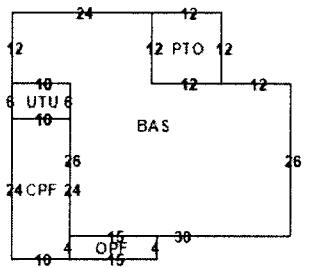


**NO. PLUMBING FIXTURES-5.00**  
**NO. STORIES-1.00**  
**ROOF COVER-DIMEN/ARCH SHNG**  
**ROOF FRAMING-GABLE**  
**STRUCTURAL FRAME-MASONRY PIL/STL**

 Areas - 1780 Total SF  
**BASE AREA - 1276**  
**CARPORT FIN - 240**  
**OPEN PORCH FIN - 60**  
**PATIO - 144**  
**UTILITY UNF - 60**



Images



11/4/13

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

Last Updated 04/24/2014 (tc.cdn)



# Chris Jones

## Escambia County Property Appraiser

ECPA Home

Real Estate  
SearchTangible Property  
SearchSale  
ListAmendment 1/Portability  
Calculations[Back](#)← Navigate Mode  Account  Reference →[Printer Friendly Version](#)**General Information**

**Reference:** 441S301000033016  
**Account:** 041709000  
**Owners:** REFERMAT MARGARET M  
**Mail:** C/O JIM REFERMAT  
310 KEPNER DR NE  
FORT WALTON BEACH, FL 32548  
**Situs:** 809 LAGOON DR 32505  
**Use Code:** SINGLE FAMILY RESID

**Taxing Authority:** COUNTY MSTU  
**Tax Inquiry:** [Open Tax Inquiry Window](#)  
Tax Inquiry link courtesy of Janet Holley  
Escambia County Tax Collector

**2013 Certified Roll Assessment**

<b>Improvements:</b>	\$37,289
<b>Land:</b>	\$19,000
<b>Total:</b>	\$56,289
<i>Save Our Homes:</i>	\$0

[Disclaimer](#)[Amendment 1/Portability Calculations](#)**Sales Data**

Sale Date	Book	Page	Value	Type	Official Records (New Window)
None					<a href="#">Official Records Inquiry courtesy of Pam Childers</a> <a href="#">Escambia County Clerk of the Circuit Court and Comptroller</a>

**2013 Certified Roll Exemptions**

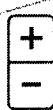
None

**Legal Description**LT 33 BLK 16 OR 175 P 403 CRESCENT LAKE S/D UNIT  
NO 4 PB 5 P 59**Extra Features**

METAL BUILDING

[Launch Interactive Map](#)**Parcel Information**

**Section Map Id:**  
44-1S-30-2

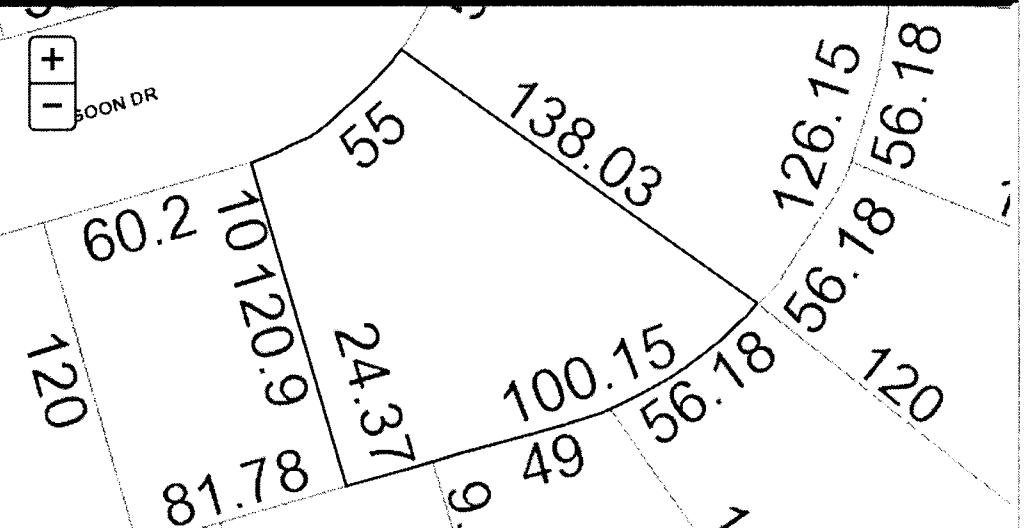


809 LAGOON DR

**Approx. Acreage:**  
0.2900

**Zoned:**   
R-2

**Evacuation & Flood Information**  
[Open Report](#)

**Buildings**

Building 1 - Address: 809 LAGOON DR, Year Built: 1964, Effective Year: 1964

**Structural Elements**

**DECOR/MILLWORK-AVERAGE**  
**DWELLING UNITS-1.00**  
**EXTERIOR WALL-CONCRETE BLOCK**  
**FLOOR COVER-CARPET**  
**FOUNDATION-SLAB ON GRADE**  
**HEAT/AIR-CENTRAL H/AC**  
**INTERIOR WALL-DRYWALL-PLASTER**

