18-407

Tax Collector's Certification

CTY-513

Tax Deed Application Number
1800192

Date of Tax Deed Application
Apr 25, 2018

This is to certify that **ATCF II FLORIDA-A, LLC**, holder of **Tax Sale Certificate Number 2016 / 3518**, 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: **07-0626-000**

Cert Holder:
ATCF II FLORIDA-A, LLC
PO BOX 54972
NEW ORLEANS, LA 70154

Property Owner:
MCLAMB BILLY &
MCLAMB JURENDA
4535 ST NAZAIRE RD
PENSACOLA, FL 32505
BEG AT NE COR OF SEC S 16 DEG 30 MIN E ALG E LI OF SEC 1508 91/100 FT S 21 DEG 42 MIN W ALG WIDOWS L (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
2016/3518	07-0626-000	06/01/2016	1,006.69	50.33	1,057.02

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
2017/3452	07-0626-000	06/01/2017	1,098.30	6.25	54.92	1,159.47
2015/3853	07-0626-000	06/01/2015	930.90	6.25	46.55	983.70
2014/3624	07-0626-000	06/01/2014	914.66	6.25	45.73	966.64

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	4,166.83
2. Total of Delinquent Taxes Paid by Tax Deed Applicant	0.00
3. Total of Current Taxes Paid by Tax Deed Applicant	989.29
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)	5,531.12
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, If Applicable Per Florida Statutes	
17. Statutory (Opening) Bid; Total of Lines 7, 14, 15 (if applicable) and 16 (if applicable)	
18. Redemption Fee	6.25
19. Total Amount to Redeem	

Done this the 1st day of May, 2018 Scott Lunsford, Tax Collector of Escambia County

Date of Sale: September 4, 2018

By Jennifer N. Cassedy

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

07-0626-000 2016

BEG AT NE COR OF SEC S 16 DEG 30 MIN E ALG E LI OF SEC 1508 91/100 FT S 21 DEG 42 MIN W ALG WIDOWS L ANE 1160 18/100 FT N 64 DEG 35 MIN

W 445 FT FOR PO B CONTINUE N 64 DEG 35 MIN W 188 5/10 FT S 15 DEG 20 MIN E 160 FT S 72 DEG 51 MIN E 128 5/10 FT N 2 DEG 53 MIN E 110 FT TO POB ALSO ELY HALF OF ST LYI NG W OF LT PART OF LT 38 PLAT DB 128 P 575 OR 6928 P 1567 LESS OR 3500 P 969 RD R/W CA 155

APPLICATION FOR TAX DEED

Section 197.502, Florida Statutes

512
R. 12/16

Application Number: 1800192

To: Tax Collector of ESCAMBIA COUNTY, Florida

I,
ATCF II FLORIDA-A, LLC
PO BOX 54972
NEW ORLEANS, LA 70154,
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
07-0626-000	2016/3518	06-01-2016	BEG AT NE COR OF SEC S 16 DEG 30 MIN E ALG E LI OF SEC 1508 91/100 FT S 21 DEG 42 MIN W ALG WIDOWS L ANE 1160 18/100 FT N 64 DEG 35 MIN W 445 FT FOR PO B CONTINUE N 64 DEG 35 MIN W 188 5/10 FT S 15 DEG 20 MIN E 160 FT S 72 DEG 51 MIN E 128 5/10 FT N 2 DEG 53 MIN E 110 FT TO POB ALSO ELY HALF OF ST LYI NG W OF LT PART OF LT 38 PLAT DB 128 P 575 OR 6928 P 1567 LESS OR 3500 P 969 RD R/W CA 155

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
ATCF II FLORIDA-A, LLC
PO BOX 54972
NEW ORLEANS, LA 70154

