

18-339

Tax Collector's Certification

CTY-513

Tax Deed Application Number

1800044

Date of Tax Deed Application

Apr 20, 2018

This is to certify that **BRIDGE TAX LLC - 616 US BANK % BRIDGE TAX LLC - 616**, holder of **Tax Sale Certificate Number 2016 / 1605**, Issued the 1st Day of June, 2016 and which encumbers the following described property in the county of Escambia County, State of Florida, to wit: **04-0911-225**

Cert Holder:**BRIDGE TAX LLC - 616 US BANK % BRIDGE TAX LLC - 616****P.O. BOX 645040****CINCINNATI, OH 45264****Property Owner:****LAUTER KENNETH S &****ANN MARIE****6698 BLACK OAK PL****PENSACOLA, FL 32526****LT 6 BLK B BELLVIEW PINES UNIT 7 PB 12 P 84 OR 375 5 P 467**

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
2016/1605	04-0911-225	06/01/2016	637.74	31.89	669.63

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
2017/1605	04-0911-225	06/01/2017	664.06	6.25	33.20	703.51

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)

1,373.14
0.00
594.63
200.00
175.00

2,342.77

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

32,073.00

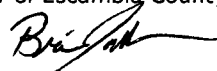
6.25

Done this the 23rd day of April, 2018 Scott Lunsford, Tax Collector of Escambia County

Date of Sale:

September 4, 2018

By



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

04-0911-225 2016

APPLICATION FOR TAX DEED

Section 197.502, Florida Statutes

512
R. 12/16

Application Number: 1800044

To: Tax Collector of ESCAMBIA COUNTY, Florida

I,

BRIDGE TAX LLC - 616 US BANK % BRIDGE TAX LLC - 616
P.O. BOX 645040
CINCINNATI, OH 45264,

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
04-0911-225	2016/1605	06-01-2016	LT 6 BLK B BELLVIEW PINES UNIT 7 PB 12 P 84 OR 375 5 P 467

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
BRIDGE TAX LLC - 616 US BANK % BRIDGE TAX LLC -
616
P.O. BOX 645040
CINCINNATI, OH 45264

04-20-2018
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: 391S305206006002
Account: 040911225
Owners: LAUTER KENNETH S & ANN MARIE
Mail: 6698 BLACK OAK PL
PENSACOLA, FL 32526
Situs: 6698 BLACK OAK PL 32526
Use Code: SINGLE FAMILY RESID
Taxing Authority: COUNTY MSTU
Schools (Elem/Int/High): LONGLEAF/BELLVIEW/PINE FOREST
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	\$17,100	\$57,868	\$74,968	\$64,146
2016	\$17,100	\$56,749	\$73,849	\$62,827
2015	\$17,100	\$53,665	\$70,765	\$62,391

[Disclaimer](#)

[Amendment 1/Portability Calculations](#)

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

Sales Data

Sale Date	Book	Page	Value	Type	Official Records (New Window)
04/1995	3755	467	\$54,000	WD	View Instr
12/1991	2952	828	\$100	CT	View Instr
03/1991	2986	468	\$45,900	WD	View Instr
02/1988	2513	719	\$52,900	WD	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 6 BLK B BELLVIEW PINES UNIT 7 PB 12 P 84 OR 3755 P 467

