

Tax Collector's Certification

18-191
CTY-513

Tax Deed Application Number
1700703

Date of Tax Deed Application
Oct 27, 2017

This is to certify that **ST WEALTH PARTNERS LP**, holder of **Tax Sale Certificate Number 2015 / 3233**, 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: **06-1206-000**

Cert Holder:
ST WEALTH PARTNERS LP
DEPARTMENT #6200, P.O. BOX 830539
BIRMINGHAM, AL 35283

Property Owner:
WILLIAMS ANN MARIE &
TOLBERT GEORGE L
2507 W BLOUNT ST
PENSACOLA, FL 32507
LT 5 AND W 26 1/2 FT OF LT 6 BLK 4 HAZELHURST PLAT DB 55 P
262 OR 5450 P 1399 SEC 17/31 T 2S R 30 CA (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
2015/3233	06-1206-000	06/01/2015	317.32	15.87	333.19

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
2017/2851	06-1206-000	06/01/2017	381.35	6.25	19.07	406.67
2016/2924	06-1206-000	06/01/2016	347.75	6.25	17.39	371.39

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. Total of Delinquent Taxes Paid by Tax Deed Applicant
3. Total of Current Taxes Paid by Tax Deed Applicant
4. Ownership and Encumbrance Report Fee
5. Tax Deed Application Fee
6. Total Interest Accrued by Tax Collector Pursuant to Section 197.542, F.S.
7. Total (Lines 1 - 6)

1,111.25
0.00
315.31
200.00
175.00

1,801.56

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.
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
19. Total Amount to Redeem

19,589.00

6.25

Done this the 1st day of November, 2017 Scott Lunsford, Tax Collector of Escambia County

Date of Sale: March 5, 2018

By 

*This certification must be surrendered to the Clerk of the Circuit Court no later than ten (10) days after this date.
06-1206-000 2015

APPLICATION FOR TAX DEED

Section 197.502, Florida Statutes

512
R. 12/16

Application Number: 1700703

To: Tax Collector of ESCAMBIA COUNTY, Florida

I,

5T WEALTH PARTNERS LP
DEPARTMENT #6200, P.O. BOX 830539
BIRMINGHAM, AL 35283,

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
06-1206-000	2015/3233	06-01-2015	LT 5 AND W 26 1/2 FT OF LT 6 BLK 4 HAZELHURST PLAT DB 55 P 262 OR 5450 P 1399 SEC 17/31 T 2S R 30 CA 128 CA 128

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
5T WEALTH PARTNERS LP
DEPARTMENT #6200, P.O. BOX 830539
BIRMINGHAM, AL 35283

10-27-2017
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

Reference: 172S301300005004
Account: 061206000
Owners: WILLIAMS ANN MARIE & TOLBERT GEORGE L
Mail: 2507 W BLOUNT ST PENSACOLA, FL 32507
Situs: 2507 W BLOUNT ST 32505
Use Code: SINGLE FAMILY RESID
Taxing Authority: COUNTY MSTU
Schools (Elem/Int/High): WEIS/WARRINGTON/PENSACOLA
Tax Inquiry: [Open Tax Inquiry Window](#)
 Tax Inquiry link courtesy of Scott Lunsford
 Escambia County Tax Collector

Assessments

Year	Land	Imprv	Total	Cap Val
2017	\$4,843	\$39,280	\$44,123	\$39,178
2016	\$4,843	\$38,039	\$42,882	\$38,373
2015	\$4,843	\$36,501	\$41,344	\$38,107

[Disclaimer](#)

[Amendment 1/Portability Calculations](#)

★ [File for New Homestead Exemption Online](#)

Sales Data

Sale Date	Book	Page	Value	Type	Official Records (New Window)
07/2004	5450	1399	\$57,900	WD	View Instr
12/1986	2324	622	\$16,000	WD	View Instr
06/1985	2082	62	\$8,000	WD	View Instr
01/1980	1408	885	\$16,000	SC	View Instr

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

2017 Certified Roll Exemptions

HOMESTEAD EXEMPTION

Legal Description

LT 5 AND W 26 1/2 FT OF LT 6 BLK 4 HAZELHURST PLAT DB 55 P 262 OR 5450 P 1399 SEC 17/31 T 2S R 30 CA 128 CA 128

Extra Features

None

Parcel Information

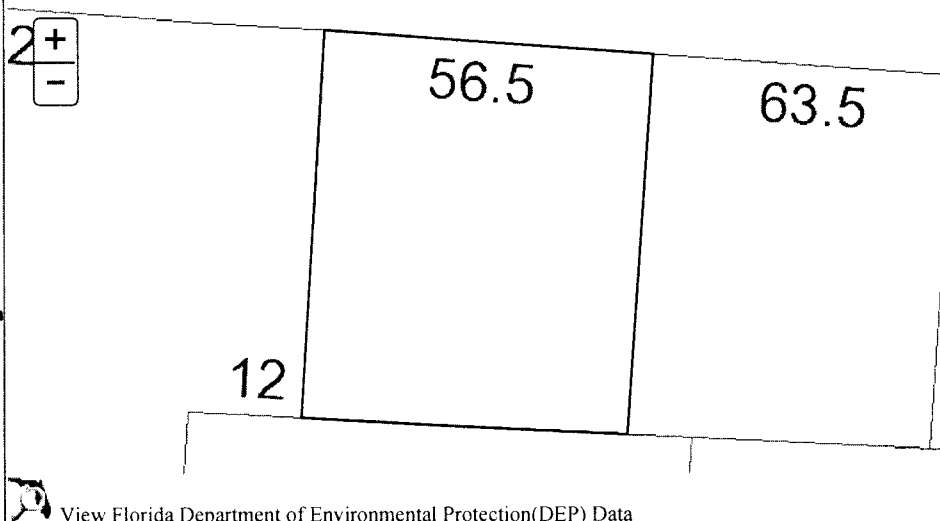
[Launch Interactive Map](#)