Applicant's signature

04-25-2018
Application Date

Chris Jones
Escambia County Property Appraiser

General Information

Reference:	342S300380037038
Account:	070626000
Owners:	MCLAMB BILLY & MCLAMB JURENDA
Mail:	4535 ST NAZAIRE RD PENSACOLA, FL 32505
Situs:	112 PAUL ST (110) 32505
Use Code:	SINGLE FAMILY RESID
Taxing Authority:	COUNTY MSTU
Schools (Elem/Int/High):	OAKCREST/WARRINGTON/ESCAMBIA
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	$7,949	$32,847	$40,796	$40,796
2016	$7,949	$33,061	$41,010	$41,010
2015	$7,838	$32,313	$40,151	$40,151

Disclaimer

Amendment 1/Portability Calculations

› File for New Homestead Exemption Online

Sales Data

Sale Date	Book	Page	Value	Type	Official Records (New Window)
10/29/2012	6928	1567	$55,000	WD	View Instr
10/2006	6004	1634	$100	QC	View Instr
10/2003	5270	1545	$4,000	SM	View Instr
10/1984	1982	504	$5,700	CJ	View Instr
01/1973	663	123	$1,700	WD	View Instr

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

2017 Certified Roll Exemptions

None

Legal Description

BEG AT NE COR OF SEC S 16 DEG 30 MIN E ALG E LI OF SEC 1508 91/100 FT S 21 DEG 42 MIN W ALG WIDOWS LANE 1160 18/100...

Extra Features

CARPORT
FRAME BUILDING

Parcel Information

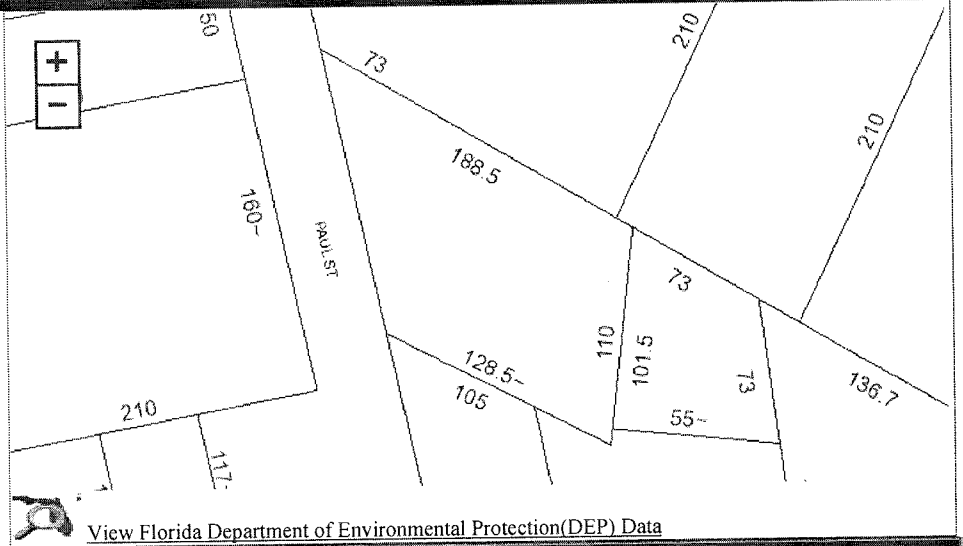
Launch Interactive Map

Section Map Id: CA155

Approx. Acreage: 0.3680

Zoned: HDMU

Evacuation & Flood Information Open Report



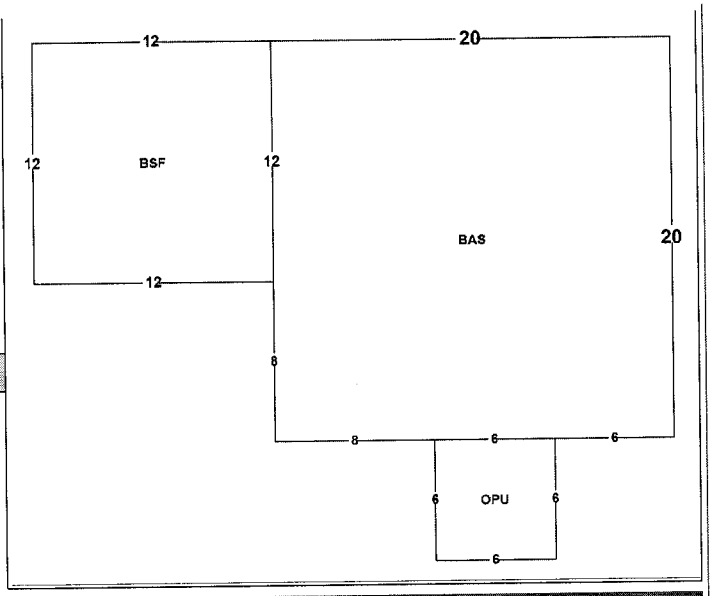
View Florida Department of Environmental Protection(DEP) Data