Extra Features

None

Parcel Information

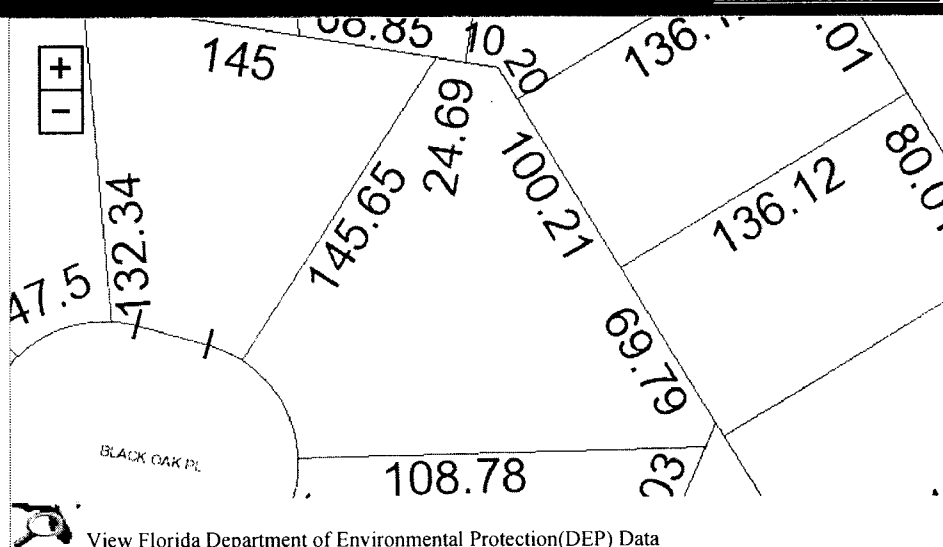
[Launch Interactive Map](#)

Section Map Id:
[39-1S-30-3](#)

Approx. Acreage:
0.4254

Zoned:
MDR

Evacuation & Flood Information
[Open Report](#)



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


Buildings

Address: 6698 BLACK OAK PL, Year Built: 1988, Effective Year: 1988

Structural Elements

DECOR/MILLWORK-AVERAGE
 DWELLING UNITS-1
 EXTERIOR WALL-BRICK-FACE/VENEER
 EXTERIOR WALL-SIDING-LAP-AAVG

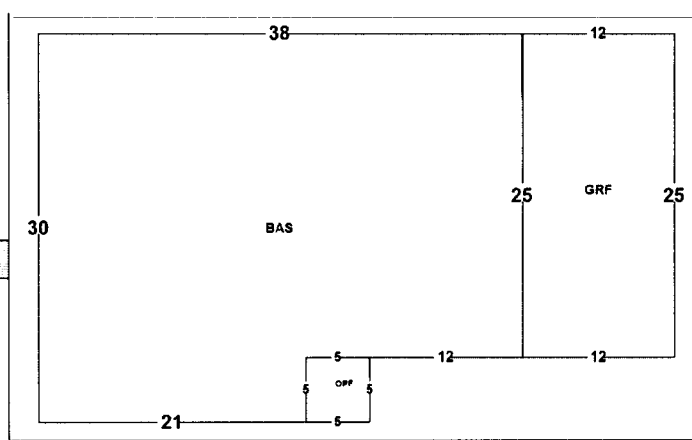
FLOOR COVER-CARPET
FOUNDATION-SLAB ON GRADE
HEAT/AIR-CENTRAL H/AC
INTERIOR WALL-DRYWALL-PLASTER
NO. PLUMBING FIXTURES-6
NO. STORIES-1
ROOF COVER-COMPOSITION SHG
ROOF FRAMING-GABLE
STORY HEIGHT-0
STRUCTURAL FRAME-WOOD FRAME

