OF PENSACOLA, a municipal corporation organized under the laws of Florida, Post Office Box 12910, Pensacola, Florida 32521, hereinafter called Mortgagee, (which terms Mortgagor and Mortgagee shall be construed to include the plural as well as the singular, whenever the context so permits or requires) hereby on this day, July 24, 2012, mortgages to the Mortgagee the real property in Escambia County, Florida, (the "Property") described as follows:

Commencing at a PRM on the Northwest corner of Lot Twenty-Five (25), Block C, Springdale Subdivision, as recorded in Plat Book 4, Page 18 of the Public Records of Escambia County, Florida, thence Westerly along the South right of way line of 48th Street a distance of 90 feet to a Point of Beginning; thence continue Westerly along the right of way line of 48th Street a distance of 100 feet; thence Southerly at an interior angle of 92 degrees 32 minutes a distance of 250 feet; thence Easterly at an interior angle of 87 degrees 28 minutes a distance of 100 feet; thence Northerly at an interior angle of 92 degrees 32 minutes a distance of 250 feet to the Point of Beginning, all lying and being in Section 48, Township 1 South, Range 30 West, Escambia County, Florida.

as security for payment of the certain promissory note(s) (the "Note(s)"), dated July 24, 2012, for the sum of Six Thousand Three Hundred Ninety Nine Dollars (\$6,399.00) payable in 180 installments with interest at the fixed, simple rate of 3% per year, signed by Mahlon Wray and Debbie Wray.

AND Mortgagor agrees:

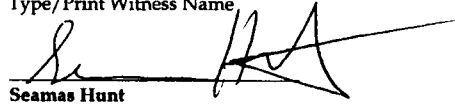
1. This Mortgage shall also secure all extensions or renewals of the Note(s), such future or additional advances as may be made by the Mortgagee at the option of the Mortgagee to the Mortgagor, and also, the payment of any and all notes, liabilities, and obligations of the Mortgagor to the Mortgagee, its successors or assigns, whether as maker, endorser, guarantor or otherwise, and whether such notes, liabilities or obligations, or any of them, be now in existence or accrue or arise hereafter, or be now owned or held by the Mortgagee, or be acquired hereafter, it being the intent and purpose of the Mortgagor to secure, by this Mortgage, all notes, claims, demands, liabilities and obligations which the Mortgagee, its successors or assigns, may have, hold or acquire at any time during the life of this Mortgage against the Mortgagor. Provided that the total of the amount secured hereby shall not exceed at any one time the sum of \$6,399.00 in the aggregate; and provided, further, that all such advances, notes, claims, demands or liabilities and obligations secured hereby be incurred or arise or come into existence either on or prior to the date of this Mortgage, or on or before 20 years after the date of this Mortgage or within such lesser period of time as may hereafter be provided by law as a prerequisite for the sufficiency of actual notice or record notice of such advances, notes, claims, demands or liabilities and obligations as against the rights of creditors or subsequent purchasers for a valuable consideration.
2. To make all payments required by the Note(s) and this Mortgage promptly when due.
3. To pay all taxes, assessments, liens and encumbrances on the 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 at the maximum rate allowed by law, shall be payable on demand by Mortgagee and shall be secured by this Mortgage.
4. To keep all buildings and improvements now or hereafter on the Property insured against loss or damage by fire, flood or such other risks and matters, as Mortgagee may from time to time require in amounts required by Mortgagee, not exceeding in the aggregate 100 percent of the full insurable value of the Property and shall pay the premiums for such insurance as the same become due and payable. 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 maximum rate allowed by law, shall be payable upon demand by Mortgagee and shall be secured by this Mortgage. All policies of insurance (the "Policies") shall be issued by an insurer acceptable to Mortgagee and shall contain the standard New York Mortgagee non-contribution provision naming Mortgagee as the person to which all payments made by such insurance company shall be paid. Mortgagor will provide the Mortgagee a copy of the policy(ies) and Certificate(s) of Insurance from the insurance company listing Mortgagee as an additional named insured. Not later than 30 days prior to the expiration date of the Policies, Mortgagor will deliver to Mortgagee evidence satisfactory to Mortgagee of the renewal of each of the Policies. If the Property shall be damaged or destroyed, in whole or in part, by fire or other casualty, Mortgagor shall give prompt notice thereof to Mortgagee. Sums paid to Mortgagee by any insurer may be retained and applied by Mortgagee toward the payment of the indebtedness secured by this Mortgage in such priority and proportions as Mortgagee in its discretion shall deem proper, or, at the discretion of Mortgagee, the same may be paid, either in whole or in part, to Mortgagor for such purposes as Mortgagee shall designate. If Mortgagee shall receive and retain such insurance money, the lien of this Mortgage shall be reduced only by the amount thereof received after expenses of collection and retained by Mortgagee and actually applied by Mortgagee in reduction of the indebtedness secured thereby.

