

ERNIE LEE MAGAHA
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

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
PROBATE
TRAFFIC

COUNTY OF ESCAMBIA
OFFICE OF THE
CLERK OF THE CIRCUIT COURT

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.

Case: 2008 TD 007054



00084806026

Dkt: TD83 Pg#:

4

Original Documents Follow

TAX COLLECTOR'S CERTIFICATION

Application
Date / Number
Apr 28, 2010 / 2277

This is to certify that the holder listed below of Tax Sale Certificate Number **2008 / 7054**, issued the **30th day of May, 2008**, and which encumbers the following described property located in the County of Escambia, State of Florida to wit: **Parcel ID Number: 11-4355-000**

Certificate Holder:
BLACKWELL EDDIE J & MARY J TRUSTEE BLACKWELL LIVIN
723 OVERBROOK DRIVE
FT WALTON BEACH, FLORIDA 32547

Property Owner:
CARNLEY MELVIN G
470 E KINGSFIELD RD
CANTONMENT, FLORIDA 32533

Legal Description: 28-1N3-114

SE 1/4 OF SE 1/4 OF NE 1/4 LESS OJ 4 P 350 ST RD R/W LESS W 242 FT LESS E 130 FT OF W 372 FT OF S 250 FT
LESS S 200 FT OF E 160 FT OR 1371/3376 P 165 ...

See attachment for full legal description.

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 TAX DEED APPLICATION:

Cert. Year	Certificate Number	Date of Sale	Face Amt	T/C Fee	Interest	Total
2008	7054	05/30/08	\$629.08	\$0.00	\$188.72	\$817.80

CERTIFICATES REDEEMED BY APPLICANT OR INCLUDED (COUNTY) IN CONNECTION WITH THIS APPLICATION:

Cert. Year	Certificate Number	Date of Sale	Face Amt	T/C Fee	Interest	Total
2009	8897	06/01/09	\$584.31	\$6.25	\$70.12	\$660.68

1. Total of all Certificates in Applicant's Possession and Cost of the Certificates Redeemed by Applicant or Included (County)
2. Total of Delinquent Taxes Paid by Tax Deed Application
3. Total of Current Taxes Paid by Tax Deed Applicant (2009)
4. Ownership and Encumbrance Report Fee
5. Tax Deed Application Fee
6. Total Certified by Tax Collector to Clerk of Court
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.
15. Statutory (Opening) Bid; Total of Lines 12 thru 14
16. Redemption Fee
17. Total Amount to Redeem

\$1,478.48
\$0.00
\$514.08
\$150.00
\$75.00
\$2,217.56
\$2,217.56
\$27,224.00
\$6.25

*Done this 28th day of April, 2010

TAX COLLECTOR, ESCAMBIA COUNTY, FLORIDA

By Candice Lewis

Date of Sale: December 6, 2010

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

FORM 513
(r.12/00)

TAX COLLECTOR'S CERTIFICATION

APPLICATION DATE

4/28/2010

FULL LEGAL DESCRIPTION
Parcel ID Number: 11-4355-000

May 03, 2010
Tax Year: 2007
Certificate Number: 7054

SE 1/4 OF SE 1/4 OF NE 1/4 LESS OJ 4 P 350 ST RD R/W LESS W 242 FT LESS E 130 FT OF W 372 FT OF S 250 FT
LESS S 200 FT OF E 160 FT OR 1371/3376 P 165/33 OR 4219 P 1445

Notice to Tax Collector of Application for Tax Deed

TO: Tax Collector of Escambia County

In accordance with Florida Statutes, I,

**BLACKWELL EDDIE J & MARY J TRUSTEE
BLACKWELL LIVIN
723 OVERBROOK DRIVE
FT WALTON BEACH, Florida, 32547**

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

Certificate No.	Parcel ID Number	Date	Legal Description
7054	11-4355-000	05/30/2008	28-1N3-114 SE 1/4 OF SE 1/4 OF NE 1/4 LESS OJ 4 P 350 ST RD R/W LESS W 242 FT LESS E 130 FT OF W 372 FT OF S 250 FT LESS S 200 FT OF E 160 FT OR 1371/3376 P 165/33 OR 4219 P 1445

2009 TAX ROLL

CARNLEY MELVIN G
470 E KINGSFIELD RD
CANTONMENT, Florida 32533

I agree to pay all delinquent taxes, redeem all outstanding 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 reports 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.

ejbgator (EDDIE BLACKWELL)

Applicant's Signature

04/28/2010

Date

ERNIE LEE MAGAHA
CLERK OF THE CIRCUIT COURT



BRANCH OFFICES
ARCHIVES AND RECORDS
JUVENILE DIVISION

CENTURY

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

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COUNTY TREASURY
AUDITOR

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the original documents

Case: 2008 TD 007054



00098337518

Dkt: TD82 Pg#:

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Original Documents Follow

10-615

Southern Guaranty Title Company

4400 Bayou Boulevard, Suite 13B

Pensacola, Florida 32503

Telephone: 850-478-8121

Facsimile: 850-476-1437

OWNERSHIP AND ENCUMBRANCE REPORT

File No.: 8166

August 24, 2010

Escambia County Tax Collector

P.O. Box 1312

Pensacola, Florida 32569

Attn: Brian Jackson

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 08-24-90, through 08-24-10, and said search reveals the following:

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

Melvin Glenn Carnley

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: 

August 24, 2010

**OWNERSHIP AND ENCUMBRANCE REPORT
LEGAL DESCRIPTION**

File No.: 8166

August 24, 2010

281N311401000000 - Full Legal Description

SE 1/4 OF SE 1/4 OF NE 1/4 LESS OJ 4 P 350 ST RD R/W LESS W 242 FT LESS E 130 FT OF W
372 FT OF S 250 FT LESS S 200 FT OF E 160 FT OR 1371/3376 P 165/33 OR 4219 P 1445

**OWNERSHIP AND ENCUMBRANCE REPORT
CONTINUATION PAGE**

File No.: 8166

August 24, 2010

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

1. That certain mortgage executed by Melvin Glenn Carnley in favor of The CIT Group/Sales Financing, Inc. dated 02/04/1998 and recorded 02/05/1998 in Official Records Book 4219, page 1449 of the public records of Escambia County, Florida, in the original amount of \$13,4875.81.
2. That certain mortgage executed by Melvin Glenn Carnley in favor of Citifinancial Equity Services, Inc. dated 12/01/2004 and recorded 12/03/2004 in Official Records Book 5535, page 69 of the public records of Escambia County, Florida, in the original amount of \$16,000.27.
3. That certain mortgage executed by Melvin Glenn Carnley in favor of Household Finance Corp. II dated 11/06/2006 and recorded 11/15/2006 in Official Records Book 6031, page 713 of the public records of Escambia County, Florida, in the original amount of \$22,200.88.
4. Tax Liens filed by IRS recorded in O.R. Book 5857, page 1671, and O.R. Book 5884, page 1531.
5. Taxes for the year 2007-2008 delinquent. The assessed value is \$55,918.00. Tax ID 11-4355-000.

