

## Notice to Tax Collector of Application for Tax Deed

**TO: Tax Collector of Escambia County**

In accordance with Florida Statutes, I,

**TRC-SPE LLC US BANK, CUSTODIAN FOR TRC-SPE  
50 SOUTH 16TH STREET SUITE 195  
PHILADELPHIA, Pennsylvania, 19102**

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>
1747.0000	03-0445-545	06/01/2011	23-1S3-012 BEG AT SE COR OF LT 18 BLK B SUBURBAN EST UNIT 1 PB 6 P 43 WLY ALG S LI OF BLK B 175 FT FOR POB CONT SAME COURSE 75 FT 89 DEG 03 MIN LEFT 107 FT 90 DEG 57 MIN LEFT 75 FT 89 DEG 03 MIN LEFT 107 FT TO POB LT 34 BLK B UNRECORDED PLAT SUBURBAN EST S/D PLAT DB 128 P 541 OR 566 P 537

**2013 TAX ROLL**

PALMER RAYMOND W & RUBY DAVIS  
1206 PORTLAND ST  
PENSACOLA , Florida 32534

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.

trcspellc (Dan Friedman)  
Applicant's Signature

12/19/2013  
Date

FORM 513  
(r.12/00)

**TAX COLLECTOR'S CERTIFICATION**

**APPLICATION DATE**

12/19/2013

**FULL LEGAL DESCRIPTION**  
**Parcel ID Number: 03-0445-545**

December 27, 2013  
Tax Year: 2010  
Certificate Number: 1747.0000

BEG AT SE COR OF LT 18 BLK B SUBURBAN EST UNIT 1 PB 6 P 43 WLY ALG S LI OF BLK B 175 FT FOR POB CONT  
SAME COURSE 75 FT 89 DEG 03 MIN LEFT 107 FT 90 DEG 57 MIN LEFT 75 FT 89 DEG 03 MIN LEFT 107 FT TO POB  
LT 34 BLK B UNRECORDED PLAT SUBURBAN EST S/D PLAT DB 128 P 541 OR 566 P 537

# TAX COLLECTOR'S CERTIFICATION

Application  
Date / Number  
Dec 19, 2013 / 130938

This is to certify that the holder listed below of Tax Sale Certificate Number **2011 / 1747.0000** , issued the **1st day of June, 2011**, and which encumbers the following described property located in the County of Escambia, State of Florida to wit: **Parcel ID Number: 03-0445-545**

**Certificate Holder:**  
TRC-SPE LLC US BANK, CUSTODIAN FOR TRC-SPE  
50 SOUTH 16TH STREET SUITE 195  
PHILADELPHIA, PENNSYLVANIA 19102

**Property Owner:**  
PALMER RAYMOND W & RUBY DAVIS  
1206 PORTLAND ST  
PENSACOLA , FLORIDA 32534

**Legal Description:** 23-1S3-012  
BEG AT SE COR OF LT 18 BLK B SUBURBAN EST UNIT 1 PB 6 P 43 WLY ALG S LI OF BLK B 175 FT FOR POB CONT  
SAME COURSE 75 FT 89 DEG 03 MIN LEFT 107 FT 90 D ...  
**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
2011	1747.0000	06/01/11	\$595.03	\$0.00	\$57.64	\$652.67

**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
2013	1320.0000	06/01/13	\$624.93	\$6.25	\$31.25	\$662.43
2012	1506.0000	06/01/12	\$604.52	\$6.25	\$30.23	\$641.00

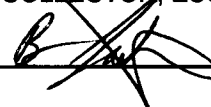
- Total of all Certificates in Applicant's Possession and Cost of the Certificates Redeemed by Applicant or Included (County)
- Total of Delinquent Taxes Paid by Tax Deed Application
- Total of Current Taxes Paid by Tax Deed Applicant (2013)
- Ownership and Encumbrance Report Fee
- Tax Deed Application Fee
- Total Certified by Tax Collector to Clerk of Court
- Clerk of Court Statutory Fee
- Clerk of Court Certified Mail Charge
- Clerk of Court Advertising Charge
- Sheriff's Fee
- 
- Total of Lines 6 thru 11
- Interest Computed by Clerk of Court Per Florida Statutes.....( %)
- One-Half of the assessed value of homestead property. If applicable pursuant to section 197.502, F.S.
- Statutory (Opening) Bid; Total of Lines 12 thru 14
- Redemption Fee
- Total Amount to Redeem