Section Map Id:
CA128

Approx. Acreage:
0.1138

Zoned:
HC/LI

Evacuation & Flood Information
[Open Report](#)



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

Buildings

Address: 2507 W BLOUNT ST, Year Built: 1938, Effective Year: 1965

Structural Elements

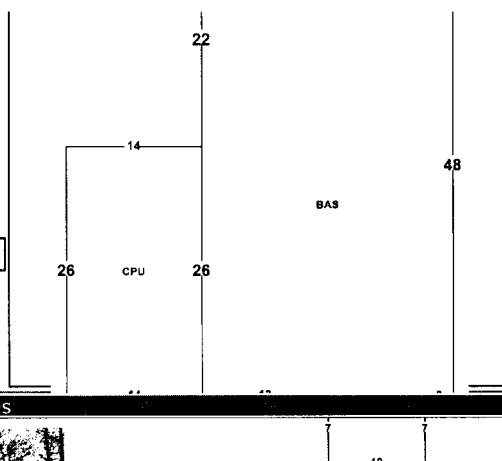
DECOR/MILLWORK-AVERAGE
 DWELLING UNITS-1
 EXTERIOR WALL-ASBESTOS SIDING
 EXTERIOR WALL-SIDING-BLW.AVG.

FLOOR COVER-PINE/SOFTWOOD
FOUNDATION-WOOD/NO SUB FLR
HEAT/AIR-UNIT HEATERS
INTERIOR WALL-DRYWALL-PLASTER
NO. PLUMBING FIXTURES-3
NO. STORIES-1
ROOF COVER-COMPOSITION SHG
ROOF FRAMING-GABL/HIP COMBO
STORY HEIGHT-0
STRUCTURAL FRAME-WOOD FRAME

Areas - 1682 Total SF

BASE AREA - 1318

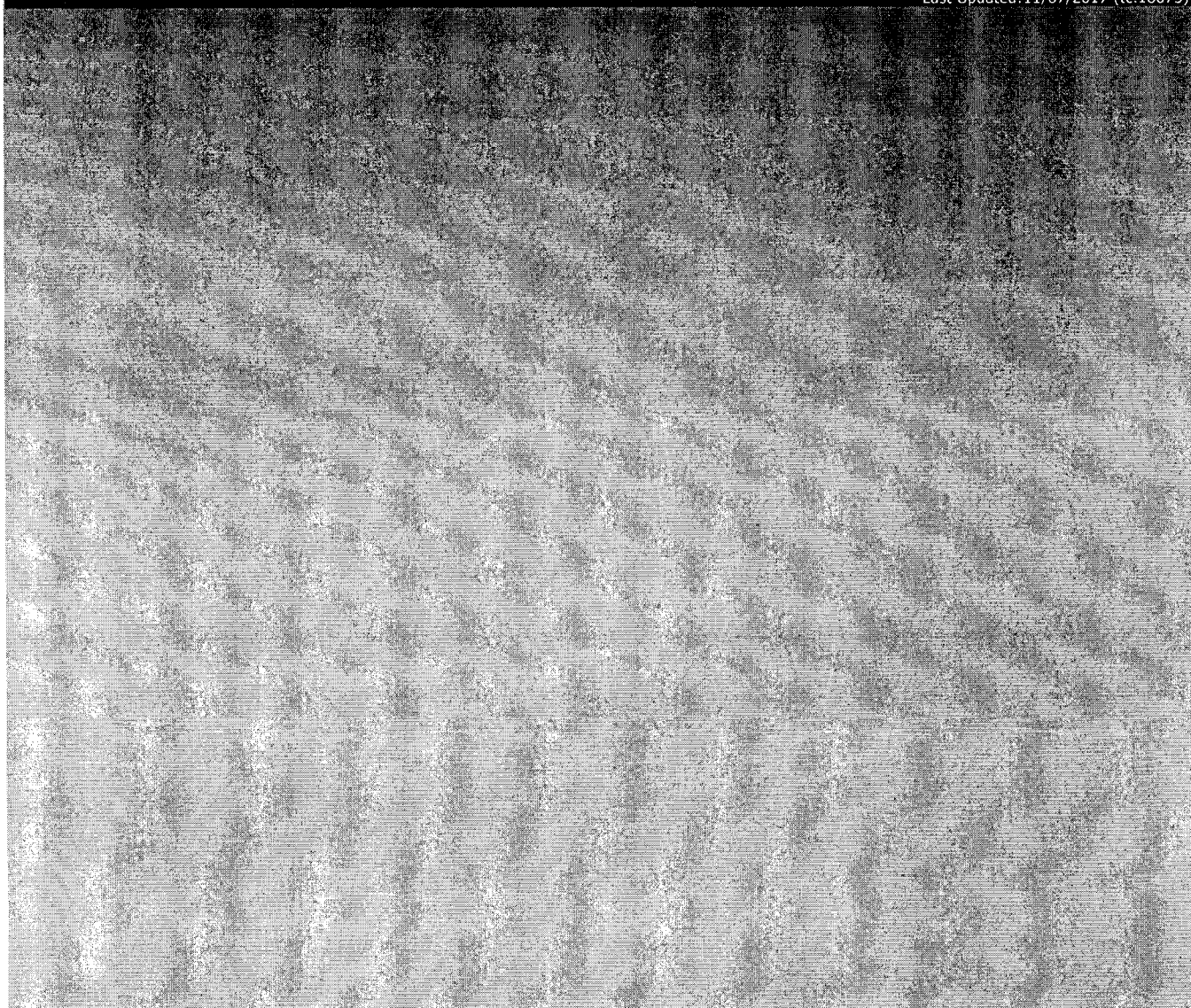
CARPORT UNF - 364



4/4/16

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:11/07/2017 (tc.18673)