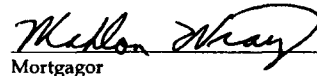
5. That Mortgagor will not commit, permit or suffer any waste, impairment or deterioration of the Property. Upon failure of Mortgagor to keep the buildings and improvements on the Property in good condition or repair, Mortgagee may demand either the adequate repair of the buildings, an increase in the amount of security, or the immediate repayment of the debt secured hereby. Failure of Mortgagor to comply with the demand of Mortgagee for a period of fifteen days shall constitute a breach of this Mortgage.
6. To pay all expenses reasonably incurred by Mortgagee due to failure of Mortgagor to comply with the agreements in the Note(s) or this Mortgage including reasonable attorney's fees. The cost thereof, with interest thereon from the date of payment at the maximum rate allowed by law, shall also be secured by this Mortgage.
7. That if any of the installments of principal or interest due by the terms of the Note(s) are not paid when due, or if any agreement in this Mortgage, other than the agreement to make the payments, is breached, the entire unpaid principal balance of the Note(s) plus interest, costs, and expenses, including reasonable attorneys' fees and costs of abstracts of title incurred in collecting or attempting to collect the indebtedness secured hereby, shall immediately become due at the option of Mortgagee, and Mortgagee may foreclose this Mortgage in the manner provided by law, and have the Property sold to satisfy or apply on the indebtedness hereby secured.
8. If this is a junior mortgage, Mortgagor shall pay all installments of principal and interest and perform each and every covenant and obligation of the prior mortgage(s) and shall not increase the amount due on such prior mortgage(s) without the prior written consent of Mortgagee. Failure of Mortgagor to do so shall constitute a default hereunder. Upon failure of Mortgagor to do so, Mortgagee may (but shall not be required to) make such payments or perform such covenants or obligations and the cost of same, together with interest at the maximum rate allowed by law, shall be payable by Mortgagor upon demand by Mortgagee and shall be secured by the lien of this Mortgage.
9. Notwithstanding any other provisions hereof, Mortgagee shall under no circumstances be entitled to collect any interest or other payment hereunder which would render this instrument usurious as to the Mortgagor under the laws of the State of Florida.
10. Additional Provisions: None

IN WITNESS WHEREOF, Mortgagor has hereunto set Mortgagor's hand and seal the day and year first above written.

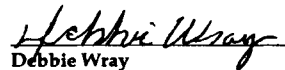
Signed, sealed and delivered in the presence of:


 Tom Lane
 Type/Print Witness Name


 Seamas Hunt
 Type/Print Witness Name

 (SEAL)
 Mortgagor

Mahlon Wray
 675 Royce Street, Pensacola, FL 32503
 Grantee/Owner's Signature(s)]

 (SEAL)
 Debbie Wray

STATE OF FLORIDA
 COUNTY OF ESCAMBIA

The foregoing instrument was acknowledged before me this day, July 24, 2012, by Mahlon Wray and Debbie Wray (X) who are personally known to me, or who have produced _____ as identification and who () did (X) did not take an oath.

