

## TAX COLLECTOR'S CERTIFICATION

Application  
Date / Number  
May 3, 2013 / 130205

This is to certify that the holder listed below of Tax Sale Certificate Number **2009 / 7444**, issued the **1st** day of **June, 2009**, and which encumbers the following described property located in the County of Escambia, State of Florida to wit: **Parcel ID Number: 10-3346-550**

**Certificate Holder:**

BLACKWELL EDDIE TTEE BLACKWELL LIVING TRUST  
723 OVERBROOK DRIVE  
FORT WALTON BEAC, FLORIDA 32547

**Property Owner:**

KARSTEN KRISTINE A CAOILI  
5308 ARROWHEAD RD  
PENSACOLA, FLORIDA 32507

**Legal Description:** 12-3S3-220

LT 18 BLK 19 TREASURE HILL PARK S/D PLAT DB 102 P 286 OR 4437 P 1023

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
2009	7444	06/01/09	\$366.29	\$0.00	\$197.80	\$564.09

**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
2011	7650.0000	06/01/11	\$303.76	\$6.25	\$109.35	\$419.36

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
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

\$983.45
\$0.00
\$150.00
\$75.00
\$1,208.45
\$1,208.45
\$6.25

\*Done this 3rd day of May, 2013

TAX COLLECTOR, ESCAMBIA COUNTY, FLORIDA

By

*Candice Lewis*

Date of Sale:

*November 4, 2013*

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

## Notice to Tax Collector of Application for Tax Deed

**TO: Tax Collector of Escambia County**

In accordance with Florida Statutes, I,

**BLACKWELL EDDIE TTEE BLACKWELL LIVING  
TRUST  
723 OVERBROOK DRIVE  
FORT WALTON BEAC, Florida, 32547**

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

<b>Certificate No.</b>	<b>Parcel ID Number</b>	<b>Date</b>	<b>Legal Description</b>
7444	10-3346-550	06/01/2009	12-3S3-220 LT 18 BLK 19 TREASURE HILL PARK S/D PLAT DB 102 P 286 OR 4437 P 1023

**2010 TAX ROLL**

KARSTEN KRISTINE A CAOILI  
5308 ARROWHEAD RD  
PENSACOLA, Florida 32507

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

05/03/2013

Date



# Janet Holley, CFC

ESCAMBIA COUNTY TAX COLLECTOR  
P.O. BOX 1312, PENSACOLA, FLORIDA 32591  
WEB: [www.escambiataxcollector.com](http://www.escambiataxcollector.com)  
PHONE: 850-438-6500

TO: Maryline Avila

FR: Candice Lewis, Deputy Tax Collector *CL*

RE: Account #10-3346-550 (11-4-13 sale)

DATE: June 12, 2013

Account 10-3346-550 (base year 2008) had a tax deed application filed on 5-8-13. This account was last on the tax roll in 2010. Per the owner's request it was combined into account 10-3351-750 for the 2011 year. It is the same owner for both accounts. We notified the owner regarding this pending tax deed application and it did not get paid.

*"Where service is a matter of pride."*



# Chris Jones

## Escambia County Property Appraiser

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[Tangible Property Search](#)
[Sale List](#)
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General Information		2012 Certified Roll Assessment	
<b>Reference:</b>	1235322000034019	<b>Improvements:</b>	\$52,013
<b>Account:</b>	103351750	<b>Land:</b>	\$28,500
<b>Owners:</b>	KARSTEN KRISTINE A CAOILI	<b>Total:</b>	\$80,513
<b>Mail:</b>	5308 ARROWHEAD RD PENSACOLA, FL 32507	<b>Save Our Homes:</b>	\$0
<b>Situs:</b>	5308 ARROWHEAD RD 32507	<a href="#">Disclaimer</a>  <a href="#">Amendment 1 Calculations</a>	
<b>Use Code:</b>	SINGLE FAMILY RESID		
<b>Taxing Authority:</b>	COUNTY MSTU		
<b>Tax Inquiry:</b>	<a href="#">Open Tax Inquiry Window</a>		
Tax Inquiry link courtesy of Janet Holley Escambia County Tax Collector			

