

18-360

Tax Collector's Certification

CTY-513

Tax Deed Application Number
1800066

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 / 4808**, 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: **09-2709-000**

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

Property Owner:
HARRISON KEISHA L
4551 MARLANE DR
PENSACOLA, FL 32526

LT 41 CERNY HEIGHTS PB 2 P 4 OR 6344 P 200

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
2016/4808	09-2709-000	06/01/2016	1,079.32	53.97	1,133.29

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
2017/4728	09-2709-000	06/01/2017	1,104.31	6.25	55.22	1,165.78

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	2,299.07
2. Total of Delinquent Taxes Paid by Tax Deed Applicant	0.00
3. Total of Current Taxes Paid by Tax Deed Applicant	1,020.27
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)	3,694.34

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.	49,410.50
16. Other Outstanding Certificates and Delinquent Taxes Not Included in this Application,	
17. Statutory (Opening) Bid; Total of Lines 7, 14, 15 (if applicable) and 16 (if	
18. Redemption Fee	6.25
19. Total Amount to Redeem	

Done this the 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.
09-2709-000 2016

APPLICATION FOR TAX DEED

Section 197.502, Florida Statutes

512
R. 12/16

Application Number: 1800066

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
09-2709-000	2016/4808	06-01-2016	LT 41 CERNY HEIGHTS PB 2 P 4 OR 6344 P 200

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:	012S31600001041
Account:	092709000
Owners:	HARRISON KEISHA L
Mail:	4551 MARLANE DR PENSACOLA, FL 32526
Situs:	4551 MARLANE DR 32526
Use Code:	SINGLE FAMILY RESID
Taxing Authority:	COUNTY MSTU
Schools (Elem/Int/High):	SHERWOOD/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	\$18,050	\$94,813	\$112,863	\$98,821
2016	\$18,050	\$93,026	\$111,076	\$96,789
2015	\$18,050	\$87,971	\$106,021	\$96,117

[Disclaimer](#)

[Amendment 1/Portability Calculations](#)

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

Sales Data					
Sale Date	Book	Page	Value	Type	Official Records (New Window)
07/08/2016	7593	29	\$100	QC	View Instr
06/20/2008	6344	200	\$149,500	WD	View Instr
03/03/2008	6303	1714	\$100	CT	View Instr
06/2005	5672	1692	\$96,000	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 41 CERNY HEIGHTS PB 2 P 4 OR 6344 P 200 OR 7593 P 29

Extra Features
None

Parcel Information [Launch Interactive Map](#)

Section Map Id:
01-2S-31-2

Approx. Acreage:
0.7600

Zoned:
MDR

Evacuation & Flood Information
[Open Report](#)

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

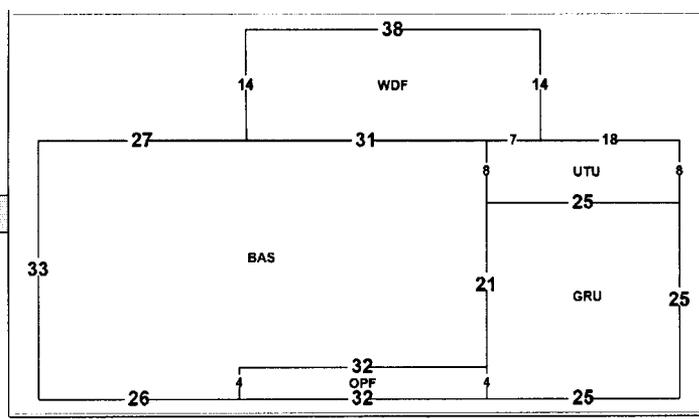
Buildings

Address: 4551 MARLANE DR, Year Built: 1965, Effective Year: 1982

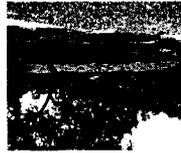
Structural Elements
DECOR/MILL WORK-AVERAGE
DWELLING UNITS
EXTERIOR WALL-BRICK-FACE/VENERED
FLOOR COVER-TILE/STAIN
CONC/BRICK
FOUNDATION-SLAB ON GRADE

HEAT/AIR-CENTRAL H/AC
INTERIOR WALL-DRYWALL-PLASTER
NO. PLUMBING FIXTURES-6
NO. STORIES-1
ROOF COVER-DIMEN/ARCH SHNG
ROOF FRAMING-GABLE
STORY HEIGHT-0
STRUCTURAL FRAME-WOOD FRAME

