Application Number: 130764

Notice to Tax Collector of Application for Tax Deed

TO: Tax Collector of Escambia County

In accordance with Florida Statutes, I,

PPF HOLDINGS III LTD.

U.S. BANK CUSTODIAN FOR PPF HO

P.O. BOX 645051

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. 8080.0000

Parcel ID Number 10-4595-195

Date

Legal Description

06/01/2011 27-3S3-220

UNIT 217 BLDG A HOLIDAY HARBOR

CONDOMINIUM ALSO 1/66 INT IN COMMON

ELEMENTS OR 4134 P 1958

2012 TAX ROLL

SKIPPER GUY H JR & KAREY LYNN 7725 MISTY PINES RD PENSACOLA , Florida 32526

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.

tda2012 (Taimur Jamil)

08/28/2013

FORM 513 (r.12/00)

TAX COLLECTOR'S CERTIFICATION

Application
Date / Number
Aug 28, 2013 / 130764

Total

Interest

This is to certify that the holder listed below of Tax Sale Certificate Number **2011** / **8080.0000**, 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:** 10-4595-195

Certificate Holder: PPF HOLDINGS III LTD. U.S. BANK CUSTODIAN FOR PPF HO P.O. BOX 645051 CINCINNATI, OHIO 45264 Property Owner: SKIPPER GUY H JR & KAREY LYNN 7725 MISTY PINES RD PENSACOLA , FLORIDA 32526

Legal Description: 27-3S3-220

Cert. Year Certificate Number

UNIT 217 BLDG A HOLIDAY HARBOR CONDOMINIUM ALSO 1/66 INT IN COMMON ELEMENTS OR 4134 P 1958

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:

Date of Sale

2011	8080.0000	06/01/11	\$2,364.36	\$0.00	\$199.49	\$2,563.85
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	6850.0000	06/01/13	\$1,629.84	\$6.25	\$81.49	\$1,717.58
2012	7464.0000	06/01/12	\$2,013.18	\$6.25	\$100.66	\$2,120.09

1. Total of all Certificates in Applicant's Possession and Cost of the Certificates Redeemed by	
Applicant or Included (County)	\$6,401.52
Total of Delinquent Taxes Paid by Tax Deed Application	\$0.00
Total of Current Taxes Paid by Tax Deed Applicant	
4. Ownership and Encumbrance Report Fee	\$150.00
5. Tax Deed Application Fee	\$75.00
6. Total Certified by Tax Collector to Clerk of Court	\$6,626.52
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	\$6,626.52
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	\$6.25
17 Total Amount to Redeem	

*Done this 28th day of August, 2013

TAX COLLECTOR, ESCAMBIA COUNTY, FLORIDA

Date of Sale: 7th July 2014

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

BK: 6999 PG: 1110 Last Page

BK: 6991 PG: 537 Last Page

11. Jurisdiction over this action is retained to enter such further orders as are proper, including, without limitation, Writs of Assistance, Possession and Deficiency Judgments; and the Defendants are enjoined and restrained from damaging, molesting, vandalizing or otherwise harming the improvements located on the real property described in this Final Judgment, or from removing from said property anything affixed to the property in such fashion that it has become part of the realty or improvements, and the Court cautions said Defendants that any violation of this provision by themselves or anyone could subject them to contempt powers of this Court.

12. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the office of Robert S. Rushing, Esquire, of Carver, Darden, Koretzky, Tessier, Finn, Blossman & Areaux, LLC, 801 West Romana Street, Suite A, Pensacola, Florida, 32502, (850) 266-2300, within two (2) working days of your receipt of this Final Judgment of Foreclosure.

DONE AND ORDERED in Chambers at Escambia County, Florida, this ______ day of March, 2013.

CIRCUIT JUDGE

Conformed Copies to:

Robert S. Rushing, Esquire Carver, Darden, Koretzky, Tessier, Finn, Blossman & Areaux, LLC 801 W. Romana Street, Suite A Pensacola, FL 35202 Attorneys for Whitney Bank

Paul A. Wilson, Esquire Litvak Beasley & Wilson LLP 226 East Government Street Pensacola, FL 32502 Attorneys for Robert E. Vance and Irie A. Vance Villa Sabine Townhome Association, Inc. c/o Tom Belger as Registered Agent 114 Bay Bridge Dr.

Gulf Breeze, FL 32561

BK: 6991 PG: 536

amount pending the further order of this Court. If the high bidder at the sale is any party other than Plaintiff, then that high bidder shall, as a condition of being high bidder, pay to the Clerk of the Court all sums bid, plus the registry fee and all documentary stamps tax necessary for the issuance of the Certificate of Title.

8. IF THIS PROPERTY IS SOLD AT PUBLIC AUCTION, THERE MAY BE ADDITIONAL MONEY FROM THE SALE AFTER PAYMENT OF PERSONS WHO ARE ENTITLED TO BE PAID FROM THE SALE PROCEEDS PURSUANT TO THIS FINAL JUDGMENT.

IF YOU ARE A SUBORDINATE LIENHOLDER CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN 60 DAYS AFTER THE SALE. IF YOU FAIL TO FILE A CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS.

