FORM 513 (r.12/00)

TAX COLLECTOR'S CERTIFICATION

Application
Date / Number
Jul 28, 2013 / 130554

This is to certify that the holder listed below of Tax Sale Certificate Number **2011** / **8692.0000**, 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:** 11-2419-200

Certificate Holder: US BANK, AS C/F FL DUNDEE LIEN LOCKBOX # 005191 PO BOX 645191 CINCINNATI, OHIO 45264 Property Owner: SANDERS DAVY E 421 WILLIAMS DITCH RD CANTONMENT, FLORIDA 32533

Legal Description: 02-1N3-114

17. Total Amount to Redeem

BEG AT NE COR OF SE1/4 OF NE1/4 OF SEC N 89 DEG 53 MIN 54 SEC W 662 68/100 FT S 0 DEG 11 MIN 58 SEC W

30 42/100 FT MORE OR LESS TO S R/W LI WILLIAMS ...

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	8692.0000	06/01/11	\$147.04	\$0.00	\$56.55	\$203.59
<u> </u>						

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	7482.0000	06/01/13	\$144.45	\$6.25	\$7.22	\$157.92
2012	8083.0000	06/01/12	\$155.53	\$6.25	\$30.33	\$192.11

4. Total of all Contification in Applicantly Deceaseign and Cost of the Contification Dadgement by	
1. Total of all Certificates in Applicant's Possession and Cost of the Certificates Redeemed by	0550.00
Applicant or Included (County)	\$553.62
Total of Delinquent Taxes Paid by Tax Deed Application	\$0.00
3. 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	\$778.62
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	\$778.62
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

*Done this 28th day of July, 2013

Date of Sale:

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

FORM 513 (r.12/00)

TAX COLLECTOR'S CERTIFICATION

APPLICATION DATE

7/28/2013

FULL LEGAL DESCRIPTION Parcel ID Number: 11-2419-200

August 12, 2013 Tax Year: 2010

Certificate Number: 8692.0000

BEG AT NE COR OF SE1/4 OF NE1/4 OF SEC N 89 DEG 53 MIN 54 SEC W 662 68/100 FT S 0 DEG 11 MIN 58 SEC W 30 42/100 FT MORE OR LESS TO S R/W LI WILLIAMS DITCH RD FOR POB CONT SAME COURSE 335 FT N 89 DEG 53 MIN 54 SEC W 150 FT N 0 DEG 11 MIN 58 SEC E 335 FT TO S R/W LI WILLIAMS DITCH RD S 89 DEG 53 MIN 54 SEC E ALG S R/W LI 150 FT TO POB OR 5988 P 1458

Application Number: 130554

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.

8692.0000

Parcel ID Number 11-2419-200

Date 06/01/2011

Legal Description

02-1N3-114

BEG AT NE COR OF SE1/4 OF NE1/4 OF SEC N 89 DEG 53 MIN 54 SEC W 662 68/100 FT S 0 DEG 11 MIN 58 SEC W 30 42/100 FT MORE OR LESS TO S R/W LI WILLIAMS DITCH RD FOR POB CONT SAME COURSE 335 FT N 89 DEG 53 MIN 54 SEC W 150 FT N 0 DEG 11 MIN 58 SEC E 335 FT TO S R/W LI WILLIAMS DITCH RD S 89 DEG 53 MIN 54 SEC E ALG S R/W LI 150 FT TO POB OR 5988 P 1458

2012 TAX ROLL

SANDERS DAVY E 421 WILLIAMS DITCH RD CANTONMENT, Florida 32533

I agree to pay all delinquent taxes, redeem all outstanding certificates not in my possession, pay any omitted taxes, and pay current taxes, if due, covering the land, and pay any interest earned (a) on tax certificates not in my possession, (b) on omitted taxes or (c) on delinquent taxes. I also agree to pay all Tax Collector's fees, ownership and encumbrance reports costs, Clerk of the Court costs, charges and fees and Sheriff's costs, if applicable. Attached is the above-mentioned tax sale certificate on which this application is based and all other certificates of the same legal description which are in my possession.

glfunl (Jacob Prince)

07/28/2013

Applicant's Signature

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.: 10779

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:

Davy E. Sanders

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

September 18, 2013

OWNERSHIP AND ENCUMBRANCE REPORT LEGAL DESCRIPTION

File No.: 10779 September 18, 2013

021N311403002001 - Full Legal Description

BEG AT NE COR OF SE1/4 OF NE1/4 OF SEC N 89 DEG 53 MIN 54 SEC W 662 68/100 FT S 0 DEG 11 MIN 58 SEC W 30 42/100 FT MORE OR LESS TO S R/W LI WILLIAMS DITCH RD FOR POB CONT SAME COURSE 335 FT N 89 DEG 53 MIN 54 SEC W 150 FT N 0 DEG 11 MIN 58 SEC E 335 FT TO S R/W LI WILLIAMS DITCH RD S 89 DEG 53 MIN 54 SEC E ALG S R/W LI 150 FT TO POB OR 5988 P 1458