Buildings

Address:112 PAUL ST (110), Year Built: 1958, Effective Year: 1970

Structural Elements
DECOR/MILLWORK-*AVERAGE*
DWELLING UNITS-1

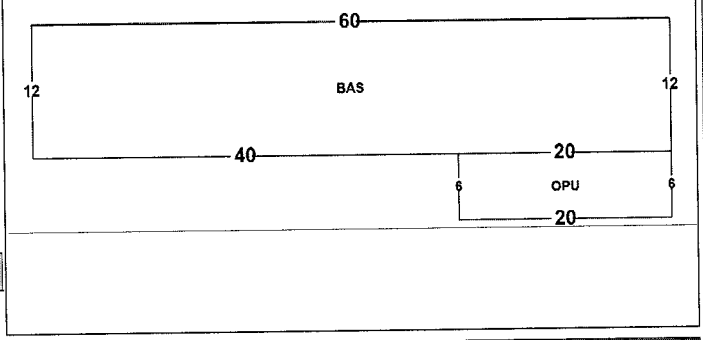
EXTERIOR WALL-*SIDING-SHT.AVG.*
FLOOR COVER-*PINE/SOFTWOOD*
FOUNDATION-*WOOD/NO SUB FLR*
HEAT/AIR-*CENTRAL H/AC*
INTERIOR WALL-*DRYWALL-PLASTER*
NO. PLUMBING FIXTURES-*3*
NO. STORIES-*1*
ROOF COVER-*COMPOSITION SHG*
ROOF FRAMING-*GABLE*
STORY HEIGHT-*0*
STRUCTURAL FRAME-*WOOD FRAME*



Areas - 580 Total SF
BASE AREA - *400*
BASE SEMI FIN - *144*
OPEN PORCH UNF - *36*

Year Built: 1986, Effective Year: 1986

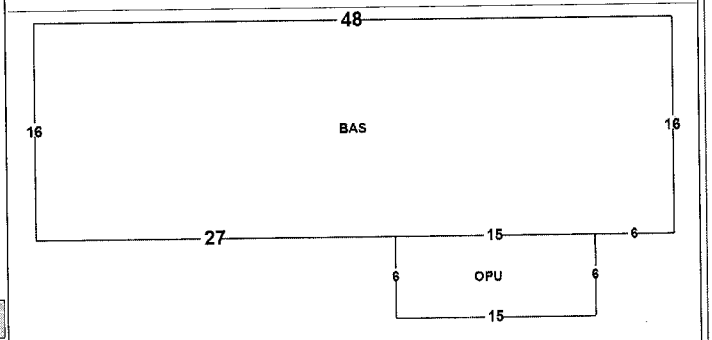
Structural Elements
DWELLING UNITS-*1*
MH EXTERIOR WALL-*VINYL/METAL*
MH FLOOR FINISH-*CARPET*
MH FLOOR SYSTEM-*TYPICAL*
MH HEAT/AIR-*HEAT & AIR*
MH INTERIOR FINISH-*DRYWALL/PLASTER*
MH MILLWORK-*TYPICAL*
MH ROOF COVER-*METAL*
MH ROOF FRAMING-*GABLE HIP*
MH STRUCTURAL FRAME-*TYPICAL*
NO. PLUMBING FIXTURES-*6*
NO. STORIES-*1*
STORY HEIGHT-*0*