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: rcsgt@aol.com

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

CERTIFICATION: TITLE SEARCH FOR TDA

TAX DEED SALE DATE: 12-06-10

TAX ACCOUNT NO.: 11-4355-000

CERTIFICATE NO.: 2008-7054

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 2009 tax year.

Melvin Glenn Carnley
470 E. Kingsfield Rd.
Cantonment, FL 32533

The CIT Group/Sales Financing, Inc.
999 North West Grand Blvd., Ste 600
Oklahoma City, OK 73118

Citifinancial Equity Services, Inc.
5007 N. Davis Hwy., Ste 37
Pensacola, FL 32503

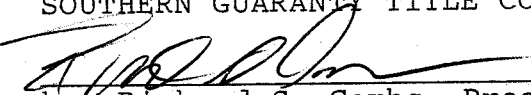
Household Finance Corp. III
4761-5 Bayou Blvd.
Pensacola, FL 32503
and

2925 Country Dr.
St. Paul, MN 55117

Internal Revenue Service
400 W. Bay St., Ste 35045
Jacksonville, FL 32202-4437

Certified and delivered to Escambia County Tax Collector,
this 31st day of August, 2010.

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.

10.50
70

OR BK 4219 PG 1445
Escambia County, Florida
INSTRUMENT 98-455056

DEED DOC STAMPS PD & ESC CO \$ 0.70
02/05/98 ESMIE LEE MORGAN, CLERK

By: *[Signature]*

This instrument prepared by:
Becky Morgan
FIRST AMERICAN TITLE INS. CO.
4501 Twin Oaks Drive, Suite 101
Pensacola, Florida 32506
File No. 97-3141
Pursuant to the issuance of title ins.

QUIT-CLAIM DEED

THIS QUIT-CLAIM DEED, executed this 28th day of January, 1998 by Dagmar F. Thurman, a married woman whose post office address is: 6990 Heather Oak Drive/Pensacola, FL 32506, first party, to Melvin Glenn Carnley, whose post office address is: 470 E. Kingsfield Road/Cantonment, FL 32533, second party:

Wherever used herein the terms "first party" and "second party" shall include singular and plural, heirs, legal representatives, and assigns of individuals, and the successors and assigns of corporations, wherever the context so admits or requires.

WITNESSETH, That the said first party, for and in consideration of the sum of \$10.00, in hand paid by the said second party, the receipt whereof is hereby acknowledged, does hereby remise, release and quit-claim unto the said second party forever, all the right, title, interest, claim and demand which the said first party has in and to the following described lot, piece or parcel of land, situate, lying and being in the County of Escambia, State of Florida, to-wit:

SEE EXHIBIT "A" ATTACHED HERETO AND BY THIS REFERENCE MADE A PART HEREOF.

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

IN WITNESS WHEREOF, the said first party has signed and sealed these presents the day and year first above written.

Signed, sealed and delivered
in the presence of:

[Signature]
[Signature]
Becky Morgan

[Signature]
Dagmar F. Thurman

STATE OF FLORIDA

COUNTY OF ESCAMBIA

I HEREBY CERTIFY that on this day, before me, an officer duly authorized in the State aforesaid and in the County aforesaid to take acknowledgments, personally appeared Dagmar F. Thurman, a married woman who are personally known to me or who have produced DRIVER'S LICENSE as identification and who did not take an oath.

WITNESS my hand and official seal in the County and State aforesaid this 28th day of January, 1998.

(SEAL)

[Signature]
NOTARY PUBLIC
MY COMMISSION EXPIRES:

AMY L. MANNING
"Notary Public-State of FL"
Comm. Exp. August 1, 1999
Comm. No. CC 483280

OR BK 4219 PG1446
Escambia County, Florida
INSTRUMENT 98-455056

RCD Feb 05, 1998 04:26 pm
Escambia County, Florida

Ernie Lee Magaha
Clerk of the Circuit Court
INSTRUMENT 98-455056

Schedule A

The Southeast 1/4 of the Southeast 1/4 of the Northeast 1/4 of Section 28, Township 1 North, Range 31 West, Escambia County, Florida less Order and Judgement Book 4, Page 350, and Less and Except the South 50 feet for right of way, the South 200 feet of the East 160 feet, and the West 242 feet, and the West 372 feet of the South 200 feet of said property not including said 50 feet right of way.

24.00
472.15
269.75

OR BK 4219 PG1449
Escambia County, Florida
INSTRUMENT 98-455058

PREPARED BY AND AFTER RECORDING
RETURN TO: 1st Am. Title

THE CIT GROUP/SALES FINANCING, INC.
P.O. BOX 24610
OKLAHOMA CITY, OK 73124-0610
(800) 621-1433

MTG DOC STAMPS PD @ ESC CO \$ 472.15
02/05/98 ERNIE LEE MARRIHA, CLERK

INTANGIBLE TAX PD @ ESC CO \$ 269.75
02/05/98 ERNIE LEE MARRIHA, CLERK

REAL PROPERTY MORTGAGE

NAME AND ADDRESS OF MORTGAGOR(S): MELVIN G. CARNLEY, a single man 470 KINGSFIELD RD CANTONMENT, FL 32560		MORTGAGEE: ADDRESS: THE CIT GROUP/SALES FINANCING, INC. 999 NORTH WEST GRAND BLVD. SUITE 600 OKLAHOMA CITY, OK 73118		
LOAN NUMBER	DATE OF LOAN	DATE FIRST PAYMENT DUE	DATE FINAL PAYMENT DUE	PRINCIPAL AMOUNT
	02/04/98	03/11/98	02/11/28	\$ 134,875.81

The words "I," "me" and "my" refer to all Mortgagors indebted on the Note secured by this mortgage. The words "you" and "your" refer to Mortgagee and Mortgagee's assignee if this Mortgage is assigned.

MORTGAGE OF REAL ESTATE AND GRANT OF SECURITY INTEREST IN PERSONAL PROPERTY

To secure payment of a Note I signed today promising to pay you the above Principal Amount together with an interest charge at a rate set forth in the Note, each of the undersigned mortgages to you the real estate described below, and all present and future improvements, fixtures and appurtenances on the real estate, including, without limitation, the manufactured housing unit specifically identified as follows:

1998	PALM HARBOR	W476DW	1981AB
year	make	model	serial number

(the "manufactured home") which is located in Florida, County of ESCAMBIA :

SEE ATTACHED LEGAL DESCRIPTION 'EXHIBIT A'

If any of the property herein mortgaged is of a nature so that a security interest therein can be perfected under the Uniform Commercial Code, this instrument shall constitute a security agreement and financing statement. Mortgagor hereby grants to Mortgagee a security interest in said property and all proceeds thereof.