 Areas - 3271 Total SF
BASE AREA - 1786
GARAGE UNFIN - 625
OPEN PORCH FIN - 128
UTILITY UNF - 200
WOOD DECK FIN - 532



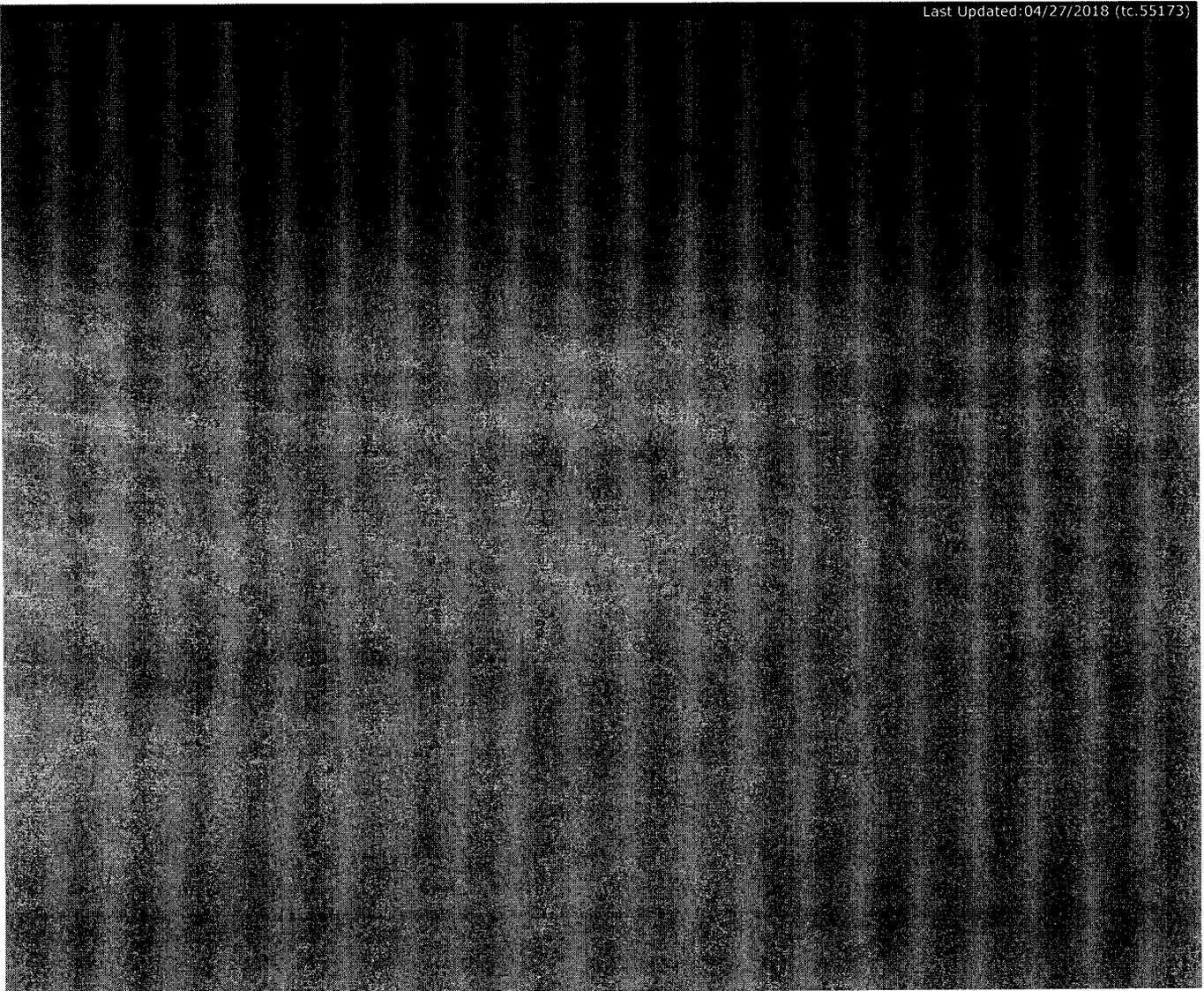
Images



4/14/11

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: 04/27/2018 (tc.55173)



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: 092709000 Certificate Number: 004808 of 2016**

**Payor: MEMBERS FIRST CREDIT UNION OF FLORIDA 251 WEST GARDEN STREET
 PENSACOLA FL 32502 Date 06/01/2018**

Clerk's Check #	258170	Clerk's Total	\$483.75
Tax Collector Check #	1	Tax Collector's Total	\$3,977.67
		Postage	\$60.00
		Researcher Copies	\$40.00
		Total Received	\$4,561.42

**PAM CHILDERS
 Clerk of the Circuit Court**

Received By: _____
 Deputy Clerk

A handwritten signature in black ink, appearing to read "Pam Childers", written over a horizontal line.

