

19-493

Tax Collector's Certification

CTY-513

Tax Deed Application Number
1900140

Date of Tax Deed Application
Apr 17, 2019

This is to certify that **CATALINA TAX CO LLC SERIES 17 US BANK % CATALINA TAX -SER 17**, holder of **Tax Sale Certificate Number 2017 / 6551**, Issued the 1st Day of June, 2017 and which encumbers the following described property in the county of Escambia County, State of Florida, to wit: **11-2703-400**

Cert Holder:
CATALINA TAX CO LLC SERIES 17 US BANK % CATALINA TAX -SER 17
PO BOX 645040
CINCINNATI, OH 45264-5040

Property Owner:
WILEY KARI LYNN
1030 ISABELLA ROAD
CANTONMENT, FL 32533

E 288 FT OF LT 16 BLK D PENSACOLA HIGHLANDS S/D PLAT DB 102 P 178 OR 6096 P 907 OR 6768 P 629 SEC 9/ (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
2017/6551	11-2703-400	06/01/2017	2,062.16	103.11	2,165.27

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
2018/6703	11-2703-400	06/01/2018	2,078.35	6.25	103.92	2,188.52

Amounts Certified by Tax Collector (Lines 1-7):**Total Amount Paid**

- Total of all Certificates in Applicant's Possession and Cost of the Certificates Redeemed by Applicant
- Total of Delinquent Taxes Paid by Tax Deed Applicant
- Total of Current Taxes Paid by Tax Deed Applicant
- Property Information Report Fee
- Tax Deed Application Fee
- Total Interest Accrued by Tax Collector Pursuant to Section 197.542, F.S.
- Total (Lines 1 - 6)

4,353.79
0.00
1,928.58
200.00
175.00
6,657.37

Amounts Certified by Clerk of Court (Lines 8-15):**Total Amount Paid**

- Clerk of Court Statutory Fee for Processing Tax Deed
- Clerk of Court Certified Mail Charge
- Clerk of Court Advertising Charge
- Clerk of Court Recording Fee for Certificate of Notice
- Sheriff's Fee
- Interest Computed by Clerk of Court Pursuant to Section 197.542, F.S.
- Total (Lines 8 - 13)
- One-half Assessed Value of Homestead Property, if Applicable per F.S.
- Other Outstanding Certificates and Delinquent Taxes Not Included in this Application,
- Statutory (Opening) Bid; Total of Lines 7, 14, 15 (if applicable) and 16 (if
- Redemption Fee
- Total Amount to Redeem

81,670.50
6.25

Done this the 24th day of April, 2019 Scott Lunsford, Tax Collector of Escambia County

Date of Sale: 16-7-19

By 

*This certification must be surrendered to the Clerk of the Circuit Court no later than ten (10) days after this date.
11-2703-400 2017

E 288 FT OF LT 16 BLK D PENSACOLA HIGHLANDS S/D PLAT DB 102 P 178 OR 6096 P 907 OR 6768 P 629 SEC 9/17 T 1N R 31 W

APPLICATION FOR TAX DEED

Section 197.502, Florida Statutes

512
R. 12/16

Application Number: 1900140

To: Tax Collector of ESCAMBIA COUNTY, Florida

I,

CATALINA TAX CO LLC SERIES 17 US BANK % CATALINA TAX -SER 17
PO BOX 645040
CINCINNATI, OH 45264-5040,

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

Account Number	Certificate No.	Date	Legal Description
11-2703-400	2017/6551	06-01-2017	E 288 FT OF LT 16 BLK D PENSACOLA HIGHLANDS S/D PLAT DB 102 P 178 OR 6096 P 907 OR 6768 P 629 SEC 9/17 T 1N R 31 W

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, property information 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
CATALINA TAX CO LLC SERIES 17 US BANK %
CATALINA TAX -SER 17
PO BOX 645040
CINCINNATI, OH 45264-5040

04-17-2019
Application Date

Applicant's signature



Chris Jones
Escambia County Property Appraiser

Real Estate Search

Tangible Property Search

Sale List

Back

◀ Navigate Mode ☒ Account ☐ Reference ▶

Printer Friendly Version

General Information

Reference: 091N311000166004
Account: 112703400
Owners: WILEY KARI LYNN
Mail: 1030 ISABELLA ROAD
 CANTONMENT, FL 32533
Situs: 1030 ISABELLA RD 32533
Use Code: SINGLE FAMILY RESID 
Taxing Authority: COUNTY MSTU
Tax Inquiry: [Open Tax Inquiry Window](#)
 Tax Inquiry link courtesy of Scott Lunsford
 Escambia County Tax Collector