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

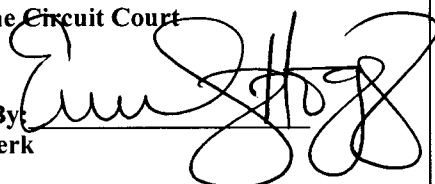
**PAM CHILDERS, CLERK OF THE CIRCUIT COURT
Tax Certificate Redeemed From Sale
Account: 061206000 Certificate Number: 003233 of 2015**

**Payor: OTTO E THIERGART 9195 GULF BEACH HWY PENSACOLA FL 32507 Date
11/27/2017**

Clerk's Check #	111124	Clerk's Total	\$483.75
Tax Collector Check #	1	Tax Collector's Total	\$1,942.93
		Postage	\$60.00
		Researcher Copies	\$40.00
		Total Received	\$2,526.68

\$1,971.58

**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 003233
 Redeemed Date 11/27/2017**

Name OTTO E THIERGART 9195 GULF BEACH HWY PENSACOLA FL 32507

Clerk's Total = TAXDEED	\$483.75
Due Tax Collector = TAXDEED	\$1,942.93 \$1971.58
Postage = TD2	\$60.00
ResearcherCopies = TD6	\$40.00

• 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: 061206000 Certificate Number: 003233 of 2015

Redemption ☐ Yes ☒ No
 Application Date
 Interest Rate

	Final Redemption Payment ESTIMATED	Redemption Overpayment ACTUAL
	Auction Date 03/05/2018	Redemption Date 11/27/2017 
Months	5	1
Tax Collector	\$1,801.56	\$1,801.56
Tax Collector Interest	\$135.12	\$27.02
Tax Collector Fee	\$6.25	\$6.25
Total Tax Collector	\$1,942.93	\$1,834.83 TC
Clerk Fee	\$130.00	\$130.00
Sheriff Fee	\$120.00	\$120.00
Legal Advertisement	\$200.00	\$200.00
App. Fee Interest	\$33.75	\$6.75
Total Clerk	\$483.75	\$456.75 CH
Postage	\$60.00	\$0.00
Researcher Copies	\$40.00	\$0.00
Total Redemption Amount	\$2,526.68	\$2,291.58
	Repayment Overpayment Refund Amount	\$235.10

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 •

December 8, 2017

5T WEALTH PARTNERS LP
DEPARTMENT #6200
PO BOX 830539
BIRMINGHAM AL 35283

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 003233	\$450.00	\$6.75	\$456.75

TOTAL \$456.75

Very truly yours,

PAM CHILDERS
Clerk of Circuit Court

By:

Emily Hogg
Tax Deed Division

Southern Guaranty Title Company

4400 Bayou Boulevard, Suite 13B
Pensacola, Florida 32503
Telephone: 850-478-8121
Facsimile: 850-476-1437

18-191
Redeemed

OWNERSHIP AND ENCUMBRANCE REPORT

File No.: 14173

January 4, 2018

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 01-04-1998, through 01-04-2018, and said search reveals the following:

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

Ann Marie Williams and George Leonard Tolbert

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: 

January 4, 2018

**OWNERSHIP AND ENCUMBRANCE REPORT
LEGAL DESCRIPTION**

File No.: 14173

January 4, 2018

Lot 5 and the West 26.5 feet of Lot 6, Block 4, Hazelhurst Subdivision, as per plat thereof, recorded in Deed Book 55, Page 262, of the Public Records of Escambia County, Florida

**OWNERSHIP AND ENCUMBRANCE REPORT
CONTINUATION PAGE**

File No.: 14173

January 4, 2018

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

1. That certain mortgage executed by Ann Marie Williams and George Leonard Tolbert in favor of Otto E. Thiergart and Lois B. Thiergart dated 07/02/2004 and recorded 07/08/2004 in Official Records Book 5450, page 1405 of the public records of Escambia County, Florida, in the original amount of \$56,400.00.
2. Judgment filed by Central Credit Union of Florida recorded in O.R. Book 6367, page 666.
3. Judgment filed by Elite Recovery Services, Inc., recorded in O.R. Book 6300, page 1156.
4. Possible Judgment filed by Beach Community Bank recorded in O.R. Book 6364, page 111.
5. Possible Judgment filed by Vision Bank recorded in O.R. Book 6542, page 1060.
6. All Taxes Paid. The assessed value is \$44,123.00. Tax ID 06-1206-000.

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: rcsgrt@aol.com

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

CERTIFICATION: TITLE SEARCH FOR TDA

TAX DEED SALE DATE: 3-5-2018

TAX ACCOUNT NO.: 06-1206-000

CERTIFICATE NO.: 2015-3233

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 2017 tax year.