**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



BRANCH OFFICES
ARCHIVES AND RECORDS
JUVENILE DIVISION
CENTURY

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

COUNTY OF ESCAMBIA
OFFICE OF THE
CLERK OF THE CIRCUIT COURT

Case # 2016 TD 004808

Redeemed Date 06/01/2018

Name MEMBERS FIRST CREDIT UNION OF FLORIDA 251 WEST GARDEN STREET PENSACOLA FL 32502

Clerk's Total = TAXDEED	\$483.75
Due Tax Collector = TAXDEED	\$3,977.67
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: 092709000 Certificate Number: 004808 of 2016

Redemption Yes No
 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="06/01/2018"/>
Months	5	2
Tax Collector	<input type="text" value="\$3,694.34"/>	<input type="text" value="\$3,694.34"/>
Tax Collector Interest	\$277.08	\$110.83
Tax Collector Fee	<input type="text" value="\$6.25"/>	<input type="text" value="\$6.25"/>
Total Tax Collector	\$3,977.67	<input type="text" value="\$3,811.42"/> 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	<input type="text" value="\$13.50"/>
Total Clerk	\$483.75	<input type="text" value="\$463.50"/> CH
Postage	<input type="text" value="\$60.00"/>	<input type="text" value="\$0.00"/>
Researcher Copies	<input type="text" value="\$40.00"/>	<input type="text" value="\$0.00"/>
Total Redemption Amount	\$4,561.42	\$4,274.92
	Repayment Overpayment Refund Amount	<input type="text" value="\$286.50 + 120 + 200"/>

\$ 606.50
 redeemer

Notes

Southern Guaranty Title Company

4400 Bayou Boulevard, Suite 13B

Pensacola, Florida 32503

Telephone: 850-478-8121

Facsimile: 850-476-1437

18-360

Redeemed

PROPERTY INFORMATION REPORT

File No.: 14368

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:

Keisha L. Harrison

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

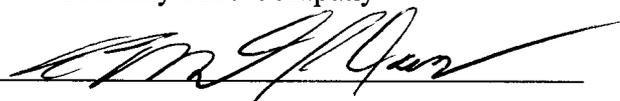
4. Taxes:

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.: 14368

Lot 41, Cerny Heights, as per plat thereof, recorded in Plat Book 2, Page 4, of the Public Records of Escambia County, Florida

**PROPERTY INFORMATION REPORT
CONTINUATION PAGE**

File No.: 14368

May 11, 2018

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

1. That certain mortgage executed by Keisha Lashay Mitchell Harrison and Phillip Alan Harrison in favor of Members First Credit Union of Florida dated 06/20/2008 and recorded 06/23/2008 in Official Records Book 6344, page 202 of the public records of Escambia County, Florida, in the original amount of \$149,500.00.
2. That certain mortgage executed by Keisha L. Harrison in favor of Florida Housing Finance Corp. dated 06/12/2017 and recorded 07/18/2017 in Official Records Book 7746, page 476 of the public records of Escambia County, Florida, in the original amount of \$42,000.00.
3. Taxes for the year 2015-2017 delinquent.. The assessed value is \$112,863.00. Tax ID 09-2709-000.

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.: 09-2709-000

CERTIFICATE NO.: 2016-4808

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.

Keisha L. Harrison
4551 Marlane Dr.
Pensacola, FL 32526

Florida Housing Finance Corp.
227 N. Bronough St., Ste 5000
Tallahassee, FL 32301

Members First Credit Union
of Florida
P.O. Box 12983
Pensacola, FL 32591
and
251 W. Garden St.
Pensacola, FL 32502

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.

Prepared by:
Earlynn Stillwell, Esq
91 West Hood Drive
Pensacola, FL 32534

Return to address shown above.