- 9. On filing the Certificate of Title, the Defendants, and all persons claiming under or against them since the filing of the Notice of Lis Pendens shall be forever barred and foreclosed of any and all estate, claim, or equity in and to the above described property, and the sale shall stand confirmed and the purchaser at the sale shall be let into possession of the property.
- agents and any and all personal property owned by the Defendants from the above described property no later than three (3) days from the date of the Certificate of Title. Upon the failure of said Defendants to comply herewith and upon the filling of an affidavit by the purchaser of the property involved herein, affirmatively showing that possession of the premises has not been delivered to said purchaser within the time stated herein, the Clerk of the Court shall, without further order, issue a Writ of Possession, upon request for same by Purchaser or Plaintiff for the premises, commanding the Sheriff of said County, to remove said Defendants, family members or agents and personal belongings from the above described property and then put the purchaser named on the Certificate of Title in immediate possession of the said premises as conveyed.

BK: 6991 PG: 535

out below, said property described in the complaint and in the Mortgage herein sought to be foreclosed, situate, lying and being in Escambia County, Florida, and also described as to wit:

Parcel (or Lot) 4, Villa Sabine Townhouses Subdivision, a subdivision as recorded in Plat Book 8, Page 80, of the Public Records of Escambia County, Florida, and being a subdivision of a portion of Block "C" in First Addition to Villa Sabine as recorded in the records of said Escambia County, Florida, in Plat Book 5, Page 75

be sold by the Clerk of this Court at public sale at 11:00 A.M. on the day of day of the clerk of this Court at public sale at 11:00 A.M. on the day of day of day of the clerk of this court at public sale at 11:00 A.M. on the day of day of

- 6. Plaintiff shall advance all subsequent costs of this action and shall be reimbursed for them by the clerk if Plaintiff is not the purchaser of the property for sale, except as indicated otherwise. If Plaintiff is the purchaser, the clerk shall credit Plaintiff's bid with the total sum with interest and cost accruing subsequent to this judgment, or such part of it, as is necessary to pay the bid in full. If prior to or after the sale, Plaintiff shall be required to advance any monies pursuant to the provisions hereof, then Plaintiff or its attorneys shall so certify to the Clerk of this Court by affidavit, and the amount due to Plaintiff as set forth above shall be increased by the amount of such advances without further order of the Court. If Plaintiff is the successful bidder at the sale, Plaintiff's rights as such may be assigned to a third party and, in that event, the Clerk of this Court is hereby ordered and directed to issue the Certificate of Title to Plaintiff's assignee upon notice to the Clerk by Plaintiff of said assignments and without further order of this Court.
- 7. On filing the Certificate of Title, the Clerk shall, except as otherwise indicated, distribute the proceeds of the sale, so far as they are sufficient by paying: first, all of Plaintiff's costs; second, documentary stamps affixed to the certificate; third, Plaintiff's attorney's fees; fourth, the total sum due to Plaintiff, plus interest at the rate prescribed above from the date referenced in this judgment to the date of the disbursement; and by retaining any remaining

BK: 6991 PG: 534

JUDGMENT SUBTOTAL	\$434,395.45
ATTORNEYS' FEES	\$5,525.00
JUDGMENT TOTAL	\$439,920.45

with interest continuing to accrue at the per diem rate of \$79.36, until the date of this judgment, plus interest at the rate of 4.75% per year pursuant to §55.03, Florida Statutes, from the date of this judgment until paid, plus any further sums in connection herewith, for all of which let execution issue.

AS TO COUNT 1 (Foreclosure of Mortgage):

Plaintiff holds a lien for the amount equal to the indebtedness described in paragraph 4 above upon the property covered by that certain Mortgage dated July 28, 2006 and recorded on the 8th day of August 2006, in Official Records Book 5966, Page 303 of the Public Records of Escambia County, Florida; as modified by the Modification of Note and Mortgage dated May 1, 2007 and recorded on the 15th day of May 2007, in Official Records Book 6145, Page 1526 of the Public Records of Escambia County, Florida; as further modified by the Modification of Note and Mortgage dated August 1, 2007 and recorded on the 5th day of September 2007, in Official Records Book 6212, Page 728 of the Public Records of Escambia County, Florida; as further modified by the Modification of Note and Mortgage dated October 1, 2007 and recorded on the 19th day of October 2007, in Official Records Book 6235, Page 1873 of the Public Records of Escambia County, Florida; as further modified by the Agreement Modifying and Amending Mortgage and Granting Future Advance dated December 21, 2007 and recorded on the 17th day of January 2008, in Official Records Book 6276, Page 1344 of the Public Records of Escambia County, Florida; which lien is prior, paramount and superior to all rights, claim, title, interest, liens, encumbrances and equities of the Defendants, and all persons, firms or corporations claiming by, through or under them, and any junior lienholders; and that if said indebtedness is not paid prior to the sale of the above-described property as set

BK: 6991 PG: 533

ORDERED AND ADJUDGED as follows:

- 1. This Court has jurisdiction of the parties in this cause and the subject matter hereof and has jurisdiction to render this judgment; further, that the allegations contained herein have been proved by competent evidence, and there are no material issues of fact or law and this Final Judgment is in satisfaction of all counts in the complaint.
 - 2. That the equities of this cause are with the Plaintiff and against the Defendants.
- 3. The Court finds that \$190.00 per hour, \$180.00 per hour, \$150.00 per hour, \$140.00 per hour and \$130.00 per hour is an appropriate and reasonable hourly rate to be charged by Plaintiff's attorneys in this action, that 32.8 hours is an appropriate and reasonable amount of time to be expended by attorneys in connection with this action, and 2.7 hours for paralegal time at \$70.00 per hour, and \$65.00 per hour is an appropriate and reasonable hourly rate and reasonable amount of time to be expended by the paralegals in connection with this action, and that no enhancement or reduction of the fee is appropriate. In awarding the same, the Court has considered all the criteria set forth in Florida Patients' Compensation Fund v. Rowe, 472 So. 2d 1145 (Fla. 1985).