## 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:

<b>Certificate No.</b>	<b>Parcel ID Number</b>	<b>Date</b>	<b>Legal Description</b>
2477.0000	04-1709-000	06/01/2012	LT 33 BLK 16 OR 175 P 403 CRESCENT LAKE S/D UNIT NO 4 PB 5 P 59

### **2013 TAX ROLL**

REFERMAT MARGARET M  
C/O JIM REFERMAT  
310 KEPNER DR NE  
FORT WALTON BEACH , Florida 32548

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)  
Applicant's Signature

---

04/15/2014  
Date

## TAX COLLECTOR'S CERTIFICATION

Application  
Date / Number  
Apr 15, 2014 / 140026

This is to certify that the holder listed below of Tax Sale Certificate Number **2012 / 2477.0000**, issued the **1st day of June, 2012**, and which encumbers the following described property located in the County of Escambia, State of Florida to wit: **Parcel ID Number: 04-1709-000**

**Certificate Holder:**

PPF HOLDINGS III LTD.  
U.S. BANK CUSTODIAN FOR PPF HO  
P.O. BOX 645051  
CINCINNATI, OHIO 45264

**Property Owner:**

REFERMAT MARGARET M  
C/O JIM REFERMAT  
310 KEPNER DR NE  
FORT WALTON BEACH, FLORIDA 32548

**Legal Description:**

LT 33 BLK 16 OR 175 P 403 CRESCENT LAKE S/D UNIT NO 4 PB 5 P 59

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
2012	2477.0000	06/01/12	\$1,148.80	\$0.00	\$104.59	\$1,253.39

**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	2203.0000	06/01/13	\$1,117.32	\$6.25	\$55.87	\$1,179.44

1. Total of all Certificates in Applicant's Possession and Cost of the Certificates Redeemed by Applicant or Included (County)	\$2,432.83
2. Total of Delinquent Taxes Paid by Tax Deed Application	\$0.00
3. Total of Current Taxes Paid by Tax Deed Applicant (2013)	\$1,013.50
4. Ownership and Encumbrance Report Fee	\$250.00
5. Tax Deed Application Fee	\$75.00
6. Total Certified by Tax Collector to Clerk of Court	\$3,771.33
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	\$3,771.33
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	\$28,144.50
16. Redemption Fee	
17. Total Amount to Redeem	\$6.25

\*Done this 15th day of April, 2014

TAX COLLECTOR, ESCAMBIA COUNTY, FLORIDA

By Condice Lewis

Date of Sale: September 2, 2014

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

HEXBTA2.UFF

Loan Number: 26400042030

**EXHIBIT A**

This is Exhibit A a mortgage transaction in favor of **JPMorgan Chase Bank, N.A.**,  
dated **01/02/2008**, and executed by **MARGARET M. REFERMAT**.

**Clerk: If detached from the above-described document, please return to  
JPMorgan Chase Bank, N.A.  
HE Post Closing, KY2-1606  
PO Box 11606  
Lexington, KY 40576-1606**

**Description of Property**

THE LAND DESCRIBED HEREIN IS SITUATED IN THE STATE OF  
FLORIDA, COUNTY OF  
ESCAMBIA, CITY OF PENSACOLA, AND IS DESCRIBED AS FOLLOWS:  
LOT THIRTY-THREE (33), BLOCK SIXTEEN (16), CRESCENT LAKE,  
UNIT NO. 4, A SUBDIVISION IN ESCAMBIA COUNTY, FLORIDA,  
ACCORDING TO PLAT THEREOF RECORDED IN PLAT BOOK 5, PAGE 59,  
OF THE PUBLIC RECORDS OF SAID COUNTY  
PARCEL NUMBER(S): 441S30-1000-033016

Loan Number: 26400042030

BY SIGNING BELOW, You accept and agree to the terms and covenants contained in this Mortgage and in any rider(s) executed by you and recorded with it.