Sales Data						2012 Certified Roll Exemptions	
Sale Date	Book	Page	Value	Type	Official Records (New Window)	None	
09/01/2009	6557	1149	\$100	QC	<a href="#">View Instr</a>	<b>Legal Description</b> LTS 18 34 & 35 BLK 19 TREASURE HILL PARK S/D PLAT DB 102 P 286 OR 4437 P 1024...	
02/2007	6102	190	\$100	QC	<a href="#">View Instr</a>		
06/1999	4437	1024	\$75,000	WD	<a href="#">View Instr</a>		
08/1983	1802	273	\$100	WD	<a href="#">View Instr</a>		
05/1983	1766	994	\$2,500	WD	<a href="#">View Instr</a>		
Official Records Inquiry courtesy of Pam Childers Escambia County Clerk of the Circuit Court and Comptroller						Extra Features	
						BLOCK/BRICK GARAGE	

Parcel Information		Launch Interactive Map	
<b>Section Map Id:</b> 12-3S-32-2			
<b>Approx. Acreage:</b> 0.3400			
<b>Zoned:</b> R-5			
<b>Evacuation &amp; Flood Information</b> <a href="#">Open Report</a>			

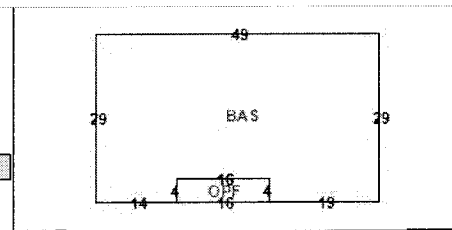
Buildings	
Building 1 - Address: 5308 ARROWHEAD RD, Year Built: 1983, Effective Year: 1983	
<b>Structural Elements</b>	
FOUNDATION-WOOD/SUB FLOOR	
EXTERIOR WALL-BRICK-FACE	
NO. PLUMBING FIXTURES-5.00	
DWELLING UNITS-1.00	
ROOF FRAMING-GABLE	
ROOF COVER-DIMEN/ARCH SHNG	

**INTERIOR WALL-DRYWALL-PLASTER**  
**FLOOR COVER-CARPET**  
**NO. STORIES-1.00**  
**DECOR/MILLWORK-AVERAGE**  
**HEAT/AIR-CENTRAL H/AC**  
**STRUCTURAL FRAME-WOOD FRAME**

Areas - 1421 Total SF

**BASE AREA - 1357**

**OPEN PORCH FIN - 64**



Images



12/10/02



6/2/11



6/2/11

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

Last Updated: 06/11/2013 (tc.819)



### Amendment 1 Calculations

**Printer Friendly Version**

Buildings	
Building 1 - Address:5308 ARROWHEAD RD, Year Built: 1983, Effective Year: 1983	
Structural Elements	
<b>FOUNDATION-WOOD/SUB FLOOR</b> <b>EXTERIOR WALL-BRICK-FACE</b> <b>NO. PLUMBING FIXTURES-5.00</b> <b>DWELLING UNITS-1.00</b> <b>ROOF FRAMING-GABLE</b> <b>ROOF COVER-DIMEN/ARCH SHNG</b> <b>INTERIOR WALL-DRYWALL-PLASTER</b>	

Exhibit "A"

✓  
PARCEL 1: LOTS 18, BLOCK 19, TREASURE HILL PARK, A SUBDIVISION OF PART OF SECTION 12, TOWNSHIP 3 SOUTH, RANGE 32 WEST, ESCAMBIA COUNTY, FLORIDA, ACCORDING TO PLAT BY S. LEE FILED MAY 30, 1924 IN DEED BOOK 102 AT PAGES 286-287 OF THE PUBLIC RECORDS OF SAID COUNTY.

PARCEL 2: LOTS 34 AND 35, BLOCK 19, TREASURE HILL PARK, A SUBDIVISION OF PART OF SECTION 12, TOWNSHIP 3 SOUTH, RANGE 32 WEST, ESCAMBIA COUNTY, FLORIDA, ACCORDING TO PLAT BY S. LEE FILED MAY 30, 1924 IN DEED BOOK 102 AT PAGES 286-287 OF THE PUBLIC RECORDS OF SAID COUNTY.

APN# 123S32-2000-034-019

11609055 CAOILI KARSTEN FL  
FIRST AMERICAN LENDERS ADVANTAGE  
MORTGAGE

DOC ID #: 00015884745202007

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Fixed/Adjustable Rate Rider.