OWNERSHIP AND ENCUMBRANCE REPORT CONTINUATION PAGE

File No.: 10779 September 18, 2013

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

- 1. Mortgage executed by Davy E. Sanders to Premier Mortgage Funding, Inc., dated 09/05/2006 and recorded in Official Record Book 5988 on page 1461 of the public records of Escambia County, Florida. given to secure the original principal sum of \$175,920.00. Mortgage Modification recorded in O.R. Book 6373, page 1565.
- 2. Certificate of Delinquency filed by Sherrilyn Sanders recorded in O.R. Book 4703, page 281.
- 3. Taxes for the year 2010-2012 delinquent. The assessed value is \$7,036.00. Tax ID 11-2419-200.

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.: ___11-2419-200 CERTIFICATE NO.: 2011-8692 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 Notify Escambia County, 190 Governmental Center, 32502 X Homestead for _____ tax year. Deutsche National Trust Company, as Trustee for the NovaStar Home Equity Davy E. Sanders 421 Williams Ditch Rd. Loan Asset Banked Certificates, Series Cantonment, FL 32533 2006-6 by Saxon Mortgage Services, Inc. AIF 4708 Mercantile Dr. North Premier Mortgage Funding, Inc. Ft. Worth, TX 76137 423 N. Baylen St. Pensacola, FL 32501 Sherrilyn Sanders c/o Clerk of Court 1800 St. Mary Ave. Pensacola, FL 32501 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.

Recorded in Public Records 09/11/2006 at 10:32 AM OR Book 5988 Page 1458, Instrument #2006091620, Ernie Lee Magaha Clerk of the Circuit Court Escambia County, FL Recording \$27.00 Deed Stamps \$1539.30



Prepared by/Return to: Crystal Davis LandAmerica Lawyers Title 2100 Creighton Road Pensacola, FL 32504

Folio/Parcel ID#: 02-1N-31-1403-000-001 & 02-1n-31-14

File/Case No: 07060006147

(Space Above This Line for Recording Data)

WARRANTY DEED

THIS Warranty Deed made this 1st day of September, 2006,

BETWEEN Donna G. Fowler, widow

whose address is 6530 N Palafox St Lot 12, Pensacola, FL 32503,

hereinafter called the Grantor, and

OS - Davy E. Sanders, a married man whose address is 421 Williams Ditch Rd, Cantonment, FL 32533, Grantee.

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

SEE ATTACHED LEGAL DESCRIPTION

SUBJECT TO easements, restrictions and reservations of record, and real property taxes and assessments for the year of 2006 and subsequent years, which are not yet due and payable.

And the said Grantor hereby covenants with the Grantee that the Grantor is lawfully selzed of said land in Fee Simple; that the Grantor has good right and lawful authority to sell and convey said land and hereby warrants the title to said land and will defend the same against the lawful claims of all person whomsoever, and that the land is free of all encumbrances, except taxes for the current year and subsequent years, restrictions, limitations, covenants, and easements of record if any. ("Grantor and Grantee" are used herein for singular or plural, the singular shall include plural, and any gender shall include all genders, as context requires.)

IN WITNESS WHEREOF, the said Grantor has hereunto set its hand and seal the day and year first above written.

Signed, Sealed and Delivered in the presence of:

Witness Sharron Da

Donna G. Fowler

Witness

State of Florida

County of Escambia

The foregoing instrument is acknowledged before me this September 1, 2006 by Donna G. Fowler, who pare personally known to rpe of who has/have produced a Driver's License as identification.

Notary Public

Expiration Date:

(Seal)



CRYSTAL B. DAVIS
State of Florida
My Comm. Exp. Sept. 12, 2009
Comm. # DD 463381

File/Case No: 07060006147

LEGAL DESCRIPTION

Parcel I:

Commence at the Northeast corner of Section 2, Township 1 North, Range 31 West, Escambia County, Florida, thence proceed South 00 degrees 00 minutes 05 seconds West for 1356.35 feet; thence North 89 degrees 53 minutes 54 seconds West for 823.88 feet to the point of beginning; thence South 00 degrees 12 minutes 24 seconds West for 335.00 feet; thence North 89 degrees 14 minutes 00 seconds East for 150.00 feet; thence South 00 degrees 12 minutes 28 seconds West for 285.93 feet; thence North 89 degrees 55 minutes 18 seconds West for 431.21 feet; thence North 00 degrees 13 minutes 08 seconds West for 619.99 feet; thence South 89 degrees 53 minutes 54 seconds East for 285.80 feet to the point of beginning.