*Margaret M. Refermat*  
MARGARET M. REFERMAT Mortgagor

\_\_\_\_\_ Mortgagor

\_\_\_\_\_ Mortgagor

\_\_\_\_\_ Mortgagor

\_\_\_\_\_ Mortgagor

\_\_\_\_\_ Mortgagor

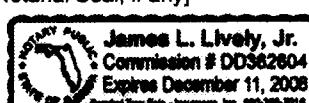
#### ACKNOWLEDGMENT

STATE OF \_\_\_\_\_ County, ss:

The foregoing instrument was acknowledged before me on this 24<sup>th</sup> day of January, 2008 by Margaret M. Refermat, 509 Lagoon Dr. Pensacola, FL, who is personally known to me (yes/no) or who provided Florida Drivers License as identification.

*James L. Lively, Jr.*  
Print Name:  
Notary Public

My Commission expires:  
[Affix Notarial Seal, if any]



Loan Number: 26400042030

The property is more commonly known as: 809 LAGOON DR, PENSACOLA, FL 32505 ("Property Address"); and the property tax identification number is 441S30-1000-033016.

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

**YOU COVENANT** that you are lawfully seised of the estate hereby conveyed and have the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. You warrant and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

**YOU AND WE** covenant and agree as follows:

**1. Payment of Principal, Interest and Other Charges.** You shall pay when due the principal of and interest owing under the Agreement and all other charges due hereunder and due under the Agreement.

**2. Payment of Taxes and Insurance.** You shall pay, when due, all taxes, assessments, leasehold payments or ground rents (if any), and hazard insurance on the Property.

We specifically reserve to ourselves and our successors and assigns the unilateral right to require, upon notice, that you pay to us on the day monthly payments are due an amount equal to one-twelfth (1/12) of the yearly taxes and assessments (including condominium assessments, if any) which may attain priority over this Mortgage and leasehold payments or ground rents on the Property, if any, plus one-twelfth (1/12) of yearly premium installments for hazard insurance, all as we reasonably estimate initially and from time to time, as allowed by and in accordance with applicable law. We will exercise this right only if (1) you are not required under any transaction evidenced by a mortgage, deed of trust, or other security instrument with a lien that has priority over this Mortgage to make such payments to the lien holder secured by such instrument, and (2) you fail to make such tax, assessment, leasehold, rent or insurance payments in a timely manner, as agreed under this Mortgage.

**3. Application of Payments.** Unless applicable law provides otherwise, all payments received by us under the Agreement and Section 1 shall be applied by us as provided in the Agreement.

**4. Prior Mortgages; Charges; Liens.** You shall perform all of your obligations under any mortgage, deed of trust or other security instruments with a lien which has priority over this Mortgage or any Advance under this Mortgage, including your covenants to make payments when due. You shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Mortgage or any Advance under this Mortgage, and leasehold payments or ground rents, if any. Upon our request, you shall promptly furnish to us all notices of amounts to be paid under this Section and receipts evidencing any such payments you make directly. You shall promptly discharge any lien (other than a lien disclosed to us in your application or in any title report we obtained) which has priority over this Mortgage or any Advance under this Mortgage.

**5. Hazard Insurance.** You shall keep the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including hurricanes, floods or flooding, for which we require insurance. If the Property is located in a special flood hazard area as determined by the Director of the Federal Emergency Management Agency, you will obtain and maintain Federal Flood Insurance, if available, within 45 days after we provide you with notice that the Property is in a special flood hazard area. The insurance shall be maintained in the amounts and for the periods that we require. You may choose any insurer reasonably acceptable to us. Insurance policies and renewals shall be acceptable to us and shall include a standard mortgagee clause. If we require, you shall promptly give us all receipts of paid premiums and renewal notices.

This instrument prepared by:

250 West Huron Road  
Cleveland, OH 44113  
(Name and Address of Preparer)

After recording return to:  
JPMorgan Chase Bank, N.A.  
HE Post Closing, KY2-1606  
PO Box 11606  
Lexington, KY 40576-1606

Loan Number: 26400042030

**FLORIDA**  
**HOME EQUITY LINE OF CREDIT MORTGAGE**  
**(Securing Future Advances)**

**Maximum Principal Loan Indebtedness Secured: \$40,000.00**

**THIS MORTGAGE** is made on January 2, 2008. The mortgagor is MARGARET M. REFERMAT, whose mailing address is 809 LAGOON DR, Pensacola, FL 32505. This Mortgage is given to JPMorgan Chase Bank, N.A., whose address is 1111 Polaris Parkway, Columbus, OH 43240 ("Lender") or its successors or assignees. All notices and correspondence to the Lender pursuant to Section 13 should be addressed to Chase Home Finance LLC, 250 West Huron Road, P.O. Box 93764, Cleveland, OH 44113. In this Mortgage, the terms "you," "your" and "yours" refer to the mortgagor(s). The terms "we," "us" and "our" refer to the Lender.

