

TAX COLLECTOR'S CERTIFICATION

**Application
Date / Number
Jul 28, 2013 / 130542**

This is to certify that the holder listed below of Tax Sale Certificate Number **2011 / 7958.0000** , 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: 10-4143-100**

Certificate Holder:
US BANK, AS C/F FL DUNDEE LIEN
LOCKBOX # 005191
PO BOX 645191
CINCINNATI, OHIO 45264

Property Owner:
MANDEL DOUGLAS & MANDEL BRANDY M
2007 BEARCAT CT
PENSACOLA , FLORIDA 32507

Legal Description: 14-3S3-250
LT 62 BLK 1 AND E 17 75/1000 FT OF PINTADO RD LYING W OF LT MB 14 P 492 GULF BEACH HEIGHTS OR 2417 P 661 PLAT DB 94/96 P 623/427 OR 4339 P 1467 OR 43 ...

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	7958.0000	06/01/11	\$134.40	\$0.00	\$51.69	\$186.09

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

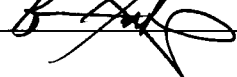
Cert. Year	Certificate Number	Date of Sale	Face Amt	T/C Fee	Interest	Total

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

\$186.09
\$0.00
\$150.00
\$75.00
\$411.09
\$411.09
\$6.25

*Done this 28th day of July, 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.

TAX COLLECTOR'S CERTIFICATION

APPLICATION DATE

7/28/2013

FULL LEGAL DESCRIPTION
Parcel ID Number: 10-4143-100

August 12, 2013
Tax Year: 2010
Certificate Number: 7958.0000

LT 62 BLK 1 AND E 17 75/1000 FT OF PINTADO RD LYING W OF LT MB 14 P 492 GULF BEACH HEIGHTS OR 2417 P
661 PLAT DB 94/96 P 623/427 OR 4339 P 1467 OR 4397 P 846

Notice to Tax Collector of Application for Tax Deed

TO: Tax Collector of Escambia County

In accordance with Florida Statutes, I,

**US BANK, AS C/F FL DUNDEE LIEN
LOCKBOX # 005191
PO BOX 645191
CINCINNATI, Ohio, 45264**

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
7958.0000	10-4143-100	06/01/2011	14-353-250 LT 62 BLK 1 AND E 17 75/1000 FT OF PINTADO RD LYING W OF LT MB 14 P 492 GULF BEACH HEIGHTS OR 2417 P 661 PLAT DB 94/96 P 623/427 OR 4339 P 1467 OR 4397 P 846

2012 TAX ROLL

MANDEL DOUGLAS & MANDEL BRANDY M
2007 BEARCAT CT
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.

glfunl (Jacob Prince)
Applicant's Signature

07/28/2013
Date

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.: 10766

September 18, 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 09-18-1993, through 09-18-2013, and said search reveals the following:

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

Douglas W. Mandel and Brandy M. Mandel, 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: 

September 18, 2013

**OWNERSHIP AND ENCUMBRANCE REPORT
LEGAL DESCRIPTION**

File No.: 10766

September 18, 2013

143S325000620001 - Full Legal Description

LT 62 BLK 1 AND E 17 75/1000 FT OF PINTADO RD LYING W OF LT MB 14 P 492 GULF BEACH HEIGHTS PLAT
DB 94/96 P 623/427 OR 6636 P 130

**OWNERSHIP AND ENCUMBRANCE REPORT
CONTINUATION PAGE**

File No.: 10766

September 18, 2013

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

1. That certain mortgage executed by Douglas W. Mandel and Brandy M. Mandel, husband and wife in favor of Patricia H. Woodburn as Trustee of the Patricia H. Woodburn Revocable Trust dated 09-16-2002, dated 09/09/2010 and recorded 09/15/2010 in Official Records Book 6636, page 133 of the public records of Escambia County, Florida, in the original amount of \$8,000.00.
2. Taxes for the year 2010 delinquent. The assessed value is \$6,298.00. Tax ID 10-4143-100.

PLEASE NOTE THE FOLLOWING:

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

SOUTHERN GUARANTY TITLE COMPANY

4400 BAYOU BLVD., SUITE 13-B, CORDOVA SQUARE
PENSACOLA, FLORIDA 32503

TEL. (850) 478-8121 FAX (850) 476-1437

Email: 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: 04-07-2014

TAX ACCOUNT NO.: 10-4143-100

CERTIFICATE NO.: 2011-7958

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

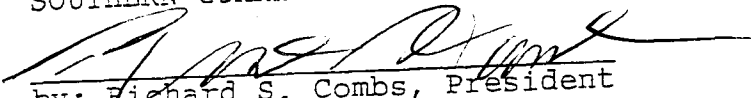
- Notify City of Pensacola, P.O. Box 12910, 32521
- Notify Escambia County, 190 Governmental Center, 32502
- Homestead for _____ tax year.