TERMS AND CONDITIONS

PAYMENT OF OBLIGATIONS

If I pay my Note in full according to its terms, this Mortgage will become null and void.

NOTICE: See Pages 2, 3 And 4 For Additional Provisions And Signatures

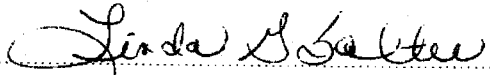
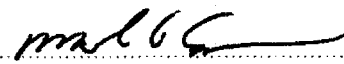
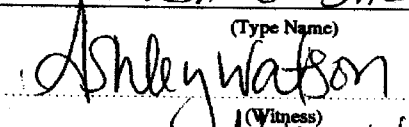
Initial(s) x mc x Page 1 of 4

ORIGINAL AND TRUE COPIES OF THIS MORTGAGE

This Mortgage may be executed and then multiple copies made thereof as necessary, but only the mortgage bearing the original signatures shall be deemed the Original. No security interest in the subject real estate may be created other than through possession and recording of the Original.

WAIVER OF TRIAL BY JURY. NEITHER I, NOR MY SUCCESSORS, HEIRS OR PERSONAL REPRESENTATIVES, NOR ANY PARTIES CLAIMING UNDER THEM, WILL SEEK A JURY TRIAL IN ANY LEGAL PROCEEDING BASED UPON OR ARISING OUT OF THIS MORTGAGE, ANY INSTRUMENT OR AGREEMENT RELATED TO THIS MORTGAGE, OR THE DEALINGS OR THE RELATIONSHIP BETWEEN YOU AND I. NEITHER I, NOR MY SUCCESSORS OR ASSIGNS, NOR ANY PARTIES CLAIMING UNDER THEM, WILL SEEK TO CONSOLIDATE ANY SUCH LEGAL PROCEEDING INTO A LEGAL PROCEEDING IN WHICH A JURY TRIAL CANNOT BE OR HAS NOT BEEN WAIVED. I ACKNOWLEDGE THAT THE PROVISIONS OF THIS SECTION HAVE BEEN FULLY DISCUSSED WITH ME AND THAT I BARGAINED WITH YOU AT ARMS'S LENGTH, IN GOOD FAITH AND WITHOUT COERCION OR DURESS.

NOTICE: See Pages 1, 2 And 3 For Additional Provisions And Signatures

 LINDA G. SALTER (Type Name) (Witness)	 MELVIN G. CARNLEY (Type Name) (Borrower/Mortgagor)	(Seal)
 Ashley Watson (Type Name) (Witness)		(Seal)
		(Co-Borrower/Mortgagor)
		(Type Name)
		(Seal)
		(Co-Borrower/Mortgagor)
		(Type Name)


STATE OF FLORIDA

COUNTY OF ESCAMBIA

} SS.:

The foregoing instrument was acknowledged before me this 4TH day of FEBRUARY 1998, by MELVIN G. CARNLEY. He/she/they is/are personally known to me or has/have produced DRIVER'S LICENSE as identification.

WITNESS my hand and official seal in the County and State last aforesaid this 4TH day of FEBRUARY 1998, A.D.


(Notary Public)

LINDA G. SALTER
"Notary Public-State of FL"
Comm. Exp. June 17, 1999
My commission expires No. CC 461536

72-3801D

94710

02/02/98

11:16

Schedule A

The Southeast 1/4 of the Southeast 1/4 of the Northeast 1/4 of Section 28, Township 1 North, Range 31 West, Escambia County, Florida less Order and Judgement Book 4, Page 350, and Less and Except the South 50 feet for right of way, the South 200 feet of the East 160 feet, and the West 242 feet, and the West 372 feet of the South 200 feet of said property not including said 50 feet right of way.

RCD Feb 05, 1998 04:26 pm
Escambia County, Florida

Ernie Lee Magaha
Clerk of the Circuit Court
INSTRUMENT 98-455058

OR BK 5535 PG0069
Escambia County, Florida
INSTRUMENT 2004-308273

NTG DOC STAMPS PD & ESC CO \$ 56.35
12/03/04 ERNIE LEE WAGANA, CLERK

INTANGIBLE TAX PD & ESC CO \$ 32.00
12/03/04 ERNIE LEE WAGANA, CLERK

44.00
56.35
32.00
After recording, please return to:
CITIFINANCIAL EQUITY
SERVICES, INC.
5007 N DAVIS HWY SUITE 37
PENSACOLA FL 32503

This instrument was prepared by: SHERRY TACCINO
CITIFINANCIAL EQUITY LOAN NUMBER 136556
SERVICES, INC.
5007 N DAVIS HWY SUITE 37
PENSACOLA FL 32503

MORTGAGE

THIS MORTGAGE is made this 1st day of December, 2004, between the Mortgagor,
MELVIN GLENN CARNLEY A DIVORCED & UNREMARIED MAN
(herein "Borrower"),

and the Mortgagee, CITIFINANCIAL EQUITY SERVICES, INC.,
a corporation organized and existing under the laws of Oklahoma,
whose address is 5007 N DAVIS HWY SUITE 37 PENSACOLA FL 32503
(herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 16,000.27,
which indebtedness is evidenced by Borrower's note dated 12/01/2004 and extensions and renewals
thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of
indebtedness, if not sooner paid, due and payable on 01/06/2020 ;

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

THE FOLLOWING DESCRIBED LOT, PIECE OR PARCEL OF LAND, SITUATE, LYING
AND BEING IN THE COUNTY OF ESCAMBIA, STATE OF FLORIDA, TO-WIT: THE
SOUTHEAST 1/4 OF THE SOUTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION
28, TOWNSHIP 1 NORTH, RANGE 31 WEST, ESCAMBIA COUNTY, FLORIDA LESS
ORDER AND JUDGMENT BOOK 4, PAGE 350, AND LESS AND EXCEPT THE SOUTH
50 FEET FOR RIGHT OF WAY, THE SOUTH 200 FEET OF THE EAST 160 FEET, AND
THE WEST 242 FEET, AND THE WEST 372 FEET OF THE SOUTH 200 FEET OF SAID
PROPERTY NOT INCLUDING SAID 50 FEET RIGHT OF WAY.

BEING THE SAME PROPERTY CONVEYED BY QUIT CLAIM DEED FROM DAGMAR F.
THURMAN, A MARRIED WOMAN,, TO MELVIN GLENN CARNLEY, DATED 01/28/1998
RECORDED ON 02/05/1998 IN OR BOOK 4219, PAGE 1445 IN ESCAMBIA COUNTY
RECORDS, STATE OF FL.

ADDITIONAL COLLATERAL AS FOLLOWS:

- 1 - 1998 PALM HARBOR 16' X 76' BRICKED UP MOBILE HOME VIN PH231981A
- 1 - 1998 PALM HARBOR 16' X 76' BRICKED UP MOBILE HOME VIN PH231981B

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."

