

**ERNIE LEE MAGAHA**  
CLERK OF THE CIRCUIT COURT

ARCHIVES AND RECORDS  
CHILD SUPPORT  
CIRCUIT CIVIL  
CIRCUIT CRIMINAL  
COUNTY CIVIL  
COUNTY CRIMINAL  
DOMESTIC RELATIONS  
FAMILY LAW  
JURY ASSEMBLY  
JUVENILE  
MENTAL HEALTH  
MIS  
OPERATIONAL SERVICES  
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**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

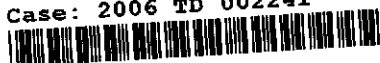
OFFICIAL RECORDS  
COUNTY TREASURY  
AUDITOR

## **IMAGING COVER PAGE**

This cover page is not a part of the original documents but is  
necessary to avoid obscuring any information on  
the original documents

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Case: 2006 TD 002241



00001839912

Dkt: TD83 Pg#:

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**Original Documents Follow**

## TAX COLLECTOR'S CERTIFICATION

This is to certify that the holder listed below of Tax Sale Certificate Number 2006/ 2241.000, Issued the 01st day of June, 2006, and which encumbers the following described property in the county of Escambia County Tax Collector State of Florida, to-wit:  
04-4423-458

**Cert** SAUTERNES V LLC  
**Holder** DEPT 5193  
PO BOX 2153  
BIRMINGHAM AL 35287-5193

**Property** NARAIN NARESH  
**Owner** 10229 CREST RIDGE DR  
PENSACOLA FL, 32514

LT 9 BLK D  
WATERFORD PLACE UNIT NO 1  
PB 16 P 54  
OR 5648 P 988

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.

## Certificates owned by Applicant and Filed in Connection With This Application:

Certificate	Date of Sale	Face Amount	T/C Fee	Interest	Total
2006/ 2241.000	06/01/2006	632.94	0.00	31.65	664.59

1. Total of all Certificates in Applicant's Possession and Cost of the Certificates Redeemed by Applicant or included (County) 664.59
2. Total of Delinquent Taxes Paid by Tax Deed Applicant
3. Total of Current Taxes Paid by Tax Deed Applicant .{2007} 1,803.88
4. Ownership and Encumbrance Report Fee 125.00
5. Total Tax Deed Application Fee 75.00
6. Total Certified By Tax Collector To Clerk of Court 2,668.47
7. Clerk of Court Statutory Fee
8. Clerk of Court Certified Mail Charge
9. Clerk of Court Advertising Charge
10. Sheriff's Fee
11. \_\_\_\_\_
12. Total of Lines 6 thru 11
13. Interest Computed by Clerk of Court Per Florida Statutes .....{ % }
14. One-half of the assessed value of homestead property, if applicable pursuant to section 197.502, F.S. 61,010.00
15. Total of Lines 12 thru 14 (Statutory Opening Bid)
16. Redemption Fee 6.25
17. Total Amount to Redeem

\* Done this the 28th day of April, 2008

Date of Sale: August 4, 2008 TAX COLLECTOR OF Escambia County Tax Collector County By Glenda McLean

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

NOTICE TO TAX COLLECTOR OF APPLICATION FOR TAX DEED

TO: Tax Collector of Escambia County Tax Collector

County:

In accordance with the Florida Statutes, I, SAUTERNES V LLC

holder of the following tax sale certificate hereby surrender same to the Tax Collector and make tax deed application thereon:

CERT. NO.

DATE

LEGAL DESCRIPTION

2241.000

2006

ACCOUNT # 04-4423-458

THIS CERTIFICATE IS FOR TAX YEAR 2005.

LT 9 BLK D

WATERFORD PLACE UNIT NO 1

PB 16 P 54

OR 5648 P 988

I agree to pay all delinquent taxes, redeem all outstanding tax certificates not in my possession, pay any omitted taxes, and pay current taxes, if due, covering the land, and pay any interest earned (a) on tax certificates not in my possession, (b) on omitted taxes or (c) on delinquent taxes. I also agree to 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 above mentioned tax sale certificate on which this application is based and all other certificates of the same legal description which are in my possession.