Ann Marie Williams
George Leonard Tolbert
2507 W. Blount St.
Pensacola, FL 32507

Elite Recovery Services Inc.
successor to Household Bank
701 Seneca St.
Buffalo, NY 14210

Otto E. & Lois B. Thiergart
9195 Gulf Beach Hwy.
Pensacola, FL 32507

Beach Community Bank
33 W. Garden St.
Pensacola, FL 32502

Central Credit Union of Florida
P.O. Box 17048
Pensacola, FL 32522

Vision Bank
P.O. Box 919
Orange Beach, AL 36561

Certified and delivered to Escambia County Tax Collector,
this 5th day of January, 2018.

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.

35.50
405.30

OR BK 5450 PG 1399
Escambia County, Florida
INSTRUMENT 2004-260954

DEED REC STAMPS PD @ ESC CO \$ 405.30
07/08/04 ERNIE LEE WARDEN, CLERK

PREPARED BY and
RECORD & RETURN TO: ✓
Lawyers Title Agency Of N. Fl., West Division, Inc
721 E. Gregory St.
Pensacola, Florida 32502
File No: PNS-04-05197

This Warranty Deed

Made this 2nd day of July, 2004 by Otto E. Thiergart and Lois B. Thiergart, Husband and Wife,
hereinafter called the grantor, to Ann Marie Williams, a single woman, and George Leonard Tolbert, a single
man, as Joint Tenants With Rights Of Survivorship and not as Tenants In Common.
whose post office address is: 2507 West Blount Street, Pensacola, FL 32505, 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 \$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:

Lot 5 and the West 26 1/2 feet of Lot 6, Block 4, Hazelhurst Subdivision, according to
Plat in Deed Book 55, Page 262 of the Records of Escambia County, Florida.

SUBJECT TO covenants, restrictions, easements of record and taxes for the current year.

Parcel Identification Number: 17-2S-30-1300-005-004

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:

1st Witness Sign: Carolyn R. Doss
Print Name: Carolyn R. Doss

Otto E. Thiergart
Otto E. Thiergart

2nd Witness Sign: Elizabeth Lyons
Print Name: Elizabeth Lyons

Lois B. Thiergart
Lois B. Thiergart

9195 Gulf Beach Hwy
Pensacola, FL 32507

State of Florida
County of Escambia

The foregoing instrument was acknowledged before me this 2nd day of July, 2004, by Otto E. Thiergart and Lois B. Thiergart,
Husband and Wife, who have produced current drivers license as identification

Notary Signature: Elizabeth Lyons
Print Name: _____
My Commission Expires: _____
(SEAL)



Elizabeth Lyons
State of Florida
My Comm. Exp. July 19, 2007
Comm. # DD 220541

27.00
197.40
112.80
Prepared by and
Record and return to:
Elizabeth Lyons
Lawyers Title Agency
721 E. Gregory St.
Pensacola, FL 32502

OR BK 5450 PG 1405
Escambia County, Florida
INSTRUMENT 2004-260957

MTG DOC STAMPS PD @ ESC CO \$ 197.40
07/08/04 ERNIE LEE WAGNER, CLERK

INTANGIBLE TAX PD @ ESC CO \$ 112.80
07/08/04 ERNIE LEE WAGNER, CLERK

LTA File No. PNS-04-05197

MORTGAGE

THIS MORTGAGE, dated this 2nd day of July, 2004, by and between

Ann Marie Williams, a single woman, and George Leonard Tolbert, a single man,

hereinafter called the Mortgagor, and

Otto E. Thiergart and Lois B. Thiergart

hereinafter called the Mortgagee,

WITNESSETH, that for valuable consideration, the Mortgagor does hereby mortgage to the Mortgagee the real property in Escambia County, Florida, described as:

Lot 5 and the West 26 1/2 feet of Lot 6, Block 4, Hazelhurst Subdivision, according to Plat in Deed Book 55, Page 262 of the Records of Escambia County, Florida.

as security for the payment of the promissory note of which the following is a copy:

MORTGAGE NOTE

\$56,400.00

July 2nd, 2004
Pensacola, Florida

FOR VALUE RECEIVED, the undersigned promise(s) to pay to **Otto E. Thiergart and Lois B. Thiergart**, or order, the principal sum of **Fifty Six Thousand Four Hundred and 00/100**, with interest at the rate of **8.00** per cent per annum on the unpaid balance until paid at **9195 Gulf Beach Hwy, Pensacola, FL 32507**, or at such other place as the holder may designate in writing delivered or mailed to the debtor, in monthly installments of **Four Hundred Thirteen and 84/100 Dollars**, including both principal and interest; Interest is calculated on a daily rate of .0002192 per day; payments to commence on the **1st** day of each month, beginning **August 1, 2004** and **360th** and final installment due **June 1, 2034**, to include all principal and interest then due, each payment being applied first to interest and the balance to principal. Privilege is reserved to prepay at any time, without premium or fee, the entire indebtedness or any part thereof.

If any payment is not made within thirty days after it is due, the entire unpaid principal sum and accrued interest shall at once become due and payable without notice at the option of the holder of this note. Failure to exercise this option shall not constitute a waiver of the right to exercise the same in the event of a subsequent default. In the event of default in the payment of this note, and if the same is collected by an attorney at law, the undersigned hereby agree (s) to pay all costs of collection, including a reasonable attorney's fee.

Presentment, protest and notice are hereby waived.