\$1,956.10
\$0.00
\$535.27
\$150.00
\$75.00
\$2,716.37
\$2,716.37
\$35,697.00
\$6.25

\*Done this 19th day of December, 2013

TAX COLLECTOR, ESCAMBIA COUNTY, FLORIDA

By



Date of Sale: 4/7/14

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

IN THE COUNTY COURT IN AND FOR  
ESCAMBIA COUNTY, FLORIDA  
CIVIL DIVISION  
CASE NO: 2006SC1121

Ernie Lee Magaha  
CLERK OF THE CIRCUIT COURT  
ESCAMBIA COUNTY FLORIDA  
INST# 2006047315 05/10/2006 at 11:45 AM  
OFF REC BK: 5902 PG: 773 - 773 Doc Type: FJ

WORLDWIDE ASSET PURCHASING, LLC., a  
Limited Liability Co., as Assignee of DIRECT  
MERCHANTS BANK, N.A.,

Plaintiff,

VS.

RAYMOND W. PALMER, an Individual,  
Defendant

**DEFAULT FINAL JUDGMENT**

THIS CAUSE coming on to be heard for preliminary hearing April 6, 2006, and  
the Defendant, RAYMOND W. PALMER, an Individual, after being properly served,  
having failed to appear and the Court being fully advised in the premises, IT IS  
HEREBY ORDERED AND ADJUDGED:

That Plaintiff, WORLDWIDE ASSET PURCHASING, LLC., a Limited Liability  
Co., as Assignee of DIRECT MERCHANTS BANK, N.A., recover from Defendant,  
RAYMOND W. PALMER, an Individual, the sum of \$3,930.40 on principal, costs in  
the sum of \$275.00, and pre-judgment interest of \$494.26, for a total of \$4,699.66  
with interest accruing at the rate of 9% for which let execution issue.

IT IS FURTHER ORDERED AND ADJUDGED, that the defendant shall complete  
A Florida Small Claims Rules Form 7.343 (Fact Information Sheet) and return it to the  
Plaintiff's attorney, or to the Plaintiff if the Plaintiff is not represented by an attorney,  
within 45 days from the date of this Final Judgment, unless the Final Judgment is  
satisfied or a motion for new trial or notice of appeal is filed.

Jurisdiction of this case is retained to enter further orders that are proper to  
compel the defendant(s) to complete form 7.343 and return it to the Plaintiff's  
attorney, or the Plaintiff if the Plaintiff is not represented by an attorney. Fact  
Information Sheet need not be recorded in the public records.

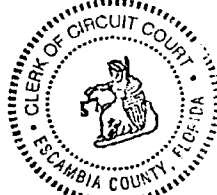
5 DONE AND ORDERED in Chambers, Escambia County, Pensacola, Florida this  
day of May, 2006.

  
COUNTY COURT JUDGE

I HEREBY CERTIFY that a true and correct copy of the foregoing has been  
forwarded this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, to: Thomas L. Avrutis, Esquire,  
Attorney for Plaintiff, P.O. Box 4137, Sarasota, FL 34230 and to: Raymond W Palmer,  
1206 PORTLAND ST, PENSACOLA, FL 32534.

For info on payoff and  
satisfaction call (941) 955-7300  
and use ref. #06-00178-0/N5

Plaintiff's address:  
2253 Northwest Prkwy, Suite 500  
Marietta, GA 30067  
Plaintiff DOS # N/A  
Defendant's S.S # \_\_\_\_\_



Judicial Assistant

"CERTIFIED TO BE A TRUE COPY  
OF THE DOCUMENTATION FILE IN THIS OFFICE  
WITNESS MY HAND AND OFFICIAL SEAL  
ERNEE LEE MAGAHA, CLERK  
CIRCUIT COURT AND COUNTY COURT  
ESCAMBIA COUNTY, FLORIDA"  
BY: Ernestine Johnson D.C.  
DATE: 6/7/2006

Case: 2006 SC 001121



00063529521

Dkt: CC1033 Pg#:

G115FFCK

**SCHEDULE A**

KNOWN AS: 1206 WEST PORTLAND STREET

ALL THAT CERTAIN LAND IN ESCAMBIA COUNTY, FLORIDA, TO-WIT:

LOT(S) 34, BLOCK B OF SUBURBAN ESTATES UNIT 1, AS RECORDED IN  
PLAT BOOK 6, PAGE 43 ET SEQ., OF THE PUBLIC RECORDS OF ESCAMBIA  
COUNTY, FLORIDA.

SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS,  
OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY.

**MORTGAGEE REQUESTS NOTICE OF ANY ADVERSE ACTION  
THAT A PRIORITY LIEN HOLDER TAKES WITH REGARD TO  
THE PROPERTY, INCLUDING DEFAULT AND FORECLOSURE**

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

 (Seal)  
RAYMOND W PALMER  
1206 W PORTLAND ST,  
PENSACOLA, FLORIDA 32534  
-Borrower

\_\_\_\_ (Seal)  
-Borrower

\_\_\_\_ (Seal)  
-Borrower

\_\_\_\_ (Seal)  
-Borrower

\_\_\_\_ (Seal)  
-Borrower

\_\_\_\_ (Seal)  
-Borrower

Signed, sealed and delivered in the presence of:

  
Sabrina Marie Baker

  
Karin Clanton

SCHEDULE A ATTACHED HERETO AND MADE A PART OF.

which currently has the address of 1206 W PORTLAND ST

PENSACOLA  
[City]

FLORIDA  
[State]

[Street]

32534  
[Zip Code]

("Property Address"):

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

**BORROWER COVENANTS** that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

**ADVANCES.** During the Draw Period described in the Agreement, the Borrower may repeatedly take and repay any advances that Lender makes to Borrower under the terms of the Agreement and this Security Instrument, subject to the terms that the Agreement and this Security Instrument impose. The Agreement and this Security Instrument will remain in full force and effect notwithstanding that the Account Balance under the Agreement may occasionally be reduced to an amount of equal to or less than zero.

Any amounts that Lender advances to Borrower in excess of the Credit Limit will be secured by the terms of this Security Instrument unless applicable law prohibits the same. Lender shall not be obligated to increase the Credit Limit formally or to make additional Advances in excess of the Credit Limit stated in the Agreement even though the Credit Limit has been exceeded one or more times. The Draw Period may or may not be followed by a Repayment Period, as described in the Agreement, during which additional Advances are not available. During both the Draw Period and the Repayment Period the Lender may, at its option, make Advances from the Account to pay fees, charges, or credit insurance premiums due under the Agreement or this Security Instrument, or make other Advances as allowed by this Security Instrument.

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 Secured Debt.** Borrower shall pay when due all Secured Debt in accordance with the Agreement and this Security Instrument. All payments shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Agreement or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Agreement or Security Instrument be by a method of Lender's choosing. These methods include, but are not limited to: (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 Billing Statement or at such other location as may be designated by Lender in accordance with the notice provisions provided in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Account current. Lender may accept any payment or partial payment insufficient to bring the Account current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Agreement and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. **Application of Payments or Proceeds.** All payments accepted by Lender shall be applied to the Secured Debt under this Security Instrument as provided in the Agreement unless Applicable Law provides otherwise. Any

**(J) "Secured Debt" means:**

- (1) All amounts due under your Account, including principal, interest, Finance Charges, and other fees, charges, and costs incurred under the terms of this Security Instrument and all extensions, modifications, substitutions or renewals thereof.
- (2) Any advances made and expenses incurred by Lender under the terms of this Security Instrument.

**(K) "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 type="checkbox"/> 1-4 Family  | <input type="checkbox"/> Condominium Rider              | <input type="checkbox"/> Escrow Rider             |
| <input type="checkbox"/> Second Home | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Mortgage Insurance Rider |
| <input type="checkbox"/> Other(s)    |   |   |

**(L) "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.****(M) "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.****(N) "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.****(O) "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.****(P) "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 Agreement and/or this Security Instrument.****(Q) "Approved Prior Lien" means a lien which is and which lender acknowledges and agrees will continue to have priority over the lien created by 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 Credit Agreement; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Credit Agreement. For this purpose, Borrower does hereby mortgage, grant and convey to Lender, the following described property located in the

COUNTY  
[Type of Recording Jurisdiction]

of

ESCAMBIA  
[Name of Recording Jurisdiction]



This Instrument Prepared By *Shawna King*  
Bank of America, NA  
100 North Tryon Street  
Charlotte NC 28255

After Recording Return To:



Record and Return To:  
Fiserv Lending Solutions  
27 Inwood Rd  
Palmer, Raymond W Rocky Hill, CT 06067  
Loan Number: 68218000967499

[Space Above This Line For Recording Data]

## MORTGAGE

### DEFINITIONS

(A) "Security Instrument" means this document, which is dated APRIL 25, 2006, together with all Riders to this document.