Areas - 840 Total SF
BASE AREA - *720*
OPEN PORCH UNF - *120*

Year Built: 1985, Effective Year: 1985

Structural Elements
DWELLING UNITS-*1*
MH EXTERIOR WALL-*WOOD SIDING*
MH FLOOR FINISH-*CARPET*
MH FLOOR SYSTEM-*TYPICAL*
MH HEAT/AIR-*HEAT & AIR*
MH INTERIOR FINISH-*DRYWALL/PLASTER*
MH MILLWORK-*TYPICAL*
MH ROOF COVER-*METAL*
MH ROOF FRAMING-*GABLE HIP*
MH STRUCTURAL FRAME-*TYPICAL*
NO. PLUMBING FIXTURES-*6*
NO. STORIES-*1*
STORY HEIGHT-*0*

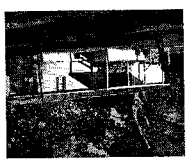


Areas - 858 Total SF
BASE AREA - *768*
OPEN PORCH UNF - *90*

Images


3/6/13


3/6/13


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.

18-407

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

PROPERTY INFORMATION REPORT

File No.: 14425

June 7, 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 06-05-1998, through 06-05-2018, and said search reveals the following:

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

   Billy McLamb and Juanita McLamb, 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: _____

June 7, 2018

PROPERTY INFORMATION REPORT
LEGAL DESCRIPTION

File No.: 14425 June 7, 2018

342S300380037038 - Full Legal Description

BEG AT NE COR OF SEC S 16 DEG 30 MIN E ALG E LI OF SEC 1508 91/100 FT S 21 DEG 42 MIN W ALG WIDOWS LANE 1160 18/100 FT N 64 DEG 35 MIN W 445 FT FOR POB CONTINUE N 64 DEG 35 MIN W 188 5/10 FT S 15 DEG 20 MIN E 160 FT S 72 DEG 51 MIN E 128 5/10 FT N 2 DEG 53 MIN E 110 FT TO POB ALSO ELY HALF OF ST LYING W OF LT PART OF LT 38 PLAT DB 128 P 575 OR 6928 P 1567 LESS OR 3500 P 969 RD R/W CA 155

PROPERTY INFORMATION REPORT
CONTINUATION PAGE

File No.: 14425 June 7, 2018

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

1. That certain mortgage executed by Billy McLamb and Juanita McLamb, husband and wife in favor of Harold L. Williams and Juanita H. Williams dated 10/29/2012 and recorded 11/01/2012 in Official Records Book 6928, page 1569 of the public records of Escambia County, Florida, in the original amount of $43,000.00.

2. Taxes for the year 2015-2017 delinquent. The assessed value is $40,976.00. Tax ID 07-0626-000.

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: 9-4-2018

TAX ACCOUNT NO.: 07-0626-000

CERTIFICATE NO.: 2016-3518

In compliance with Section 197.256, Florida Statutes, the following is a list of names and addresses of those persons, firms and/or agencies having legal interest in or claim against the above described property. The above referenced tax sale certificate is being submitted as proper notification of tax deed sale.

YES	NO	
___	X	Notify City of Pensacola, P.O. Box 12910, 32521
___	X	Notify Escambia County, 190 Governmental Center, 32502
___	X	Homestead for ____ tax year.

Billy McLamb
Jurenda McLamb
4535 St. Nazaire Rd.
Pensacola, FL 32505

Unknown Tenants
112 Paul St.
Pensacola, FL 32505

Harold L. and Juanita H. Williams
2370 Handy Rd.
Cantonment, FL 32533

Certified and delivered to Escambia County Tax Collector,
this 7th day of June, 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.