AS TO COUNT 1 (Foreclosure of the Mortgage) and COUNT 2 (Suit on the Note)

4. That Plaintiff is due from Defendant, G. Skipper, the following amounts under the promissory note and mortgage sued upon:

	Principal Due on Note	\$380,923.75
Interest through March 14, 2013		\$51,317.36
	Subtotal	\$432,241.11
FOR	ECLOSURE COSTS	
1.	Clerk's filing fee	\$1,946.00
2.	Service of process fees	\$75.00
3.	Title search costs	\$75.00
4.	Postage and Express Mail	\$58.34
	Foreclosure Costs subtotal	\$2,154.34

Recorded in Public Records 04/09/2013 at 02:19 PM OR Book 6999 Page 1105, Instrument #2013024602, Pam Childers Clerk of the Circuit Court Escambia County, FL Recording \$52.50

Recorded in Public Records 03/22/2013 at 09:06 AM OR Book 6991 Page 532, Instrument #2013019799, Pam Childers Clerk of the Circuit Court Escambia County, FL

> IN THE CIRCUIT COURT IN AND FOR ESCAMBIA COUNTY FLORIDAD CLERK OF CIRCUIT COURT

WHITNEY BANK, formerly known as HANCOCK BANK OF LOUISIANA. successor in interest by virtue of merger with WHITNEY NATIONAL BANK,

Plaintiff.

ESCAMBIA COUNTY FL 2013 MAR 14 P 2: 55

CIRCUIT CIVIL DIVISION FILED & RECORDED

CASE NO.: 2012-CA-000194

GUY H. SKIPPER, JR.; KAREY LYNN SKIPPER; and VILLA SABINE TOWNHOME ASSOCIATION, INC.,

V.

Defendants.

CERTIFIED TO BE A TRUE CORY OF THE ORIGINAL ON FILE IN THIS OFFICE WITNESS MY HAND AND OFFICIAL SEAL

PAM CHILDERS CLERK OF THE CIRCUIT COURT & COMPTROLLER

ESCAMBIA COUNTY, FLORIDA

FINAL JUDGMENT IN FAVOR OF WHITNEY BANKTE AND FINAL JUDGMENT OF FORECLOSURE

THIS CAUSE came for hearing on March 14, 2013, upon the Motion for Summary Judgment filed by WHITNEY BANK, formerly known as Hancock Bank of Louisiana, successor in interest by virtue of merger with Whitney National Bank ("Plaintiff"), whose municipal address is 25 West I-65 Service Road North, Mobile, AL 36608. The Defendants, GUY H. SKIPPER, JR. (hereinafter "G. Skipper"), whose address is 7725 Misty Pines Road, Pensacola, Florida 32526; KAREY LYNN SKIPPER (hereinafter "K. Skipper"), whose address is 7725 Misty Pines Road, Pensacola, Florida 32526; and VILLA SABINE TOWNHOME ASSOCIATION, INC. (hereinafter the "Association"), whose address is 114 Bay Bridge Drive, Gulf Breeze, FL 32561 (hereinafter G. Skipper, K. Skipper and the Association may be collectively, individually and interchangeably referred to as "Defendants"). Defendants have been properly served and have filed an answer to the Complaint in this cause. Proper notice of said hearing has been provided to Defendants. This Court being fully advised and having considered the arguments, pleadings, applicable law and evidence before the Court finds that Plaintiff has sustained the allegations of the complaint against the Defendants; and Plaintiff is entitled to the relief prayed for, and that the Court has jurisdiction Case: 2012 CA 000194 to grant same. It is, therefore,

00049512013

Dkt: CA1036 Pg#:

BK: 6370 PG: 1037 Last Page

IN WITNESS WHEREOF, Seller has duly executed this Assignment as of August 13, 2008, effective as of June 20, 2008.

Witness:

FIRST GULF BANK, N.A.

Print Name: Kristina A Meadows

Name: Christopher H. Roede

Title: Attorney in fact under limited power of

attorney, as recorded in the Clerk's

Office

Print Name: Shelia Bailey-Watson

Notary Acknowledgment

STATE OF NORTH CAROLINA

COUNTY OF WAKE

The foregoing instrument was acknowledged before me this 13th day of August, 2008 by Christopher H. Roede, the attorney in fact under limited power of attorney, as recorded in the Clerk's Office, of First Gulf Bank, N.A, a national banking association, on behalf of the national banking association. He/she is [X] personally known to me or [] produced as identification

Shelia Bailey-Watson

Print Name

Notary Public, State and County aforesaid

Commission Expires

Recorded in Public Records 08/29/2008 at 02:40 PM OR Book 6370 Page 1036, Instrument #2008065510, Ernie Lee Magaha Clerk of the Circuit Court Escambia County, FL Recording \$18.50

Prepared By And When Recorded Mail To:

E. Bardin Simmons, Jr. Poyner & Spruill LLP 3600 Glenwood Avenue Raleigh, North Carolina 27612

(Space above this line for Recorder's use)

ASSIGNMENT OF MORTGAGE

FIRST GULF BANK, N.A. ("Seller"), having an address of 2200 Airport Boulevard, Pensacola, Florida 32504, the holder of the mortgage dated May 16, 2006 from GUY H. SKIPPER, JR. and KAREY L. SKIPPER in favor of Seller recorded in the Escambia County Clerk's Office, State of Florida in Book 5910, Page 255 (together with any amendments, renewals, extensions, or modifications thereto, the "Mortgage") hereby assigns the Mortgage, and the notes and claims secured thereby, to RBC BANK (USA) ("Buyer") with an address of c/o Lending Service Center, Post Office Box 1220, Rocky Mount, North Carolina 27802. This assignment is made without recourse, representations or warranties of any kind.