Douglas W. Mandel
Brandy M. Mandel
2007 Bearcat Court
Pensacola, FL 32507

Patricia H. Woodburn as Trustee of the
Patricia H. Woodburn Revocable Trust dated 9-16-02
322 Florida Ave.
Gulf Breeze, FL 32561

Certified and delivered to Escambia County Tax Collector,
this 19th day of September, 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.

OB-56-

Prepared by and return to:
Jeffrey T. Sauer
Attorney at Law
Smith, Sauer & DeMaria
510 E. Zaragoza Street
Pensacola, FL 32502
850-434-2761
File Number: 2-10900-001
Will Call No.:

[Space Above This Line For Recording Date]

Trustee's Deed

This Trustee's Deed made this 9th day of September, 2010 between Velma W. Krom, individually and as Trustee of the Velma W. Krom Trust dated November 13, 1998 whose post office address is 404 Kuluana Road #3, Hahaione, HI 96708, grantor, and Douglas W. Mandel and Brandy M. Mandel, husband and wife whose post office address is 5309 Bob O Link Road, Pensacola, FL 32507, grantees:

(Whoever uses herein the terms grantor and grantees include all the parties to this instrument and the heirs, legal representatives, and assigns of individuals, and the successors and assigns of corporations, trusts and trustees)

Witnesseth, that said grantor, for and in consideration of the sum TEN AND NO/100 DOLLARS (\$10.00) and other good and valuable considerations to said grantor in hand paid by said grantees, the receipt whereof is hereby acknowledged, has granted, bargained, and sold to the said grantees, and grantees heirs and assigns forever, the following described land, situate, lying and being in Escambia County, Florida, to-wit:

Lot 62, Block 1, Golf Beach Heights, a Subdivision of a portion of Section 14, Township 3 South, Range 32 West, Escambia County, Florida, according to plat recorded in Deed Book 94, Page 633, Public Records of Escambia County, together with that portion of the East 17.875 feet of Potatoe Road lying West of subject property as shown on map or plat of said subdivision located in Escambia County, Florida.

Grantor warrants that at the time of this conveyance, the subject property is not the Grantor's homestead within the meaning set forth in the constitution of the state of Florida, nor is it contiguous to or a part of homestead property.

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 grantees that the grantor is lawfully seized of said land in fee simple; that the grantor has good right and lawful authority to sell and convey said land; that the grantor hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons claiming by, through or under grantors.

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

Signed, sealed and delivered in our presence:

Eloise V. Engman
Witness Name: Eloise V. Engman

Velma W. Krom

Velma W. Krom, individually and as Trustee aforesaid

Neil Whitmore
Witness Name: Neil Whitmore

State of Hawaii
County of Maui

The foregoing instrument was acknowledged before me this 11th day of September, 2010 by Velma W. Krom, individually and as Trustee of the Velma W. Krom Trust dated November 13, 1998, who is personally known or has produced a driver's license as identification.

[Notary Seal]

[Signature]
Notary Public:

Printed Name: Adrienne Workman

My Commission Expires: _____



ADRIENNE WORKMAN
My commission expires 4-6-2013

Deed#1130

Prepared by and return to:
Jeffrey T. Sauer
Attorney at Law
Smith, Sauer & DeMaria
510 E. Zaragoza Street
Pensacola, FL 32502
850-434-2761
File Number: 2-10900-001
Will Call No.:

[Space Above This Line For Recording Data]

MORTGAGE

This Indenture, Made this September 9, 2010 by and between Douglas W. Mandel and Brandy M. Mandel, husband and wife whose address is 904 Catskill Lane, Pensacola, FL 32507, hereinafter called the Mortgagor, and Patricia H. Woodburn as Trustee of the Patricia H. Woodburn Revocable Trust Agreement dated September 16, 2002 whose address is 322 Florida Avenue, Gulf Breeze, FL 32561, hereinafter called the Mortgagee:

The terms "Mortgagor" and "Mortgagee", shall include heirs, personal representatives, successors, legal representatives and assigns, and shall denote the singular and/or the plural, and the masculine and/or the feminine and natural and/or artificial persons, whenever and wherever the context so admits or requires.

Witnesseth, that the said Mortgagor, for and in consideration of the aggregate sum named of Eight Thousand and 00/100 Dollars (\$8,000.00), as evidenced by a promissory note dated the same date as this Mortgage ("Promissory Note"), which provides for monthly payments, with full debt, if not paid earlier, due and payable on September 1, 2018, the receipt of which is hereby acknowledged, does grant, bargain and sell to the said Mortgagee, her successors and assigns, in fee simple, the following described land, situate, lying and being in Escambia County, Florida, to-wit:

Lot 62, Block 1, Gulf Beach Heights, a Subdivision of a portion of Section 14, Township 3 South, Range 32 West, Escambia County, Florida, according to plat recorded in Deed Book 94, Page 623, Public Records of Escambia County, together with that portion of the East 17.075 feet of Pintado Road lying West of subject property as shown on map or plat of said subdivision located in Escambia County, Florida.