QUITCLAIM DEED

This Quitclaim Deed made this 8th day of July, 2016, by PHILLIP A. HARRISON, as Grantor, to KEISHA L. HARRISON, of 4551 Marlane Dr., Pensacola, Florida 32526, as Grantee.

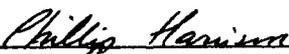
NOW THEREFORE, Grantor, in consideration of Ten Dollars (\$10.00) and other good and valuable consideration in hand, paid by Grantee, the receipt whereof is hereby acknowledged, does hereby remise, release and quitclaim to Grantee forever, all the right, title, interest, claim and demand which he has in and to that real property located in Escambia County, Florida, and more particularly described as follows:

Lot 41, Cerny Heights, according to the Plat thereof as recorded in Plat Book 2 at Page 4 of the Public Records of Escambia County, Florida.

TO HAVE AND TO HOLD the same together with all and singular the appurtenances thereto belonging or in anywise appertaining, and all the estate, right, title, interest, lien, equity and claim whatsoever of Grantor, either in law or equity, to the only proper use and benefit of Grantee forever.

This deed is granted pursuant to the Final Judgment of the parties and dissolution of marriage proceedings. No title search has been conducted.

IN WITNESS WHEREOF, Grantor has executed this Quitclaim Deed on the day and year first written above.



Grantor, PHILLIP A. HARRISON

WITNESSES:

Katna Clark

Witness Signature

Print Name: Katna Clark

Arthur Stillwell

Witness Signature

Print Name: Arthur Stillwell

STATE OF FLORIDA

)

COUNTY OF ESCAMBIA

)

)

The foregoing instrument was acknowledged before me, this 8 day of June, 2016, by PHILLIP A. HARRISON, who is personally known to me or who has produced a Florida driver's license as identification.

J. O. Martin
NOTARY PUBLIC



JAME ODOM MARTIN
MY COMMISSION # FF 002766
EXPIRES APRIL 08, 2019
Notary Public, State of Florida

[Print, type or stamp commission, name of notary or deputy clerk.]

163.00
523.25
686.25

This Instrument Prepared By:

Maria L. Reid
Mortgage Loan Officer
Members First Credit Union of FL

After Recording Return To:

MEMBERS FIRST CREDIT UNION OF FLORIDA
PO BOX 12983
PENSACOLA, FLORIDA 32526
Loan Number: 5168900-0003

Old Town Title of Pensacola, LLC
202 West Jackson Street
Pensacola, FL 32501

08-06-0087

[Space Above This Line For Recording Data]

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 JUNE 20, 2008, together with all Riders to this document.
- (B) "Borrower" is KEISHA LASHAY MITCHELL HARRISON AND PHILLIP ALAN HARRISON, WIFE AND HUSBAND

Borrower is the mortgagor under this Security Instrument.

- (C) "Lender" is MEMBERS FIRST CREDIT UNION OF FLORIDA

Lender is a FLORIDA BANKING CORPORATION organized and existing under the laws of FLORIDA
Lender's address is PO BOX 12983, PENSACOLA, FLORIDA 32526

Lender is the mortgagee under this Security Instrument.

- (D) "Note" means the promissory note signed by Borrower and dated JUNE 20, 2008. The Note states that Borrower owes Lender ONE HUNDRED FORTY-NINE THOUSAND FIVE HUNDRED AND 00/100 Dollars (U.S. \$ 149,500.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than JULY 1, 2038.
- (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.

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, the following described property located in the

COUNTY of ESCAMBIA :
[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT "A".

which currently has the address of 4551 MARLANE DRIVE [Street]
PENSACOLA, Florida 32526 ("Property Address");
[City] [Zip Code]

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.

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.

Keisha Lashay Mitchell Harrison (Seal)
KEISHA LASHAY MITCHELL HARRISON -Borrower
4551 MARLANE DRIVE, PENSACOLA, FLORIDA 32526

Phillip Alan Harrison (Seal)
PHILIP ALAN HARRISON -Borrower
4551 MARLANE DRIVE, PENSACOLA,
FLORIDA 32526

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

Signed, sealed and delivered in the presence of:

Julie A. Messer
WITNESS: JULIE A. MESSER

Kathy G. Wilson
WITNESS: KATHY G. WILSON

Loan Number: 5168900-0003

Date: JUNE 20, 2008

Property Address: 4551 MARLANE DRIVE, PENSACOLA, FLORIDA 32526

EXHIBIT "A"

LEGAL DESCRIPTION

Lot 41, Cerny Heights, according to the Plat thereof as recorded in Plat Book 2 at Page 4 of the Public Records of Escambia County, Florida.