[THE REMAINDER OF THIS PAGE WAS LEFT BLANK INTENTIONALLY]

BK: 5910 PG: 261 Last Page

EXHIBIT "A"

Condominium Unit Number 217, Holiday Harbor Condominium, according to the Declaration of Condominium thereof recorded in Official Records Book 2271 at page 192; as amended and restated in its entirety by the Amended and Restated Declaration of Condominium thereof, recorded in Official Records Book 2724 at page 76; all of the public records of Escambia County, Florida, and any amendments thereto (Declaration).

BK: 5910 PG: 260

FORM 604

Plural or singular words used herein to designate the Borrower(s) or the undersigned shall be construed to refer to the maker or makers of the Credit Agreement and this mortgage, respectively, whether one or more. There shall be no merger of the interest or estate created by this mortgage with any other interest or estate in the Real Estate at any time held by or for the benefit of the Lender in any capacity, without the written consent of the Lender. All obligations of the Mortgagor under this mortgage shall be joint and several, and all references to the Mortgagor shall mean each and every the Mortgagor. This means that each of the persons signing below is responsible for all obligations in this mortgage. If a court of competent jurisdiction finds any provisions of this mortgage to be invalid or unenforceable as to any person or circumstances, such finding shall not render that provision invalid or unenforceable as to any other persons or circumstances. If feasible, any such offending provision shall be deemed to be modified to be within the limits of enforceability or validity; however, if the offending provision cannot be so modified, it shall be stricken and all other provisions of this mortgage in all other respects shall remain valid and enforceable. Subject to the limitations stated in this mortgage on transfer of the Mortgagor's interest, this mortgage shall be binding upon and inure to the benefit of the parties, their successors and assigns. If ownership of the Real Estate becomes vested in a person other than the Mortgagor, the Lender, without notice to the Mortgagor, may deal with the Mortgagor's successors with reference to this mortgage and the Debt by way of forbearance or extension without releasing the Mortgagor from the obligations of this mortgage or liability under the Debt. Time is of the essence in the performance of this mortgage.

This Mortgage is given to secure not only existing indebtedness, but such future advances, whether advances are obligatory or are to be made at the option of Mortgagee or otherwise, as are made within twenty (20) years from the date hereof, to the same extent as if such future advances are made on the date of the execution of this Mortgage. The total amount of indebtedness that may be so secured may decrease or increase from time to time, but the total unpaid principal balance so secured at any one time shall not exceed twice the amount of the Credit Limit, together with interest thereon, and plus, as permitted by Florida Stanutes, any disbursements made for the payment of taxes, levies, or insurance on the Real Estate.

IN WITNESS WHEREOF, the undersigned Mortgagor has (have rescued this instrument on the order first written above.	
Madella	/0mar.
Guy H Skipper, Jr	(SEAL)
Printed Name 1725 Wilsty Pines Lane Pensacola FL 32526	
Address	
Karey L Skipper Karey J. Skippi	(SEAL)
Bringer Name to Dines Lane	
Pensacola FL 32526 Address	
Address	
ACKNOWLEDGEMENT FOR INDIVIDUAL(S)	
STATE OF FLORIDA	
- RSCAMBIA	
County ofESCAMBIA	
The foregoing instrument was acknowledged before me this 16th day of May Guy H Skipper, Jr AND Karey L Skipper who is personally known to me, or who has pro as identification, and who () did, () did not take an oath. Notary Public PAMELAR, GILMORE Notary Public - State of Florida	
This instrument was prepared by:	
FIRST GULF BANK, N.A. (Name)	
201 N PALAFOX STREET	
PENSACOLA FL 32502 (Address)	

Recorded in P	ublic Records	05/19/2006 a	t 02:09 PM	OR Book	5910 Page 255,
Instrument #2	006051174, E	rnie Lee Maga	ha Clerk o	of the Circ	uit Court Escambia
County, FL Re	cording \$61.0	0 MTG Stamps	\$350.00 I	nt. Tax \$20	00.00

FORM 104

NOTICE: THIS MORTGAGE SECURES AN OPEN-END CREDIT PLAN THAT CONTAINS A PROVISION ALLOWING FOR CHANGES IN THE ANNUAL PERCENTAGE RATE MAY RESULT IN HIGHER MINIMUM MONTHLY PAYMENTS AND INCREASED FINANCE CHARGES. THIS IS A FUTURE ADVANCE MORTGAGE AND THE PROCEEDS OF THE OPEN-END CREDIT PLAN SECURED BY THIS MORTGAGE WILL BE ADVANCED BY THE LENDER UNDER THE TERMS OF A CREDIT AGREEMENT BETWEEN THE LENDER AND THE BORROWER NAMED HEREIN.