SS (or agent)  
Applicant's Signature

4/24/08  
Date

**ERNIE LEE MAGAHA**  
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Case: 2006 TD 002241



00068475849

Dkt: TD82 Pg#:

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**Original Documents Follow**

# Southern Guaranty Title Company

4400 Bayou Blvd., Suite 13B

Pensacola, Florida 32503

Telephone: (850) 478-8121

Facsimile: (850) 476-1437

## OWNERSHIP AND ENCUMBERANCE REPORT

File No.: 6612

May 5, 2008

Escambia County Tax Collector  
P.O. Box 1312  
Pensacola, FL 32596  
ATTN: Glenda Mahuron

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 05-01-88, through 05-01-08, and said search reveals the following:

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

Naresh Narain

2. The land covered by this Report is:

LEGAL DESCRIPTION IS ATTACHED HERETO AND MADE A PART HEREOF

3. The following unsatisfied mortgages, liens and judgments affecting the land covered by this Report appear of record:

SEE CONTINUATION PAGE ATTACHED HERETO AND MADE A PART HEREOF

4. Taxes:

SEE CONTINUATION PAGE ATTACHED HERETO AND MADE A PART HEREOF

The foregoing report is prepared and furnished for information only, is not intended to constitute or imply any opinion, warranty, guaranty, insurance, or similar assurance as to the status of title, and no determination has been made of the authenticity of any instrument described or referred to herein. The name search for the purposes of determining applicable judgments and liens is limited to the apparent record owner(s) shown herein. No attempt has been made to determine whether the land is subject to liens or assessments which are not shown as existing liens by the public records. The Company's liability hereunder shall not exceed the cost of this Report, or \$1,000.00 whichever is less.

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

Southern Guaranty Title Company

BY:

  
Richard S. Combs

May 5, 2008

**OWNERSHIP AND ENCUMBERANCE REPORT  
LEGAL DESCRIPTION**

File No.: 6612

May 5, 2008

Lot 9, Block D, Waterford Place, Unit No. 1, according to the plat thereof recorded in Plat Book 16, Page 54, Public Records of Escambia County, Florida.

## OWNERSHIP AND ENCUMBERANCE REPORT

### CONTINUATION PAGE

File No.: 6612

May 5, 2008

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

1. That certain mortgage executed by Naresh Narain in favor of Countrywide Home Loans, Inc. dated July 26, 2005 and recorded August 11, 2005 in Official Records Book 5705, page 795 of the public records of Escambia County, Florida, in the original amount of \$136,000.00.
2. 2006 delinquent. The assessed value is \$122,000.00. Tax ID 04-4423-458.

PLEASE NOTE THE FOLLOWING:

- A. Taxes and Assessments due now or in subsequent years.
- B. Subject to Easements, Restrictions and Covenants of record.
- C. Oil, gas, mineral or any other subsurface rights of any kind or nature.
- D. Encroachments, overlaps, boundary line disputes, and any other matters which would be disclosed by an accurate survey and inspection of the premises.

# 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

Janet Holley  
Escambia County Tax Collector  
P.O. Box 1312  
Pensacola, FL 32596

## CERTIFICATION: TITLE SEARCH FOR TDA

TAX DEED SALE DATE: August 4, 2008

TAX ACCOUNT NO.: 04-4423-458

CERTIFICATE NO.: 2006-2241

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, 32596

      X   Notify Escambia County, 190 Governmental Center, 32501

  X       Homestead for 2007 tax year

Naresh Narain  
10229 Crest Ridge Dr.  
Pensacola, FL 32514

Countrywide Home Loans, Inc.  
4500 Park Granda  
Calabassa, CA 91302-1613

Certified and delivered to Escambia County Tax Collector,  
this 8th day of May, 2008.

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 & Return to:  
Michelle Keever  
Security First Title Partners of Pensacola, Ltd  
1331 Creighton Road, Suite C  
Pensacola, Florida 32504

File Number: PES05294

### General Warranty Deed

Made this July 26, 2005 A.D. by Ronald L. Long and Sheila S. Long, husband and wife, whose address is: 7206 Tippin Ave., Pensacola, Florida 32504, hereinafter called the grantor, to Naresti Narain, an unmarried man, whose post office address is: 10229 Crest Ridge Drive, Pensacola, Florida 32514, hereinafter called the grantee:

(Whenever used herein the term "grantor" and "grantee" include all the parties to this instrument and the heirs, legal representatives and assigns of individuals, and the successors and assigns of corporations)

**Witnesseth**, that the grantor, for and in consideration of the sum of 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, viz:

Lot 9, Block D, WATERFORD PLACE, UNIT NO. 1, according to plat recorded in Plat Book 16, Page 54 of the Public Records of Escambia County, Florida.

Parcel ID Number: 53-1S-30-1100-090-004

**Together** with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

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

**And** the grantor hereby covenants with said grantee that the grantor is lawfully seized of said land in fee simple; that the grantor has good right and lawful authority to sell and convey said land; that the grantor hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free of all encumbrances except taxes accruing subsequent to December 31, 2004.

**In Witness Whereof**, the said grantor has signed and sealed these presents the day and year first above written.

*Signed, sealed and delivered in our presence:*

Randall A. Seaward  
Witness Printed Name RANDALL A. SEAWARD

Randall A. Seaward  
Witness Printed Name RANDALL A. SEAWARD

State of Florida  
County of Escambia

Michelle Keever  
Michelle Keever

Ronald L. Long (Seal)  
Ronald L. Long  
Address: 7206 Tippin Ave., Pensacola, Florida 32504

Sheila S. Long (Seal)  
Sheila S. Long  
Address: 7206 Tippin Avenue, Pensacola, FL 32504

The foregoing instrument was acknowledged before me this 26th day of July, 2005, by Ronald L. Long and Sheila S. Long, husband and wife, who is/are personally known to me or who has produced a driver's license as identification.