*Kristine Carol Karsten*

(Seal)

KRISTINE CAOILI KARSTEN

- Borrower

5308 ARROWHEAD RD

PENSACOLA, FL 32507-8905

(Seal)

- Borrower

(Seal)

- Borrower

(Seal)

- Borrower

CONV

● MULTISTATE FIXED/ADJUSTABLE RATE RIDER - WSJ One-Year LIBOR - Single Family - INTEREST FIRST  
2U795-XX (04/02)

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Parcel ID Number: ~~10-3351-750111~~ <sup>6255 32-2000-03409</sup> DOC ID #: 00015884745202007  
 5308 ARROWHEAD RD, PENSACOLA which currently has the address of  
 [Street/City]  
 Florida 32507-8905 ("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 seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

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

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

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

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

**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.

6255

DOC ID #: 00015884745202007

(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 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 type="checkbox"/> Other(s) [specify] |

(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]

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

6002

When recorded mail to:  
First American Title Insurance  
Lenders Advantage  
1100 Superior Avenue, Suite 200  
Cleveland, Ohio 44114  
Attn: NSS-MT Team

This document was prepared by:  
DORA CARTER  
COUNTRYWIDE HOME LOANS, INC.

1571 SAWGRASS CORP PKWY, 4 FL  
SUNRISE  
FL 33323

[Space Above This Line For Recording Data]

4628367  
123532200-03409

4628367  
[Escrow/Closing #]

00015884745202007  
[Doc ID #]

## MORTGAGE

MIN 1000157-0007807175-6

### 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 FEBRUARY 23, 2007, together with all Riders to this document.

(B) "Borrower" is  
KRISTINE CAOILI KARSTEN

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 MSN# SVB-314, Calabasas, CA 91302-1613

(E) "Note" means the promissory note signed by Borrower and dated FEBRUARY 23, 2007. The Note states that Borrower owes Lender  
SEVENTY THREE THOUSAND FIVE HUNDRED and 00/100

Dollars (U.S. \$ 73,500.00 ) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than MARCH 01, 2037

(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

SA(FL) (0005) CHL (08/08)(d) VMP Mortgage Solutions, Inc. (800)521-7281  
CONV/NA

Form 3010 1/01



\* 2 3 8 9 1 \*



\* 1 5 8 8 4 7 4 5 2 0 0 0 0 2 0 0 6 A \*

Recording Fees: \$ 6.50  
Documentary Stamps: + 70  
Total: \$ 1.00 index

OR BK 4437 PG1023  
Escambia County, Florida  
INSTRUMENT 99-628994

DEED DOC STAMPS PD 8 ESC CO \$ 0.70  
07/13/99 ERNIE LEE MAGAHA, CLERK  
By: *Sally Arnold*

Prepared By And Return To:  
**SOUTHEAST TITLE GROUP, LLP**  
Address: 1101 N. Palafox Street  
Pensacola, FL 32501  
SE File #99P-06099/

Property Appraisers Parcel I.D. Number(s):  
10-3346-500  
Grantee(s) S.S.#(s):

### WARRANTY DEED

THIS WARRANTY DEED made and executed the 30<sup>th</sup> day of June, 1999 by JO ANN RESMONDO, N/K/A JO ANN GUFFEY, JOINED BY HER SPOUSE MICHAEL S. GUFFEY, hereinafter called the Grantor, to CHRISTIAN B. KARSTEN and KRISTINE A. CAOILI-KARSTEN, HUSBAND AND WIFE, whose post office address is: 5308 ARROWHEAD, PENSACOLA, FL 32507, hereinafter called the Grantee:

(Wherever used herein the terms "Grantor" and "Grantee" 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 Grantor, for and in consideration of the sum of TEN DOLLARS (\$10.00) and other valuable considerations, receipt whereof is hereby acknowledged, by these presents does grant, bargain, sell, alien, remise, release, convey and confirm unto the Grantee all that certain land situate, lying and being in ESCAMBIA County, State of Florida, viz:

**PARCEL 1:** LOTS 18, BLOCK 19, TREASURE HILL PARK, A SUBDIVISION OF PART OF SECTION 12, TOWNSHIP 3 SOUTH, RANGE 32 WEST, ESCAMBIA COUNTY, FLORIDA, ACCORDING TO PLAT BY S. LEE FILED MAY 30, 1924 IN DEED BOOK 102 AT PAGES 286-287 OF THE PUBLIC RECORDS OF SAID COUNTY.

       If this box is checked, the Grantor warrants that the above described property is not his/her constitutional homestead as defined by the laws of the State of Florida. He/she resides at       .

**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, and hereby 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 easements, restrictions and reservations of record, if any, and taxes accruing subsequent to December 31, 1998.