(B) "Borrower" is RAYMOND W PALMER

the party or parties who have signed this Security Instrument.

Borrower is the Mortgagor under this Security Instrument.

(C) "Lender" is Bank of America, NA

Lender is a National Banking Association organized  
and existing under the laws of THE UNITED STATES OF AMERICA  
Lender's address is 100 North Tryon Street, Charlotte, North Carolina  
28255

Lender is the Mortgagee under this Security Instrument.

(D) "Agreement" means the Home Equity Line of Credit Agreement signed by the Borrowers.

(E) "Account" means the Home Equity Line of Credit Account pursuant to which the Lender makes Advances to the Borrower at the Borrower's direction, allowing the Borrower to repay those Advances and take additional Advances, subject to the terms of the Agreement.

(F) "Credit Limit" means the maximum aggregate amount of principal that may be secured by this Security Instrument at any one time. The Credit Limit is \$60,000.00. Except to the extent prohibited by Applicable Law, the Credit Limit does not apply to interest, Finance Charges, and other fees and charges validly incurred by Borrower under the Agreement and this Security Instrument. The Credit Limit also does not apply to other advances made under the terms of this Security Instrument to protect Lender's security and to perform any of the covenants contained in this Security Instrument.

(G) "Account Balance" is the total unpaid principal of the Account, plus earned but unpaid Finance Charges, outstanding fees, charges, and costs.

(H) "Maturity Date" is the date on which the entire Account Balance under the Agreement is due. The entire Account Balance on your Account, as defined in the Agreement and this Security Instrument, is due on APRIL 25, 2031

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

# WARRANTY DEED

NO. 111  
ST. 111  
ED. 111  
TOTAL

State of Florida }  
Escambia County }

566 PAGE 537

3409 West Scott Street  
GRANTEES' ADDRESS

Know All Men by These Presents: That Theda A. Williams, a single woman

for and in consideration of Ten Dollars and other good and valuable considerations -  
DOLLARS

the receipt whereof is hereby acknowledged, do bargain, sell, convey and grant unto  
Myself Theda A. Williams and my heirs, husband and wife

their heirs, executors, administrators and assigns, forever, the following described real property,  
situate, lying and being in the County of Escambia

State of Florida to wit:  
Description of Lot 3, Block B, of unrecorded plat of Suburban Estates  
Subdivision:

Commence at the Southeast corner of Lot 18, Block B, Suburban Estates,  
Unit 1, as recorded in Plat Book 6, at Page 43, in the public records  
of Escambia County, Florida, said point being on the West right-of-way  
line of Keeley Avenue; thence go easterly along the South line of Block B,  
as recorded, a distance of 175.00 feet to the Point of Beginning; thence  
continue along said line a distance of 75.00 feet; thence go at an angle  
to the left of 89 degrees 03 minutes a distance of 107.00 feet; thence  
go at an angle to the left of 90 degrees 57 minutes a distance of 75.00  
feet; thence go at an angle to the left of 69 degrees 03 minutes a distance  
of 107.00 feet to the Point of Beginning.



To have and to hold, unto the said grantee, their heirs and assigns, forever.

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

And I, the said grantee, covenant that I, am well seized of an indefeasible estate in fee  
simple in the said property, and have a good right to convey the same; that it is free of lien or encumbrance,  
and that my heirs, executors and administrators, the said  
grantee, their heirs, executors, administrators and assigns, in the quiet and peaceable possession  
and enjoyment thereof, against all persons lawfully claiming the same, shall and will forever warrant and defend.

IN WITNESS WHEREOF, I, have hereunto set my hand and seal this 22nd  
day of September, A.D. 1971

Signed, sealed and delivered in the presence of

*John J. Wulfsberg*  
*John J. Wulfsberg*

*Theda A. Williams* (SEAL)  
(SEAL)

State of Florida }  
Escambia County }

Before the subscriber personally appeared Theda A. Williams

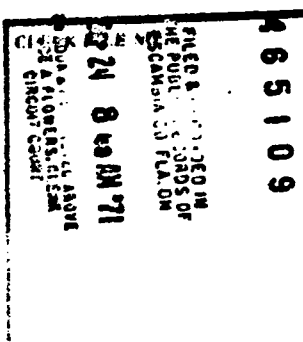
his wife, known to me to be the individual described by said name in and  
who executed the foregoing instrument and acknowledged that she executed  
the same for the uses and purposes therein set forth.