Parcel 2

Commence at the Northeast corner of the Southeast quarter of the Northeast quarter of Section 2, Township 1 North, Range 31 West. Thence run North 89 degrees 53 minutes 54 seconds West for 662.68 feet. Thence run South 00 degrees 11 minutes 58 seconds West for 30.42 feet, more or less, to the monument ed South right of way line of Williams Ditch Road for the Point of Beginning. Thence continue South 00 degrees 11 minutes 58 seconds West for 335.00 feet. Thence run North 89 degrees 53 minutes 54 seconds West for 150.00 feet. Thence run North 00 degrees 11 minutes 58 seconds East for 335.00 feet to the monumented South right of way line of Williams Ditch Road. Thence run South 89 degrees 53 minutes 54 seconds East along the South right of way line of Williams Ditch Road for 150.00 feet to the Point of Beginning, lying in said Section 2, Township 1 North, Range 31 West, Escambia County, Florida, and containing 1.15 acres more or less.

Less and Except any portion of the above described property lying in road right of way.

BK: 5988 PG: 1460 Last Page

FROM : ESCAMBIA COUNTY ROAD DEPT FAX FAX NO. : 8509372126

Aug. 16 2006 10:07AM P3

RESIDENTIAL SALES ABUTTING ROADWAY MAINTENANCE DISCLOSURE

ATTENTION: Pursuant to Escambia County Code of 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 required this disclosure be attached along with other attachments to the deed or other method of conveyance required to be made part of the public records of Fscambia 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 Street: WILLIAMS DITCH RO	DAD			
Legal Address of Property: 421 W	Illiams Ditch R	d Parcel #	02-1N-31-140	03-000-001
The County A has accepted has at the above address.	s not accepted th	ne above abutti	ng roadway for	maintenance
This form completed by:	Public Works, 601 Hwy 297A Cantonment, E			
AS TO SELLER (S)	Dolu.	Sho	un D	Hellant
Seller's Name Donna G. Fowler		Witness' Name	Shaccor tal	DIGA, MANT
Seller's Name	·	Witness' Namo	Crystan	DVavu
AS TO BUYER (S)	·	Napoli	Poula	nd
Buyer's Name Davy E. Sanders		Witness' Nam	Melodie un D	Kowland Halland
Buyer's Name		Witness' Nam	Sharco,	ND.GALLANT
THE WORM APPOVED BY THE				

ESCAMIBA COUNTY BOARD OF COUNTY COMMISSIONERS

Effective 4/5/95

Recorded in Public Records 09/11/2006 at 10:32 AM OR Book 5988 Page 1461, Instrument #2006091621, Ernie Lee Magaha Clerk of the Circuit Court Escambia County, FL Recording \$180.00 MTG Stamps \$616.00 Int. Tax \$351.84

This Instrument Prepared By:
Premier Mortgage Funding, Inc.
423 North Baylen Street
Pensacola, FL 32501

After Recording Return To:

PREMIER MORTGAGE FUNDING, INC.
423 NORTH BAYLEN ST
PENSACOLA, FLORIDA 32501
Loan Number: 06-B76808

() 764000447 Return To LandAmerica Lawyers Title P.O. Box 12027

[Space Above This Line For Recording Data]

Pensacola, FL 32591

MORTGAGE

MIN:

51

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

- (A) "Security Instrument" means this document, which is dated SEPTEMBER 5, 2006, together with all Riders to this document.
- (B) "Borrower" is DAVY SANDERS AND DEMETRIA M. SANDERS, HUSBAND AND WIFE

Borrower is the mortgagor under this Security Instrument.

- (C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the mortgagee under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.
- (D) "Lender" is PREMIER MORTGAGE FUNDING, INC.

Lender is a CORPORATION and existing under the laws of FLORIDA Lender's address is 423 NORTH BAYLEN ST, PENSACOLA, FLORIDA 32501

- (E) "Note" means the promissory note signed by Borrower and dated SEPTEMBER 5, 2006. The Note states that Borrower owes Lender ONE HUNDRED SEVENTY-FIVE THOUSAND NINE HUNDRED TWENTY AND 00/100 Dollars (U.S. \$ 175,920.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than SEPTEMBER 1, 2036
- (F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

os D.