Notary Public, 
 M. Thomas Lane

M. Thomas Lane
 Notary Public, State of Florida
 My comm. expires 10/04/2013
 ID# 657116 DD# 930295

Prepared by:
M. Thomas Lane
Housing Department
City of Pensacola
Post Office Box 12910
Pensacola, FL 32521-0031

**CITY OF PENSACOLA
DEPARTMENT OF HOUSING
HOUSING REHABILITATION PROGRAM**

M O R T G A G E

G R A N T

**STATE OF FLORIDA
COUNTY OF ESCAMBIA**

[Grantee/Owner's Name and Address] Mahlon Wray and Debbie Wray, husband and wife, 675 Royce Street, Pensacola, FL 32503, hereinafter called Mortgagor, in consideration of the principal grant sum specified in the promissory note(s) hereafter described, received from THE CITY OF PENSACOLA, a municipal corporation organized under the laws of Florida, Post Office Box 12910, Pensacola, Florida 32521, hereinafter called Mortgagee, (which terms Mortgagor and Mortgagee shall be construed to include the plural as well as the singular, whenever the context so permits or requires) hereby on this day, July 24, 2012 mortgages to the Mortgagee the real property in Escambia County, Florida, (the "Property") described as follows:

Commencing at a PRM on the Northwest corner of Lot Twenty-Five (25), Block C, Springdale Subdivision, as recorded in Plat Book 4, Page 18 of the Public Records of Escambia County, Florida, thence Westerly along the South right of way line of 48th Street a distance of 90 feet to a Point of Beginning; thence continue Westerly along the right of way line of 48th Street a distance of 100 feet; thence Southerly at an interior angle of 92 degrees 32 minutes a distance of 250 feet; thence Easterly at an interior angle of 87 degrees 28 minutes a distance of 100 feet; thence Northerly at an interior angle of 92 degrees 32 minutes a distance of 250 feet to the Point of Beginning, all lying and being in Section 48, Township 1 South, Range 30 West, Escambia County, Florida.

as security for payment of the certain promissory note(s) (the "Note(s)"), dated July 24, 2012, for the sum of \$ 14,932.00, payable if the property is sold or if ownership of the property is transferred within five (5) years from the date of the grant, with interest at the rate of zero percent (0%) per year, signed by Mahlon Wray and Debbie Wray.

AND Mortgagor agrees:

1. To complete the rehabilitation of the residence located on the property described above, which is the sole purpose of the Grant made by Mortgagee to Mortgagor.
2. This Mortgage shall also secure all extensions or renewals of the Note(s), and such future or additional advances as may be made by the Mortgagee at the option of the Mortgagee to the Mortgagor.
3. To pay all taxes, assessments, liens and encumbrances on the 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 at the maximum rate allowed by law, shall be payable on demand by Mortgagee and shall be secured by this Mortgage.
4. To keep all buildings and improvements now or hereafter on the Property insured against loss or damage by fire, flood or such other risks and matters, as Mortgagee may from time to time require in amounts required by Mortgagee, not exceeding in the aggregate 100 percent of the full insurable value of the Property and shall pay the premiums for such insurance as the same become due and payable. 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 maximum rate allowed by law, shall be payable upon demand by Mortgagee and shall be secured by this Mortgage. Mortgagor will provide the Mortgagee a copy of the policy(ies) and Certificate(s) of Insurance from the insurance company listing Mortgagee as an additional named insured. Not later than 30 days prior to the expiration date of the Policies, Mortgagor will deliver to Mortgagee evidence satisfactory to Mortgagee of the renewal of each of the Policies. If the Property shall be damaged or destroyed, in whole or in part, by fire or other casualty, Mortgagor shall give prompt notice thereof to Mortgagee. Sums paid to Mortgagee by any insurer may be retained and applied by Mortgagee toward the payment of the indebtedness secured by this Mortgage in such priority and proportions as Mortgagee in its discretion shall deem proper, or, at the discretion of Mortgagee, the same may be paid, either in whole or in part, to Mortgagor for such purposes as Mortgagee shall designate. If Mortgagee shall receive and retain such insurance money, the lien of this Mortgage shall be reduced only by the amount thereof received after expenses of collection and retained by Mortgagee and actually applied by Mortgagee in reduction of the indebtedness secured thereby.
5. That Mortgagor will not commit, permit or suffer any waste, impairment or deterioration of the Property. Upon failure of Mortgagor to keep the buildings and improvements on the Property in good condition or repair, Mortgagee may demand either the adequate repair of the buildings, an increase in the amount of security, or the immediate repayment of the debt secured hereby. Failure of Mortgagor to comply with the demand of Mortgagee for a period of fifteen days shall constitute a breach of this Mortgage.
6. To pay all expenses reasonably incurred by Mortgagee due to failure of Mortgagor to comply with the agreements in the Note(s) or this Mortgage including reasonable attorney's fees. The cost thereof, with interest thereon from the date of payment at the maximum rate allowed by law, shall also be secured by this Mortgage.