Michelle Keever  
Notary Public  
Print Name: Michelle Keever

After Recording Return To:  
COUNTRYWIDE HOME LOANS, INC.  
MS SV-79 DOCUMENT PROCESSING  
P.O.Box 10423  
Van Nuys, CA 91410-0423  
This document was prepared by:  
CHASE SMITH  
COUNTRYWIDE HOME LOANS, INC.

1600 GOLF ROAD, SUITE 300  
ROLLING MEADOWS  
IL 60008

Recorded by & Return to:  
Security First Title Partners  
1331 Creighton Road, Ste C.  
Pensacola, FL 32504  
PES05294

[Space Above This Line For Recording Data]

PES05294  
(Escrow/Closing #)

00011036641907005  
[Doc ID #]

## MORTGAGE

MIN 1000137-0005225359-4

### 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 JULY 26, 2005, together with all Riders to this document.

(B) "Borrower" is  
NARESH NARAIN, AN UNMARRIED MAN

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  
COUNTRYWIDE HOME LOANS, INC.  
Lender is a CORPORATION  
organized and existing under the laws of NEW YORK  
Lender's address is

4500 Park Granada, Calabasas, CA 91302-1613

(E) "Note" means the promissory note signed by Borrower and dated JULY 26, 2005. The Note states that Borrower owes Lender

ONE HUNDRED THIRTY SIX THOUSAND and 00/100

Dollars (U.S. \$ 136,000.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than AUGUST 01, 2035.

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

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

Page 1 of 11

Initials: *DN*

1210 SA(FL) (0005) CHL (08/00)(d) VMP MORTGAGE FORMS - (000)521-7291  
CON/V/A

Form 3010 1/01



\* 23991 \*



\* 11036641900002006A \*

DOC ID #: 00011036641907005

(G) "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.

(H) "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]:

<input checked="" type="checkbox"/> Adjustable Rate Rider	<input type="checkbox"/> Condominium Rider	<input type="checkbox"/> Second Home Rider
<input type="checkbox"/> Balloon Rider	<input checked="" type="checkbox"/> Planned Unit Development Rider	<input type="checkbox"/> 1-4 Family Rider
<input type="checkbox"/> VA Rider	<input type="checkbox"/> Biweekly Payment Rider	<input checked="" type="checkbox"/> Other(s) [specify]

ARM

(I) "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.

(J) "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.

(K) "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.

(L) "Escrow Items" means those items that are described in Section 3.

(M) "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.

(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(O) "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.

(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 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.

(Q) "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 MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, the following described property located in the

COUNTY

of

ESCAMBIA

[Type of Recording Jurisdiction]

[Name of Recording Jurisdiction]

Lot 9, Block D, WATERFORD PLACE, UNIT NO 1, according to plat recorded in Plat Book 15, Page 54 of the Public Records of Escambia County, Florida.

DOC ID #: 00011036641907005

Parcel ID Number: SJ30044341

which currently has the address of

10229 CREST RIDGE DR, PENSACOLA

[Street/City]

Florida 32514-2618 ("Property Address"):

[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 understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

**BORROWER COVENANTS** that Borrower is lawfully seized 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.

**2. Application of Payments or Proceeds.** Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Initials: NA

Form 3010 1/01

**ERNIE LEE MAGAHA**  
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JUVENILE DIVISION

CENTURY

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Case: 2006 TD 002241



00075670083

Dkt: TD80 Pg#:

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**Original Documents Follow**

(H) (R)

10-23-08

2006 TD 02241 08-2006  
AUGUST 4 2008 TAX DEED SALE  
NARESH NARAIN

Redmond

HDMESTEAR

**ERNIE LEE MAGAHA**  
CLERK OF THE CIRCUIT COURT

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7/2/2008

DABY NARAIN  
10229 CREST RIDGE DRIVE  
PENSACOLA FL 32514

Dear Owner:

The records of this office show a refund due to you on the following Tax Deed Certificate. This amount represents an overpayment of interest/application fees. Our system automatically calculates interest through the sale date and you redeemed in the month prior on 6/23/2008 which generates a refund.