FLORIDA--Single Family--Fannie Mae/Freddie Mac UNIFORM INSTRUMENT - MERS Form 3010 1/01 Page 1 of 15

DocMagic @Forms 800-649-1362 www.docmagic.com

organized

- (G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.
- (H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

\mathbf{X}	Adjustable Rate Rider		Planned Unit Development Rider
	Balloon Rider		Biweekly Payment Rider
	1-4 Family Rider		Second Home Rider
	Condominium Rider	X	Other(s) [specify]
			INTEREST ONLY RIDER

- (I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.
- (J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.
- (K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.
- (L) "Escrow Items" means those items that are described in Section 3.
- (M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.
- (N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.
- (O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.
- (P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.
- (Q) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

DS

DS

BK: 5988 PG:

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, the following described property located in the **ESCAMBIA**

of

COUNTY [Name of Recording Jurisdiction] [Type of Recording Jurisdiction] SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF. (STATE: FLORIDA, COUNTY: ESCAMBIE)

which currently has the address of

421 WILLIAMS DITCH ROAD [Street]

CANTONMENT

[City]

, Florida

32533

("Property Address"):

[Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

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

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

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FLORIDA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT - MERS Form 3010 1/01 Page 3 of 15

BK: 5988 PG: 1474

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.

DAVY SAMPERS -Borrower 421 WILLIAMS DITCH ROAD, CANTONMENT, FLORIDA 32533	DEMETRIA M. SANDERS -Borrower 421 WILLIAMS DITCH ROAD, CANTONMENT, FLORIDA 32533
(Seal) -Borrower	-Borrower
(Seal) -Borrower	(Seal) -Borrower

Signed, sealed and delivered in the presence of:

Witness Sharcan D. Gallant

Cuptel Naus Witness Constal Davs File/Case No: 07060006147

LEGAL DESCRIPTION

Parcel I:

Commence at the Northeast corner of Section 2, Township 1 North, Range 31 West, Escambia County, Florida, thence proceed South 00 degrees 00 minutes 05 seconds West for 1356.35 feet; thence North 89 degrees 53 minutes 54 seconds West for 823.88 feet to the point of beginning; thence South 00 degrees 12 minutes 24 seconds West for 335.00 feet; thence North 89 degrees 14 minutes 00 seconds East for 150.00 feet; thence South 00 degrees 12 minutes 28 seconds West for 285.93 feet; thence North 89 degrees 55 minutes 18 seconds West for 431.21 feet; thence North 00 degrees 13 minutes 08 seconds West for 619.99 feet; thence South 89 degrees 53 minutes 54 seconds East for 285.80 feet to the point of beginning.

Parcel 2:

Commence at the Northeast corner of the Southeast quarter of the Northeast quarter of Section 2, Township 1 North, Range 31 West. Thence run North 89 degrees 53 minutes 54 seconds West for 662.68 feet. Thence run South 00 degrees 11 minutes 58 seconds West for 30.42 feet, more or less, to the monument ed South right of way line of Williams Ditch Road for the Point of Beginning. Thence continue South 00 degrees 11 minutes 58 seconds West for 335.00 feet. Thence run North 89 degrees 53 minutes 54 seconds West for 150.00 feet. Thence run North 00 degrees 11 minutes 58 seconds East for 335.00 feet to the monumented South right of way line of Williams Ditch Road. Thence run South 89 degrees 53 minutes 54 seconds East along the South right of way line of Williams Ditch Road for 150.00 feet to the Point of Beginning, lying in said Section 2, Township 1 North, Range 31 West, Escambia County, Florida, and containing 1.15 acres more or less.

Less and Except any portion of the above described property lying in road right of way.

Recorded in Public Records 09/08/2008 at 02:26 PM OR Book 6373 Page 1565, Instrument #2008067671, Ernie Lee Magaha Clerk of the Circuit Court Escambia County, FL Recording \$52.50 MTG Stamps \$34.65 Int. Tax \$19.77

After Recording Return To:

RUTH RUHL, P.C. [Company Name] Attn: Recording Department [Name of Natural Person] 2305 Ridge Road, Suite 106 [Street Address] Rockwall, Texas 75087 [City, State, Zip] This Document Prepared By: Ruth Ruhl, Esquire 2305 Ridge Road, Suite 106 Rockwall, TX 75087

[Space Above This Line For Recording Data]_

Loan No.: 2000396624

MERS No.: 100080190059722751

MERS Phone: 1-888-679-6377

LOAN MODIFICATION AGREEMENT

(Providing for Initial Temporary Fixed Rate with Conversion to Original Adjustable Interest Rate Note terms)

This Loan Modification Agreement ("Agreement"), effective this 1st day of July, 2008 between Davy Sanders and Demetria M. Sanders, husband and wife

("Borrower")

whose address is 421 Williams Ditch Road, Cantonment, Florida 32533 and Deutsche Bank National Trust Company, as Trustee for the NovaStar Home Equity Loan Asset Backed Certificates, Series 2006-6 by: Saxon Mortgage Services, Inc. as its attorney-in-fact