 Areas - 1380 Total SF

BASE AREA - 1055

GARAGE FIN - 300

OPEN PORCH FIN - 25



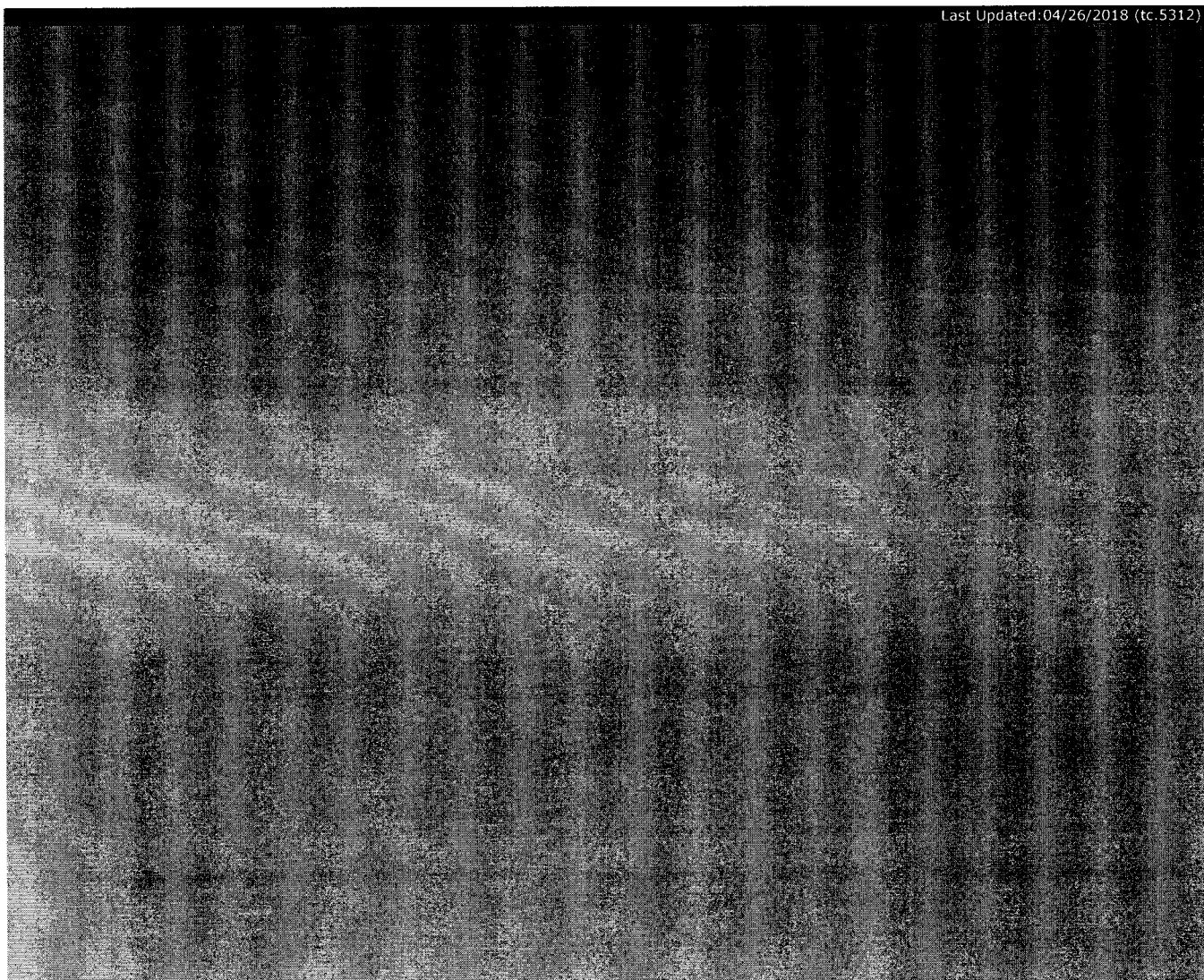
Images



9/9/02

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: 04/26/2018 (tc.5312)



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

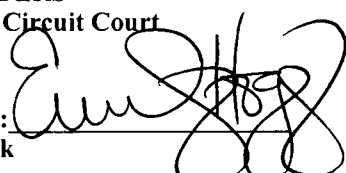
**PAM CHILDERS, CLERK OF THE CIRCUIT COURT
Tax Certificate Redeemed From Sale
Account: 040911225 Certificate Number: 001605 of 2016**

**Payor: ANN AND KENNETH LAUTER 6698 BLACK OAK PLACE PENSACOLA FL 32526 Date
05/15/2018**

Clerk's Check #	2781083	Clerk's Total	\$483.75
Tax Collector Check #	1	Tax Collector's Total	\$2,524.73
		Postage	\$60.00
		Researcher Copies	\$40.00
		Total Received	\$3,108.48

\$2520.91

**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
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 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 # 2016 TD 001605