Assessments

Year	Land	Imprv	Total	<u>Cap Val</u>
2018	\$15,656	\$181,859	\$197,515	\$163,341
2017	\$15,656	\$169,162	\$184,818	\$159,982
2016	\$15,656	\$165,946	\$181,602	\$156,692

Disclaimer

Tax Estimator

➤ **File for New Homestead Exemption Online**

Sales Data

Sale Date	Book	Page	Value	Type	Official Records (New Window)
09/22/2011	6768	629	\$100	QC	View Instr
02/2007	6096	907	\$269,000	WD	View Instr
08/2005	5712	801	\$295,000	WD	View Instr
03/2003	5097	495	\$100	WD	View Instr
03/1998	4240	1859	\$17,000	WD	View Instr

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

2018 Certified Roll Exemptions

HOMESTEAD EXEMPTION

Legal Description

E 288 FT OF LT 16 BLK D PENSACOLA HIGHLANDS S/D
PLAT DB 102 P 178 OR 6096 P 907 OR 6768 P 629 SEC
9/17 T 1N R 31...

Extra Features

CARPORT
FRAME BUILDING
METAL BUILDING
POOL

Parcel Information

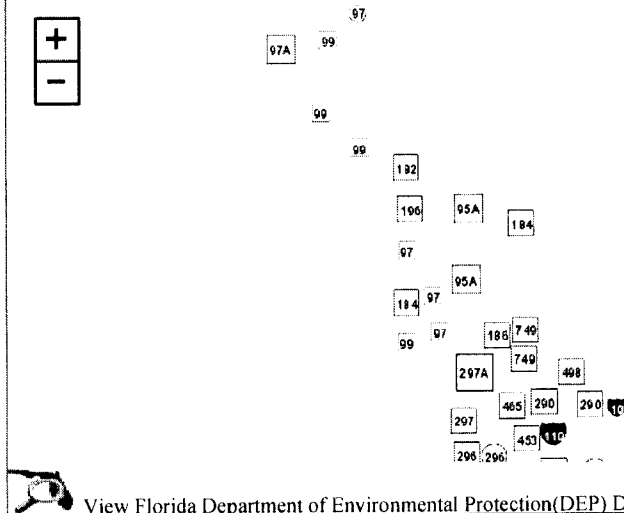
Section Map
Id:
09-1N-31-2

**Approx.
Acreage:**
1.0300

Zoned: 

**Evacuation
& Flood
Information**
Open Report

Launch Interactive Map

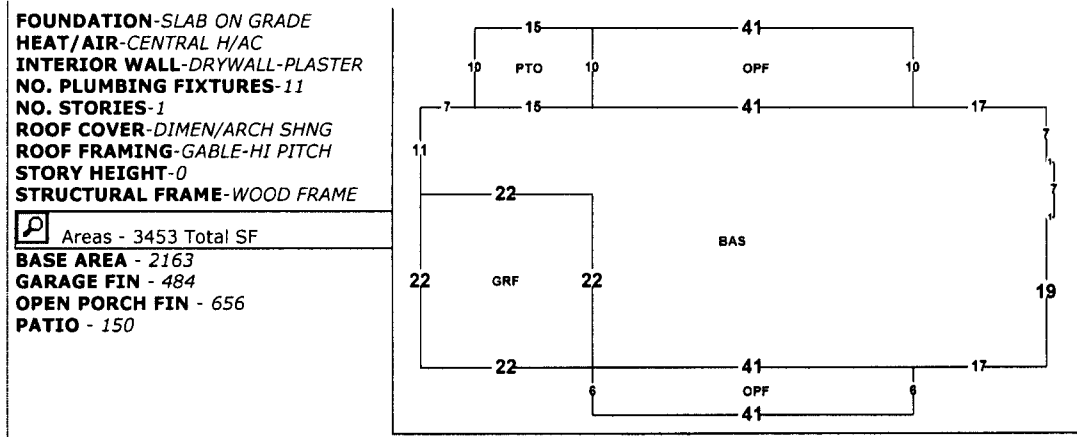


[View Florida Department of Environmental Protection\(DEP\) Data](#)

Buildings

Address:1030 ISABELLA RD, Year Built: 2003, Effective Year: 2003

Structural Elements
DECOR/MILLWORK-ABOVE AVERAGE
DWELLING UNITS-1
EXTERIOR WALL-BRICK-FACE/VENEER
FLOOR COVER-TILE/STAIN
CONC/BRICK



Images



10/28/13

The primary use of the assessment data is for the preparation of the current year tax roll. No responsibility or liability is assumed for inaccuracies or errors.