Recorded in Public Records 11/01/2012 at 09:28 AM OR Book 6928 Page 1567, Instrument #2012083642, Ernie Lee Magaha Clerk of the Circuit Court Escambia County, FL Recording $18.50 Deed Stamps $385.00

Return to: **Tonjia Brown**
Name: **Title Solutions**
Address: **1507 North Palafox Street**
Pensacola, Florida 32501

This Instrument Prepared:
Tonjia Brown
Title Solutions
1507 North Palafox Street
Pensacola, Florida 32501
as a necessary incident to the fulfillment of conditions contained in a title insurance commitment issued by it.

Property Appraisers Parcel I.D. (Folio) Number(s):
342S300380037038
Grantee(s) S.S.#(s):
File No:**TSF12-143**

WARRANTY DEED

This Warranty Deed Made the **29th day of October, 2012**, by **Juanita H. Williams, a married woman**, hereinafter called the grantor, whose post office address is: **2370 Handy Road, Cantonment, Florida 32533**

to **Billy McLamb and Jurenda McLamb husband and wife**, whose post office address is: **4535 St. Nazaire Road, Pensacola, Florida 32505**, hereinafter called the grantee,

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

COMMENCING A THE NORTHEAST CORNER OF SECTION 34, TOWNSHIP 2 SOUTH, RANGE 30 WEST; THENCE SOUTH 16 DEGREES 30 MINUTES EAST ALONG THE EAST LINE OF SAID SECTION 1508.91 FEET; THENCE SOUTH 21 DEGREES 42 MINUTES WEST ALONG WIDOWS LANE 1160.18 FEET; THENCE NORTH 64 DEGREES 35 MINUTES WEST 445 FEET TO POINT OF BEGINNING; THENCE CONTINUE NORTH 64 DEGREES 35 MINUTES WEST 188.5 FEET; THENCE SOUTH 15 DEGREES 20 MINUTES EAST 160 FEET; THENCE SOUTH 72 DEGREES 51 MINUTES EAST 128.5 FEET; THENCE NORTH 2 DEGREES 53 MINUTES EAST 110 FEET TO POINT OF BEGINNING, ALSO THE EASTERLY HALF OF THE STREET LYING ALONG THE WEST LINE OF SAID LOT.

The property **is not** the homestead of the Grantor(s).
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 **2012**, reservations, restrictions and easements of record, if any.
(The terms "grantor" and "grantee" herein shall be construed to include all genders and singular or plural as the context indicates.)
In Witness Whereof, Grantor has hereunto set grantor's hand and seal the day and year first above written.

Signed, sealed and delivered in our presence:

Witness Signature: Tonjia Brown
Printed Name: Tonjia Brown

Witness Signature: Harold L. Williams
Printed Name: Harold L. Williams
Printed Name:

Juanita H. Williams

STATE OF **FLORIDA**
COUNTY OF **Escambia**

The foregoing instrument was acknowledged before me this **29th day of October, 2012,** by **Juanita H. Williams,** who is/are personally known to me or who has/have produced driver license(s) as identification.

My Commission Expires:

TONJIA BROWN
MY COMMISSION # EE 075971
EXPIRES: April 13, 2015
Bonded Thru Budget Notary Services

Tonjia Brown
Printed Name: Tonjia Brown
Notary Public
Serial Number

RESIDENTIAL SALES
ABUTTING ROADWAY MAINTENANCE DISCLOSURE

ATTENTION: Pursuant to Escambia County Code of Ordinances Chapter 1-29.2, Article V, sellers of residential lots are required to disclose to buyers whether abutting roadways will be maintained by Escambia County. The disclosure must additionally provide that Escambia County does not accept roads for maintenance that have not been built or improved to meet county standards. Escambia County Code of Ordinances Chapter 1-29.0, Article Vrequires this disclosure be attached along with other attachments to the deed or other method of conveyance required to be made part of the public records of Escambia County, Florida. Note: Acceptance for filing by County employees of this disclosure shall in no way be construed as an acknowledgment by the County of the veracity of any disclosure statement.

Name of Roadway: 112 Paul Street, Pensacola, FL 32505

Legal Address of Property: 112 Paul Street, Pensacola, FL 32505

The County (X) has accepted ( ) has not accepted

the abutting roadway for maintenance.