7. That if any agreement in this Mortgage is breached, the entire unpaid principal balance of the Note(s) plus costs and expenses, including reasonable attorney's fees and costs of abstracts of title incurred in collecting or attempting to collect the indebtedness secured hereby, shall immediately become due at the option of Mortgagee, and Mortgagee may foreclose this Mortgage in the manner provided by law, and have the Property sold to satisfy or apply on the indebtedness hereby secured.
8. If this is a junior mortgage, Mortgagor shall pay all installments or principal and interest and perform each and every covenant and obligation of the prior mortgage(s) and shall not increase the amount due on such prior mortgage(s) without the prior written consent of Mortgagee. Failure of Mortgagor to do so shall constitute a default hereunder. Upon failure of Mortgagor to do so, Mortgagee may (but shall not be required to) make such payments or perform such covenants or obligations and the cost of same, together with interest at the maximum rate allowed by law, shall be payable by Mortgagor upon demand by Mortgagee and shall be secured by the lien of this Mortgage.
9. Notwithstanding any other provisions hereof, Mortgagee shall under no circumstances be entitled to collect any interest or other payment hereunder which would render this instrument usurious as to the Mortgagor under the laws of the State of Florida.
10. Additional Provisions: N/A

IN WITNESS WHEREOF, Mortgagor has hereunto set Mortgagor's hand and seal the day and year first above written.

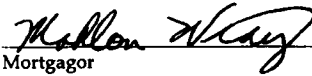
Signed, sealed and delivered in the presence of:

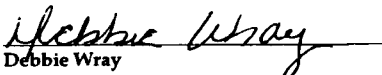

Tom Lane

Type/Print Witness Name


Seamas Hunt

Type/Print Witness Name

 (SEAL)
Mortgagor
Mahlon Wray
675 Royce Street, Pensacola, FL 32503


Debbie Wray

STATE OF FLORIDA
COUNTY OF ESCAMBIA

The foregoing instrument was acknowledged before me this day, July 24, 2012 by Mahlon Wray and Debbie Wray (X) who are personally known to me, or who have produced _____ as identification and who () did (X) did not take an oath.

Notary Public,


M. Thomas Lane

M. Thomas Lane
Notary Public, State of Florida
My comm. expires 10/04/2013
ID# 657116 DD# 930295

**STATE OF FLORIDA UNIFORM COMMERCIAL CODE
FINANCING STATEMENT FORM**

A. NAME & DAYTIME PHONE NUMBER OF CONTACT PERSON

UCC-COORDINATOR (813) 881-1988 X 230

B. SEND ACKNOWLEDGEMENT TO:

Name: ISPC

Address: 6420 Benjamin Road

City/State/Zip: Tampa, FL 33634-5199

THE ABOVE SPACE IS FOR FILING OFFICE USE ONLY

1. DEBTOR'S EXACT FULL LEGAL NAME - INSERT ONLY ONE DEBTOR NAME - Do Not Abbreviate or Combine Names

1a. INDIVIDUAL'S LAST NAME WRAY	FIRST NAME MAHLON	MIDDLE NAME	SUFFIX
1b. MAILING ADDRESS 675 ROYCE ST	CITY PENSACOLA	STATE FL	POSTAL CODE 325032457 COUNTRY USA