<u>Tax Cert. #</u>	<u>Account #</u>	<u>Sale</u>	<u>Refund</u>
02241/2006	04-4423-458	8/04/2008	371.96

Very truly yours,  
ERNIE LEE MAGAHA  
Clerk of the Circuit Court

By: 

Mylinda Johnson, Tax Deeds Division

Enclosure

**ERNIE LEE MAGAHA**  
CLERK OF THE CIRCUIT COURT

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AUDITOR

7/2/2008

SAUTERNES V LLC  
DEPT 5193  
P O BOX 2153  
BIRMINGHAM AL 35287-5193

Dear Certificate Holder:

Our records indicate that you made application for a tax deed to be issued on the following property represented by the numbered certificate below. This property was redeemed prior to our scheduled sale date. Your application fees are now refundable in the amount shown below.

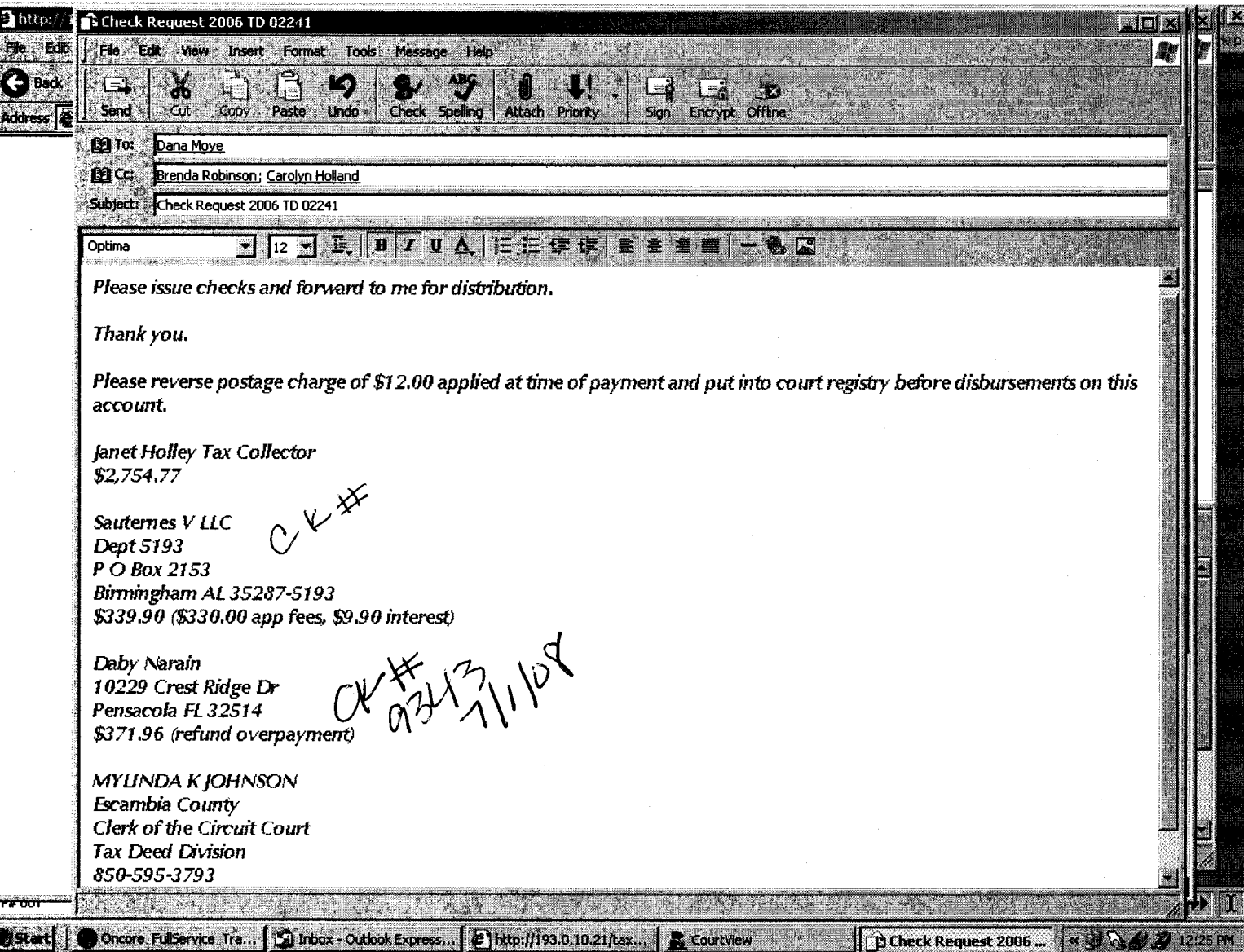
Tax Cert. #	Account #	Sale	Appl. Fees	Interest	Total
02241/2006	04-4423-458	8/04/2008	330.00	9.90	339.90