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 covenants that Borrower warrants and will defend generally the title to the Property against all
claims and demands, subject to encumbrances of record.

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

MORTGAGE

317100 206-251000

34887790

☐ If box is checked, this Mortgage secures future advances.

THIS MORTGAGE is made this 6TH day of NOVEMBER 20 06, between the Mortgagor,
MELVIN GLENN CARNLEY, SINGLE

(herein "Borrower"), and Mortgagee HOUSEHOLD FINANCE CORPORATION III
a corporation organized and existing under the laws of DELAWARE whose address is
4781-5 BAYOU BOULEVARD, CORDOVA COLLECTN SHPG CTR, PENSACOLA, FL 32503
(herein "Lender").

The following paragraph preceded by a checked box is applicable.

☒ WHEREAS, Borrower is indebted to Lender in the principal sum of \$22,200.88
evidenced by Borrower's Loan Agreement dated NOVEMBER 6, 2006 and any extensions or renewals thereof
(including those pursuant to any Renegotiable Rate Agreement) (herein "Note"), providing for monthly installments of
principal and interest, (including any adjustments in the amount of payments or the contract rate if that rate is
variable), with the balance of the indebtedness, if not sooner paid, due and payable on NOVEMBER 6, 2026;

☐ WHEREAS, Borrower is indebted to Lender in the principal sum of \$_____, or so much
thereof as may be advanced pursuant to Borrower's Revolving Loan Agreement dated _____
and extensions and renewals thereof (herein "Note"), providing for monthly installments, and interest at the rate and
under the terms specified in the Note, including any adjustments in the interest rate if that rate is variable, and
providing for a credit limit stated in the principal sum above and an initial advance of \$_____;

TO SECURE to Lender the repayment of (1) the indebtedness evidenced by the Note, with interest thereon,
including any increases if the contract rate is variable; (2) future advances under any Revolving Loan Agreement; (3)
the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this
Mortgage; and (4) the performance of the covenants and agreements of Borrower herein contained, Borrower does
hereby Mortgage, grant and convey to Lender and Lender's successors and assigns the following described property
located in the County of ESCAMBIA State of Florida:

BEING IN THE COUNTY OF ESCAMBIA, STATE OF FLORIDA, TO-WIT:
THE SOUTHEAST 1/4 OF THE SOUTHEAST 1/4 OF THE NORTHEAST 1/4
OF SECTION 28, TOWNSHIP 1 NORTH, RANGE 31 WEST, EACAMBIA
COUNTY, FLORIDA LESS ORDER AND JUDGEMENT BOOK 4, PAGE 350,
AND LESS AND EXCEPT THE SOUTH 50 FEET FOR RIGHT OF WAY, THE
SOUTH 200 FEET OF THE EAST 180 FEET, AND THE WEST 242 FEET,
AND THE WEST 372 FEET OF THE SOUTH 200 FEET OF SAID PROPERTY
NOT INCLUDING SAID 50 FEET RIGHT OF WAY.

TAX MAP OR PARCEL ID NO.: 28-1N-31-1401-000-000

This instrument was prepared by: LISA M. WILSON

(Name)

4781-5 BAYOU BOULEVARD, CORDOVA COLLECTN SHPG CTR, PENSACOLA, FL 32503

-2-

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."

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 covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

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 (including any variations in interest resulting from changes in the Contract Rate that may be specified in the Note) 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 paragraph 2. 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 paragraph 12. 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 monthly 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. **Funds for Escrow Items.**

Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under paragraph 5; and (d) Mortgage Insurance premiums, if any. These items are called "Escrow Items." At origination or at any time during the term of the Note, Lender may require that community association dues, fees, and assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in paragraph 7. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under paragraph 7 and pay such amount and Borrower shall then be obligated under paragraph 7 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with paragraph 12 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this paragraph 2.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under 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 35000), 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. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the

-3-

Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, or if the deficiency is for taxes and insurance premiums, the lender will notify Borrower within 15 days after Lender receives the notification of taxes due from the county tax collector or receives the notification from the insurer that a premium is due. Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Mortgage, Lender shall promptly refund to Borrower any Funds held by Lender.

3. Application of Payments or Proceeds. Except as otherwise described in this paragraph 3 or as may be required by the Note and/or applicable law, 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 paragraph 2. Such payments shall be applied to each monthly 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 Mortgage, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent monthly 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 monthly payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the monthly 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 monthly 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.

Any application of payments, insurance proceeds, or other proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the monthly payments.

4. Prior Mortgages and Deed of Trust; Charges; Liens. Borrower shall perform all of Borrower's obligations under any Mortgage, Deed of Trust or other security agreement with a lien which has priority over this Mortgage, including Borrower's covenants to make payments when due. Borrower shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Mortgage, and leasehold payments or ground rents, if any.

5. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and such other hazards as Lender may require and in such amounts and for such periods as Lender may require.

The insurance carrier providing the insurance shall be chosen by the Borrower subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Lender and shall include a standard Mortgage clause in favor of and in a form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, subject to the terms of any Mortgage, Deed of Trust or other security agreement with a lien which has priority over this Mortgage.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property or to the sums secured by this Mortgage.

6. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments. Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Mortgage is on a leasehold. If this Mortgage is on a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents.

7. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, then Lender, at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums, including reasonable attorneys' fees, and take such action as is necessary to protect Lender's interest. If Lender required Mortgage insurance as a condition of making the loan secured by this Mortgage, Borrower shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, at the Note Rate, shall become additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting Payment thereof. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder.

8. Inspection. Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection on specifying reasonable cause thereof related to Lender's interest in the Property.

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation are hereby assigned and shall be paid to Lender, subject to the terms of any Mortgage, Deed of Trust or other security

agreement with a lien which has priority over this Mortgage.

10. Borrower Not Released by Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Mortgage granted by Lender to any successor in interest of Borrower and all other parties who are or hereafter become secondarily liable shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by the original Borrower and Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy.

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 16 hereof. All covenants and agreements of Borrower shall be joint and several. Any Borrower who co-signs this Mortgage, but does not execute the Note, (a) is co-signing this Mortgage only to Mortgage, grant and convey that Borrower's interest in the Property to Lender under the terms of this Mortgage, (b) is not personally liable on the Note or under this Mortgage, and (c) agrees that Lender and any other Borrower hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Mortgage or the Note without that Borrower's consent and without releasing that Borrower or modifying this Mortgage as to that Borrower's interest in the Property.

12. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Mortgage shall be given by delivering it or by mailing such notice by first class or certified mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by first class or certified mail to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

13. Governing Law; Severability. The applicable law contained in the Note shall control. Where no applicable law is contained therein, the state and local laws applicable to this Mortgage shall be the laws of the jurisdiction in which the Property is located. The foregoing sentence shall not limit the applicability of Federal law to this Mortgage. In the event that any provision or clause of this Mortgage or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Note which can be given effect without the conflicting provision, and to this end the provisions of this Mortgage and the Note are declared to be severable. As used herein, Costs, "expenses" and "attorneys' fees" include all sums to the extent not prohibited by applicable law or limited herein.

14. Borrower's Copy. Borrower shall be furnished a conformed copy of the Note and of this Mortgage at the time of execution or after recordation hereof.

15. Rehabilitation Loan Agreement. Borrower shall fulfill all of Borrower's obligations under any home rehabilitation, improvement, repair, or other loan agreement which Borrower enters into with Lender. Lender, at Lender's option, may require Borrower to execute and deliver to Lender, in a form acceptable to Lender, an assignment of any rights, claims or defenses which Borrower may have against parties who supply labor, materials or services in connection with improvements made to the Property.

16. Transfer of the Property. If Borrower sells or transfers all or any part of the Property or an interest therein, excluding (a) the creation of a lien or encumbrance subordinate to this Mortgage, (b) a transfer by devise, descent, or by operation of law upon the death of a joint tenant, (c) the grant of any leasehold interest of three years or less not containing an option to purchase, (d) the creation of a purchase money security interest for household appliances, (e) a transfer to a relative resulting from the death of a Borrower, (f) a transfer where the spouse or children of the Borrower become an owner of the property, (g) a transfer resulting from a decree of dissolution of marriage, legal separation agreement, or from an incidental property settlement agreement, by which the spouse of the Borrower becomes an owner of the property, (h) a transfer into an inter vivos trust in which the Borrower is and remains a beneficiary and which does not relate to a transfer of rights of occupancy in the property, or (i) any other transfer or disposition described in regulations prescribed by the Federal Home Loan Bank Board, Borrower shall cause to be submitted information required by Lender to evaluate the transferee as if a new loan were being made to the transferee. Borrower will continue to be obligated under the Note and this Mortgage unless Lender releases Borrower in writing.

If Lender does not agree to such sale or transfer, Lender may declare all of the sums secured by this Mortgage to be immediately due and payable. If Lender exercises such option to accelerate, Lender shall mail Borrower notice of acceleration in accordance with paragraph 12 hereof. Such notice shall provide a period of not less than 30 days from the date the notice is mailed or delivered within which Borrower may pay the sums declared due. If Borrower fails to pay such sums prior to the expiration of such period Lender may, without further notice or demand on Borrower, invoke any remedies permitted by paragraph 17 hereof.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

17. Acceleration; Remedies. Except as provided in paragraph 16 hereof, or as otherwise required by law, upon Borrower's breach of any covenant or agreement of Borrower in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, Lender prior to acceleration shall give notice to Borrower as provided in paragraph 12 hereof specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 10 days from the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage, foreclosure by judicial proceeding, and the sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the nonexistence of a default or any other defense of Borrower to acceleration and foreclosure. If the breach is not cured on or before the date specified in the notice, Lender, at Lender's option, may declare all of the sums secured by this Mortgage to

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be immediately due and payable without further demand and may foreclose this Mortgage by judicial proceeding. Lender shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorney's fees, court costs, and costs of documentary evidence, abstracts and title reports.

18. Borrower's Right to Reinstate. Notwithstanding Lender's acceleration of the sums secured by this Mortgage due to Borrower's breach, Borrower shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time prior to entry of a judgment enforcing this Mortgage if: (a) Borrower pays Lender all sums which would be then due under this Mortgage and the Note had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Mortgage; (c) Borrower pays all reasonable expenses incurred by Lender in enforcing the covenants and agreement of Borrower contained in this Mortgage, and in enforcing Lender's remedies as provided in paragraph 17 hereof, including, but not limited to, reasonable attorneys' fees and court costs; and (c) Borrower takes such action as Lender may reasonably require to assure that the lien of this Mortgage, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by Borrower, this Mortgage and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.

19. Assignment of Rents; Appointment of Receiver. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 17 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 17 hereof or abandonment of the Property, Lender shall be entitled to have a receiver appointed by a court to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorney's fees, and then to the sums secured by this Mortgage. The receiver shall be liable to account only for those rents actually received.

20. Release. Upon payment of all sums secured by this Mortgage, Lender shall release this Mortgage without charge to Borrower. Borrower shall pay all costs of recordation, if any.

21. Attorneys' Fees. As used in this Mortgage and in the Note, "attorneys' fees" shall include attorneys' fees, if any, which may be awarded by an appellate court.

22. Arbitration Rider to Note. The Arbitration Rider attached to and made a part of the Note is hereby incorporated by reference and made a part of this Mortgage.

(THIS SPACE INTENTIONALLY LEFT BLANK)

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**REQUEST FOR NOTICE OF DEFAULT
AND FORECLOSURE UNDER SUPERIOR
MORTGAGES OR DEEDS OF TRUST**

Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Notice to Lender, at Lender's address set forth on page one of this Mortgage, of any default under the superior encumbrance and of any sale or other foreclosure action.

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

NOTICE TO BORROWER

Do not sign this Mortgage if it contains blank spaces. All spaces should be completed before you sign.



U34887790-011N06

MORTGAGE
REF# D06-251000
US Recordings

Malvin Glenn Carnley (Seal)
Borrower

470 E. Kingsfield Rd.

(Address)

Cantonment, FL 32533

(City, State, Zip Code)

(Seal)
Borrower

(Address)

(City, State, Zip Code)

STATE OF FLORIDA

COUNTY OF: Escambia

The foregoing instrument was acknowledged before me this 6 day of November
20 06 by Malvin Glenn Carnley, who is personally known to me or who has produced
DRIVERS LICENSE as identification and who did (did not) take an oath.

(SEAL)

My Commission expires: 10/11/09

(Signature of Notary)

BARBARA IRPS (Notary's name - typed or printed)

Notary Public

DD 479983

(Serial number of notary, if any)

STATE OF FLORIDA

COUNTY OF:



BARBARA IRPS
MY COMMISSION # DD 479983
EXPIRES: October 11, 2009
Bonded Thru Budget Notary Services

The foregoing instrument was acknowledged before me this _____ day of _____
20 _____ by _____, who is personally known to me or who has produced
_____ as identification and who did (did not) take an oath.