Pursuant to a Home Equity Line of Credit Agreement ("Agreement") dated the same date as this Mortgage, you may incur maximum unpaid loan indebtedness (exclusive of interest thereon) in amounts fluctuating from time to time up to the maximum principal sum outstanding at any time of Forty Thousand and 00/100ths Dollars (U.S. \$40,000.00). The Agreement provides for a final scheduled installment due and payable not later than on January 16, 2038. You agree that this Mortgage shall continue to secure all sums now or hereafter advanced under the terms of the Agreement including, without limitation, such sums that are advanced by us whether or not at the time the sums are advanced there is any principal sum outstanding under the Agreement. The parties hereto intend that this Mortgage shall secure unpaid balances, and all other amounts due to us hereunder and under the Agreement.

This Mortgage secures to us: (a) the repayment of the debt evidenced by the Agreement, with interest, and all refinancings, renewals, renegotiations, extensions and modifications of the Agreement; (b) the payment of all other sums, with interest, advanced under this Mortgage to protect the security of this Mortgage; and (c) the performance of your covenants and agreements under this Mortgage and the Agreement. For this purpose and in consideration of the debt, you do hereby mortgage, grant and convey to us and our successors and assigns the following-described property located in Escambia County, Florida and more fully described in Exhibit A, which is attached hereto and made a part hereof.



## State of Florida.

ESCAMBIA

COUNTY.

B. &amp; P. File No. 8962

CORPORATION

175 NO 403

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS, That the **BAGGETT CONSTRUCTION COMPANY**a Florida corporation, for and in consideration of Ten Dollars  
and other good and valuable consideration, the receipt whereof is hereby acknowledged, does bargain, sell, convey and  
grant unto Edward Joseph Kefermat & Margaret H. Kefermat, husband and wife,(whose mailing address is: 809 Lagoon Dr., Pensacola, Florida), their heirs,  
administrators, successors and assigns, forever, the following real property, situated, lying and being in the  
County of Escambia, State of Florida, to wit:Lot Thirty-three (33), Block Sixteen (16), Crescent Lake,  
Unit No. 4, a subdivision in Escambia County, Florida,  
according to plat thereof recorded in Plat Book 5, Page 59,  
or the public records of said County.STATE OF FLORIDA  
DOCUMENTARY STAMP TAX  
COUNCIL  
1964  
43900  
P.B. 1964

223013

Subject to taxes for current year and to valid easements and restrictions of record affecting the above property.

To have and to hold, unto the said grantee, **their** heirs, successors and assigns, forever. Together with  
and subject to the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining, free from  
all exemptions and right of homestead. And the said corporation covenants that it is well-pleased to accept the above-mentioned  
real property and has a good right to convey the same that it is free from encumbrances and that it  
will, by its agents and assigns, the said grantee, **their** heirs, successors, trustees, executors and assigns,  
have and to hold the said real property and enjoyment thereof, against all persons lawfully claiming the same, both real  
and personal, peaceful possession and enjoyment thereof, against all persons lawfully claiming the same, both real  
and personal, and to defend, subject to the exceptions set forth above.IN WITNESS WHEREOF, the said corporation, grantor, in pursuance of the said legal action of the stockholders  
of **BAGGETT CONSTRUCTION COMPANY**, has caused its name to be signed by its President, and its Vice President  
affixed hereto this 1st day of July A.D. 1966.

BAGGETT CONSTRUCTION COMPANY  
A Florida Corporation

Signed, countersigned, witnessed in the presence of:

Vice-President

## State of Florida.

ESCAMBIA

COUNTY.

Before the undersigned respectively appeared

ROBERT L. BAGGETT

E. L. BAGGETT, JR.

Known to me to be the individuals described by said names  
and to be the persons herein called the **Vice President and Secretary**, respectively  
of the **BAGGETT CONSTRUCTION COMPANY**, a Florida corporation.And I further declare that they are **Vice President and Secretary** of said Corporation  
and are authorized to sign and affix the name and affix the seal of said Corporation to this instrument for it and as  
agent and attorney.