State of Florida)
ESCAMBIA	County)
	- '	•

OPEN-END LINE OF CREDIT MORTGAGE

THIS INDENTURE is made and entered into this 16 day of MAY , 2006 by and between Guy H Skipper, Jr AND Karey L Skipper (hereinafter called the "Mortgagor," whether one or more) and FIRST GULF BANK, N.A. N.A., a national banking association (hereinafter called the "Lender").

Recitals

Agreement

NOW, THEREFORE, in consideration of the premises, and to secure the payment of (a) all advances heretofore or from time to time hereafter made by the Lender to the Borrower under the Credit Agreement, or any extension or renewal thereof, up to a maximum principal amount at any one time outstanding not exceeding the Credit Limit; (b) all finance charges payable from time to time on said advances, or any part thereof; (c) all other charges, costs and expenses now or hereafter owing by the Borrower to the Lender pursuant to the Credit Agreement, or any extension or renewal thereof; (d) all other indebtedness, obligations and liabilities now or hereafter owing by the Borrower to the Lender under the Credit Agreement, or any extension or renewal thereof; (e) all advances by the Lender under the terms of this mortgage (the aggregate amount of all such items described in (a) through (e) above being hereinafter collectively called "Debt") and the compliance with all the stipulations herein contained, the Mortgagor does hereby grant, bargain, sell and convey unto the Lender, the following described real estate, situated in ESCAMBIA County, Florida (said real estate being hereinafter called "Real Estate"):

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

OR BK 4134 PG1960 Escambia County, Florida INSTRUMENT 97-389442

STATE OF FLORIDA COUNTY OF ESCAMBIA RCD May 30, 1997 03:37 pm Escambia County, Florida

Ernie Lee Magaha Clerk of the Circuit Court INSTRUMENT **97-389442**

ABUTTING ROADWAY MAINTENANCE DISCLOSURE

ATTENTION: Pursuant to Escambia County Ordinances Chapter 1-29.2, Article V, Sellers of residential lots are required to disclose to buyers whether abutting roadways will be maintained by Escambia County. The disclosure must additionally provide that Escambia County does not accept roads for maintenance that have not been built or improved to meet county standards. Escambia County Code of Ordinance Chapter 1-29.2, Article V requires this disclosure be attached along with other attachments to the deed or other method conveyance required to be made part of the public records of Escambia County, Florida. Note: Acceptance for filing by County employees of this disclosure shall in no way be construed as an acknowledgement by the County of the veracity of any disclosure statement.

Name of Roadway: River Road Legal Address of Property: 14100 River Road, Unit 217-A Pensacola, FL 32507

The County (XXX) has accepted () has not accepted the abutting roadway for maintenance.

This form completed by: Smith, Sauer & DeMaria, 510 East Zaragoza Street, Pensacola, Florida 32501 (Information provided by Escambia County, Florida)

As to Sellers:

BETTY R. MURDOCK	Witness Name:
JOSEPH N. MURDOCK, SR.	Witness Name:
As to Buyers:	
GUY H. SKIPPER, JR	Witness Hanes KATKIE K. Jours
Karey Lynn Seifer KAREY LYNN SKIPPER	Michael Name: Sheron K. Hundley

STATE OF FLORIDA COUNTY OF ESCAMBIA

ABUTTING ROADWAY MAINTENANCE DISCLOSURE

ATTENTION: Pursuant to Escambia County Ordinances Chapter 1-29.2, Article V, Sellers of residential lots are required to disclose to buyers whether abutting roadways will be maintained by Escambia County. The disclosure must additionally provide that Escambia County does not accept roads for maintenance that have not been built or improved to meet county standards. Escambia County Code of Ordinance Chapter 1-29.2, Article V requires this disclosure be attached along with other attachments to the deed or other method conveyance required to be made part of the public records of Escambia County, Florida. Note: Acceptance for filing by County employees of this disclosure shall in no way be construed as an acknowledgement by the County of the veracity of any disclosure statement.

Name of Roadway: River Road Legal Address of Property: 14100 River Road, Unit 217-A Pensacola, FL 32507

The County (XXX) has accepted () has not accepted the abutting roadway for maintenance.

This form completed by: Smith, Sauer & DeMaria, 510 East Zaragoza Street, Pensacola, Florida 32501 (Information provided by Escambia County, Florida)

As to Sellers:

Botty R. Mundock BETTY R. MURDOCK Asseph M. MURDOCK, SR.	Bonnie K. Murdock Bonnie K. Murdock
As to Buyers:	
GUY H. SKIPPER, JR.	Witness Name:
KAREY LYNN SKIPPER	Witness Name:

This instrument prepared by: JEFFREY T. SAUER, ESQUIRE Smith, Sauer & DeMaria P.O. Box 12446 Pensacola, FL 32582-2446 OR BK 4134 P61958 Escambia County, Florida INSTRUMENT 97-389442

WARRANTY DEED

William VIII Deleb
THIS INDENTURE made this $\frac{26}{8}$ day of May, 1997 by Betty R. Murdock, joined by her husband, Joseph N. Murdock, Sr., GRANTORS, whose post office address is 8762 Piza Drive, # 212, Orlando, FL 32810 and Guy H. Skipper, Jr. and Karey Lynn Skipper, husband and wife, GRANTEES, whose post office address is P. O. Box 37406, Pensacola, FL, 32526, and whose social security numbers are, respectively.
WITNESSETH:
That said Grantors, for and in consideration of the sum of TEN AND 00/100 DOLLARS (\$10.00) and other good and valuable considerations to said Grantors in hand paid by said Grantees, the receipt whereof is hereby acknowledged, have granted, bargained and sold to the Grantees, their heirs, legal representatives, successors and assigns, forever the following described land situated, lying and being in Escambia County, Florida, to-wit:

Condominium Unit Number 217, Holiday Harbor Condominium, according to the Declaration of Condominium thereof recorded in Official Records Book 2271 at page 192; as amended and restated in its entirety by the Amended and Restated Declaration of Condominium thereof, recorded in Official Records Book 2724 at page 76; all of the public records of Escambia County, Florida, and any amendments thereto (Declaration).