("Lender"). whose address is 4708 Mercantile Drive North, Fort Worth, Texas 76137 ("Mortgagee"). and Mortgage Electronic Registration Systems, Inc. amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") and Timely , granted or assigned to Mortgage Electronic Payment Rewards Rider, if any, dated September 5th, 2006 Registration Systems, Inc. as mortgagee of record (solely as nominee for Lender and Lender's successors and assigns), P.O. Box 2026, Flint, Michigan 48501-2026 and recorded on September 11, 2006, in Book/Liber . Instrument No. 2006091621 Official Records of 5988 , Page 1461 , and (2) the adjustable rate note (the "Note"), bearing the County, Florida same date as, and secured by, the Security Instrument, which covers the real and personal property described in said Security Instrument and defined therein as the "Property," located at 421 Williams Ditch Road, Cantonment, Florida 32533

"The portion of the Unpaid Principal Balance which is subject to documentary stamp and intangible tax is \$ 9,885.16 ."

FLORIDA LOAN MODIFICATION AGREEMENT-FIXED/ARM (FNMA Form 316) 6/96)-Modified

Page 1 of 5

BK: 6373 PG: 1566

Loan No.: 2000396624

the real property described being set forth as follows: SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

- 1. As of July 1st. 2008, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$ 185,805.16, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized. Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender.
- Principal Balance at the yearly fixed rate of 10.300 %, from July 1st, 2008 until June 1st, 2013
 Borrower promises to make thirty-eight (38) monthly payments of interest only of U.S. \$ 1,594.83
 beginning on the 1st day of August , 2008 until September 1st, 2011 . Thereafter, Borrower promises to make twenty-two (22) payments of principal and interest of U.S. \$ 1,727.86 beginning
 October 1st, 2011 and continuing on the same day of each succeeding month until July 1st, 2013
- Adjustable Interest Rate and Payment: Interest will be charged on the Unpaid Principal Balance from July 1st, 2013

 The interest rate Borrower will pay will be determined in accordance with the terms of the Note and may change every six (6) months in accordance with the terms of the Note. Borrower promises to make monthly payments of principal and interest beginning on August 1st, 2013

 The amount of Borrower's monthly principal and interest payments will be determined in accordance with the terms of the Note and may change in accordance with the terms of the Note. Borrower will continue to make monthly principal and interest payments on the same day of each succeeding month until principal and interest are paid in full, except that, if not sooner paid, the final payment of principal and interest shall be due and payable on the 1st day of September 2036, which is the present or extended Maturity Date.

Borrower understands and acknowledges that the Note contains provisions allowing for changes in the interest rate and the monthly payment. The Note limits the amount the Borrower's interest rate can change at any one time and the maximum rate the Borrower must pay.

- 4. If on the Maturity Date, Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.
- 5. If the Borrower has, since inception of this loan but prior to this Agreement, received a discharge in a Chapter 7 bankruptcy, and there having been no valid reaffirmation agreement of the underlying debt, by entering into this Agreement, the Lender is not attempting to re-establish any personal liability for the underlying debt.
 - Borrower understands and agrees that:
- (a) All the rights and remedies, stipulations, and conditions contained in the Security Instrument relating to default in the making of payments under the Security Instrument shall also apply to default in the making of the modified payments hereunder.
- (b) All covenants, agreements, stipulations, and conditions in the Note and Security Instrument shall be and remain in full force and effect, except as herein modified, and none of the Borrower's obligations or liabilities under the Note and Security Instrument shall be diminished or released by any provisions hereof, nor shall this Agreement in any way impair, diminish, or affect any of Lender's rights under or remedies on the Note and

BK: 6373 PG: 1567

Loan No.: 2000396624

Security Instrument, whether such rights or remedies arise thereunder or by operation of law. Also, all rights of recourse to which Lender is presently entitled against any property or any other persons in any way obligated for, or liable on, the Note and Security Instrument are expressly reserved by Lender.

- (c) Borrower has no right of set-off or counterclaim, or any defense to the obligations of the Note or Security Instrument.
- (d) Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument.
- (e) All costs and expenses incurred by Lender in connection with this Agreement, including recording fees, title examination, and attorney's fees, shall be paid by the Borrower and shall be secured by the Security Instrument, unless stipulated otherwise by Lender.
- (f) Borrower agrees to make and execute such other documents or papers as may be necessary or required to effectuate the terms and conditions of this Agreement which, if approved and accepted by Lender, shall bind and inure to the heirs, executors, administrators, and assigns of the Borrower.