Given under my hand and official seal this 22nd day of September, 1971



*John J. Wulfsberg*  
Notary Public

My Commission expires July 8, 1973



# 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: 4-7-2014

TAX ACCOUNT NO.: 03-0445-545

CERTIFICATE NO.: 2011-1747

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  
221 Palafox Place, 4th Floor/  
X     Notify Escambia County, 190 Governmental Center, 32502  
X     Homestead for 2013 tax year.

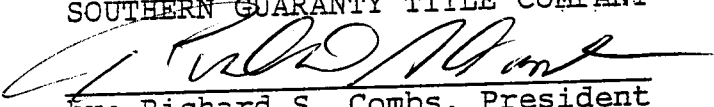
Raymond Winston Palmer  
Ruby Davis Palmer  
1206 Portland St.  
Pensacola, FL 32534

Worldwide Asset Purchasing, LLC  
as assignee of Direct Merchants Bank, N.A.  
2253 Northwest Pkwy., Ste 500  
Marietta, GA 30067

Bank of America, N.A.  
100 North Tryon St.  
Charlotte, NC 28255

Certified and delivered to Escambia County Tax Collector,  
this 8th day of January, 2014.

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.: 11033

January 6, 2014

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

1. That certain mortgage executed by Raymond Winston Palmer and Ruby Davis Palmer, husband and wife in favor of Bank of America, N.A. dated 04/25/2006 and recorded 06/19/2006 in Official Records Book 5931, page 627 of the public records of Escambia County, Florida, in the original amount of \$60,000.00.
2. MSBU Lien filed by Escambia County recorded in O.R. Book 4313, page 1415.
3. Judgment filed by Worldwide Asset Purchasing, LLC as assignee of Direct Merchants Bank, N.A. recorded in O.R. Book 5925, page 713.
4. Taxes for the year 2010-2012 delinquent. The assessed value is \$71,394.00. Tax ID 03-0445-545.

PLEASE NOTE THE FOLLOWING:

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

**OWNERSHIP AND ENCUMBRANCE REPORT  
LEGAL DESCRIPTION**

File No.: 11033

January 6, 2014

**231S301201007024 - Full Legal Description**

BEG AT SE COR OF LT 18 BLK B SUBURBAN EST UNIT 1 PB 6 P 43 WLY ALG S LI OF BLK B 175 FT FOR POB  
CONT SAME COURSE 75 FT 89 DEG 03 MIN LEFT 107 FT 90 DEG 57 MIN LEFT 75 FT 89 DEG 03 MIN LEFT 107  
FT TO POB LT 34 BLK B UNRECORDED PLAT SUBURBAN EST S/D PLAT DB 128 P 541 OR 566 P 537

# **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.: 11033

January 6, 2014

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 01-06-1994, through 01-06-2014, and said search reveals the following:

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

Raymond Winston Palmer and Ruby Davis Palmer, husband and wife

2. The land covered by this Report is:

LEGAL DESCRIPTION IS ATTACHED HERETO AND MADE A PART HEREOF

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

SEE CONTINUATION PAGE ATTACHED HERETO AND MADE A PART HEREOF

4. Taxes:

SEE CONTINUATION PAGE ATTACHED HERETO AND MADE A PART HEREOF

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: 

January 6, 2014

## WARNING

THERE ARE UNPAID TAXES ON PROPERTY WHICH YOU OWN OR IN WHICH YOU HAVE A LEGAL INTEREST. THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON April 7, 2014, UNLESS THE TAXES ARE PAID. SHOULD YOU NEED FURTHER INFORMATION CONTACT THE CLERK OF THE CIRCUIT COURT IMMEDIATELY AT THE COUNTY COURTHOUSE IN PENSACOLA, FLORIDA, OR CALL 850-595-3793.

## NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That TRC-SPE LLC holder of Tax Certificate No. 01747, issued the 1st day of June, A.D., 2011 has filed same in my office and has made application for a tax deed to be issued thereon. Said certificate embraces the following described property in the County of Escambia, State of Florida, to wit:

BEG AT SE COR OF LT 18 BLK B SUBURBAN EST UNIT 1 PB 6 P 43 WLY ALG S LI OF BLK B 175 FT FOR POB CONT SAME COURSE 75 FT 89 DEG 03 MIN LEFT 107 FT 90 DEG 57 MIN LEFT 75 FT 89 DEG 03 MIN LEFT 107 FT TO POB LT 34 BLK B UNRECORDED PLAT SUBURBAN EST S/D PLAT DB 128 P 541 OR 566 P 537

SECTION 23, TOWNSHIP 1 S, RANGE 30 W

TAX ACCOUNT NUMBER 030445545 (14-269)

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

**RAYMOND W PALMER AKA RAYMOND WINSTON PALMER and RUBY DAVIS PALMER**

Unless said certificate shall be redeemed according to law, the property described therein will be sold to the highest bidder at public auction at 9:00 A.M. on the first Monday in the month of April, which is the 7th day of April 2014.

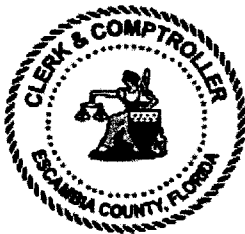
Dated this 6th day of March 2014.

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

### Personal Services:

**RUBY DAVIS PALMER**  
1206 PORTLAND ST  
PENSACOLA, FL 32534

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



By:  
Emily Hogg  
Deputy Clerk

## WARNING

THERE ARE UNPAID TAXES ON PROPERTY WHICH YOU OWN OR IN WHICH YOU HAVE A LEGAL INTEREST. THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON April 7, 2014, UNLESS THE TAXES ARE PAID. SHOULD YOU NEED FURTHER INFORMATION CONTACT THE CLERK OF THE CIRCUIT COURT IMMEDIATELY AT THE COUNTY COURTHOUSE IN PENSACOLA, FLORIDA, OR CALL 850-595-3793.

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### Personal Services:

**RAYMOND W PALMER AKA RAYMOND  
WINSTON PALMER  
1206 PORTLAND ST  
PENSACOLA, FL 32534**

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



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### Post Property:

1206 PORTLAND ST



PAM CHILDERS  
CLERK OF THE CIRCUIT COURT  
ESCAMBIA COUNTY, FLORIDA

By:  
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PAM CHILDERS  
CLERK OF THE CIRCUIT COURT  
ESCAMBIA COUNTY, FLORIDA

By:  
Emily Hogg  
Deputy Clerk

STATE OF FLORIDA  
COUNTY OF ESCAMBIA

CERTIFICATE OF NOTICE OF MAILING  
NOTICE OF APPLICATION FOR TAX DEED

CERTIFICATE # 01747 of 2011

I, PAM CHILDERS, CLERK OF THE CIRCUIT COURT OF ESCAMBIA COUNTY, FLORIDA, do hereby certify that I did on March 6, 2014, mail a copy of the foregoing Notice of Application for Tax Deed, addressed to:

RAYMOND W PALMER AKA RAYMOND WINSTON PALMER 1206 PORTLAND ST PENSACOLA, FL 32534		RUBY DAVIS PALMER 1206 PORTLAND ST PENSACOLA, FL 32534
BANK OF AMERICA NA 100 NORTH TRYON ST CHARLOTTE NC 28255	WORLDWIDE ASSET PURCHASING LLC AS ASSIGNEE OF DIRECT MERCHANTS BANK, NA 2253 NORTHWEST PKWY STE 500 MARIETTA GA 30067	
ESCAMBIA COUNTY OFFICE OF COUNTY ATTORNEY 221 PALAFOX PLACE STE 430 PENSACOLA FL 32502		

WITNESS my official seal this 6th day of March 2014.



PAM CHILDERS  
CLERK OF THE CIRCUIT COURT  
ESCAMBIA COUNTY, FLORIDA

By:  
Emily Hogg  
Deputy Clerk

11/17/47

7008 1830 0000 0238 4178

U.S. Postal Service  
**CERTIFIED MAIL RECEIPT**  
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at [www.usps.com](http://www.usps.com).