Very truly yours,  
ERNIE LEE MAGAHA  
Clerk of the Circuit Court

By:   
Mylinda Johnson, Tax Deeds Division

Enclosure







**ERNIE LEE MAGAHA**  
**CLERK OF THE CIRCUIT COURT**  
**ESCAMBIA COUNTY, FLORIDA**

**Tax Deed - Redemption Calculator**

Account: 044423458 Certificate Number: 002241 of 2006

Redemption ☒ Yes      Application Date       Interest Rate

	Final Redemption Payment ESTIMATED	Redemption Overpayment ACTUAL
	Auction Date <input type="text" value="08/04/2008"/>	Redemption Date <input type="text" value="06/23/2008"/>
Months	4	2
Tax Collector	<input type="text" value="\$2,668.47"/>	<input type="text" value="\$2,668.47"/>
Tax Collector Interest	\$160.11	\$80.05
Tax Collector Fee	<input type="text" value="\$6.25"/>	<input type="text" value="\$6.25"/>
Total Tax Collector	\$2,834.83	<input type="text" value="\$2,754.77"/> <i>Tax call</i>
Clerk Fee	<input type="text" value="\$60.00"/>	<input type="text" value="\$60.00"/>
Sheriff Fee	<input type="text" value="\$60.00"/>	<input type="text" value="\$60.00"/>
Legal Advertisement	<input type="text" value="\$210.00"/>	<input type="text" value="\$210.00"/>
App. Fee Interest	\$19.80	\$9.90
Total Clerk	\$349.80	<input type="text" value="\$339.90"/> <i>ACT holder</i>
Postage	<input type="text" value="\$12.00"/>	<input type="text" value="\$12.00"/>
Researcher Copies	<input type="text" value="\$4.00"/>	<input type="text" value="\$4.00"/>
Total Redemption Amount	\$3,200.63	\$3,110.67
	Repayment Overpayment Refund Amount	\$89.96

ACTUAL SHERIFF \$40.00/ COM RECORDING FEE \$18.50

5-21-2008 owner called for quote. mkj

Notes 5-22-2008 owner called for quotes. mkj

**Submit**

**Reset**

**Print Preview**

+ 12.00  
 + 210.00  
 + 60.00  
 371.96

Ernie Lee Magaha,  
Clerk of the Circuit Court of Escambia County Florida

Receipt Type **Case** Outstanding Amount **0.00**  
Receipt Number **899834** Receipt Date **06/23/2008**

Case Number **2006 TD 002241**  
Description **GULF GROUP HOLDINGS VS**

Action **TAX DEED REDEMPTION**

Judge

Received From **DABY NARAIN**

On Behalf Of **GULF GROUP HOLDINGS**

Total Received	3,206.63
Net Received	3,206.63
Change	0.00

Receipt Payments	Amount	Reference Description
Visa	3,206.63	01510A

Receipt Applications	Amount
Holding	3,184.63
Service Charge	22.00

Deputy Clerk: **mkj** Transaction Date **06/23/2008 12:16:44**

Comments

04-4423-458  
850-377-7918  
ANONESH  
Aug

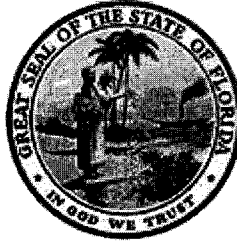
DABY Narain  
VISA

[REDACTED]

[REDACTED]

3206.63 exp 07/10

**ERNIE LEE MAGAHA**  
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

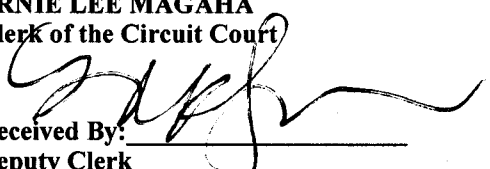
**ERNIE LEE MAGAHA, CLERK OF THE CIRCUIT COURT  
Tax Certificate Redeemed From Sale**

**Account: 044423458 Certificate Number: 002241 of 2006**

**Payor: DABY NARAIN CREDIT CARD (VISA) AP # 01510A Date 06/23/2008**

Clerk's Check #	1	Clerk's Total	\$349.80
Tax Collector Check #	1	Tax Collector's Total	\$2,834.83
		Postage	\$12.00
		Researcher Copies	\$4.00
		Total Received	\$3,200.63

**ERNIE LEE MAGAHA**  
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>

Ernie Lee Magaha  
Clerk of the Circuit Court  
Escambia County Florida  
(850) 595-4310  
www.escambiaclerk.com

ESCAMBIA CO FL CLERK OF C  
190 GOVERNMENTAL CTR  
PENSACOLA, FL 32502  
BIN: 449280 Merchant: 352354803898  
VNumber: 76449064 Store: 4301 Term: 0001

## SALES DRAFT

REF: 54955  
DATE: Jun 23, 2008 12:11:35  
ACCT: XXXXXXXXXXXXX7662 EXP: 07/10  
AP: 01510A  
NAME: DABY NARAIN  
Clerk: MKJ

TOTAL \$3,206.63

Thank you!