2. ADDITIONAL DEBTOR'S EXACT FULL LEGAL NAME - INSERT ONLY ONE DEBTOR NAME - Do Not Abbreviate or Combine Names

2a. INDIVIDUAL'S LAST NAME WRAY	FIRST NAME DEBBIE	MIDDLE NAME	SUFFIX
------------------------------------	----------------------	-------------	--------

3. SECURED PARTY'S NAME (or NAME of TOTAL ASSIGNEE of ASSIGNOR S/P) - INSERT ONLY ONE SECURED PARTY NAME

3a. ORGANIZATION'S NAME ISPC	CITY Tampa	STATE FL	POSTAL CODE 33634-5112	COUNTRY USA
3b. MAILING ADDRESS 6420 Benjamin Road				

4. This FINANCING STATEMENT covers the following collateral:

Water Conditioner Equipment

5. This FINANCING STATEMENT covers ☐ timber to be cut ☐ as-extracted collateral, or is filed as a ☒ fixture filing.

This FINANCING STATEMENT is to be filed in the real estate records of the county in which the real estate and the collateral are situated pursuant to section 679.401 (1) (b), F.S.

6. Legal Description of real estate: BEG AT NW COR OF LT 25 BLK C SPRINGDALE S/D PB 4 P 18 WLY ALG S LI OF 48TH ST 90 FT FOR POB CONTINUE SAME COURSE 100 FT SLY AT INT ANG OF 92 DEG 32 MIN 250 FT ELY AT INT ANG OF 87 DEG 28 MIN 100 FT NLY AT INT ANG OF 92 DEG 32 MIN 250 FT TO POB OR 5499 P 188, of the Public Record of ESCAMBIA County, Florida

7. Name and Address of a RECORD OWNER of above-described real estate (if Debtor does not have a record interest):

8. ☒ Proceeds of collateral are covered as provided in sections 679.203 and 679.306 F.S. ☐ Products of collateral are covered.

9. Florida DOCUMENTARY STAMP TAX - YOU ARE REQUIRED TO CHECK EXACTLY ONE BOX

☐ All documentary stamps due and payable or to become due and payable pursuant to s. 201.22 F.S., have been paid.

☒ Florida Documentary Stamp Tax is not required.

10. OPTIONAL FILER REFERENCE DATA

ESCAMBIA

ISPC File #: 638229

**STATE OF FLORIDA UNIFORM COMMERCIAL CODE
FINANCING STATEMENT AMENDMENT FORM**

**A. NAME & DAYTIME PHONE NUMBER OF CONTACT
PERSON**

UCC COORDINATOR 813.490.3400

B. SEND ACKNOWLEDGEMENT TO:

Name ISPC

Address 1115 Gunn Hwy

City/State/Zip Odessa, FL 33556-5324

THE ABOVE SPACE IS FOR FILING OFFICE USE ONLY

1a. INITIAL FINANCING STATEMENT File # 2006007065, ORB: 5824, PAGE: 1257, DATE: JANUARY 24, 2006, AS FILED
IN ESCAMBIA COUNTY, FLORIDA.

1e. ☒ This FINANCING STATEMENT AMENDMENT is to be filed [for record] (or recorded) in the REAL ESTATE RECORDS.

2. CURRENT RECORD INFORMATION – DEBTOR NAME – INSERT ONLY ONE DEBTOR NAME

2a. INDIVIDUAL'S LAST NAME WRAY	FIRST NAME MAHLON	MIDDLE NAME	SUFFIX
2b. INDIVIDUAL'S LAST NAME WRAY	FIRST NAME DEBBIE	MIDDLE NAME	SUFFIX

3. CURRENT RECORD INFORMATION – SECURED PARTY NAME

ORGANIZATION'S NAME: ISPC

4. ☐ **TERMINATION:** Effectiveness of the Financing Statement identified above is terminated with respect to security interest(s) of the Secured Party authorizing this Termination Statement.

5. ☒ **CONTINUATION:** Effectiveness of the Financing Statement identified above with respect to security interest(s) of the Secured Party authorizing this Continuation Statement is continued for the additional period provided by applicable law.

6. ☐ **ASSIGNMENT** (full or partial): Give name of assignee in item 15a or 15b and address of assignee in item 15c; and also give name of assignor in item 12.