This form completed by:
Title Solutions
1507 North Palafox Street
Pensacola, Florida 32501

AS TO THE SELLER(S):

Juanita H. Williams

Witness: Harold L. Williams

Witness: Tonjia Brown

AS TO THE BUYER(S):

Billy McLamb

Witness: Harold L. Williams

Jurenda McLamb Lamb

Witness: Tonjia Brown

Recorded in Public Records 11/01/2012 at 09:28 AM OR Book 6928 Page 1569, Instrument #2012083643, Ernie Lee Magaha Clerk of the Circuit Court Escambia County, FL Recording $146.00 MTG Stamps $150.50 Int. Tax $86.00

Prepared By:
Tonjia Brown
Title Solutions
1507 North Palafox Street
Pensacola, FL 32501

For the issuance of a
title insurance policy.

File # TSF12-143

MORTGAGE

DEFINITIONS

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

(A) "Security Instrument" means this document, which is dated **October 29, 2012**, together with all Riders to this document.
(B) "Borrower" is **Billy McLamb and Jurenda McLamb, husband and wife.** Borrower is the mortgagor under this Security Instrument.
(C) "Lender" is **Harold L. Williams and Juanita H. Williams.** Lender's address is **2370 Handy Road, Cantonment FL 32533.** Lender is the mortgagee under this Security Instrument.
(D) "Note" means the promissory note signed by Borrower and dated **October 29, 2012.** The Note states that Borrower owes Lender **Forty-Three Thousand and 00/100** Dollars (U.S. **$43,000.00**) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **November 1, 2018.**
(E) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."
(F) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.
(G) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

☐ Adjustable Rate Rider	☐ Condominium Rider	☐ Second Home Rider
☐ Balloon Rider	☐ Planned Unit Development Rider	☑ **Other(s) [specify]** EXHIBIT "A"
☐ 1-4 Family Rider	☐ Biweekly Payment Rider	

(H) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(I) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.
(J) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.
(K) "Escrow Items" means those items that are described in Section 3.
(L) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.
(M) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.
(N) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.
(O) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.
(P) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

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

which currently has the address of 112 Paul Street Pensacola, Florida 32505 ("Property Address"):

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

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

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

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

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

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

23. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

24. Attorneys' Fees. As used in this Security Instrument and the Note, attorneys' fees shall include those awarded by an appellate court and any attorneys' fees incurred in a bankruptcy proceeding.

25. Jury Trial Waiver. The Borrower hereby waives any right to a trial by jury in any action, proceeding, claim, or counterclaim, whether in contract or tort, at law or in equity, arising out of or in any way related to this Security Instrument or the Note.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witness- Tonjia Bowers

Billy McLamb - Borrower

Witness Tonjia Brown

Jurenda McLamb - Borrower

STATE OF: Florida
COUNTY OF: Escambia

The foregoing instrument was acknowledged before me this **29th** day of **October, 2012** by **Billy McLamb and Jurenda McLamb,** who have produced drivers licenses as identification.

Notary Public: Tonjia Brown

NOTARY PUBLIC STATE OF FLORIDA
TONJIA BROWN
MY COMMISSION # EE 075971
EXPIRES: April 13, 2015
Bonded Thru Budget Notary Services

Exhibit A - Property Description

COMMENCING A THE NORTHEAST CORNER OF SECTION 34, TOWNSHIP 2 SOUTH, RANGE 30 WEST; THENCE SOUTH 16 DEGREES 30 MINUTES EAST ALONG THE EAST LINE OF SAID SECTION 1508.91 FEET; THENCE SOUTH 21 DEGREES 42 MINUTES WEST ALONG WIDOWS LANE 1160.18 FEET; THENCE NORTH 64 DEGREES 35 MINUTES WEST 445 FEET TO POINT OF BEGINNING; THENCE CONTINUE NORTH 64 DEGREES 35 MINUTES WEST 188.5 FEET; THENCE SOUTH 15 DEGREES 20 MINUTES EAST 160 FEET; THENCE SOUTH 72 DEGREES 51 MINUTES EAST 128.5 FEET; THENCE NORTH 2 DEGREES 53 MINUTES EAST 110 FEET TO POINT OF BEGINNING, ALSO THE EASTERLY HALF OF THE STREET LYING ALONG THE WEST LINE OF SAID LOT.