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

Signed, sealed and delivered  
in the presence of:

*BRIDGETTE R. HOUCK*  
Witness: BRIDGETTE R. HOUCK

*Tina M. Wilkes*  
Witness: Tina M. Wilkes

Witness: \_\_\_\_\_

Witness: \_\_\_\_\_

STATE OF FLORIDA  
COUNTY OF ESCAMBIA

I hereby certify that on this day, before me, an officer duly authorized in the State and County aforesaid to take acknowledgements, personally appeared JO ANN RESMONDO, N/K/A JO ANN GUFFEY, JOINED BY HER SPOUSE MICHAEL S. GUFFEY, who produced the identification described below, and who acknowledged before me that they executed the foregoing instrument.

Witness my hand and official seal in the county and state aforesaid this 30<sup>th</sup> day of June, 1999.

*BRIDGETTE R. HOUCK*  
Notary Public: BRIDGETTE R. HOUCK  
Identification Examined: *OK*

RCD Jul 13, 1999 11:05 am  
Escambia County, Florida

Ernie Lee Magaha  
Clerk of the Circuit Court  
INSTRUMENT 99-628994

### Quit Claim Deed

STATE OF FLORIDA  
COUNTY OF ESCAMBIA

KNOW ALL MEN BY THESE PRESENTS, that I, Christian Brent Karsten, a divorced and unremarried man, whose mailing address is 11705 Gulf Beach Hwy., Pensacola, FL 32507, for and in consideration of the sum of Ten Dollars (\$10.00) and other good and valuable considerations, the receipt whereof is hereby acknowledged, do remise, release, and quit claim until Kristine Caoili Karsten, a divorced and unremarried woman, whose mailing address is 5308 Arrowhead Rd., Pensacola, FL 32507, her successors and assigns, forever, all my right, title and interest in the following described property, situated in the County of Escambia, State of Florida, to-wit:

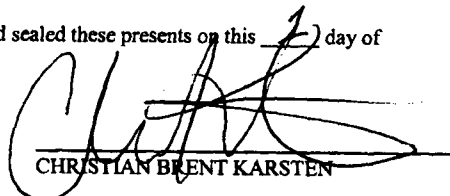
PARCEL IDENTIFICATION NUMBER: 12-3S-32-2000-018-019.

LOTS 18, BLOCK 19, TREASURE HILL PARK, A SUBDIVISION OF PART OF SECTION 12, TOWNSHIP 3 SOUTH, RANGE 32 WEST, ESCAMBIA COUNTY, FLORIDA, ACCORDING TO PLAT BY S. LEE FILED MAY 30, 1924 IN DEED BOOK 102 AT PAGES 286-287 OF THE PUBLIC RECORDS OF SAID COUNTY

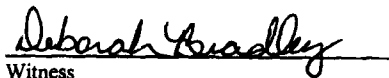
Together with all singular the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining, free from all exemptions and right of homestead.

IN WITNESS WHEREOF, I have signed and sealed these presents on this 1 day of

September 2009.

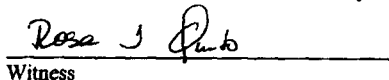
  
CHRISTIAN BRENT KARSTEN

SIGNED IN THE PRESENCE OF THE FOLLOWING WITNESSES:

  
Witness

Printed Name of Witness:

Deborah Bradley

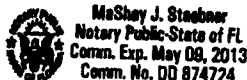
  
Witness


Printed Name of Witness:

Rosa T. Quino

STATE OF FLORIDA  
COUNTY OF ESCAMBIA

Sworn to and subscribed before me this the 1 day of Sep, 2009  
by CHRISTIAN BRENT KARSTEN, who is personally known to me or who has produced  
FDL K623102723370 (type of identification) as identification.



  
Signature of Notary  
Notary Public - State of Florida  
Printed Name:  
My Commission Expires:

[SEAL]

# 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: 11-4-2013

TAX ACCOUNT NO.: 10-3346-550

CERTIFICATE NO.: 2009-7444

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

YES NO

      X   Notify City of Pensacola, P.O. Box 12910, 32521

      X   Notify Escambia County, 190 Governmental Center, 32502

      X   Homestead for        tax year.

Kristine Caoili Karsten  
5308 Arrowhead Rd.  
Pensacola, FL 32507

Countrywide Home Loans, Inc.  
4500 Park Granada MSN# SVB-314  
Calabasas, CA 91302-1613

Certified and delivered to Escambia County Tax Collector,  
this 4th day of June, 2013.

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.