7. This Agreement will not be binding or effe	tive unless and until it has been signed by both
Borrower and Lender.	bu ad (Seal
	vy Sanders -Borrowe
7/16/08 Date	metria M. Sanders — Seal — Borrowe
	(Seal
Date	-Borrowe
	(Seal
Date	-Borrowe

1568 BK: 6373 PG:

Loan No.: 2000396624

BORROWER ACKNOWLEDGMENT

State of Florida

County of Escambia

The foregoing instrument was acknowledged before me this

7-18-08

[date].

by Davy Sanders and Demetria M. Sanders

[name of person acknowledging],

who is personally known to me or who has produced [type of identification] as identification.



Name Typed, Printed or Stamped Notary Public Title or Rank DD 3781.36 Serial Number, if any

My Commission Expires:

Loan No.: 2000396624	
August 8, 2008 -Date	August 8, 2008 -Date
Deutsche Bank National Trust Company, as Trustee for the Novastar Home Equity Loan -Lender Asset Backed Certificates, Series 2006-6 by:	Mortgage Electronic Registration Systems, Inc -Mortgagee
Saxon Mortgage Services, Inc. as its attorney-in-fact By:	By: Ju Port D
Printed/Typed Name: Veronica Villavicencio	Printed/Typed Name: Vera Porter Andrews
Its: Community Relations VP	Its: Assistant Secretary
(Corporate Seal)	(Corporate Seal)
LENDER/MORTGAGE	E ACKNOWLEDGMENT
State of Texas §	. 1
State of Texas § County of Tarrant §	August 87,008
The foregoing instrument was acknowledged be by Veronica Villavicencio	, Community Relations VP
[name of officer or agent, title of officer or agent] of D. Novastar Home Eguity Loan Asset Backed Certificates.	
by Systems, Inc., Mortgagee. They are personally known to	on behalf of said entity, and ssistant Secretary of Mortgage Electronic Registration
Systems, Inc., Mortgagee. They are personally known to [type of identi]	me of has groduced fication. Its identification
(Seal) DIANA SOTO	1010000
MY COMMISSION EXPIRES OCTOBER 19, 2008	Printed/Typed Name: Diana Soto
	Notary Public, State of <u>Texas</u>
	My Commission Expires: October 19, 2008
ACKNOWLEDGMENT (FLORIDA)	Page 5 of 5

BK: 6373 PG: 1570 Last Page

EXHIBIT "A" LEGAL DESCRIPTION

Parcel I:

Commence at the Northeast corner of Section 2, Township 1 North, Range 31 West, Escambia County, Florida, thence proceed South 00 degrees 00 minutes 05 seconds West for 1356.35 feet; thence North 89 degrees 53 minutes 54 seconds West for 823.88 feet to the point of beginning; thence South 00 degrees 12 minutes 24 seconds West for 335.00 feet; thence North 89 degrees 14 minutes 00 seconds East for 150.00 feet; thence South 00 degrees 12 minutes 28 seconds West for 285.93 feet; thence North 89 degrees 55 minutes 18 seconds West for 431.21 feet; thence North 00 degrees 13 minutes 08 seconds West for 619.99 feet; thence South 89 degrees 53 minutes 54 seconds East for 285.80 feet to the point of beginning.

Parcel 2:

Commence at the Northeast corner of the Southeast quarter of the Northeast quarter of Section 2, Township 1 North, Range 31 West. Thence run North 89 degrees 53 minutes 54 seconds West for 652.68 feet. Thence run South 00 degrees 11 minutes 58 seconds West for 30.42 feet, more or less, to the monument ed South right of way line of Williams Ditch Road for the Point of Beginning. Thence continue South 00 degrees 11 minutes 58 seconds West for 335.00 feet. Thence run North 89 degrees 53 minutes 54 seconds West for 150.00 feet. Thence run North 00 degrees 11 minutes 58 seconds East for 335.00 feet to the monumented South right of way line of Williams Ditch Road. Thence run South 89 degrees 53 minutes 54 seconds East along the South right of way line of Williams Ditch Road for 150.00 feet to the Point of Beginning, lying in said Section 2, Township 1 North, Range 31 West, Escambia County, Florida, and containing 1.15 acres more or less.

Less and Except any portion of the above described property lying in road right of way.

PIN: 021N311403000001

DR BK 4703 PGO281 Escapbia County, Florida INSTRUMENT 2001-840231

IN THE CIRCUIT COURT OF FLORIDA FIRST JUDICIAL CIRCUIT, IN AND FOR ESCAMBIA COUNTY, CIVIL ACTION

In Re: CASE NO.: 00-0002047-CJ

SANDERS, SHERRILYN

Petitioner.

vs.

SANDERS, DAVY, 204 E HEWITT STREET LOT A PENSACOLA, FL 32503

Respondent.