Ann Marie Williams (Seal)
Ann Marie Williams

George Leonard Tolbert (Seal)
George Leonard Tolbert

and agrees:

1. To make all payments required by that note and this mortgage promptly when due.
2. To pay all taxes, assessments, liens and encumbrances on that property promptly when due. If they are not promptly paid the Mortgagee may pay them without waiving the option to foreclose, and such payment, with interest thereon from the date of payment at the same rate as specified in that note, shall also be secured by this mortgage.
3. To keep the buildings now or hereafter on that land insured against damage from fire and other hazards in the sum secured by this mortgage, by an insurer satisfactory to the Mortgagee. If the Mortgagor shall not do so, the Mortgagee may do so without waiving the option to foreclose, and the cost thereof, with interest shall also be secured by this mortgage. If any sum becomes payable under such policy, the Mortgagee may apply it to the indebtedness secured by this mortgage, or may permit the Mortgagor to use it for other purposes, without impairing the lien of this mortgage.
4. To commit, permit, or suffer no waste, impairment, or deterioration of the mortgaged property.
5. To pay all expenses reasonably incurred by the Mortgagee because of the failure of the Mortgagor to comply with the agreements in that note or this mortgage, including reasonable attorney's fees. The cost thereof, with interest shall also be secured by this mortgage.
6. If any payment provided for in that note is not paid within thirty days after it becomes due, or if any agreement in this mortgage other than the agreement to make the payments is breached, the entire unpaid principal balance of that note shall immediately become due and payable at the option of the Mortgagee, and the Mortgagee may foreclose this mortgage in the manner provided by law, and have the mortgaged property sold to satisfy or apply on the indebtedness hereby secured.
7. The rents and profits of the mortgaged property are also hereby mortgaged, and if proceedings to foreclose this mortgage shall be instituted, the court having jurisdiction thereof should appoint a receiver of the mortgaged property, and apply those rents and profits to the indebtedness hereby secured, regardless of the solvency of the Mortgagor or the adequacy of the security.
8. This is a purchase money mortgage.
9. If there should be any transfer or agreement for transfer made by the mortgagor of the premises herein described, or any part thereof, (without the written consent of the mortgagee) all sums of money secured hereby shall immediately and concurrently with such transfer or agreement for transfer become due and payable and in default, and subject to foreclosure.
10. If the note holder has not received the full amount of any monthly payment by the end of ten calendar days after the date it is due, I will pay a late charge to the note holder. The amount of the charge will be 5% of my overdue payment or principal and interest. I will pay this late charge promptly but only once each late payment.

AMW
GAD

The covenants herein contained shall bind, and the benefits and advantages shall insure to, the respective heirs, executors, administrators, successors, and assigns of the parties hereto. Whenever used, the singular number shall include the plural, the plural the singular and the use of any gender shall include all genders and the term "Mortgagee" shall include any payee of the indebtedness hereby secured or any transferee thereof whether by operation of law or otherwise.

Signed in the presence of:

Marlane M. Combs

Witness: Marlane M. Combs

Ann Marie Williams

Ann Marie Williams

Elizabeth Lyons

Witness: Elizabeth Lyons

George Leonard Tolbert

George Leonard Tolbert

STATE OF Florida
COUNTY OF Escambia

The foregoing instrument was acknowledged before me this 2nd day of July, 2004, by
Ann Marie Williams and George Leonard Tolbert, who produced current drivers license
as identification.

Elizabeth Lyons
Notary Public
My Commission Expires

(SEAL)



Elizabeth Lyons
State of Florida
My Comm. Exp. July 19, 2007
Comm. # DD 220541

Elizabeth Lyons
State of Florida
My Comm. Exp. July 19, 2007
Comm. # DD 220541



RCD Jul 08, 2004 04:36 pm
Escambia County, Florida

ERNIE LEE MAGANA
Clerk of the Circuit Court
INSTRUMENT 2004-260957

Recorded in Public Records 08/07/2008 at 10:19 AM OR Book 6362 Page 619,
Instrument #2008059589, Ernie Lee Magaha Clerk of the Circuit Court Escambia
County, FL

**IN THE COUNTY COURT IN AND
FOR ESCAMBIA COUNTY, FLORIDA**

CENTRAL CREDIT UNION OF FLORIDA
P O BOX 17048
PENSACOLA FL 32522

Plaintiff,
VS.

GEORGE L TOLBERT SSN [REDACTED]
1608 NORTH X STREET
PENSACOLA FL 32505

Defendant.

Case No. 2007 SC 000967
Division: V
**FINAL JUDGMENT AGAINST
GEORGE L TOLBERT**



Certified to be a true copy of
the original on file in this office
Witness my hand and official seal
ERNIE LEE MAGAHA

Clerk of the Circuit Court
Escambia County, Florida

By: Christine Neep D.C.

Date: August 20, 2008

THIS CAUSE having come before the Court upon default after a Mediated Agreement, and the Court
being fully advised in the premises, it is therefore

ORDERED AND ADJUDGED that the Plaintiff CENTRAL CREDIT UNION OF FLORIDA
hereby recovers from the Defendant GEORGE L TOLBERT the total of \$2431.96 that shall bear interest at
the rate of 11% per annum, for 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 Plaintiff 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.

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

DONE AND ORDERED in Chambers at Pensacola, Escambia County, Florida this
day of August, 2008.