7. ☐ **AMENDMENT (PARTY INFORMATION):** This Amendment affects ☐ Debtor or ☐ Secured Party of record. Check only one of these two boxes.

Also check one of the following three boxes and provide appropriate information in items 14 and/or 15.

☐ **CHANGE** name and/or address: Give current record name in item 14a or 14b; Also give new name (if name change) in item 15a or 15b and/or new address (if address change) in item 15c. ☐ **DELETE** name: Give record name to be deleted in item 14a or 14b. ☐ **ADD** name: Complete item 15a or 15b, and 15c; also complete items 15d-15g (if applicable).

8. OPTIONAL FILER REFERENCE DATA

ESCAMBIA

ISPC FILE #: 638229

STANDARD FORM - FORM UCC-3 (REV.06/2002)

Filing Office Copy

Authorized for usage by the Secretary of State, State of Florida



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: 043850000 Certificate Number: 002203 of 2015**

Payor: MAHLON WRAY 675 E ROYCE ST PENSACOLA, FL 32503 Date 05/12/2017

Clerk's Check #	3696	Clerk's Total	\$470.25
Tax Collector Check #	1	Tax Collector's Total	\$4,799.00
		Postage	\$26.30
		Researcher Copies	\$7.00
		Total Received	\$5,302.55

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 # 2015 TD 002203

Redeemed Date 05/12/2017

Name MAHLON WRAY 675 E ROYCE ST PENSACOLA, FL 32503

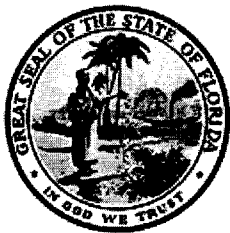
Clerk's Total = TAXDEED	\$470.25
Due Tax Collector = TAXDEED	\$4,799.00
Postage = TD2	\$26.30
ResearcherCopies = TD6	\$7.00

• For Office Use Only

Date	Docket	Desc	Amount Owed	Amount Due	Payee Name
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FINANCIAL SUMMARY

No Information Available - See Dockets



PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

Tax Deed - Redemption Calculator

Account: 043850000 Certificate Number: 002203 of 2015

Redemption ☐ Yes ☒ No
 Application Date
 Interest Rate

	Final Redemption Payment ESTIMATED	Redemption Overpayment ACTUAL
	Auction Date 07/03/2017	Redemption Date 05/12/2017
Months	3	1
Tax Collector	\$4,586.36	\$4,586.36
Tax Collector Interest	\$206.39	\$68.80
Tax Collector Fee	\$6.25	\$6.25
Total Tax Collector	\$4,799.00	\$4,661.41 TC
Clerk Fee	\$130.00	\$130.00
Sheriff Fee	\$120.00	\$120.00
Legal Advertisement	\$200.00	\$200.00
App. Fee Interest	\$20.25	\$6.75
Total Clerk	\$470.25	\$456.75 CH
Postage	\$26.30	\$26.30
Researcher Copies	\$7.00	\$7.00
Total Redemption Amount	\$5,302.55	\$5,151.46
	Repayment Overpayment Refund Amount	\$151.09 Redeemer

$26.30 + 120.00 + 200$
 $\$497.39$

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 •

May 19, 2017

MAHLON WRAY
675 E ROYCE ST
PENSACOLA FL 32503

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

2015 TD 002203

\$497.39

TOTAL \$497.39

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 •

May 19, 2017

GARBER TAX MANAGEMENT LLC- 36 US BANK
PO BOX 645040
CINCINNATI OH 45264

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.

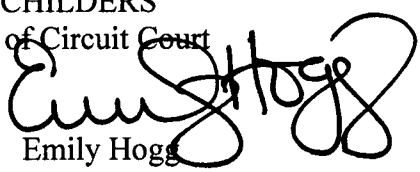
TAX CERT	APP FEES	INTEREST	TOTAL
2015 TD 002203	\$450.00	\$6.75	\$456.75

TOTAL \$456.75

Very truly yours,

PAM CHILDERS
Clerk of Circuit Court

By:


Emily Hogg
Tax Deed Division