CUSTOMER ACKNOWLEDGES RECEIPT  
OF GOODS AND/OR SERVICES IN  
THE AMOUNT OF THE TOTAL SHOWN  
HEREON AND AGREES TO PERFORM  
THE OBLIGATIONS SET FORTH BY  
THE CUSTOMER'S AGREEMENT WITH  
THE ISSUER

Thank you for using Visa

X \_\_\_\_\_



**ERNIE LEE MAGAHA**  
**CLERK OF THE CIRCUIT COURT**  
**ESCAMBIA COUNTY, FLORIDA**

**Tax Deed - Redemption Calculator**  
 Account: 044423458 Certificate Number: 002241 of 2006

Redemption ☐ No ☒ Application Date  Interest Rate

	Final Redemption Payment ESTIMATED	Redemption Overpayment ACTUAL
	Auction Date <input type="text" value="8/4/2008"/>	Redemption Date <input type="text" value="5/14/2008"/>
Months	4	1
Tax Collector	<input type="text" value="\$2,668.47"/>	<input type="text" value="\$0.00"/>
Tax Collector Interest	\$160.11	\$0.00
Tax Collector Fee	<input type="text" value="\$6.25"/>	<input type="text" value="\$0.00"/>
Total Tax Collector	\$2,834.83	\$0.00
Clerk Fee	<input type="text" value="\$60.00"/>	<input type="text" value="\$0.00"/>
Sheriff Fee	<input type="text" value="\$60.00"/>	<input type="text" value="\$0.00"/>
Legal Advertisement	<input type="text" value="\$210.00"/>	<input type="text" value="\$0.00"/>
App. Fee Interest	\$19.80	\$0.00
Total Clerk	\$349.80	\$0.00
Postage	<input type="text" value="\$12.00"/>	<input type="text" value="\$0.00"/>
Researcher Copies	<input type="text" value="\$4.00"/>	<input type="text" value="\$0.00"/>
Total Redemption Amount	<input type="text" value="\$3,200.63"/>	\$0.00
Repayment Overpayment Refund Amount		\$3,200.63

ACTUAL SHERIFF \$40.00/ COM RECORDING FEE \$18.50

Notes

**Ernie Lee Magaha,  
Clerk of the Circuit Court of Escambia County Florida**

Receipt Type	Case	Outstanding Amount	0.00
Receipt Number	883205	Receipt Date	05/07/2008

Case Number	2006 TD 002241
Description	GULF GROUP HOLDINGS VS

Action **TAX DEED APPLICATION**

Judge

Received From **GULF GROUP HOLDINGS**

On Behalf Of **GULF GROUP HOLDINGS**

Total Received	330.00
Net Received	330.00
Change	0.00

Receipt Payments	Amount	Reference	Description
Check	330.00	190232583	

Receipt Applications	Amount
Holding	270.00
Service Charge	60.00

Deputy Clerk: mkj Transaction Date 05/07/2008 12:27:24

Comments

(  
Copies - 4.00  
POSTAGE - 12.00  
SHERIFF - 1/1 = 40.00  
Court - 18.50  
)



# Chris Jones

## Escambia County Property Appraiser

Chris Jones, ECPA

RECORD SEARCH

MAPS

GENERAL INFORMATION

GOVERNMENT AGENCIES

TANGIBLE PROPERTY

CAREERS

### Parcel Detail

☐ Navigate Mode 
 ☒ Account 
 ☐ Reference

[Printer Friendly Version](#)

#### General Information

**Name:** NARAIN NARESH  
 10229 CREST RIDGE DR  
 PENSACOLA, FL 32514  
**Account:** 044423458  
**Reference:** 531S301100090004  
**Situs:** 10229 CREST RIDGE DR  
**Use Code:** SINGLE FAMILY RESID  
**Tax Inquiry:** Open Tax Inquiry Window

Tax Inquiry link courtesy of Janet Holley,  
Escambia County Tax Collector

#### 2007 Certified Roll Assessment

**Improvements:** \$95,420  
**Land:** \$26,600  
**Total:** \$122,020  
*Save Our Homes:* \$122,020

#### Amendment 1 Calculations

#### Sales Data

Mo/Yr	Book	Page	Value	Type	Deed Search (New Window)
07/2005	5705	0794	\$160,000	WD	<a href="#">View Instr</a>
05/2005	5648	0988	\$131,400	WD	<a href="#">View Instr</a>