Last Updated:04/25/2019 (tc.32161)

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That **CATALINA TAX CO LLC SERIES 17 US BANK % CATALINA** holder of **Tax Certificate No. 06551**, issued the **1st day of June, A.D., 2017** has filed same in my office and has made application for a tax deed to be issued thereon. Said certificate embraces the following described property in the County of Escambia, State of Florida, to wit:

E 288 FT OF LT 16 BLK D PENSACOLA HIGHLANDS S/D PLAT DB 102 P 178 OR 6096 P 907 OR 6768 P 629 SEC 9/17 T 1N R 31 W

SECTION 09, TOWNSHIP 1 N, RANGE 31 W

TAX ACCOUNT NUMBER 112703400 (19-493)

The assessment of the said property under the said certificate issued was in the name of

KARI LYNN WILEY

Unless said certificate shall be redeemed according to law, the property described therein will be sold to the highest bidder at public auction at 9:00 A.M. on the **first Monday** in the month of October, which is the **7th day of October 2019**.

Dated this 3rd day of May 2019.

In accordance with the AMERICANS WITH DISABILITIES ACT, if you are a person with a disability who needs special accommodation in order to participate in this proceeding you are entitled to the provision of certain assistance. Please contact Emily Hogg not later than seven days prior to the proceeding at Escambia County Government Complex, 221 Palafox Place Ste 110, Pensacola FL 32502. Telephone: 850-595-3793.



PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

By:
Emily Hogg
Deputy Clerk

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: 112703400 Certificate Number: 006551 of 2017**

**Payor: FIRST INTERNATIONAL TITLE 411 W GREGORY ST PENSACOLA FL 32502 Date
05/06/2019**

Clerk's Check #	1001946223	Clerk's Total	\$909.03
Tax Collector Check #	1	Tax Collector's Total	\$7,262.78
		Postage	\$60.00
		Researcher Copies	\$40.00
		Recording	\$10.00
		Prep Fee	\$7.00
		Total Received	\$7,888.81

**PAM CHILDERS
Clerk of the Circuit Court**

Received By: _____
Deputy Clerk

**Escambia County Government Complex • 221 Palafox Place Ste 110 • PENSACOLA, FLORIDA 32502
(850) 595-3793 • FAX (850) 595-4827 • <http://www.clerk.co.escambia.fl.us>**

PAM CHILDERS
 CLERK OF THE CIRCUIT COURT
 ARCHIVES AND RECORDS
 CHILDSUPPORT
 CIRCUIT CIVIL
 CIRCUIT CRIMINAL
 COUNTY CIVIL
 COUNTY CRIMINAL
 DOMESTIC RELATIONS
 FAMILY LAW
 JURY ASSEMBLY
 JUVENILE
 MENTAL HEALTH
 MIS
 OPERATIONAL SERVICES
 PROBATE
 TRAFFIC



**COUNTY OF ESCAMBIA
 OFFICE OF THE
 CLERK OF THE CIRCUIT COURT**

**BRANCH OFFICES
 ARCHIVES AND RECORDS
 JUVENILE DIVISION
 CENTURY**

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

**Case # 2017 TD 006551
 Redeemed Date 05/06/2019**

Name FIRST INTERNATIONAL TITLE 411 W GREGORY ST PENSACOLA FL 32502

Clerk's Total = TAXDEED	\$509.03
Due Tax Collector = TAXDEED	\$7,262.78
Postage = TD2	\$60.00
ResearcherCopies = TD6	\$40.00
Release TDA Notice (Recording) = RECORD2	\$10.00
Release TDA Notice (Prep Fee) = TD4	\$7.00

• For Office Use Only

Date	Docket	Desc	Amount Owed	Amount Due	Payee Name
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FINANCIAL SUMMARY

No Information Available - See Dockets



PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

Tax Deed - Redemption Calculator

Account: 112703400 Certificate Number: 006551 of 2017

Redemption ☐ Yes ☒ No
 Application Date
 Interest Rate

	Final Redemption Payment ESTIMATED	Redemption Overpayment ACTUAL
	Auction Date 10/07/2019	Redemption Date 05/06/2019
Months	6	1
Tax Collector	\$6,657.37	\$6,657.37
Tax Collector Interest	\$599.16	\$99.86
Tax Collector Fee	\$6.25	\$6.25
Total Tax Collector	\$7,262.78	\$6,763.48 TC
Record TDA Notice	\$17.00	\$17.00
Clerk Fee	\$130.00	\$130.00
Sheriff Fee	\$120.00	\$120.00
Legal Advertisement	\$200.00	\$200.00
App. Fee Interest	\$42.03	\$7.01
Total Clerk	\$509.03	\$474.01 CLH
Release TDA Notice (Recording)	\$10.00	\$10.00
Release TDA Notice (Prep Fee)	\$7.00	\$7.00
Postage	\$60.00	\$0.00
Researcher Copies	\$40.00	\$0.00
Total Redemption Amount	\$7,888.81	\$7,254.49
	Repayment Overpayment Refund Amount	\$634.32
Book/Page	8089	572