**OFFICIAL USE**

Postage	\$ 0.49
Certified Fee	3.30
Return Receipt Fee (Endorsement Required)	2.70
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 6.49

Sent To  
Escambia County [14-269]  
Office of County Attorney  
221 Palafox Place Ste 430  
Pensacola FL 32502

PS Form 38

7008 1830 0000 0238 4161

U.S. Postal Service  
**CERTIFIED MAIL RECEIPT**  
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at [www.usps.com](http://www.usps.com).

**OFFICIAL USE**

Postage	\$ 0.49
Certified Fee	3.30
Return Receipt Fee (Endorsement Required)	2.70
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 6.49

Sent To  
Worldwide Asset Purchasing  
LLC [14-269]  
2253 Northwest Pkwy Ste 500  
Marietta GA 30067

PS Form 38

7008 1830 0000 0238 4154

U.S. Postal Service  
**CERTIFIED MAIL RECEIPT**  
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Restricted Delivery Fee (Endorsement Required)	
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Sent To  
Bank of America NA [14-269]  
100 North Tryon St  
Charlotte NC 28255

PS Form 38

7008 1830 0000 0238 4147

U.S. Postal Service  
**CERTIFIED MAIL RECEIPT**  
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Certified Fee	3.30
Return Receipt Fee (Endorsement Required)	2.70
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 6.49

Sent To  
Ruby Davis Palmer [14-269]  
1206 Portland St  
Pensacola, FL 32534

PS Form 38

7008 1830 0000 0238 4130

U.S. Postal Service  
**CERTIFIED MAIL RECEIPT**  
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For delivery information visit our website at [www.usps.com](http://www.usps.com).

**OFFICIAL USE**

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Return Receipt Fee (Endorsement Required)	2.70
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 6.49

Sent To  
Raymond W Palmer AKA  
Raymond Winston Palmer  
[14-269]  
1206 Portland St  
Pensacola, FL 32534

PS Form 38

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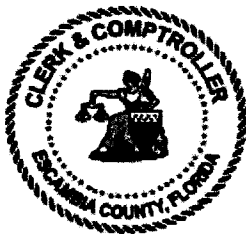
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### Personal Services:

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1206 PORTLAND ST  
PENSACOLA, FL 32534

**PAM CHILDERS**  
CLERK OF THE CIRCUIT COURT  
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By:  
Emily Hogg  
Deputy Clerk

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PAM CHILDERS  
CLERK OF THE CIRCUIT COURT  
ESCAMBIA COUNTY, FLORIDA



By:  
Emily Hogg  
Deputy Clerk

ESCAMBIA COUNTY SHERIFF'S OFFICE  
ESCAMBIA COUNTY, FLORIDA

**NON-ENFORCEABLE RETURN OF SERVICE**

14-269

**Document Number:** ECSO14CIV010750NON

**Agency Number:** 14-005706

**Court:** TAX DEED

**County:** ESCAMBIA

**Case Number:** CERT #01747 2011

**Attorney/Agent:**

PAM CHILDERS  
CLERK OF COURT  
TAX DEED

**Plaintiff:** RE: RAYMOND W PALMER AKA RAYMOND WINSTON PALMER AND RUBY DAVIS PALMER

**Defendant:**

**Type of Process:** NOTICE OF APPLICATION FOR TAX DEED

Non-Executed

Received this Writ on 3/6/2014 at 4:19 PM and after a diligent search in ESCAMBIA COUNTY, FLORIDA for RUBY DAVIS PALMER , Writ was returned to court UNEXECUTED on 3/17/2014 for the following reason:

PER RESIDENT, SUBJECT IS DECEASED.