**OWNERSHIP AND ENCUMBRANCE REPORT  
CONTINUATION PAGE**

File No.: 10369

June 4, 2013

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

1. That certain mortgage executed by Kristine Caoili Karsten in favor of Countrywide Home Loans, Inc. dated 02/23/2007 and recorded 03/08/2007 in Official Records Book 6101, page 989 of the public records of Escambia County, Florida, in the original amount of \$73,500.00. (NOTE: Mortgage encumbers additional lots)
2. Taxes for the year 2008 and 2010 delinquent. The assessed value is unavailable. Tax ID 10-3346-550. NOTE: Lot 18 is now part of Tax Account #10-3351-750.

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.

**OWNERSHIP AND ENCUMBRANCE REPORT  
LEGAL DESCRIPTION**

File No.: 10369

June 4, 2013

**Lot 18, Block 19, Treasure Hill Park, as per plat by S. Lee, recorded in Deed Book 102,  
Pages 286-287, of the Public Records of Escambia County, Florida**



# **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.: 10369

June 4, 2013

Escambia County Tax Collector  
P.O. Box 1312  
Pensacola, Florida 32569

Pursuant to your request, the Company has caused a search to be made of the Public Records of Escambia County, Florida, solely as revealed by records maintained from 06-04-1993, through 06-04-2013, and said search reveals the following:

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

Kristine Caoili Karsten

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: 

June 4, 2013

# Escambia County Receipt of Transaction

Receipt # 2013065385

Cashiered by: ebb

Pam Childers  
Clerk of Court  
Escambia County, Florida

**Received From:**

CORE LOGIC TAX REAL ESTATE  
ATTN: REFUND DEPARTMENT  
95 METHODIST HILL RD SUITE 100

**On Behalf Of:**

EDDIE BLACKWELL TTEE BLACKWELL LIVING

On: 9/17/13 2:57 pm  
Transaction # 100602814

CaseNumber 2009 TD 007444

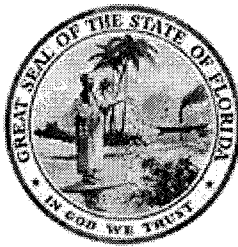
Fee Description	Fee	Prior Paid	Waived	Due	Paid	Balance
(TD1) TAX DEED APPLICATION	60.00	60.00	0.00	0.00	0.00	0.00
(TD7) ONLINE AUCTION FEE	70.00	70.00	0.00	0.00	0.00	0.00
(TAXDEED) TAX DEED CERTIFICATES	1323.46	0.00	1323.46	0.00	0.00	0.00
(TD6) TITLE RESEARCHER COPY CHARGES	8.00	0.00	8.00	0.00	0.00	0.00
(TAXDEED) TAX DEED CERTIFICATES	1323.46	0.00	0.00	1323.46	1323.46	0.00
(TD6) TITLE RESEARCHER COPY CHARGES	8.00	0.00	0.00	8.00	8.00	0.00
(TAXDEED) TAX DEED CERTIFICATES	341.00	341.00	0.00	0.00	0.00	0.00
(TAXDEED) TAX DEED CERTIFICATES	513.39	0.00	513.39	0.00	0.00	0.00
(TD2) POSTAGE TAX DEEDS	12.22	0.00	12.22	0.00	0.00	0.00
(TAXDEED) TAX DEED CERTIFICATES	513.39	0.00	0.00	513.39	513.39	0.00
(TAXDEED) TAX DEED CERTIFICATES	12.22	0.00	0.00	12.22	12.22	0.00
<b>Total:</b>	<b>4185.14</b>	<b>471.00</b>	<b>1857.07</b>	<b>1857.07</b>	<b>1857.07</b>	<b>0.00</b>

**Grand Total: 4185.14 471.00 1857.07 1857.07 1857.07 0.00**

**PAYMENTS**

Payment Type	Reference		Amount	Refund	Overage	Change	Net Amount
CHECK	1100031385	OK	1857.07	0.00	0.00	0.00	1857.07
<b>Payments Total:</b>			<b>1857.07</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1857.07</b>

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



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

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

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

**PAM CHILDERS, CLERK OF THE CIRCUIT COURT  
Tax Certificate Redeemed From Sale**

**Account: 103351750 Certificate Number: 007444 of 2009**

**Payor: CORE LOGIC TAX REAL ESTATE ATTN: REFUND DEPARTMENT 95 METHODIST HILL  
RD SUITE 100 ROCHESTER NY 14623 Date 09/17/2013**