Notes

RELEASE OF NOTICE OF APPLICATION FOR TAX DEED

Pursuant to § 197.502(5)(c), Florida Statutes, the Escambia County Clerk of Court fully releases the Notice of Tax Deed Application recorded at Official Records Book 8089, Page 572, of Escambia County, for the tax certificate, tax deed, and property described below:

Tax Certificate No. Certificate No. 06551, issued the 1st day of June, A.D., 2017

TAX ACCOUNT NUMBER: 112703400 (19-493)

DESCRIPTION OF PROPERTY:

**E 288 FT OF LT 16 BLK D PENSACOLA HIGHLANDS S/D PLAT DB 102 P 178 OR 6096 P 907 OR
6768 P 629 SEC 9/17 T 1N R 31 W**

SECTION 09, TOWNSHIP 1 N, RANGE 31 W

NAME IN WHICH ASSESSED: KARI LYNN WILEY

Dated this 6th day of May 2019.



PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

By:
Emily Hogg
Deputy Clerk



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 15, 2019

CATALINA TAX CO LLC SERIES 17 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
2017 TD 006551	\$467.00	\$7.01	\$474.01
2017 TD 001599	\$467.00	\$7.01	\$474.01
2017 TD 005318	\$467.00	\$7.01	\$474.01
2017 TD 005125	\$467.00	\$7.01	\$474.01
2017 TD 001690	\$467.00	\$7.01	\$474.01

TOTAL \$2,370.05

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

19-493

Redeamed

PROPERTY INFORMATION REPORT

File No.: 15253

July 11, 2019

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 07-11-1999, through 07-11-2019, and said search reveals the following:

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

Ronnie Castillo and Noemi Orila Castillo, 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: 

July 11, 2019

**PROPERTY INFORMATION REPORT
LEGAL DESCRIPTION**

File No.: 15253

July 11, 2019

The East 288 feet of Lot 16, Block D, Pensacola Highlands, as per plat thereof, recorded in Deed Book 102, Page 178, of the Public Records of Escambia County, Florida

**PROPERTY INFORMATION REPORT
CONTINUATION PAGE**

File No.: 15253

July 11, 2019

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

1. That certain mortgage executed by Ronnie Castillo and Noemi Orila Castillo, husband and wife in favor of Trident Home Loans, LLC dated 04/29/2019 and recorded 05/02/2019 in Official Records Book 8088, page 550 of the public records of Escambia County, Florida, in the original amount of \$329,800.00.
2. All Taxes Paid. The assessed value is \$197,515.00. Tax ID 11-2703-400.

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: rcsgr@aol.com

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

CERTIFICATION: TITLE SEARCH FOR TDA

TAX DEED SALE DATE: 10-7-2019

TAX ACCOUNT NO.: 11-2703-400

CERTIFICATE NO.: 2017-6551

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

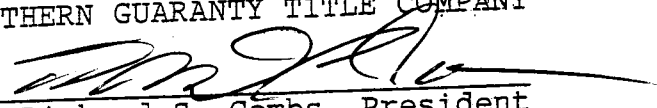
X Homestead for 2018 tax year.

Ronnie Castillo
Noemi Orila Castillo
1740 Montevina Circle, Apt 509
Oxnard, CA 93030
and
1030 Isabella Rd.
Cantonment, FL 32533

Trident Home Loans, LLC
585 S. Blvd. E
Pontiac, MI 48341

Certified and delivered to Escambia County Tax Collector,
this 12th day of July, 2019.

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 and Return to Amber Lynch ,
an employee of First International Title, Inc.
411 W Gregory Street
Pensacola, FL 32502
File No.: 141520-59

WARRANTY DEED

This indenture made on April 29, 2019, by **Kari Lynn Adams, f/k/a Kari Lynn Wiley and Samuel Thomas Adams, wife and husband**, whose address is: 734 Archer Road, Cantonment, FL 32533 hereinafter called the "grantor",

to **Ronnie Castillo and Noemi Orila Castillo, husband and wife**, whose address is: 1740 Montevina Circle, Apt. 509,, Oxnard, CA 93030 , hereinafter called the "grantee":

(Which terms "Grantor" and "Grantee shall include singular or plural, corporation or individual, and either sex, and shall include heirs, legal representatives, successors and assigns of the same)

Witnesseth, that the grantor, for and in consideration of the sum of Ten Dollars, (\$10.00) and other valuable considerations, receipt whereof is hereby acknowledged, hereby grants, bargains, sells, aliens, remises, releases, conveys and confirms unto the grantee, all that certain land situate in Escambia County, **Florida**, to-wit:

The East 288 feet of Lot 16, Block D of Pensacola Highlands, a subdivision of Section 9, Township 1 North, Range 31 West, Recorded in Deed Book 102, Page 178, of the Public Records of Escambia County, Florida.