DAVID MORGAN, SHERIFF  
ESCAMBIA COUNTY, FLORIDA

By: R Preston 927  
R. PRESTON, CPS

Service Fee: \$40.00  
Receipt No: BILL

Printed By: JLBRYANT

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**Personal Services:**

**RAYMOND W PALMER AKA RAYMOND  
WINSTON PALMER**  
1206 PORTLAND ST  
PENSACOLA, FL 32534

PAM CHILDERS  
CLERK OF THE CIRCUIT COURT  
ESCAMBIA COUNTY, FLORIDA



By:  
Emily Hogg  
Deputy Clerk



ESCAMBIA COUNTY SHERIFF'S OFFICE  
ESCAMBIA COUNTY, FLORIDA

**NON-ENFORCEABLE RETURN OF SERVICE**

14-269

**Document Number:** ECSO14CIV010746NON

**Agency Number:** 14-005705

**Court:** TAX DEED

**County:** ESCAMBIA

**Case Number:** CERT #01747 2011

**Attorney/Agent:**

PAM CHILDERS  
CLERK OF COURT  
TAX DEED

**Plaintiff:** RE: RAYMOND W PALMER AKA RAYMOND WINSTON PALMER AND RUBY DAVIS PALMER  
**Defendant:**

**Type of Process:** NOTICE OF APPLICATION FOR TAX DEED

Individual

Received this Writ on 3/6/2014 at 4:19 PM and served same on RAYMOND W PALMER AKA RAYMOND WINSTON PALMER , at 10:45 AM on 3/17/2014 in ESCAMBIA COUNTY, FLORIDA, by delivering a true copy of this Writ together with a copy of the initial pleadings, if any, with the date and hour of service endorsed thereon by me.

DAVID MORGAN, SHERIFF  
ESCAMBIA COUNTY, FLORIDA

By: \_\_\_\_\_

*R Preston 927*

R. PRESTON, CPS

**Service Fee:** \$40.00

**Receipt No:** BILL

Printed By: JLBRYANT

11/1747

<b>SENDER: COMPLETE</b>		<b>ON ON DELIVERY</b>	
<ul style="list-style-type: none"> <li>■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</li> <li>■ Print your name and address on the reverse so that we can return the card to you.</li> <li>■ Attach this card to the back of the mailpiece, or on the front if space permits.</li> </ul>		A. Signature X	
		<input type="checkbox"/> Agent <input type="checkbox"/> Addressee	
		B. Received by (Printed Name)	C. Date of Delivery
		C. Young	
1. Article Addressed to:  <p>ESCAMBIA COUNTY [14-269]  OFFICE OF COUNTY ATTORNEY  221 PALAFOX PLACE STE 430  PENSACOLA FL 32502</p>		D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No	
		3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.	
		4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes	
2. Article Number (Transfer from service label)		7008 1830 0000 0238 4178	
PS Form 3811, February 2004		Domestic Return Receipt	
		102595-02-M-1540	

<b>SENDER: COMPLETE</b>		<b>ON ON DELIVERY</b>	
<ul style="list-style-type: none"> <li>■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</li> <li>■ Print your name and address on the reverse so that we can return the card to you.</li> <li>■ Attach this card to the back of the mailpiece, or on the front if space permits.</li> </ul>		A. Signature X	
		<input type="checkbox"/> Agent <input type="checkbox"/> Addressee	
		B. Received by (Printed Name)	C. Date of Delivery
		CHARLOTTE	
1. Article Addressed to:  <p>BANK OF AMERICA NA [14-269]  100 NORTH TRYON ST  CHARLOTTE NC 28255</p>		D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No	
		3. Service Type <input checked="" type="checkbox"/> Certified Mail <input checked="" type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.	
		4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes	
2. Article Number (Transfer from service label)		7008 1830 0000 0238 4154	
PS Form 3811, February 2004		Domestic Return Receipt	
		102595-02-M-1540	

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**Post Property:**

**1206 PORTLAND ST**



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

By:  
Emily Hogg  
Deputy Clerk

ESCAMBIA COUNTY SHERIFF'S OFFICE  
ESCAMBIA COUNTY, FLORIDA

**NON-ENFORCEABLE RETURN OF SERVICE**

14-269

**Document Number:** ECSO14CIV010728NON

**Agency Number:** 14-005659

**Court:** TAX DEED

**County:** ESCAMBIA

**Case Number:** CERT NO 01747 2011

**Attorney/Agent:**

PAM CHILDERS  
CLERK OF COURT  
TAX DEED

**Plaintiff:** RE: RAYMOND W PALMER AKA RAYMOND WINSTON PALMER AND RUBY DAVIS PALMER  
**Defendant:**

**Type of Process:** NOTICE OF APPLICATION FOR TAX DEED

Received this Writ on 3/6/2014 at 4:09 PM and served same at 9:23 AM on 3/11/2014 in ESCAMBIA COUNTY, FLORIDA,  
by serving POST PROPERTY , the within named, to wit: , .

POSTED TO PROPERTY PER INSTRUCTIONS FROM CLERKS OFFICE.

DAVID MORGAN, SHERIFF  
ESCAMBIA COUNTY, FLORIDA

By: \_\_\_\_\_



J. BARTON, CPS

Service Fee: \$40.00  
Receipt No: BILL

Printed By: NDSCHERER