Redeemed Date 05/15/2018

Name ANN AND KENNETH LAUTER 6698 BLACK OAK PLACE PENSACOLA FL 32526

Clerk's Total = TAXDEED	\$483.75	
Due Tax Collector = TAXDEED	\$2,524.73	\$1520.91
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: 040911225 Certificate Number: 001605 of 2016

Redemption ☒ Yes Application Date Interest Rate

	Final Redemption Payment ESTIMATED	Redemption Overpayment ACTUAL
	Auction Date <input type="text" value="09/04/2018"/>	Redemption Date <input type="text" value="05/11/2018"/>
Months	5	1
Tax Collector	<input type="text" value="\$2,342.77"/>	<input type="text" value="\$2,342.77"/>
Tax Collector Interest	\$175.71	\$35.14
Tax Collector Fee	<input type="text" value="\$6.25"/>	<input type="text" value="\$6.25"/>
Total Tax Collector	\$2,524.73	<input type="text" value="\$2,384.16"/> 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	\$6.75
Total Clerk	\$483.75	<input type="text" value="\$456.75"/> 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	\$3,108.48	\$2,840.91
	Repayment Overpayment Refund Amount	\$267.57

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 30, 2018

BRIDGE TAX LLC-616 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
2016 TD 007264	\$450.00	\$6.75	\$456.75
2016 TD 008619	\$450.00	\$6.75	\$456.75
2016 TD 001605	\$450.00	\$6.75	\$456.75
2016 TD 006284	\$450.00	\$6.75	\$456.75
2016 TD 008576	\$450.00	\$6.75	\$456.75

TOTAL \$2,283.75

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

18-339

Redeemed

PROPERTY INFORMATION REPORT

File No.: 14343

May 25, 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 05-25-1998, through 05-25-2018, and said search reveals the following:

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

Kenneth Scott Lauter and Ann Marie Lauter, 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

This report is not title insurance. Pursuant to s. 627.7843, Florida Statutes, the maximum liability of the issuer of this property information report for errors or omissions in this property information report is limited to the amount paid for this property information report, and is further limited to the person(s) expressly identified by name in the property information report as the recipients(s) of the property information report.

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

Southern Guaranty Title Company

By: 

**PROPERTY INFORMATION REPORT
LEGAL DESCRIPTION**

File No.: 14343

Lot 6, Block B, Bellview Pines, Unit 7, as per plat thereof, recorded in Plat Book 12, Page 84, of the Public Records of Escambia County, Florida

**PROPERTY INFORMATION REPORT
CONTINUATION PAGE**

File No.: 14343

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

1. That certain mortgage executed by Kenneth Scott Lauter and Ann Marie Lauter, husband and wife in favor of US Bank N.A. dated 07/08/2005 and recorded 07/14/2005 in Official Records Book 5680, page 919 of the public records of Escambia County, Florida, in the original amount of \$25,000.00. Assignment to Residential Funding Corp. recorded in O.R. Book 5979, page 1650.
2. Taxes for the year 2015-2017 delinquent. The assessed value is \$74,968.00. Tax ID 04-0911-225.

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: 9-4-2018

TAX ACCOUNT NO.: 04-0911-225

CERTIFICATE NO.: 2016-1605

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

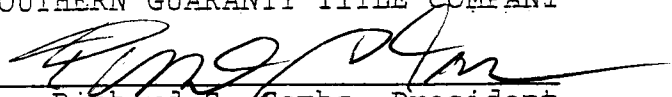
X Homestead for 2017 tax year.

Kenneth Scott Lauter
Ann Marie Lauter
6698 Black Oak Place
Pensacola, FL 32526

Residential Funding Corp.
8400 Normandale Lake Blvd., Ste 600
Minneapolis, MN 55437-1073
and
c/o Ocwen Loan Servicing, LLC
1661 Worthington Rd., Ste 100
West Palm Beach, FL 33409

Certified and delivered to Escambia County Tax Collector,
this 25th day of May, 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.