A.P.N. # :

DocMagic © 2008 800-649-1362
www.docmagic.com

Legal.mak

This instrument prepared by and,
following recording, to be returned to:
Florida Housing Finance Corporation
David R. Westcott
227 North Bronough Street, Suite 5000
Tallahassee, Florida 32301

FHFC Loan # 90940

**SUBORDINATE MORTGAGE
(WITH DUE ON SALE OR REFINANCE CLAUSE)**

**FLORIDA HOUSING FINANCE CORPORATION
FLORIDA HARDEST HIT FUND (HHF) PROGRAM**

THIS IS A BALLOON MORTGAGE AND, IF THE LOAN SECURED HEREBY IS NOT SOONER FORGIVEN IN ACCORDANCE WITH ITS TERMS, THE FINAL PRINCIPAL PAYMENT OR THE PRINCIPAL BALANCE DUE UPON MATURITY IS UP TO \$42,000.00, TOGETHER WITH ACCRUED INTEREST, IF ANY, AND ALL ADVANCEMENTS MADE BY THE MORTGAGEE UNDER THE TERMS OF THIS MORTGAGE

THIS SUBORDINATE MORTGAGE (this "Mortgage") is made this 12th day of June, 2017, by Keisha Harrison (herein, the "Borrower") whose address is 4551 Marlane Drive, Pensacola, FL, 32526 (this address is the Property Address and shall be the Borrower's address for purposes of any notice required or permitted hereunder). This Mortgage is given to **FLORIDA HOUSING FINANCE CORPORATION** (herein, the "Lender"), a public corporation, whose address is 227 North Bronough Street, Suite 5000, Tallahassee, Florida 32301-1329 (this address shall be the Lender's address for purposes of any notice required or permitted hereunder). As used herein, the term Lender shall include any successors or assigns of the Lender.

The Borrower is indebted to the Lender in the sum of up to FORTY TWO THOUSAND AND NO/100 DOLLARS (\$42,000.00) as evidenced by that certain Promissory Note (the "Note") of even date herewith executed by the Borrower in favor of the Lender evidencing a loan made by the Lender to the Borrower under the Florida Hardest Hit Fund (HHF) Program, which is administered by the Lender pursuant to sections 101 and 109 of the Emergency Economic Stabilization Act of 2008 (P.L. 110-343), as amended, and the program guidelines established and implemented by the Lender in connection therewith. The loan (the "Loan") evidenced by the Note is made by the Lender to the Borrower, and shall be advanced on behalf of the Borrower, exclusively to satisfy mortgage related indebtedness for which the Borrower is obligated under the Borrower's First Mortgage Loan described below.

Repayment of the indebtedness evidenced by the Note is deferred until a date that is ten (10) years after the date hereof (that date is the "Maturity Date" of the Note). The Note is due and payable in full on the Maturity Date. The Note also provides that if at any time before the Maturity Date, the Borrower sells or refinances the Property the Note shall become immediately due and payable in full without notice or demand as provided in Section 20 of this Mortgage.

The "First Mortgage" or "First Mortgage Loan" referred to in this Mortgage and in the Note means the first mortgage loan encumbering the Property described below as evidenced by the mortgage dated 6/20/08 from Members First Credit Union to Keisha Harrison in the original principal amount of \$149,500.00 and recorded in OR Book 6344, Page 202, or under clerk's instrument # 2008047655, of the public records of Escambia County, Florida.

This Mortgage is subordinate to the First Mortgage.

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

SEE EXHIBIT "A" ATTACHED HERETO AND INCORPORATED HEREIN BY REFERENCE

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" or "Home."

BORROWER COVENANTS represents and warrants to Lender and its successors and assigns that Borrower is indefeasibly seized of the estate hereby conveyed in fee simple; has full right to mortgage, grant and convey the Property; and that the Property is unencumbered, except for other encumbrances of record. Borrower warrants title to the Property and will defend same against the lawful claims and demands of all persons whomsoever.