Clerk's Check #	1100031385	Clerk's Total	\$513.39
Tax Collector Check #	1	Tax Collector's Total	\$1,323.46
		Postage	\$12.22
		Researcher Copies	\$8.00
		Total Received	\$1,857.07

**PAM CHILDERS**  
Clerk of the Circuit Court

Received By  
Deputy Clerk

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

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



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

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

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

**Case # 2009 TD 007444**

**Redeemed Date 09/17/2013**

**Name** CORE LOGIC TAX REAL ESTATE ATTN: REFUND DEPARTMENT 95 METHODIST HILL RD SUITE  
 100 ROCHESTER NY 14623

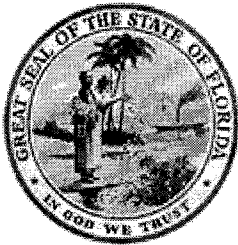
Clerk's Total = TAXDEED	\$513.39
Due Tax Collector = TAXDEED	\$1,323.46
Postage <del>=TD2</del> <i>TaxDeed</i>	\$12.22
ResearcherCopies = TD6	\$8.00

• For Office Use Only

Date	Docket	Desc	Amount Owed	Amount Due	Payee Name
------	--------	------	-------------	------------	------------

**FINANCIAL SUMMARY**

No Information Available - See Dockets



**PAM CHILDERS**  
**CLERK OF THE CIRCUIT COURT**  
**ESCAMBIA COUNTY, FLORIDA**

**Tax Deed - Redemption Calculator**  
 Account: 103351750 Certificate Number: 007444 of 2009

Redemption ☒ Yes      Application Date       Interest Rate

	Final Redemption Payment ESTIMATED	Redemption Overpayment ACTUAL
	Auction Date <input type="text" value="11/04/2013"/>	Redemption Date <input type="text" value="09/17/2013"/>
Months	6	4
Tax Collector	<input type="text" value="\$1,208.45"/>	<input type="text" value="\$1,208.45"/>
Tax Collector Interest	\$108.76	\$72.51
Tax Collector Fee	<input type="text" value="\$6.25"/>	<input type="text" value="\$6.25"/>
Total Tax Collector	\$1,323.46	<input type="text" value="\$1,287.21"/> TC
Clerk Fee	<input type="text" value="\$130.00"/>	<input type="text" value="\$130.00"/>
Sheriff Fee	<input type="text" value="\$120.00"/>	<input type="text" value="\$120.00"/>
Legal Advertisement	<input type="text" value="\$221.00"/>	<input type="text" value="\$221.00"/>
App. Fee Interest	\$42.39	\$28.26
Total Clerk	\$513.39	<input type="text" value="\$499.26"/> CH
Postage	<input type="text" value="\$12.22"/>	<input type="text" value="\$12.22"/>
Researcher Copies	<input type="text" value="\$8.00"/>	<input type="text" value="\$8.00"/>
Total Redemption Amount	\$1,857.07	\$1,806.69
	Repayment Overpayment Refund Amount	\$50.38 + 120 + 221 + 12.22 =

ACTUAL SHERIFF \$80.00 COM FEE \$18.50  
 09/12/13 chris with corelogic for M & T Bank called for quote.

Notes ebh

Submit

Reset

Print Preview

\$403.60  
 redeemer



# Pam Childers

Clerk of the Circuit Court and Comptroller, Escambia County

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

September 25, 2013

BLACKWELL EDDIE TTEE BLACKWELL LIVING TRUST  
723 OVERBROOK DRIVE  
FORT WALTON BEACH, FL 32547

Dear Certificate Holder:

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

TAX CERT	APP FEES	INTEREST	TOTAL
2009 TD 007444	\$471.00	\$28.26	\$499.26

**TOTAL \$499.26**

Very truly yours,

PAM CHILDERS  
Clerk of Circuit Court

By:

Emily Hogg  
Tax Deed Division



# Pam Childers

Clerk of the Circuit Court and Comptroller, Escambia County

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

September 25, 2013

CORE LOGIC TAX REAL ESTATE  
ATTN: REFUND DEPARTMENT  
95 METHODIST HILL RD SUITE 100  
ROCHESTER NY 14623

Dear Redeemer,

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

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

CERTIFICATE NUMBER

REFUND

2009 TD 007444

\$403.60

**TOTAL      \$403.60**

Very truly yours,

PAM CHILDERS  
Clerk of Circuit Court

By:

Emily Hogg