REC \$6.00
DOC \$378.00

C10440

State of Florida

WARRANTY DEED

1994 #39-15-30-5206-006-002

COUNTY OF ESCAMBIA

OR Bk3755 Pg0467
INSTRUMENT 00201765

KNOW ALL MEN BY THESE PRESENTS: That MARTIN MICHAEL ZACHAR, A SINGLE MAN

_____, Grantor,
for and in consideration of Ten Dollars and other good and valuable considerations, the receipt whereof is hereby
acknowledged, do bargain, sell, convey and grant unto KENNETH SCOTT LAUTER AND ANN MARIE
LAUTER, HUSBAND AND WIFE

_____, Grantee, of
6698 BLACK OAK PLACE PENSACOLA FL 32526
the following described real property, situate, lying and being in the State of Florida, and County of ESCAMBIA to wit:

LOT 6, BLOCK B, BELLVIEW PINES, UNIT-7, BEING A PORTION OF SECTION 39, TOWNSHIP 1 SOUTH,
RANGE 30 WEST, ESCAMBIA COUNTY, FLORIDA; ACCORDING TO PLAT RECORDED IN PLAT BOOK 12,
PAGE 84 OF THE PUBLIC RECORDS OF SAID COUNTY.

D S PD Deed \$378.00
Mort \$0.00 ASUM \$0.00
APRIL 20 1995
Jim Moye, Comptroller
Cert. Reg. 59-2043328-27-01
By: *Q. Knight* D.C.

Instrument 00201765
Filed and recorded in the
public records
APRIL 20, 1995
at 08:16 A.M.
in Book and Page noted
above or hereon
and record verified
JIM MOYE,
COMPTROLLER
Escambia County,
Florida

RETURN TO
CITIZENS TITLE GROUP, INC.
4300 BALBOA BLVD. SUITE 31
PENSACOLA, FL. 32503

THIS INSTRUMENT WAS PREPARED BY
MARY J. MAY
AN EMPLOYEE OF
CITIZENS TITLE GROUP, INC.
4300 BALBOA BLVD. SUITE 31
PENSACOLA, FL. 32503
STATE OF FLORIDA

Subject to taxes for current year and to valid easements, mineral reservations and restrictions of record affecting the above property, if any.
(Use of the terms "grantor" and "grantee" shall include singular or plural, the masculine or the feminine, where appropriate, and shall also include, but not be limited to, their heirs, assigns or successors in interest.)
To have and to hold the same together with all and singular the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining, free from all exemptions and right of homestead
And the grantor covenants that he is well seized of an indefeasible estate in fee simple in the said property, and has a good right to convey the same, that it is free of lien or encumbrance, and that he, his
heirs, executors and administrators, the said grantee, his heirs, executors, administrators and assigns, in the quiet and peaceable possession and enjoyment thereof, against all persons lawfully claiming the
same, shall and will forever fully warrant and defend.

IN WITNESS WHEREOF, the said grantor has signed and sealed these presents this 19th day of APRIL, 19 95.

Signed, sealed and delivered
in the presence of:

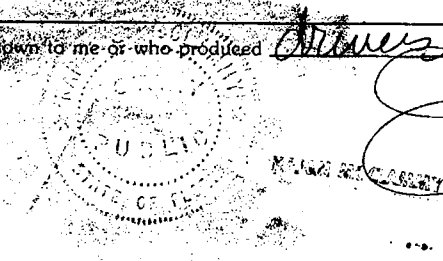
[Signature]
[Signature]
KAREN MCCLANNY
LORE E. HOWERTON

[Signature] (seal)
MARTIN MICHAEL ZACHAR (seal)
____ (seal)
____ (seal)

STATE OF FLORIDA
COUNTY OF ESCAMBIA

The foregoing instrument was acknowledged before me this the 19th day of APRIL, 19 95, by
MARTIN MICHAEL ZACHAR, A SINGLE MAN

personally known to me or who produced *[Signature]* as identification and who did not take an oath.