Copies to:

CENTRAL CREDIT UNION OF FLORIDA

GEORGE L TOLBERT

[Signature]
County Judge

ERNIE LEE MAGAHA
CLERK OF CIRCUIT COURT
ESCAMBIA COUNTY, FL
2008 AUG -4 P 2:20
COUNTY CIVIL DIVISION
FILED & RECORDED

Case: 2007 SC 000967



00055969917

Dkt: CC1033 Pg#:

Recorded in Public Records 01/30/2008 at 04:03 PM OR Book 6281 Page 835,
Instrument #2008007869, Ernie Lee Magaha Clerk of the Circuit Court Escambia
County, FL

IN THE COUNTY COURT IN AND FOR ESCAMBIA
COUNTY, FLORIDA

CASE NO: 07-SC 4270

ELITE RECOVERY SERVICES INC
successor in interest to
Household Bank (SB), N.A.

Plaintiff,

vs.

GEORGE L. TOLBERT, SR.

Defendant(s)

The above space reserved for recording information

DEFAULT FINAL JUDGMENT

The Defendant(s), having failed to appear at the Pretrial Conference on September 12, 2007 and upon a review of the file together with the Affidavits presented, it is hereby ORDERED AND ADJUDGED that:

Plaintiff, ELITE RECOVERY SERVICES INC successor in interest to Household Bank (SB), N.A. recover from Defendant(s), GEORGE L. TOLBERT, SR. the following:

Principal	\$1,481.00
Costs	\$190.00
Interest	\$885.96
Total	\$2,556.96

That shall bear interest at the rate of 11% until such time as this judgment is satisfied.
For all of the above sums let execution issue.

ORDERED at ESCAMBIA County, Florida this 25 day of January, 2008.

COUNTY COURT JUDGE

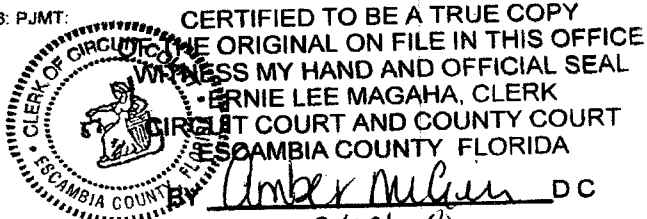
Copies furnished to:
Christopher W. Legg, Esq.
Sprechman & Associates, P.A.
Attorneys for Plaintiff
2775 Sunny Isles Blvd., Suite 100
Miami, Florida 33160-4007
(305) 931-0100 (800) 440-8289

Plaintiff's name and address:
ELITE RECOVERY SERVICES INC successor in
interest to Household Bank (SB), N.A.
701 Seneca Street
Buffalo, NY 14210

GEORGE L. TOLBERT, SR.
1802 N X ST# 21
PENSACOLA FL 32505-6338

Defendant's name and address:
GEORGE L. TOLBERT, SR.
1802 N X ST# 21
PENSACOLA FL 32505-6338

E23096: PJMT:



Case: 2007 SC 004270

00013671121
Dkt: CC1033 Pg#: 1

Recorded in Public Records 08/01/2008 at 02:27 PM OR Book 6360 Page 670,
Instrument #2008058196, Ernie Lee Magaha Clerk of the Circuit Court Escambia
County, FL

IN THE CIRCUIT COURT IN AND FOR ESCAMBIA COUNTY, FLORIDA

CLERK OF THE COURT
ESCAMBIA COUNTY, FL

BEACH COMMUNITY BANK, 2008 JUL 25 P 3:20

Plaintiff,

CIRCUIT CIVIL DIVISION
FILED & RECORDED

CASE NO: 2008 CA 000353

vs.

RODGER K. LOWERY,
EDEL F. MATTHEWS, JR.,
JOHN THOMAS FRUITTICHER, JR.,
and ANN M. WILLIAMS,

Defendants.

SUMMARY FINAL JUDGMENT

This matter is before the Court on Plaintiff's Motion for Summary Final Judgment. The Court has considered the pleadings and affidavits and heard argument of counsel and finds that there are no disputed material facts and that Plaintiff is entitled to summary final judgment against Defendants, Rodger K. Lowery ("Lowery"), Edsel F. Matthews, Jr. ("Mathews"), John Thomas Fruitticher, Jr. ("Fruitticher"), and Ann M. Williams ("Williams") (collectively referred to as "Defendants"), as a matter of law. The undisputed material facts are and the Court specifically finds and decides as follows:

1. This Court has jurisdiction over the Defendants and the subject matter of this action.
2. The response filed by Matthews raised no legal or equitable defenses to the Complaint recognized under Florida law or not negated by the affidavits filed by Plaintiff in support of its Motion for Summary Final Judgment.
3. Rodger K. Lowery, John Thomas Fruitticher, Jr., and Ann M. Williams failed to file a responsive pleading to Plaintiff's Complaint as required under Florida law.

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Case: 2008 CA 000353

00078320617

Dkt: CA1036 Pg#:

32

A clerk's default was entered against said Defendants on April 30, 2008. Since the entry of the clerk's defaults, said Defendants have filed motions to have the defaults set aside. However, the defenses raised by said Defendants are the same defenses raised by Mathews.

4. The instant Motion for Summary Judgment and Motions to Set Aside Default were noticed for hearing on July 10, 2008. The Court's file reflects that Defendants were properly served with notice of the same. Defendants failed to appear at said hearing and, after considering the Court's file and hearing from Plaintiff's counsel, Defendants' Motions to Set Aside Default were denied.

5. Plaintiff has full right, title, and interest in and to the promissory notes and guaranties and monies due or to become due by virtue of this judgment.