Parcel Identification Number: 091N311000166004

The land is not the homestead of the Grantor under the laws and Constitution of the State of Florida and neither the Grantor nor any person(s) for whose support the Grantor is responsible reside on or adjacent to the land.

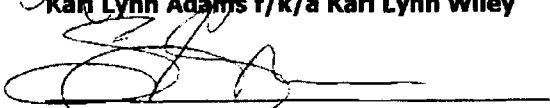
Subject to all reservations, covenants, conditions, restrictions and easements of record and to all applicable zoning ordinances and/or restrictions imposed by governmental authorities, if any.

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

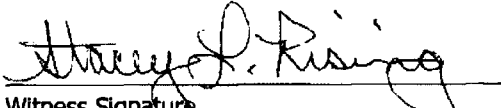
To Have and to Hold, the same in fee simple forever.

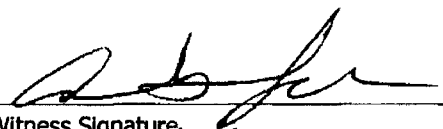
And the grantor hereby covenants with said grantee that the grantor is lawfully seized of said land in fee simple; that the grantor has good right and lawful authority to sell and convey said land; that the grantor hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free of all encumbrances except taxes accruing subsequent to December 31st of 2018.

In Witness Whereof, the grantor has hereunto set their hand(s) and seal(s) the day and year first above written.


Kari Lynn Adams f/k/a Kari Lynn Wiley

Samuel Thomas Adams

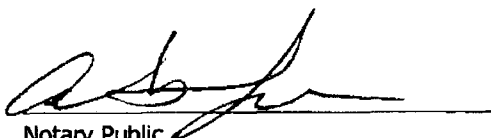
Signed, sealed and delivered in our presence:

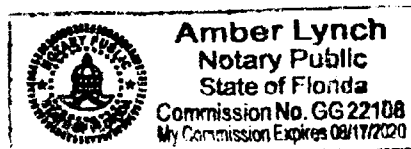

Witness Signature
Print Name: Stacey L. Rising


Witness Signature
Print Name: Amber Lynch

State of FLORIDA
County of Escambia

The Foregoing Instrument Was Acknowledged before me on **April 29, 2019**, by **Kari Lynn Adams, f/k/a Kari Lynn Wiley and Sameul Thomas Adams**, who is/are personally known to me or who has/have produced a valid driver's license as identification.


Notary Public
Printed Name: Amber Lynch
My Commission expires: 8/17/2020



After Recording Return To:
UNITED WHOLESALE MORTGAGE, LLC
585 SOUTH BOULEVARD E
PONTIAC, MI 48341

ATTN: POST CLOSING MANAGER

This Document Prepared By:
DANIELLE JOHNSON
UNITED WHOLESALE MORTGAGE, LLC
585 SOUTH BOULEVARD E
PONTIAC, MI 48341
(800) 981-8898

[Space Above This Line For Recording Data]

MORTGAGE

CASTILLO
Loan #: 1519025177
Serv. #: 0665042701
MIN: 100674600181030065
MERS Phone: 1-888-679-6377
PIN: 091W311000166004
Case #: 17-17-6-1980365

**NOTICE: THIS LOAN IS NOT ASSUMABLE
WITHOUT THE APPROVAL OF THE
DEPARTMENT OF VETERANS AFFAIRS OR ITS
AUTHORIZED AGENT.**

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 **APRIL 29, 2019**, together with all Riders to this document.

(B) "Borrower" is **RONNIE CASTILLO AND NOEMI ORILA CASTILLO, HUSBAND AND WIFE**. Borrower is the mortgagor under this Security Instrument.

(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. **MERS is the mortgagee under this Security Instrument**. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(D) "Lender" is **TRIDENT HOME LOANS**. Lender is a LLC organized and existing under the laws of FL. Lender's

FLORIDA -Single Family- Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

317.35

Page 1 of 14

Form 3010 1/01
Modified for VA