Notary Public
Commission number 112195
Commission expires 11/21/95

MORTGAGE

THIS MORTGAGE is made this 8th day of July, 2005, between the Mortgagor,
KENNETH SCOTT LAUTER AND ANN MARIE LAUTER, HUSBAND AND WIFE

6698 BLACK OAK PL, PENSACOLA, FL 32526
U.S. BANK NATIONAL ASSOCIATION ND

, whose address is
(herein "Borrower"), and the Mortgagee,

existing under the laws of THE UNITED STATES OF AMERICA
4325 - 17TH AVENUE SW, FARGO, ND 58103

, a corporation organized and
, whose address is

(herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 25,000.00 which
indebtedness is evidenced by Borrower's note dated July 8, 2005 and extensions and renewals
thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not
sooner paid, due and payable on July 13, 2020 ;

TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; the payment of all
other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and the
performance of the covenants and agreements of Borrower herein contained, Borrower does hereby mortgage, grant and convey
to Lender the following described property located in the County of ESCAMBIA
State of Florida:

SEE "ATTACHMENT A"

which has the address of 6698 BLACK OAK PL
PENSACOLA [City], Florida 32526

[Zip Code] ("Property Address");

[Street]

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances
and rents, all of which shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the
foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are hereinafter referred to as
the "Property."

FLORIDA - SECOND MORTGAGE - 1/80 - FNMA/FHLMC UNIFORM INSTRUMENT

Initials: SL MR

Form 3810

Amended 5/93

Borrower: LAUTER
Loan Number: 00008250155308



ATTACHMENT "A"
Property Description

Lot 6, Block B, Bellview Pines, Unit 7, being a portion of Section 39, Township 1 South, Range 30 West, Escambia County, Florida, according to plat recorded in Plat Book 12, Page 84 of the Public Records of said County.

Loan Number: 00008250155308

BALLOON RIDER
(Full Repayment Required at Maturity)

THIS LOAN IS PAYABLE IN FULL AT MATURITY. YOU MUST REPAY THE ENTIRE PRINCIPAL BALANCE OF THE LOAN AND UNPAID INTEREST THEN DUE. LENDER IS UNDER NO OBLIGATION TO REFINANCE THE LOAN AT THAT TIME. YOU WILL, THEREFORE, BE REQUIRED TO MAKE PAYMENT OUT OF OTHER ASSETS THAT YOU MAY OWN, OR YOU WILL HAVE TO FIND A LENDER, WHICH MAY BE THE LENDER YOU HAVE THIS LOAN WITH, WILLING TO LEND YOU THE MONEY. IF YOU REFINANCE THIS LOAN AT MATURITY, YOU MAY HAVE TO PAY SOME OR ALL OF THE CLOSING COSTS NORMALLY ASSOCIATED WITH A NEW LOAN EVEN IF YOU OBTAIN REFINANCING FROM THE SAME LENDER.

THIS BALLOON RIDER is made this 8th day of July, 2005 and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed to Secure Debt (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure the Borrower's Note to

U.S. BANK NATIONAL ASSOCIATION ND

(the "Lender") of the same date and covering the property described in the Security Instrument and located at:

6698 BLACK OAK PL
PENSACOLA, FL 32526

The interest rate stated on the Note is called the "Note Rate". The date of the Note is called the "Note Date". I understand the Lender may transfer the Note, Security Instrument and this Rider. The Lender or anyone who takes the Note, the Security Instrument and this Rider by transfer and who is entitled to receive payments under the Note is called the "Note Holder".

The Note is a Balloon Note which means that the amount of my monthly payment is insufficient to repay the Note in full by Maturity. Therefore, the final payment will be significantly larger than the other payments under the Note.

I understand that the Lender is under no obligation to refinance the Note or to modify the Note or reset the Note Rate or to extend the Note Maturity Date or the Maturity Date of this Security Instrument, and that I will have to repay the Note from my own resources or find a lender willing to lend me the money to repay the Note.

I further understand that should I not repay the Note on or before the Maturity Date, I will be in default, and the Lender will have the right to exercise all of its rights against me because of my default, including the right to foreclosure of the Security Instrument, or other remedies permitted by law.