6. Defendants owe Plaintiff, jointly and severally, the following amounts pursuant to the terms of the promissory notes and guaranties attached to the Complaint as exhibits:

(1)	Principal	\$2,160,920.33
(2)	Interest through 07/10/08	\$350,572.69
(3)	Late charges	\$11,248.26
Total		\$2,522,741.28

7. Plaintiff is entitled to an award of a reasonable attorneys' fee for the services of its attorneys in this case under the terms of the promissory notes and guaranties attached to the Complaint as exhibits. Plaintiff's attorney, Melissa Holley Painter, reasonably expended or will expend 9.2 hours in representing Plaintiff in this action. A reasonable hourly rate for Ms. Painter in this case is \$250.00. Plaintiff's attorney, Judson Clark Brandt, reasonably expended or will expend 11.2 hours in

representing Plaintiff in this action. A reasonable hourly rate for Mr. Brandt in this case is \$195.00. Charles F. James, reasonably expended or will expend 3.5 hours in representing Plaintiff in this action. A reasonable hourly rate for Mr. James in this case is \$250.00. The Court also finds that necessary legal assistant time was incurred consistent with the criteria set forth in Chapter 57.104, Florida Statutes, in the amount of 2.2 hours for Heather L. Kimbrell and should be factored in the attorneys' fee award at the rate of \$85.00/hour and 2.3 hours for Anna N. Bartlett should be factored in the attorneys' fee award at the rate of \$100.00/hour. A reasonable attorneys' fee is \$6950.00. The above findings of fact were made after considering all of the criteria set forth in *Florida Patients' Compensation Fund v. Rowe*, 472 So. 2d 1145 (Fla. 1985); and *Standard Guar. Ins. Co. v. Quanstrom*, 555 So. 2d 828 (Fla. 1990).

Based upon the foregoing findings of undisputed facts, Plaintiff's Motion for Summary Final Judgment is hereby granted. It is, therefore,

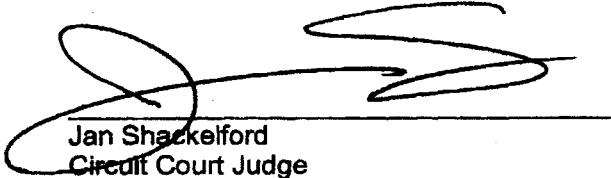
ORDERED, ADJUDGED, and DECREED that Rodger K. Lowery, Edsel F. Matthews, Jr., John Thomas Fruitticher, Jr., and Ann M. Williams, are obligated unto Plaintiff, jointly and severally, in the principal sum of \$2,160,920.33, plus interest of \$350,572.69, plus late charges of \$11,248.26, and attorneys' fees and costs of \$6950.00, making a total sum of \$2,529,691.28 **for all of which let execution issue**. It is further

ORDERED, ADJUDGED, and DECREED that Pursuant to Chapter 55, Florida Statutes, this judgment shall accrue interest on the principal sum at the rate of eleven percent (11%) per annum from the date of this judgment until paid. It is further

ORDERED, ADJUDGED, and DECREED that Rodger K. Lowery, Edsel F. Matthews, Jr., John Thomas Fruitticher, Jr., and Ann M. Williams shall complete under oath Florida Rule of Civil Procedure Form 1.977 (Fact Information Sheet), including all required attachments, and serve it on Plaintiff's attorney at P.O. Box 13010, Pensacola, Florida 32591-3010, within 45 days from the date of this final judgment, unless the final judgment is satisfied or post-judgment discovery is stayed.

Jurisdiction of this case is retained to enter further orders that are proper to compel the Defendants to complete Form 1.977, including all required attachments and serve it on Plaintiff's attorney.

DONE AND ORDERED this 21st day of July, 2008 in Chambers, Pensacola, Escambia County, Florida.


Jan Shackelford
Circuit Court Judge

Conformed copies to:

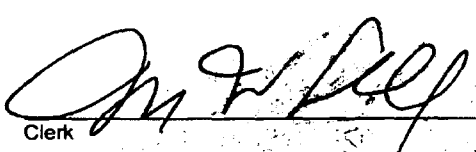
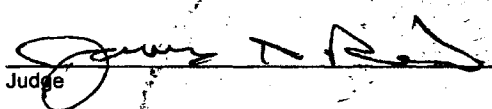
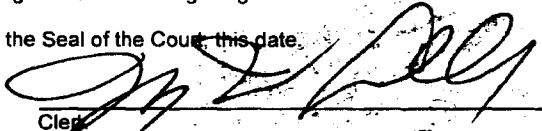
- ✓ Judson C. Brandt, Esquire
- ✓ Rodger K. Lowery
- ✓ Edsel F. Matthews, Jr.,
- ✓ John Thomas Fruitticher, Jr.
- ✓ Ann M. Williams

07/30/08 

Plaintiff's Address:

Beach Community Bank
33 West Garden Street
Pensacola, FL 32502

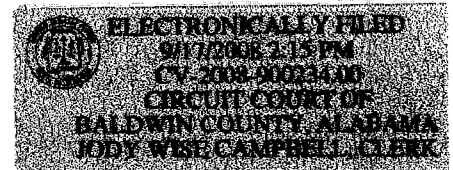
"CERTIFIED TO BE A TRUE COPY
OF THE ORIGINAL ON FILE IN THIS OFFICE
WITNESS MY HAND AND OFFICIAL SEAL
ERNIE LEE MASHAK, CLERK
CIRCUIT COURT AND COUNTY COURT
ESCAMBIA COUNTY, FLORIDA
BY:  D.C.
DATE: 8-10-08
ESCAMBIA CO.