(SEAL)

My Commission expires:

(Signature of Notary)

(Notary's name - typed or printed)

Notary Public

(Serial number of notary, if any)

(Space Below This Line Reserved For Lender and Recorder)

Form 668 (Y)(c)
(Rev. February 2004)

6276

Department of the Treasury - Internal Revenue Service

Notice of Federal Tax Lien

\$ 10.00 DUE

Area:

SMALL BUSINESS/SELF EMPLOYED AREA #2
Lien Unit Phone: (800) 913-6050

Serial Number

276845206

For Optional Use by Recording Office


As provided by section 6321, 6322, and 6323 of the Internal Revenue Code, we are giving a notice that taxes (including interest and penalties) have been assessed against the following-named taxpayer. We have made a demand for payment of this liability, but it remains unpaid. Therefore, there is a lien in favor of the United States on all property and rights to property belonging to this taxpayer for the amount of these taxes, and additional penalties, interest, and costs that may accrue.

Name of Taxpayer MELVIN G CARNLEY

Residence

470 E KINGSFIELD RD
CANTONMENT, FL 32533-7533

IMPORTANT RELEASE INFORMATION: For each assessment listed below, unless notice of the lien is refiled by the date given in column (e), this notice shall, on the day following such date, operate as a certificate of release as defined in IRC 6325(a).

Kind of Tax (a)	Tax Period Ending (b)	Identifying Number (c)	Date of Assessment (d)	Last Day for Refiling (e)	Unpaid Balance of Assessment (f)
1040	12/31/1996		02/03/2003	03/05/2013	
1040	12/31/1996		09/13/2004	10/13/2014	8575.42
1040	12/31/1998		12/29/2003	01/28/2014	
1040	12/31/1998		09/13/2004	10/13/2014	26008.14
1040	12/31/1999		02/03/2003	03/05/2013	
1040	12/31/1999		08/16/2004	09/15/2014	5647.68
1040	12/31/2000		12/29/2003	01/28/2014	
1040	12/31/2000		09/13/2004	10/13/2014	49578.27
1040	12/31/2002		02/07/2005	03/09/2015	4588.24
1040	12/31/2003		04/04/2005	05/04/2015	19872.45
Place of Filing CLERK OF CIRCUIT COURT ESCAMBIA COUNTY PENSACOLA, FL 32595					Total \$ 114270.20

This notice was prepared and signed at JACKSONVILLE, FL , on this,

the 28th day of February, 2006.

Signature

R. A. Mitchell

for REGINA OWENS

Title
ACS

(800) 829-3903

22-00-0008

(NOTE: Certificate of officer authorized by law to take acknowledgment is not essential to the validity of Notice of Federal Tax lien
Rev. Rul. 71-466, 1971 - 2 C.B. 409)

Part 1 - Kept By Recording Office

Form 668(Y)(c) (Rev. 2-2004)
CAT. NO 60025X

6283		Department of the Treasury - Internal Revenue Service			
Form 668 (Y)(c) \$ 10.00 DUE		Notice of Federal Tax Lien			
(Rev. February 2004)					
Area: SMALL BUSINESS/SELF EMPLOYED AREA #1 Lien Unit Phone: (800) 913-6050		Serial Number 283536906		For Optional Use by Recording Office	
As provided by section 6321, 6322, and 6323 of the Internal Revenue Code, we are giving a notice that taxes (including interest and penalties) have been assessed against the following-named taxpayer. We have made a demand for payment of this liability, but it remains unpaid. Therefore, there is a lien in favor of the United States on all property and rights to property belonging to this taxpayer for the amount of these taxes, and additional penalties, interest, and costs that may accrue.					
Name of Taxpayer MELVIN G CARNLEY					
Residence 470 E KINGSFIELD RD CANTONMENT, FL 32533-7533					
IMPORTANT RELEASE INFORMATION: For each assessment listed below, unless notice of the lien is refiled by the date given in column (e), this notice shall, on the day following such date, operate as a certificate of release as defined in IRC 6325(a).					
Kind of Tax (a)	Tax Period Ending (b)	Identifying Number (c)	Date of Assessment (d)	Last Day for Refiling (e)	Unpaid Balance of Assessment (f)
1040	12/31/2001	XXX-XX-7495	12/29/2003	01/28/2014	
1040	12/31/2001	XXX-XX-7495	09/13/2004	10/13/2014	15233.77
Place of Filing CLERK OF CIRCUIT COURT ESCAMBIA COUNTY PENSACOLA, FL 32595					Total \$ 15233.77

This notice was prepared and signed at JACKSONVILLE, FL , on this,

the 07th day of April, 2006.

Signature <i>R. A. Mitchell</i> for THERESA HARLEY	Title ACS (800) 829-3903	21-00-0008
-------------------------------------------------------	--------------------------------	------------

(NOTE: Certificate of officer authorized by law to take acknowledgment is not essential to the validity of Notice of Federal Tax lien
Rev. Rul. 71-466, 1971 - 2 C.B. 409)

Part 1 - Kept By Recording Office

Form 668(Y)(c) (Rev. 2-2004)
CAT. NO 60025X

ERNIE LEE MAGAHA
CLERK OF THE CIRCUIT COURT



BRANCH OFFICES
ARCHIVES AND RECORDS
JUVENILE DIVISION

CENTURY

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
PROBATE
TRAFFIC

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

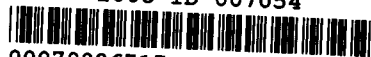
CLERK TO THE BOARD OF
COUNTY COMMISSIONERS

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

Case: 2008 TD 007054



00079026717

Dkt: TD80 Pg#:

12

Original Documents Follow

ERNIE LEE MAGAHA
 CLERK OF THE COURT & COMPTROLLER
 P.O. BOX 333
 PENSACOLA, FL 32591-0333
 (850) 595-4140
 REGISTRY ACCOUNT

Bank of America
 PENSACOLA, FLORIDA

9000012809

63-27
 631

VOID AFTER 6 MONTHS

PAY *FIFTY ONE THOUSAND SEVEN HUNDRED SIXTY TWO AND 62/100

JANET HOLLEY TAX COLLECTOR

TO THE ORDER OF JANET HOLLEY TAX COLLECTOR
 213 PALAFOX PLACE
 PENSACOLA, FL 32502

DATE

AMOUNT

08/17/2010

51,762.62

Ernie Lee Magaha
 ERNIE LEE MAGAHA, CLERK OF THE COURT



⑈9000012809⑈ ⑆063100277⑆ 898033991356⑈

ERNIE LEE MAGAHA
 CLERK OF THE COURT & COMPTROLLER

9000012809

Date	Case Number	Description	Amount
08/17/2010	2008 TD 002728	PAYMENT TAX DEEDS	2,983.13
✓ 08/17/2010	2008 TD 009262	PAYMENT TAX DEEDS	6,623.19
✓ 08/17/2010	2008 TD 009200	PAYMENT TAX DEEDS	9,664.07
✓ 08/17/2010	2008 TD 007054	PAYMENT TAX DEEDS	2,356.86
✓ 08/17/2010	2008 TD 009223	PAYMENT TAX DEEDS	2,447.98
✓ 08/17/2010	2008 TD 009254	PAYMENT TAX DEEDS	6,818.07
✓ 08/17/2010	2008 TD 009217	PAYMENT TAX DEEDS	12,320.71
✓ 08/17/2010	2008 TD 002037	PAYMENT TAX DEEDS	2,696.49
✓ 08/17/2010	2008 TD 000315	PAYMENT TAX DEEDS	2,357.99
✓ 08/17/2010	2008 TD 009203	PAYMENT TAX DEEDS	3,494.13