FILED THEM I DED

2001 MAY -3 \$ 4 39

RCD May 09, 2001 09:24 as Escabbia County, Florida

Ernie Lee Magaha Clerk of the Circuit Court INSTRUMENT 2001-840231

JUDGMENT/CERTIFICATE OF DELINQUENCY

The undersigned, being the duly authorized and responsible local depository for court-ordered support payments pursuant to F.S. 61.181, in ESCAMBIA County hereby certifies that SANDERS, DAVY has failed to pay into the depository the court-ordered support payment as mandated by the current Support Order in this cause. As of this date, the total support arrearage is \$60.00 balance at terms, not including any costs or fees.

I further certify that SANDERS, DAVY was issued a Notice of Delinquency on 03/27/2001, and thirty (30) or more days having elapsed since the delinquent payment referenced above was due. Pursuant to F.S. 61.14 this Certificate evidences a Final Judgment by operation of law for all past due and future payments together with all applicable costs and fees as otherwise provided by law for which execution may issue and which has the full force, effect and attributes of a Judgment entered by a Court in the State of Florida.

Dated this 3rd day of May, 200 million of ERNIE LEG MARKET THE COURTS

STATE OF FLORIDA COUNTY OF ESCAMBIA

CERTIFICATE OF NOTICE OF MAILING NOTICE OF APPLICATION FOR TAX DEED

CERTIFICATE # 08692 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:

	PREMIER MORTGAGE FUNDING INC
421 WILLIAMS DITCH RD	423 N BAYLEN ST
CANTONMENT, FL 32533	PENSACOLA FL 32501

DEUTSCHE NATIONAL TRUST COMPANY AS TRUSTEE FOR THE NOVASTAR HOME EQUITY LOAN ASSET BANKED CERTIFICATES, SERIES 2006-6 BY SAXON MORTGAGE SERVICES INC AIF 4708 MERCANTILE DR NORTH

SHERRILYN SANDERS C/O CLERK OF COURT 1800 ST MARY AVE PENSACOLA FL 32501

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



FT WORTH TX 76137

PAM CHILDERS CLERK OF THE CIRCUIT COURT ESCAMBIA COUNTY, FLORIDA

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 US BANK AS C/F FL DUNDEE LIEN holder of Tax Certificate No. 08692, 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 NE COR OF SE1/4 OF NE1/4 OF SEC N 89 DEG 53 MIN 54 SEC W 662 68/100 FT S 0 DEG 11 MIN 58 SEC W 30 42/100 FT MORE OR LESS TO S R/W LI WILLIAMS DITCH RD FOR POB CONT SAME COURSE 335 FT N 89 DEG 53 MIN 54 SEC W 150 FT N 0 DEG 11 MIN 58 SEC E 335 FT TO S R/W LI WILLIAMS DITCH RD S 89 DEG 53 MIN 54 SEC E ALG S R/W LI 150 FT TO POB OR 5988 P 1458

SECTION 02, TOWNSHIP 1 N, RANGE 31 W

TAX ACCOUNT NUMBER 112419200 (14-254)

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

DAVY E SANDERS

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.

COUNTRE

PAM CHILDERS CLERK OF THE CIRCUIT COURT ESCAMBIA COUNTY, FLORIDA

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Post Property:

400 WILLIAMS DITCH RD BLK 32533

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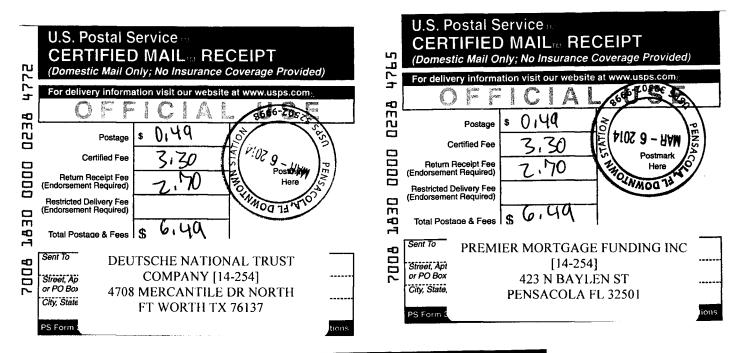
Personal Services:

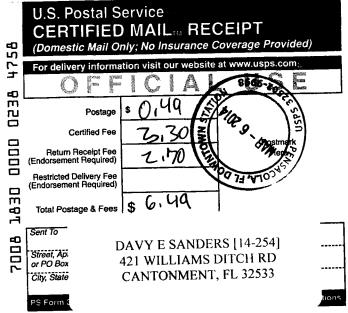
DAVY E SANDERS

421 WILLIAMS DITCH RD CANTONMENT, FL 32533

COMPAG

PAM CHILDERS CLERK OF THE CIRCUIT COURT ESCAMBIA COUNTY, FLORIDA





SENDER: COMPLETE THIS ISECTION	CONTRACT THE 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. Article Addressed to: 	A. Signature X
PREMIER MORTGAGE FUNDING INC [14-254] 423 N BAYLEN ST PENSACOLA FL 32501	3. Service Type Certified Mail
2. Article Number 7008 1830	0000 0238 4765
PS Form 3811, February 2004 Domestic Reti	urn Receipt 102595-02-M-1540

SENDER: COMPLETE NO.	٠		CTION ON DELIVE	ERY
 Complete items 1, 2, and 3. Al item 4 if Restricted Delivery is Print your name and address of so that we can return the card. Attach this card to the back of or on the front if space permits Article Addressed to: DAVY E SANDERS	desired. on the reverse to you. the mailpiece, s.	B. Received by (Print) D. Is delivery address CONTROL AND B. Received by (Print) B. Received by (Print)	s different from item	Agent Address Date of Delivery 11-14 Pes No
421 WILLIAMS DI CANTONMENT, F	L 32533	3. Segrice Type Certific Mail Restricted Mail 4. Restricted Deliver	☐ Express Mail ☐ Return Receip ☐ C.O.D. y? (Extra Fee)	t for Merchandise
Article Number (Transfer from service label)	7008 1830	0000 0238	4758	_
PS Form 3811, February 2004	Domestic Retu	m Receipt		102595-02-M-1540

ESCAMBIA COUNTY SHERIFF'S OFFICE ESCAMBIA COUNTY, FLORIDA

NON-ENFORCEABLE RETURN OF SERVICE

14-254

Document Number: ECSO14CIV010749NON

Agency Number: 14-005646

Court: TAX DEED
County: ESCAMBIA

Case Number: CERT # 08692 2011

Attorney/Agent:
PAM CHILDERS
CLERK OF COURT
TAX DEED

Plaintiff:

RE DAVY E SANDERS

Defendant:

Type of Process: NOTICE OF APPLICATION FOR TAX DEED

Substitute

Received this Writ on 3/6/2014 at 4:09 PM and served same on DAVY E SANDERS , in ESCAMBIA COUNTY, FLORIDA, at 11:45 AM on 3/10/2014 by leaving 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, at the within named individual's usual place of abode, with a person residing therein who is 15 years of age, or older, to wit: ALISA GOODALE, LIVE IN GIRLFRIEND, as a member of the household and informing said person of their contents.

DAVID MORGAN, SHERIFF ESCAMBIA COUNTY, FLORIDA

Rv

DEP J MANN

Service Fee: Receipt No: \$40.00 BILL

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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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:

DAVY E SANDERS421 WILLIAMS DITCH RD
CANTONMENT, FL 32533



PAM CHILDERS CLERK OF THE CIRCUIT COURT ESCAMBIA COUNTY, FLORIDA

Cant

ESCAMBIA COUNTY SHERIFF'S OFFICE ESCAMBIA COUNTY, FLORIDA

NON-ENFORCEABLE RETURN OF SERVICE

14-254

Document Number: ECSO14CIV010786NON

Agency Number: 14-005697

Court: TAX DEED
County: ESCAMBIA

Case Number: CERT NO 08692, 2011

Attorney/Agent:
PAM CHILDERS
CLERK OF COURT
TAX DEED

Plaintiff:

RE: DAVY E SANDERS

Defendant:

Type of Process: NOTICE OF APPLICATION FOR TAX DEED

Received this Writ on 3/6/2014 at 4:12 PM and served same at 11:45 AM on 3/10/2014 in ESCAMBIA COUNTY, FLORIDA, by serving POST PROPERTY, the within named, to wit: , .

POSTED TO PROPERTY PER INSTRUCTIONS FROM CLERK'S OFFICE.

DAVID MORGAN, SHERIFF EŞÇAMBIA COUNTY, FLORIDA

By

MANN, J DEPUTY

Service Fee:

\$40.00

Receipt No:

BILL

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Post Property:

400 WILLIAMS DITCH RD BLK 32533

COMPTRO

PAM CHILDERS CLERK OF THE CIRCUIT COURT ESCAMBIA COUNTY, FLORIDA

30LLER 221 Palafox Place 221 Palafox Place P.O. Box 333 Pensacola, FL 32591-0333 CLERK OF PAM CHILDERS

US POSTAGE neopost 03/06/2014

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FIRST-CLASS MAIL

ZIP 32502 041L11221084

PENSACOLA FL32 423 N BAYLE

PREMIER MORTGAG

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