State of Alabama Unified Judicial System Form C-36 Rev. 10/99	ERNIE LEE MAGAHA CLERK OF CIRCUIT COURT ESCAMBIA COUNTY, FL CERTIFICATE OF EXEMPLIFICATION 2009 DEC 15 A H 28	Case Number CV-2008-900234
STATE OF ALABAMA CIRCUIT CIVIL DIVISION FILED & RECORDED		
IN THE _____ CIRCUIT COURT OF _____, ALABAMA (Circuit or District) (Name of County) VISION BANK v. WEST BEACH BLVD. PARTNERS LLC (State of Alabama or Plaintiff) Defendant		
I, <u>JODY WISE CAMPBELL</u>, Clerk of the above-named Court, do hereby certify that the documents annexed to this Certificate of Exemplification are true copies of originals on file and of record in this office. In witness whereof, I have hereunto set my hand and Seal of the Court, this date.  Clerk 2-26-09 Date		
I, <u>JAMES H. REID</u>, Judge of the above-named Court, do hereby certify that, <u>Jody Wise Campbell</u>, whose name is signed to the preceding Certificate of Exemplification, is the Clerk of the above-named Court, duly elected/appointed, and that full faith and credit are due to his/her official acts. I further certify that the Seal affixed to the Exemplification is the Seal of the Court, and that the attestation thereof is in due form of law.  Judge 3-4-09 Date		
I, <u>JODY WISE CAMPBELL</u>, Clerk of the above-named Court, do hereby certify that <u>James H. Reid</u>, whose name is signed to the foregoing certificate, is the Judge of the above-named Court, elected and sworn, and that the signature of the Judge is genuine. In witness whereof, I have hereunto set my hand and affixed the Seal of the Court, this date.  Clerk 3-4-09 Date		

Case: 2009 CA 004263

00008662084

Dkt: CA1310 Pg#: 2



IN THE CIRCUIT COURT OF BALDWIN COUNTY, ALABAMA

VISION BANK	)	
	)	
Plaintiff	)	
	)	
V.	)	Case No.: CV-2008-900234.00
	)	
WEST BEACH BLVD. PARTNERS, L	)	
MATTHEWS EDSSEL F. JR.	)	
LOWERY RODGER K.	)	
FRUITTICHER J. THOMAS JR.	)	
WILLIAMS ANN M.	)	
	)	
Defendant	)	

**DEFAULT JUDGMENT AS TO DEFENDANT ANN WILLIAMS
AND DEFENDANT WEST BEACH BLVD. PARTNERS, LLC**

THIS MATTER came on before the Court upon the Plaintiff's Complaint and Motions for Default Judgment with attached Affidavit seeking a default judgment against the Defendant Ann Williams and Defendant West Beach Blvd. Partners, LLC, heretofore filed by the Plaintiff in the captioned cause. And it appearing to the Court that Defendants, Ann Williams and West Beach Blvd. Partners, LLC, have failed to answer or otherwise defend against said suit, the Court is of the opinion that the relief requested in the Complaint and Motion for Default is due to be GRANTED;

THEREFORE, IT IS ORDERED, ADJUDGED AND DECREED by the Court that judgment, with waiver of exemptions, is hereby entered in favor of the Plaintiff, Vision Bank and against the Defendants, Ann Williams and West Beach Blvd. Partners, LLC, separately and severally, in the sum of \$709,322.57, plus Court costs.

IT IS FURTHER ORDERED, ADJUDGED AND DECREED, that as the Default Judgment fully adjudicates the rights and liabilities as to these Defendants and the Court finding there being no just reason for delay this Order is made final pursuant to Rule 54 (b), A. R. Civ. P.

DONE this 17th day of September, 2008

/s JAMES H. REID

CIRCUIT JUDGE

RECORDED AS RECEIVED

Rec'd + Filed
12-15-2009
Circuit Court

STATE OF ALABAMA

COUNTY OF BALDWIN

AFFIDAVIT

Before me, the undersigned notary public in and for said county and state personally appeared J. Scott Hardee, who being duly sworn, on oath, deposes and says:

My name is J. Scott Hardee and I am employed with Vision Bank as an Executive Vice-President and am personally familiar with the facts set forth hereinbelow.

Vision Bank is the Plaintiff and holder of the judgment obtained against Defendants Ann M. Williams and West Beach Blvd. Partners, LLC entered in that certain case styled *Vision Bank v. West Beach Blvd. Partners, LLC*, et. al., same being Civil Action No. CV-2008-900234 in the Circuit Court of Baldwin County, Alabama. That the judgment entered in said case is valid, enforceable and unsatisfied. That the name and address of the Plaintiff/Judgment Creditor is as follows: Vision Bank, P. O. Box 919, Orange Beach, AL 36561. That the name and last known address of the Defendants/Judgments Debtor are Ann M. Williams, 811 Woodbine Drive, Pensacola, FL 32503 and West Beach Blvd. Partners, LLC % 308 S. Jefferson Street, Pensacola, FL 32501.

THIS the 3rd day of December, 2009.


J. SCOTT HARDEE, Exec. Vice-President
Vision Bank
P. O. Box 919
Orange Beach, AL 36561

SWORN TO AND SUBSCRIBED BEFORE ME, this the 3rd day of December, 2009.


Notary Public

My Commission Expires: 9/5/2011

Case: 2009 CA 004263



00063641710

Dkt: CA1002 Pg#: 1

V