And the said Mortgagor does hereby fully warrant the title to said land, and will defend the same against the lawful claims of all persons whomsoever.

Provided always, that if said Mortgagor, his successors or assigns, shall pay unto the said Mortgagee, her successors or assigns, that certain Promissory Note, and Mortgagor shall perform, comply with and abide by each and every stipulation, agreement, condition and covenant of said Promissory Note and of this mortgage, and shall duly pay all taxes, all insurance premiums reasonably required, all costs and expenses including reasonable attorneys fees that Mortgagee may incur in collecting money secured by this mortgage, and also in enforcing this mortgage by suit or otherwise, then this mortgage and the estate hereby created shall cease and be null and void.

Mortgagor hereby covenants and agrees:

1. To pay the principal and interest and other sums of money payable by virtue of said Promissory Note and this mortgage, or either, promptly on the days respectively the same severally come due.
2. To keep the buildings now or hereafter on the land insured for fire and extended coverage in a sum at least equal to the amount owed on the above described Promissory Note, and name the Mortgagee as loss payee, and to furnish Mortgagee with a copy of all current policies. If Mortgagor does not provide Mortgagee with copies of the policies showing


Initials: BM
DoubleTime
DM

Mortgagee as loss payees after 14 days written demand by Mortgagee, then Mortgagee may purchase such insurance and shall add any payments made for such policy to the principal balance owed on the mortgage, and such payments shall accrue interest at the maximum rate of interest allowed by law. In the event any sum of money becomes payable under such policy, Mortgagee, her legal representatives or assigns, shall have the option to receive and apply the same on account of the indebtedness hereby secured or to permit Mortgageor to receive and use it or any part thereof for repair or replacement, without hereby waiving or impairing any equity, lien or right under or by virtue of this mortgage. In the event of loss Mortgageor shall give immediate notice to Mortgagee.

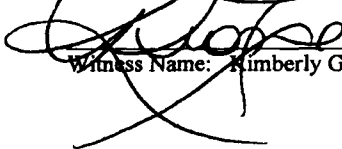
- 3. To permit, commit or suffer no waste, impairment or deterioration of the property, or any part thereof.
- 4. To permit no other lien or mortgage to be placed ahead of this mortgage.
- 5. Mortgageor shall provide proof of payment of annual real estate taxes by November 15, for the then current years taxes. In the event that Mortgageor does not pay the taxes by such date, the Mortgagee may pay the taxes and the full amount of such payment by Mortgagee shall be added to the principal balance owed on the mortgage, and shall accrue interest at the maximum rate allowed by law.
- 6. The Mortgagee may, at any time pending a suit upon this mortgage, apply to the court having jurisdiction thereof for the appointment of a receiver, and such court shall forthwith appoint a receiver, and such receiver shall have all the broad and effective functions and powers in anywise entrusted by a court to a receiver, and such appointment shall be made by such court as an admitted equity and a matter of absolute right to said Mortgagee. The rents, profits, income, issues, and revenues shall be applied by such receiver according to the lien of this mortgage.
- 7. If any of the sums of money due and owing to Mortgagee under the terms of the Promissory Note and this mortgage, including but not limited to any advance made by Mortgagee for the payment of insurance or taxes, are not paid within 15 days after the same become due and payable, or if each of the stipulations, agreements, conditions and covenants of the Promissory Note and this mortgage, or either, are not fully performed or complied with the aggregate sum owed on the Promissory Note shall become due and payable forthwith or thereafter at the option of Mortgagee, her successors, legal representatives, or assigns.
- 8. This mortgage and the Promissory Note hereby secured shall be construed and enforced according to the laws of the State of Florida.
- 9. The principal sum secured hereby, along with any interest to be paid in accordance with the terms of the Promissory Note secured hereby, shall immediately become due and payable without notice, if a transfer of title to the premises by sale or otherwise is made without the Mortgagee's prior written consent, while this mortgage remains a lien thereon, at the option of Mortgagee, her successors, legal representatives, or assigns.

Executed at Escambia County, Florida on the date written above.

Signed, sealed and delivered in the presence of:


Witness Name: Jeffrey D. Sauer

 (Seal)
Douglas W. Mandel


Witness Name: Kimberly George

 (Seal)
Brandy M. Mandel

State of Florida
County of Escambia

The foregoing instrument was acknowledged before me this 9th day of September, 2010 by Douglas W. Mandel and Brandy M. Mandel, who are personally known or have produced a driver's license as identification.

[Notary Seal]



Jeffrey T. Sauer
Notary Public

Printed Name: Jeffrey T. Sauer

My Commission Expires: August 14, 2013