THIS MORTGAGE AND THE NOTE SECURED BY THIS MORTGAGE ARISE OUT OF OR ARE GIVEN TO SECURE THE REPAYMENT OF A LOAN ISSUED IN CONNECTION WITH THE FINANCING OF HOUSING AND ARE EXEMPT FROM DOCUMENTARY STAMP TAX AND INTANGIBLE TAX PURSUANT TO SECTION 420.513(1), FLORIDA STATUTES.

IN WITNESS WHEREOF, Borrower has executed this Mortgage on the date first above written.

NOTICE TO BORROWER
DO NOT SIGN THIS MORTGAGE IF IT CONTAINS BLANK SPACES.
ALL SPACES SHOULD BE COMPLETED BEFORE YOU SIGN.

THIS IS A BALLOON MORTGAGE AND, IF THE LOAN SECURED HEREBY IS NOT SOONER FORGIVEN, THE FINAL PRINCIPAL PAYMENT OR THE PRINCIPAL BALANCE DUE UPON MATURITY IS UP TO \$ 42,000.00 TOGETHER WITH ACCRUED INTEREST, IF ANY, AND ALL ADVANCEMENTS MADE BY THE MORTGAGEE UNDER THE TERMS OF THIS MORTGAGE

Witnesses:

Lisa A Evans
Print name: Lisa A Evans
Tamiko Williams
Print name: Tamiko Williams

[Signature]
Borrower
Print name: Keisha Harrison

Witnesses:

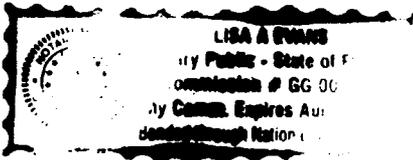
Print name: _____
Print name: _____

Borrower
Print name: _____

STATE OF FLORIDA
COUNTY OF Okaloosa

The foregoing instrument was acknowledged before me this 12th day of June, 2017 by Keisha Lashay Keisha Harrison. Such person(s) is (are) (check one) personally known to me or produced valid driver's license(s) as identification.

[Signature]
Notary Public, State of Florida
Print Name: Lisa A Evans
Commission No.: GG004459
Commission Expires: 8/31/2020



RECORDED AS RECEIVED

Harrison, Keisha

5/3/2017

90940

Exhibit A

Legal Description:

Lot 41, Cerny Heights, according to the Plat thereof as recorded in Plat Book 2 at Page 4 of the Public Records of Escambia County, Florida.



Pam Childers

Clerk of the Circuit Court and Comptroller, Escambia County

Clerk of Courts • County Comptroller • Clerk of the Board of County Commissioners • Recorder •

June 12, 2018

MEMBER FIRST CREDIT UNION OF FLORIDA
251 WEST GARDEM STREET
PENSACOLA FL 32502

Dear Redeemer,

The records of this office show that an application for a tax deed had been made on the property represented by the numbered certificate listed below. The property was redeemed by you. A refund of unused fees/interest is enclosed.

If you have any questions, please feel free to give me a call.

CERTIFICATE NUMBER

REFUND

2016 TD 004808

\$606.50

TOTAL \$606.50

Very truly yours,

PAM CHILDERS
Clerk of Circuit Court

By:

A handwritten signature in black ink, appearing to read "Emily Hogg", written over a circular stamp or seal.

Emily Hogg
Tax Deed Division



Pam Childers

Clerk of the Circuit Court and Comptroller, Escambia County

Clerk of Courts • County Comptroller • Clerk of the Board of County Commissioners • Recorder •

June 13, 2018

BRIDGE TAX LLC-616 US BANK
PO BOX 645040
CINCINNATI OH 45264

Dear Certificate Holder:

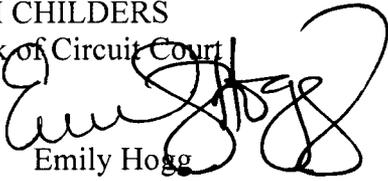
The records of this office show that an application for a tax deed had been made on the property represented by the numbered certificate listed below. The property redeemed prior to sale; therefore your application fees are now refundable.

TAX CERT	APP FEES	INTEREST	TOTAL
2016 TD 004808	\$450.00	\$13.50	\$463.50

TOTAL \$463.50

Very truly yours,

PAM CHILDERS
Clerk of Circuit Court

By: 
Emily Hogg
Tax Deed Division