PARCEL IDENTIFICATION NUMBER: 27-3S-32-2000-217-001

SUBJECT TO taxes for the current and subsequent years; zoning ordinances; covenants, conditions, restrictions, liens, easements, terms and other provisions of the Declaration of Condominium recorded in Official Records Book 2271 at page 192 and as amended and restated in Official Records Book 2724 at page 76; easements recorded in Official Records Book 2095 at page 873, Official Records Book 2756 at page 803, Official Records Book 2983 at page 597 and Official Records Book 2983 at page 600, all of the public records of said county.

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

IN WITNESS WHEREOF, Grantors have hereunto set their hands and seals the day and year first above written.

WITNESSES:

(1) Charles C. Shafe

BETTY RAMURDOCK

(2) DANNIE K. MURDOCK

Printed Name: (2) BONNIE R. MURDOCK

STATE OF FLORIDA

WITNESSES:

BETTY RAMURDOCK

SOSEPH N. MURDOCK, SR.

STATE OF FLORIDA COUNTY OF ESCAMBIA ORANY

The foregoing instrument was acknowledged before me this 36 day of May, 1997, by Bettyland Joseph N. Murdock, Sr., who (V are personally known to me or () have produced _____ as identification.

Printed Name: Charles C. Shafe

State of FLORIDA at large My commission expires:

[NOTARY 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: 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: 07-07-2014 TAX ACCOUNT NO.: 10-4595-195 CERTIFICATE NO.: 2011-8080 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. NO YES X Notify City of Pensacola, P.O. Box 12910, 32521 X Notify Escambia County, 190 Governmental Center, 32502 X Homestead for ____ tax year. Whitney Bank fka Hancock Bank of Louisiana Guy H. Skipper, Jr. 25 West I-65 Service Rd. Karey Lynn Skipper Mobile, AL 36608 7725 Misty Pines Rd. Pensacola, FL 32526 Holiday Harbor Condominium Assoc. P.O. Box 34422 Unknown Tenants Pensacola, FL 32507 14100 River Rd. #217 Pensacola, FL 32507 RBC Bank (USA) c/o Lending Service Center P.O. Box 1220 Rocky Mount, NC 27802 Certified and delivered to Escambia County Tax Collector, this 23rd day of October , 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.: 10997 October 17, 2013

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

- 1. Mortgage executed by Guy H. Skipper, Jr. and Karey Lynn Skipper, husband and wife to First Gulf Bank, N.A., dated 05/16/2006 and recorded in Official Record Book 5910 on page 255 of the public records of Escambia County, Florida. given to secure the original principal sum of \$100,000.00. Assignment to RBC Bank recorded in O.R. Book 6370, page 1036.
- 2. Subject to interest of Holiday Harbor Condominium Association, if any.
- 3. Judgment filed by Whitney Bank recorded in O.R. Book 6999, page 1105.
- 4. Taxes for the year 2010-2012 delinquent. The assessed value is \$89,588.00. Tax ID 10-4595-195.

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.: 10997 October 17, 2013

Condominium Unit Number 217, Holiday Harbor Condominium, according to the Declaration of Condominium thereof recorded in Official Records Book 2271 at page 192; as amended and restated in its entirety by the Amended and Restated Declaration of Condominium thereof, recorded in Official Records Book 2724 at page 76; all of the public records of Escambia County, Florida, and any amendments thereto (Declaration).

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.: 10997 October 17, 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 10-17-1993, through 10-17-2013, and said search reveals the following:

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

Guy H. Skipper, Jr. and Karey Lynn Skipper, 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.

October 17, 2013

STATE OF FLORIDA COUNTY OF ESCAMBIA

CERTIFICATE OF NOTICE OF MAILING NOTICE OF APPLICATION FOR TAX DEED

CERTIFICATE # 08080 of 2011

I, PAM CHILDERS, CLERK OF THE CIRCUIT COURT OF ESCAMBIA COUNTY, FLORIDA, do hereby certify that I did on June 5, 2014, mail a copy of the foregoing Notice of Application for Tax Deed, addressed to:

GUY H SKIPPER JR	KAREY LYNN SKIPPER
7725 MISTY PINES RD	7725 MISTY PINES RD
PENSACOLA, FL 32526	PENSACOLA, FL 32526

GUY H SKIPPER JR	RBC BANK USA
	C/O LENDING SERVICE CENTER
14100 RIVER RD #217	PO BOX 1220
PENSACOLA FL 32507	ROCKY MOUNT NC 27802

WHITNEY BANK FKA HANCOCK BANK OF LOUISIANA	HOLIDAY HARBOR CONDOMINIUM ASSOC
25 WEST I-65 SERVICE RD	PO BOX 34422
MOBILE AL 36608	PENSACOLA FL 32507

WITNESS my official seal this 5th day of June 2014.