9000012809

Check: 9000012809 08/17/2010 JANET HOLLEY TAX COLLECTOR

Check Amount: 51,762.62

Gloria Madison
 8-18-10

ERNIE LEE MAGAHA
 CLERK OF THE COURT & COMPTROLLER
 P.O. BOX 333
 PENSACOLA, FL 32591-0333
 (850) 595-4140
 REGISTRY ACCOUNT

Bank of America

PENSACOLA, FLORIDA

VOID AFTER 6 MONTHS

63-27
 631

9000012800

PAY *EIGHT HUNDRED TWENTY SIX AND 80/100

EDDIE J & MARY J BLACKWELL TRUSTEES

TO THE ORDER OF EDDIE J & MARY J BLACKWELL TRUSTEES
 C/O M&F BANK
 750 JOHN SIMS PKWY
 NICEVILLE, FL 32578

DATE AMOUNT
 08/17/2010 826.80

Ernie Lee Magaha

ERNIE LEE MAGAHA, CLERK OF THE COURT



⑈9000012800⑈ ⑆063100277⑆ 898033991356⑈

ERNIE LEE MAGAHA
 CLERK OF THE COURT & COMPTROLLER

9000012800

Date	Case Number	Description	Amount
08/17/2010	2008 TD 007054	PAYMENT TAX DEEDS	413.40
08/17/2010	2008 TD 002037	PAYMENT TAX DEEDS	413.40

9000012800

Check: 9000012800 08/17/2010 EDDIE J & MARY J BLACKWELL TRUSTEES Check Amount: 826.80

ERNIE LEE MAGAHA
 CLERK OF THE COURT & COMPTROLLER
 P.O. BOX 333
 PENSACOLA, FL 32591-0333
 (850) 595-4140
 REGISTRY ACCOUNT

Bank of America

PENSACOLA, FLORIDA

VOID AFTER 6 MONTHS

63-27
 631

9000012813

PAY

*FIVE HUNDRED FORTY SIX AND 46/100

MELVIN G CARNLEY

TO THE ORDER OF
 MELVIN G CARNLEY
 476 E KINGSFIELD RD
 CANTONMENT, FL 32533

DATE

AMOUNT

08/17/2010

546.46

Ernie Lee Magaha

ERNIE LEE MAGAHA, CLERK OF THE COURT



⑈9000012813⑈ ⑆063100277⑆ 898033991356⑈

ERNIE LEE MAGAHA
 CLERK OF THE COURT & COMPTROLLER

9000012813

Date	Case Number	Description	Amount
08/17/2010	2008 TD 007054	PAYMENT TAX DEEDS	546.46

9000012813

Check: 9000012813 08/17/2010 MELVIN G CARNLEY

Check Amount: 546.46



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

Tax Deed - Redemption Calculator

Account: 114355000 Certificate Number: 007054 of 2008

Redemption ☒ Yes Application Date Interest Rate

	Final Redemption Payment ESTIMATED	Redemption Overpayment ACTUAL
	Auction Date <input type="text" value="12/06/2010"/>	Redemption Date <input type="text" value="08/10/2010"/> <input checked="" type="checkbox"/>
Months	8	4
Tax Collector	<input type="text" value="\$2,217.56"/>	<input type="text" value="\$2,217.56"/>
Tax Collector Interest	\$266.11	\$133.05
Tax Collector Fee	<input type="text" value="\$6.25"/>	<input type="text" value="\$6.25"/>
Total Tax Collector	\$2,489.92	\$2,356.86
Clerk Fee	<input type="text" value="\$60.00"/>	<input type="text" value="\$60.00"/>
Sheriff Fee	<input type="text" value="\$120.00"/>	<input type="text" value="\$120.00"/>
Legal Advertisement	<input type="text" value="\$210.00"/>	<input type="text" value="\$210.00"/>
App. Fee Interest	\$46.80	\$23.40
Total Clerk	\$436.80	\$413.40
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="\$40.00"/>
Total Redemption Amount	\$3,026.72	\$2,810.26
	Repayment Overpayment Refund Amount	\$216.46 + 120 + 210 = 546.46

Notes

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

Receipt Type	Case	Outstanding Amount	0.00
Receipt Number	1183668	Receipt Date	08/10/2010

Case Number	2008 TD 007054
Description	EDDIE J & MARY J BLACKWELL TRUSTEES VS

Action **TAX DEED REDEMPTION**

Judge

Received From **MELVIN G CARNLEY**

On Behalf Of **EDDIE J & MARY J BLACKWELL TRUSTEES**

Total Received	3,026.72
Net Received	3,026.72
Change	0.00

Receipt Payments	Amount	Reference Description
Cash	3,026.72	CASH

Receipt Applications	Amount
Holding	2,986.72
Service Charge	40.00

Deputy Clerk: mavila Transaction Date 08/10/2010 10:09:24

Comments

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: 114355000 Certificate Number: 007054 of 2008

Payor: MELVIN G CARNLEY Date 08/10/2010

Clerk's Check #	1	Clerk's Total	\$436.80
Tax Collector Check #	1	Tax Collector's Total	\$2,489.92
		Postage	\$60.00
		Researcher Copies	\$40.00
		Total Received	\$3,026.72

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
 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 # 2008 TD 007054
 Redeemed Date 08/10/2010
 Name MELVIN G CARNLEY**

Clerk's Total = TAXDEED	\$436.80
Due Tax Collector = TAXDEED	\$2,489.92
<input type="checkbox"/> Postage = TD2	\$60.00
ResearcherCopies = TD6	\$40.00

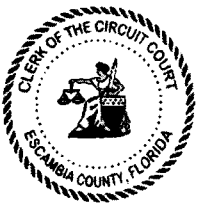
Apply Docket Codes

• For Office Use Only

Date	Docket	Desc	Amount Owed	Amount Due	Payee Name
05/30/2008	TD1	TAX DEED APPLICATION Receipt: 1150610 Date: 05/12/2010	60.00	0.00	
05/30/2008	TAXDEED	TAX DEED CERTIFICATES Receipt: 1150610 Date: 05/12/2010	330.00	0.00	
06/14/2010	TD83	TAX COLLECTOR CERTIFICATION	0.00	0.00	
08/10/2010	TAXDEED	TAXDEED Due Tax Collector	2,489.92	2,489.92	
08/10/2010	TD6	TITLE RESEARCHER COPY CHARGES	40.00	40.00	
08/10/2010	TAXDEED	TAXDEED Clerk's Total	436.80	436.80	