Deed Search courtesy of Ernie Lee Magaha,  
Escambia County Clerk of the Court

#### 2007 Certified Roll Exemptions

HOMESTEAD

#### Legal Description

LT 9 BLK D WATERFORD PLACE UNIT NO  
1 PB 16 P 54 OR 5705 P 794

#### Extra Features

None

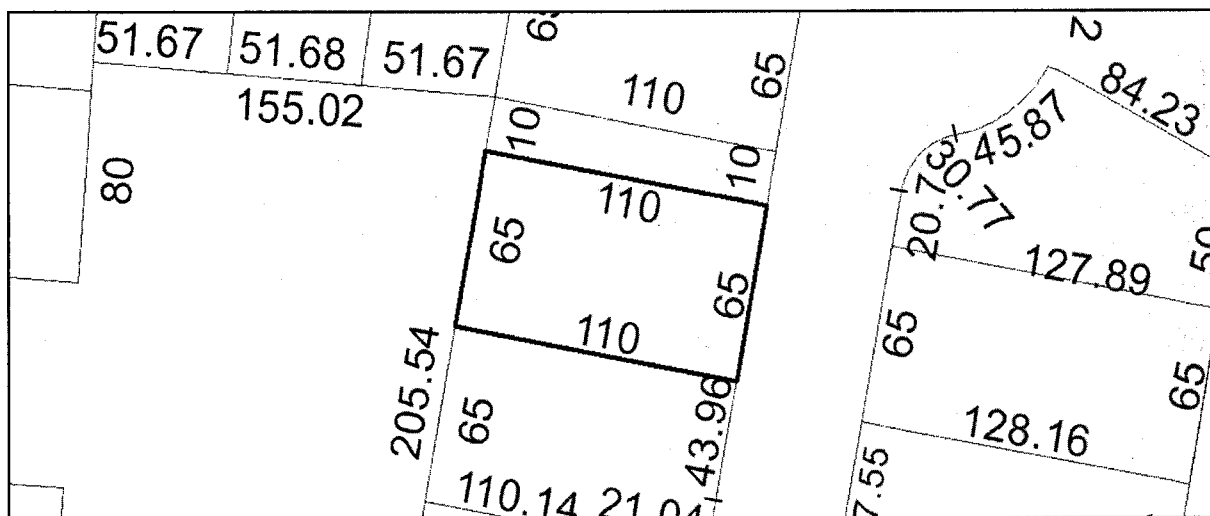
#### Parcel Information

[View Online Map](#)

**Section Map**  
**Id:** S030

**Approx. Acreage:**  
 0.1600





### Buildings

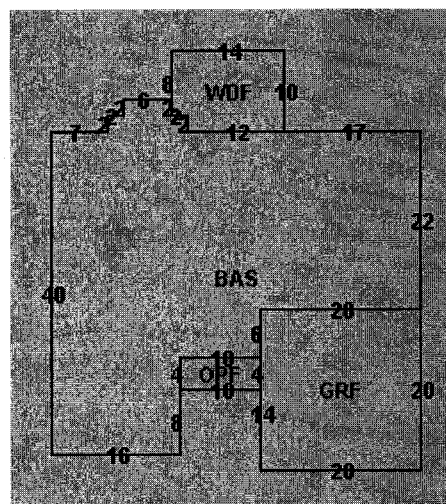
Building 1 - Address: 10229 CREST RIDGE DR, Year Built: 2005

#### Structural Elements

FOUNDATION-SLAB ON GRADE  
EXTERIOR WALL-VINYL SIDING  
NO. PLUMBING FIXTURES (8)  
DWELLING UNITS (1)  
EXTERIOR WALL-BRICK-FACE  
ROOF FRAMING-HIP  
ROOF COVER-COMPOSITION SHG  
INTERIOR WALL-DRYWALL-PLASTER  
NO. STORIES (1)  
FLOOR COVER-CARPET  
FLOOR COVER-VINYL/CORK  
DECOR/MILLWORK-AVERAGE  
HEAT/AIR-CENTRAL H/AC  
STRUCTURAL FRAME-WOOD FRAME

#### Areas - 1968 Total SF

BASE AREA - 1392  
GARAGE FIN - 400  
OPEN PORCH FIN - 40  
WOOD DECK FIN - 136



### Images

None

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.

Janet Holley - [Delinquent]

File Record Edit View Collections Window Help

Tax System

Account Maintenance Delinquent/TDA Transaction History Search Results

Cancel Void Correction TDA Purchase Transfer Duplicate Add Certificate Print Certificate

Date Sold	Folio Yr. & No.	Certificate Yr. & No.	Type	Status	%	Face	Interest	Amount Due	WIP	TDA	Remarks	Previous
	2007 - 42804.0000			TD		\$0.00	\$0.00	\$0.00		C	Y	
	2006 - 41634.0000					\$0.00	\$0.00	\$0.00			N	
06/01/2008	2005 - 42283.0000	2006 - 2241.0000		TD	0.25%	\$632.94	\$31.65	\$2,714.75		A	Y	
	2004 - 41536.0000					\$0.00	\$0.00	\$0.00			N	
	2003 - 41368.0000					\$0.00	\$0.00	\$0.00			N	

Maintenance | Holder |

Account 04-4423-458 Date 05/09/2008 C TAX DEED APPLICATION

If Paid By	Total Current	Total Delinquent	Grand Total Due
05/09/2008	\$0.00	\$2,714.75	\$2,714.75