COMPTRO

PAM CHILDERS CLERK OF THE CIRCUIT COURT ESCAMBIA COUNTY, FLORIDA

By: Emily Hogg Deputy Clerk

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 July 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 PPF HOLDINGS III LTD holder of Tax Certificate No. 08080, 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:

UNIT 217 BLDG A HOLIDAY HARBOR CONDOMINIUM ALSO 1/66 INT IN COMMON ELEMENTS OR 4134 P 1958

SECTION 27, TOWNSHIP 3 S, RANGE 32 W

TAX ACCOUNT NUMBER 104595195 (14-492)

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

GUY H SKIPPER JR and KAREY LYNN SKIPPER

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 July, which is the 7th day of July 2014.

Dated this 5th day of June 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.

COUNT

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By: Emily Hogg Deputy Clerk

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Post Property:

14100 RIVER RD 217 32507



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By:

Emily Hogg Deputy Clerk

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Personal Services:

GUY H SKIPPER JR 7725 MISTY PINES RD PENSACOLA, FL 32526

5

PAM CHILDERS CLERK OF THE CIRCUIT COURT ESCAMBIA COUNTY, FLORIDA

By:

Emily Hogg Deputy Clerk

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Personal Services:

KAREY LYNN SKIPPER 7725 MISTY PINES RD PENSACOLA, FL 32526

COUNT

PAM CHILDERS CLERK OF THE CIRCUIT COURT ESCAMBIA COUNTY, FLORIDA

By: Emily Hogg Deputy Clerk

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Personal Services:

KAREY LYNN SKIPPER 7725 MISTY PINES RD PENSACOLA, FL 32526

Sal COUNTY COM

PAM CHILDERS CLERK OF THE CIRCUIT COURT ESCAMBIA COUNTY, FLORIDA

By: Emily Hogg Deputy Clerk

ESCAMBIA COUNTY SHERIFF'S OFFICE ESCAMBIA COUNTY, FLORIDA

14-492

3H4LX74A10KFKSJYVC2YMF RETURN OF SERVICE

Document Number: ECSO14CIV024872NON

Agency Number: 14-008633

Court: TAX DEED
County: ESCAMBIA

Case Number: CERT # 08080 2011

Attorney/Agent:
PAM CHILDERS
CLERK OF COURT
TAX DEED

Plaintiff:

RE GUY H SKIPPER JR AND KAREY LYNN SKIPPER

Defendant:

Type of Process: NOTICE OF APPLICATION FOR TAX DEED

Individual

Received this Writ on 6/5/2014 at 10:17 AM and served same on KAREY LYNN SKIPPER , at 9:05 AM on 6/9/2014 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

Ву:

R. PRESTON, CPS

Service Fee:

\$40.00

Receipt No:

BILL

Printed By: DLRUPERT

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 July 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:

GUY H SKIPPER JR 7725 MISTY PINES RD PENSACOLA, FL 32526

COMPTRO

PAM CHILDERS CLERK OF THE CIRCUIT COURT ESCAMBIA COUNTY, FLORIDA

By: Emily Hogg Deputy Clerk

ESCAMBIA COUNTY SHERIFF'S OFFICE ESCAMBIA COUNTY, FLORIDA

14-492

3H4LX74A10KFKSJYVC2YMF RETURN OF SERVICE

Agency Number: 14-008632

Document Number: ECSO14CIV024869NON

Court: TAX DEED County: ESCAMBIA

Case Number: CERT # 08080 2011

Attorney/Agent: **PAM CHILDERS CLERK OF COURT** TAX DEED

Plaintiff:

RE GUY H SKIPPER JR AND KAREY LYNN SKIPPER

Defendant:

Type of Process: NOTICE OF APPLICATION FOR TAX DEED

Individual

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> DAVID MORGAN, SHERIFF ESCAMBIA COUNTY, FLORIDA

R. PRESTON, CPS

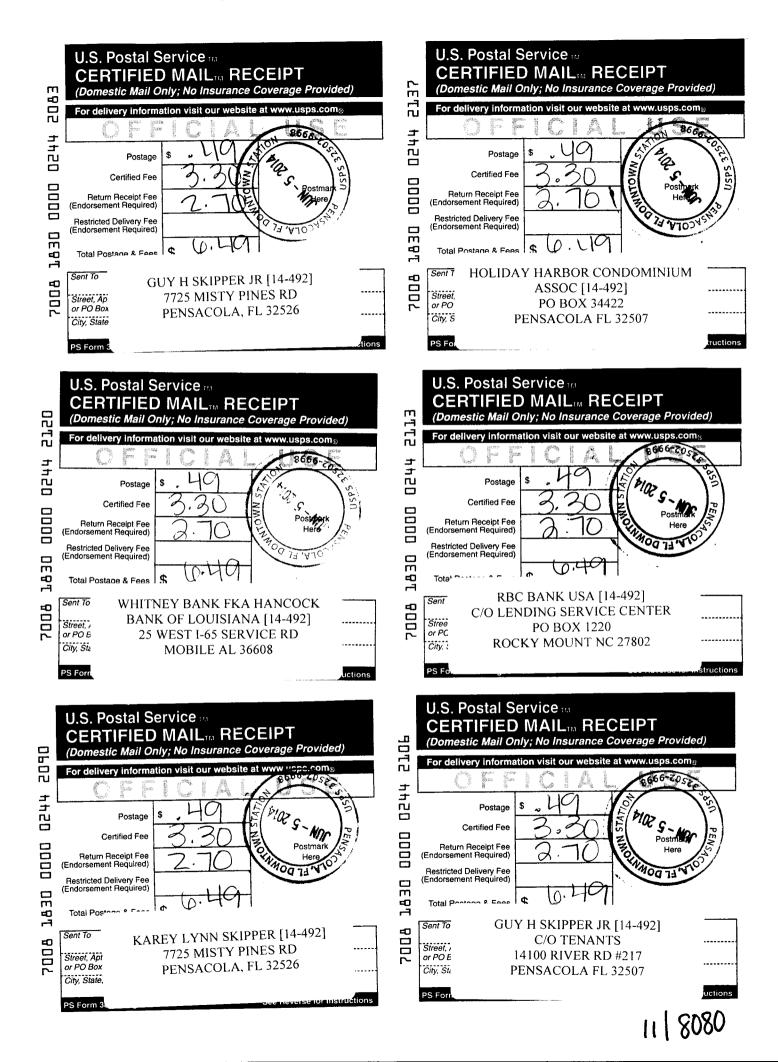
Service Fee:

\$40.00

Receipt No:

BILL

Printed By: DLRUPERT



·	<u> </u>
SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
 Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired. Print your name and address on the reverse so that we can return the card to you. Attach this card to the back of the mailpiece, or on the front if space permits. 	A Signature Agent Addressee B. Received by (Printed Name) C. Date of Delivery D. is delivery address different from item 1?
Article Addressed to:	If YES, enter delivery address below:
RBC BANK USA [14-492] C/O LENDING SERVICE CENTER PO BOX 1220 ROCKY MOUNT NC 27802	3. Service Type ☐ Certified Mail® ☐ Priority Mail Express™ ☐ Registered ☐ Return Receipt for Merchandise ☐ Insured Mail ☐ Collect on Delivery
	4. Restricted Delivery? (Extra Fee) ☐ Yes
2. Article Number 7008 183	30 0000 0244 2773
	eturn Receipt
SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
 Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired. Print your name and address on the reverse so that we can return the card to you. Attach this card to the back of the mailpiece, or on the front if space permits. 	A. Signature X Agent Addressee B. Received by (Printed Name) C. Date of Delivery
Article Addressed to:	D. Is delivery address different from item 1? ☐ Yes If YES, enter delivery address below: ☐ No
WHITNEY BANK FKA HANCOCK BANK OF LOUISIANA [14-492] 25 WEST 1-65 SERVICE RD MOBILE AL 36608	3. Service Type ☐ Certified Mail® ☐ Priority Mail Express™ ☐ Registered ☐ Return Recelpt for Merchandise ☐ Insured Mail ☐ Collect on Delivery 4. Restricted Delivery? (Extra Fee) ☐ Yes
2. Article Number (Transfer from service label) 7008 1831	0 000 0244 2120
PS Form 3811, July 2013 Domestic Retu	um Receipt
SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
 Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired. Print your name and address on the reverse so that we can return the card to you. Attach this card to the back of the mailpiece, or on the front if space permits. 	A. Signature Agent Addressee B. Received by (Printed Name) C. Date of Delivery
Article Addressed to:	D. Is delivery address different from item 1? Yes If YES, enter delivery address below: No
HOLIDAY HARBOR CONDOMINIUM ASSOC [14-492 PO BOX 34422	
PENSACOLA FL 32507	3. Service Type ☐ Certified Mail® ☐ Priority Mail Express™ ☐ Registered ☐ Return Receipt for Merchandise ☐ Insured Mail ☐ Collect on Delivery 4. Restricted Delivery? (Extra Fee) ☐ Yes
2. Article Number (Transfer from service label) 7008 1830	0000 0244 2137
DO E 2011 L.L. 2010	

11/8080

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 July 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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Dated this 5th day of June 2014.

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Post Property:

14100 RIVER RD 217 32507

COUNT

PAM CHILDERS CLERK OF THE CIRCUIT COURT ESCAMBIA COUNTY, FLORIDA

By:

Emily Hogg Deputy Clerk

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14100 RIVER RD 217 32507

PAM CHILDERS CLERK OF THE CIRCUIT COURT ESCAMBIA COUNTY, FLORIDA

By:

Emily Hogg Deputy Clerk

ESCAMBIA COUNTY SHERIFF'S OFFICE ESCAMBIA COUNTY, FLORIDA

3H4LX74A10KFKSJYVC2YMF RETURN OF SERVICE 14- 492

Document Number: ECSO14CIV024943NON

Agency Number: 14-008580

Court: TAX DEED
County: ESCAMBIA

Case Number: CERT #08080 2011

Attorney/Agent:
PAM CHILDERS
CLERK OF COURT
TAX DEED

Plaintiff:

RE: GUY H SKIPPER JR AND KAREY LYNN SKIPPER

Defendant:

Type of Process: NOTICE OF APPLICATION FOR TAX DEED

Non-Executed

Received this Writ on 6/5/2014 at 10:14 AM and after a diligent search in ESCAMBIA COUNTY, FLORIDA for POST PROPERTY, Writ was returned to court UNEXECUTED on 6/6/2014 for the following reason:

NO SUCH NUMBERICALS ON 14110 RIVER ROAD AS 217.

DAVID MORGAN, SHERIFF ESCAMBIA COUNTY, FLORIDA

By:

PEACOCK, T SENIOR DEPUTY

Service Fee:

\$40.00

Receipt No:

BILL