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: 070626000 Certificate Number: 003518 of 2016

Payor: JURENDA MCLAMB 4535 ST NAZAIRE RD PENSACOLA, FL 32505 **Date** 07/09/2018

Clerk's Check #	2792226	Clerk's Total	$483.75 $5936.52
Tax Collector Check #	1	Tax Collector's Total	$5,952.20
		Postage	$21.68
		Researcher Copies	$8.00
		Total Received	~~$6,465.63~~

5944.52

PAM CHILDERS
Clerk of the Circuit Court

Received By
Deputy Clerk

PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ARCHIVES AND RECORDS
CHILDSUPPORT
CIRCUIT CIVIL
CIRCUIT CRIMINAL
COUNTY CIVIL
COUNTY CRIMINAL
DOMESTIC RELATIONS
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ARCHIVES AND RECORDS
JUVENILE DIVISION
CENTURY

CLERK TO THE BOARD OF
COUNTY COMMISSIONERS
OFFICIAL RECORDS
COUNTY TREASURY
AUDITOR

Case # 2016 TD 003518
Redeemed Date 07/09/2018
Name JURENDA MCLAMB 4535 ST NAZAIRE RD PENSACOLA, FL 32505

Clerk's Total = TAXDEED	$483.75 5936.52
Due Tax Collector = TAXDEED	$5,952.20
Postage = TD2	$21.68
ResearcherCopies = TD6	$8.00

• **For Office Use Only**

Date	Docket	Desc	Amount Owed	Amount Due	Payee Name

FINANCIAL SUMMARY

No Information Available - See Dockets

Search Property | Property Sheet | Lien Holder's | Redeem | Forms | Courtview | Benchmark
Redeemed From Sale

PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

Tax Deed - Redemption Calculator

Account: 070626000 Certificate Number: 003518 of 2016

Redemption: Yes | Application Date: 04/25/2018 | Interest Rate: 18%

	Final Redemption Payment ESTIMATED	Redemption Overpayment ACTUAL
	Auction Date 09/04/2018	Redemption Date 07/09/2018
Months	5	3
Tax Collector	$5,531.12	$5,531.12
Tax Collector Interest	$414.83	$248.90
Tax Collector Fee	$6.25	$6.25
Total Tax Collector	$5,952.20	$5,786.27 TC
Clerk Fee	$130.00	$130.00
Sheriff Fee	$120.00	$120.00
Legal Advertisement	$200.00	$200.00
App. Fee Interest	$33.75	$20.25
Total Clerk	$483.75	$470.25 CH
Postage	$21.68	$0.00
Researcher Copies	$8.00	$8.00
Total Redemption Amount	$6,465.63	$6,264.52
	Repayment Overpayment Refund Amount	$201.11

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 •

July 19, 2018

ATCF II FLORIDA-A LLC
PO BOX 54972
NEW ORLEANS LA 70154

Dear Certificate Holder:

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

TAX CERT	APP FEES	INTEREST	TOTAL
2016 TD 000479	$450.00	$20.25	$470.25
2016 TD 003563	$450.00	$20.25	$470.25
2016 TD 000833	$450.00	$20.25	$470.25
2016 TD 003518	$450.00	$20.25	$470.25
2016 TD 005585	$450.00	$20.25	$470.25

TOTAL $2,351.25

Very truly yours,

PAM CHILDERS
Clerk of Circuit Court

By: Emily Hogg
Tax Deed Division

Tax Deeds • 221 Palafox Place • Suite 110 • Pensacola, FL 32502
Telephone 850-595-3793 • ehogg@EscambiaClerk.com