BY SIGNING BELOW Borrower accepts and agrees to the terms and covenants contained in this Balloon Rider.


KENNETH SCOTT LAUTER (Seal)
-Borrower


ANN MARIE LAUTER (Seal)
-Borrower

33403311-02
Recording Requested by &
When Recorded Return To:
US Recordings, Inc.
2925 Country Drive
St. Paul, MN 55117

Assignment of Mortgage
Record 2nd

10146933

KNOW ALL MEN BY THESE PRESENTS:

For and in consideration of a good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, U.S. Bank National Association, a National Banking Corporation whose address is 205 West 4th Street, ML: CN-OH-X6, Cincinnati, Ohio 45202 ("Assignor"), hereby sells, assigns, and transfers to:

RESIDENTIAL FUNDING CORPORATION

**8400 Normandale Lake Blvd Suite 600
Minneapolis, MN 55437-1073**

("Assignee"), any and all right, title, and interest of Assignor in and to that certain mortgage dated 7/8/2005, and recorded in deed book 5630, page 919*, in the office of the ESCAMBIA County Court Clerk (the "Mortgage"), encumbering the property and improvements as more particularly described on the attached Exhibit "A", and further sells, assigns, and transfers unto Assignee, all loan agreements, financing agreements, promissory notes, security agreements, guarantees, certificates of title, financing statements, compliance documents, appraisals, title insurance policies and other title reports executed and delivered in connection with the Mortgage. This Assignment is made in connection with that certain Master Agreement for Sale and Purchase of Mortgages (the "Agreement") by and between the Assignor and the Assignee.

*Instr# 2005394281 on 7-14-2005

The mortgagor is KENNETH SCOTT LAUTER
ANN MARIE LAUTER

In witness whereof, the Assignor has executed this Assignment this September 26, 2005

Witness:

Gary Gunkel

Jerry Schenck

U.S. Bank National Association

BY:

Chris Kolianos

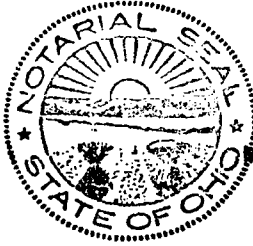
TITLE: Assistant Vice President

This instrument Prepared By: Chris Kolianos
U.S. Bank National Association
205 West 4th Street, ML CN-OH-X6
Cincinnati, Ohio 45202

(STATE OF OHIO)
(COUNTY OF HAMILTON)

BE IT REMEMBERED, that on September 26, 2005, before me, the subscriber, a Notary Public, in and for said State and County, personally appeared Chris Kolianos, the authorized Assistant Vice President of U.S. Bank National Association the Assignor in the foregoing Assignment of Mortgage, who executed this Agreement of Mortgage on behalf of such Assignor and acknowledged the signing thereof to be his/her voluntary act and deed of the Assignor for the uses and purposes therein mentioned.

IN TESTIMONY WHEREOF, I have hereunto subscribed my name and affixed my notarial seal, on the day and year last aforesaid



DONNA S. JOYCE
NOTARY PUBLIC, STATE OF OHIO
MY COMMISSION EXPIRES 09-05-07

Donna S. Joyce
Notary Public
Donna Joyce

My county of residence is: Hamilton

My commission expires: 9-5-07

This instrument was prepared by: *Chris Kolianos*
U.S. Bank National Association
205 West 4th Street, ML CN-OH-X6
Cincinnati, Ohio 45202

KENNETH SCOTT LAUTER
ANN MARIE LAUTER

EXHIBIT "A"

**LOT 6, BLOCK B, BELLVIEW PINES, UNIT 7, BEING A
PORTION OF SECTION 39, TOWNSHIP 1 SOUTH, RANGE 30
WEST, ESCAMBIA COUNTY, FLORIDA, ACCORDING TO
PLAT RECORDED IN PLAT BOOK 12, PAGE 84 OF THE
PUBLIC RECORDS OF SAID COUNTY.**



U33403311-02GM03

**ASSIGNMENT OF MO
LOAN# 10146933
US Recording#**