FINANCIAL SUMMARY

Rcd	Docket Application	Owed	Paid	Dismissed	Due
1	Service Charge	\$100.00	\$60.00	\$0.00	\$40.00
2	Holding	\$3,256.72	\$330.00	\$0.00	\$2,926.72
	TOTAL	\$3,356.72	\$390.00	\$0.00	\$2,966.72



Print Date:
5/12/2010 9:50:04 AM


Transaction #: **794121**

Receipt #: **201021455**

Cashier Date: **5/12/2010 9:50:06 AM (BROBINSON)**


ERNIE LEE MAGAHA
Clerk of the Circuit Court
Escambia County, FL
P.O. Box 333
Pensacola, FL 32591
850-595-3930

Customer Information	Transaction Information	Payment Summary
(TXD) TAX DEED DIVISION CLERK OF THE CIRCUIT COURT 221 PALAFOX PLACE Pensacola, FL 32502	DateReceived: 05/12/2010 Source Code: Drop-off Q Code: Return Code: Government Trans Type: Recording Agent Ref Num:	Total Fees \$390.00 Total Payments \$390.00

1 Payments	
 CLERK	\$390.00

0 Recorded Items

0 Search Items

1 Miscellaneous Items		
 (MISC FEE) MISCELLANEOUS FEES TX CERT 2008 TD 007054		
TAXCR	330	\$330.00
TAXCT	1	\$60.00

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

Receipt Type	Case	Outstanding Amount	0.00
Receipt Number	1150610	Receipt Date	05/12/2010

Case Number	2008 TD 007054
Description	EDDIE J & MARY J BLACKWELL TRUSTEES VS

Action **TAX DEED APPLICATION**

Judge

Received From **EDDIE J & MARY J BLACKWELL TRUSTEES**

On Behalf Of **EDDIE J & MARY J BLACKWELL TRUSTEES**

Total Received	390.00
Net Received	390.00
Change	0.00

Receipt Payments	Amount	Reference Description
Cash	390.00	ONC TRANS 792424

Receipt Applications	Amount
Holding	330.00
Service Charge	60.00

Disbursement Accounts	Amount
DEPOSITS - TAX DEEDS	330.00
TAX DEED CERTIFICATE	60.00
CLERKS FEE	

Deputy Clerk: bbr Transaction Date 05/12/2010 09:51:21

Comments



Chris Jones

Escambia County Property Appraiser

[Real Estate Search](#)

[Tangible Property Search](#)

[Amendment 1 Calculations](#)

[Back](#)



Navigate Mode

Account

☐ **Reference**



[Printer Friendly Version](#)

General Information Reference: 281N311401000000 Account: 114355000 Owners: CARNLEY MELVIN G Mail: 470 E KINGSFIELD RD CANTONMENT, FL 32533 Situs: 470 E KINGSFIELD RD Use Code: MOBILE HOME Taxing Authority: COUNTY MSTU Tax Inquiry: Open Tax Inquiry Window Tax Inquiry link courtesy of Janet Holley, Escambia County Tax Collector						2009 Certified Roll Assessment Improvements: \$33,089 Land: \$76,988 Total: \$110,077 <u>Save Our Homes:</u> \$54,448 Disclaimer Amendment 1 Calculations																															
Sales Data						2009 Certified Roll Exemptions HOMESTEAD EXEMPTION																															
<table border="1"> <thead> <tr> <th>Sale Date</th> <th>Book</th> <th>Page</th> <th>Value</th> <th>Type</th> <th>Official Records (New Window)</th> </tr> </thead> <tbody> <tr> <td>01/1998</td> <td>4219</td> <td>1445</td> <td>\$100</td> <td>QC</td> <td>View Instr</td> </tr> <tr> <td>06/1993</td> <td>3376</td> <td>37</td> <td>\$100</td> <td>QC</td> <td>View Instr</td> </tr> <tr> <td>06/1993</td> <td>3376</td> <td>33</td> <td>\$11,900</td> <td>WD</td> <td>View Instr</td> </tr> <tr> <td>09/1979</td> <td>1371</td> <td>165</td> <td>\$100</td> <td>WD</td> <td>View Instr</td> </tr> </tbody> </table>	Sale Date	Book	Page	Value	Type	Official Records (New Window)	01/1998	4219	1445	\$100	QC	View Instr	06/1993	3376	37	\$100	QC	View Instr	06/1993	3376	33	\$11,900	WD	View Instr	09/1979	1371	165	\$100	WD	View Instr	Official Records Inquiry courtesy of Ernie Lee Magaha, Escambia County Clerk of the Court					Legal Description SE 1/4 OF SE 1/4 OF NE 1/4 LESS OJ 4 P 350 ST RD R/W LESS W 242 FT LESS E 130 FT OF W 372 FT OF S 250 FT...	
Sale Date	Book	Page	Value	Type	Official Records (New Window)																																
01/1998	4219	1445	\$100	QC	View Instr																																
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09/1979	1371	165	\$100	WD	View Instr																																
Extra Features FRAME BUILDING																																					
Parcel Information																																					
<div> Restore Map Get Map Image Launch Interactive Map </div>																																					
Section Map Id: 28-1N-31-1 Approx. Acreage: 4.5000 Zoned: VR-2																																					



Buildings

Building 1 - Address: 470 E KINGSFIELD RD, Year Built: 1998, Effective Year: 1998

Structural Elements

MH FLOOR SYSTEM-TYPICAL

**MH EXTERIOR WALL-
VINYL/METAL**

**NO. PLUMBING FIXTURES-
6.00**

DWELLING UNITS-1.00

**MH ROOF FRAMING-GABLE
HIP**

**MH ROOF COVER-COMP
SHINGLE/WOOD**

**MH INTERIOR FINISH-
DRYWALL/PLASTER**

MH FLOOR FINISH-CARPET

NO. STORIES-1.00

MH MILLWORK-TYPICAL

MH HEAT/AIR-HEAT & AIR

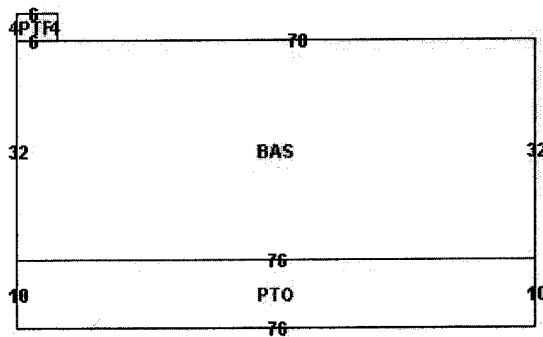
**MH STRUCTURAL FRAME-
TYPICAL**

Areas - 3216 Total SF

BASE AREA - 2432

PATIO - 760

PATIO FINISHED - 24



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.