Geo 531S30-1100-090-004

Owner LONG RONALD L & SHEILA S

Owner Actual Address LONG RONALD L & SHEILA S  
7206 TIPPIN AVE  
PENSACOLA, FL 32504

General TDA Redemption/Bankruptcy Fees Print Bill

Application

Type A - Applied

WIP -

LAS Date / / Number 10067

Sale Date 08/04/2008 Receipt 91307.0108

Filed By GULF GROUP HOLDINGS

Dated 04/28/2008

Clerk's Interest % 0.00

Taxable 28,000 Run 1 Mill 00

Legal LT 9 BLK D  
WATERFORD PLACE UNIT NO 1

Changed 04/28/2008 Operator CAL

Business Tax Miscellaneous Administration

DATE - The current system date 5/9/2008

start Janet Holley - [Delinq... Inbox - Microsoft Out... 8:49 AM



**JANET HOLLEY**  
**ESCAMBIA COUNTY TAX COLLECTOR**  
**P O BOX 1312**  
**PENSACOLA FL 32591**

REMINDER NOTICE OF CURRENT AND DELINQUENT REAL ESTATE TAXES

ACCOUNT NUMBER	ASSESSED VALUE	EXEMPTIONS	TAXABLE VALUE	MILLAGE CODE
04-4423-458	122,020	25,000	97,020	06

**PRIOR YEARS TAXES DUE**

NARAIN NARESH  
10229 CREST RIDGE DR  
PENSACOLA FL 32514

LT 9 BLK D  
WATERFORD PLACE UNIT NO 1  
PB 16 P 54  
OR 5705 P 794

TAX YEAR	FOLIO #	DUE IF PAID BY:	DUE IF PAID BY:	DUE IF PAID BY:
		05/30/2008	06/30/2008	07/31/2008
2005	42283.0000	2,714.75	2,754.77	2,794.80
				0.00

**TOTAL DUE:**

2,714.75	2,754.77	2,794.80
----------	----------	----------

PAYMENT MUST BE MADE BY CASH,  
CASHIERS CHECK, OR MONEY ORDER.

.....  
Please cut on dotted line and return this portion

REMINDER NOTICE OF CURRENT AND DELINQUENT REAL ESTATE TAXES

ACCOUNT NUMBER	ASSESSED VALUE	EXEMPTIONS	TAXABLE VALUE	MILLAGE CODE
04-4423-458	122,020	25,000	97,020	06

**PRIOR YEARS TAXES DUE**

NARAIN NARESH  
10229 CREST RIDGE DR  
PENSACOLA FL 32514

LT 9 BLK D  
WATERFORD PLACE UNIT NO 1  
PB 16 P 54  
OR 5705 P 794

IF PAID BY	May 30, 2008	Jun 30, 2008	Jul 31, 2008
PLEASE PAY	2,714.75	2,754.77	2,794.80

0000000000 0000171250 0000000428040000 0001 1



**JANET HOLLEY**  
**ESCAMBIA COUNTY TAX COLLECTOR**  
**P O BOX 1312**  
**PENSACOLA FL 32591**

REMINDER NOTICE OF CURRENT AND DELINQUENT REAL ESTATE TAXES

ACCOUNT NUMBER	ASSESSED VALUE	EXEMPTIONS	TAXABLE VALUE	MILLAGE CODE
04-4423-458	122,020	25,000	97,020	06

**PRIOR YEARS TAXES DUE**

NARAIN NARESH  
10229 CREST RIDGE DR  
PENSACOLA FL 32514

LT 9 BLK D  
WATERFORD PLACE UNIT NO 1  
PB 16 P 54  
OR 5705 P 794

TAX YEAR	FOLIO #	DUE IF PAID BY:	DUE IF PAID BY:	DUE IF PAID BY:
2005	42283.0000	08/04/2008 2,834.83		0.00

**TOTAL DUE:**  
2,834.83

PAYMENT MUST BE MADE BY CASH,  
CASHIERS CHECK, OR MONEY ORDER.

Please cut on dotted line and return this portion

REMINDER NOTICE OF CURRENT AND DELINQUENT REAL ESTATE TAXES

ACCOUNT NUMBER	ASSESSED VALUE	EXEMPTIONS	TAXABLE VALUE	MILLAGE CODE
04-4423-458	122,020	25,000	97,020	06

**PRIOR YEARS TAXES DUE**

NARAIN NARESH  
10229 CREST RIDGE DR  
PENSACOLA FL 32514

LT 9 BLK D  
WATERFORD PLACE UNIT NO 1  
PB 16 P 54  
OR 5705 P 794

IF PAID BY  
PLEASE PAY  
Aug 04, 2008  
2,834.83

0000000000 0000171250 0000000428040000 0001 1