Signed this 1st day of July A.D. 1966.

Robert M. Kefermat, Vice President

My Commission Expires Aug 12, 1968

# SOUTHERN GUARANTY TITLE COMPANY

4400 BAYOU BLVD., SUITE 13-B, CORDOVA SQUARE  
PENSACOLA, FLORIDA 32503  
TEL. (850) 478-8121 FAX (850) 476-1437  
Email: rcsqt@aol.com

Janet Holley  
Escambia County Tax Collector  
P.O. Box 1312  
Pensacola, FL 32596

## CERTIFICATION: TITLE SEARCH FOR TDA

TAX DEED SALE DATE: 9-2-2014

TAX ACCOUNT NO.: 04-1709-000

CERTIFICATE NO.: 2012-2477

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

YES      NO

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

X Notify Escambia County, 190 Governmental Center, 32502

X Homestead for \_\_\_\_\_ tax year.

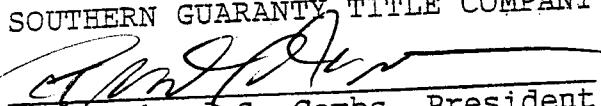
Margaret M. Refermat, if alive  
or her estate if deceased  
c/o Jim Refermat  
310 Kepner Dr. NE  
Ft. Walton Beach, FL 32548

JPMorgan Chase Bank, N.A.  
c/o Chase Home Finance LLC  
P.O. Box 93764 ( 250 W. Huron Rd.)  
Cleveland, OH 44113

Unknown Tenants  
809 Lagoon Dr.  
Pensacola, FL 32505

Certified and delivered to Escambia County Tax Collector,  
this 28th day of May, 2014.

SOUTHERN GUARANTY TITLE COMPANY

  
by: Richard S. Combs, President

NOTE: The above listed addresses are based upon current information available, but said addresses are not guaranteed to be true or correct.

**OWNERSHIP AND ENCUMBRANCE REPORT  
CONTINUATION PAGE**

File No.: 11206

May 27, 2014

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

1. That certain mortgage executed by Margaret M. Refermat in favor of JP Morgan Chase Bank, N.A. dated 01/02/2008 and recorded 03/04/2008 in Official Records Book 6295, page 1821 of the public records of Escambia County, Florida, in the original amount of \$40000.
2. Taxes for the year 2011-2013 delinquent. The assessed value is \$56,289.00. Tax ID 04-1709-000.

**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.: 11206

May 27, 2014

**Lot 33, Block 16, Crescent Lake Subdivision, Unit No. 4, as per plat thereof, recorded in  
Plat Book 5, Page 59, of the Public Records of Escambia County, Florida**

# **Southern Guaranty Title Company**

4400 Bayou Boulevard, Suite 13B  
Pensacola, Florida 32503  
Telephone: 850-478-8121  
Facsimile: 850-476-1437

## **OWNERSHIP AND ENCUMBRANCE REPORT**

File No.: 11206

May 27, 2014

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

Pursuant to your request, the Company has caused a search to be made of the Public Records of Escambia County, Florida, solely as revealed by records maintained from 05-27-1994, through 05-27-2014, and said search reveals the following:

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

Margaret M. Refermat

**2. The land covered by this Report is:**

**LEGAL DESCRIPTION IS ATTACHED HERETO AND MADE A PART HEREOF**

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

**SEE CONTINUATION PAGE ATTACHED HERETO AND MADE A PART HEREOF**

**4. Taxes:**

**SEE CONTINUATION PAGE ATTACHED HERETO AND MADE A PART HEREOF**

The foregoing report is prepared and furnished for information only, is not intended to constitute or imply any opinion, warranty, guaranty, insurance, or similar assurance as to the status of title, and no determination has been made of the authenticity of any instrument described or referred to herein. The name search for the purposes of determining applicable judgments and liens is limited to the apparent record owner(s) shown herein. No attempt has been made to determine whether the land is subject to liens or assessments which are not shown as existing liens by the public records. The Company's liability hereunder shall not exceed the cost of this Report, or \$1,000.00 whichever is less.

**THIS REPORT SHALL NOT BE USED FOR THE ISSUANCE OF TITLE INSURANCE.**

Southern Guaranty Title Company

By: 

May 27, 2014

## W A R N I N G

**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 September 2, 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. **02477**, issued the **1st day of June, A.D., 2012** 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:

**LT 33 BLK 16 OR 175 P 403 CRESCENT LAKE S/D UNIT NO 4 PB 5 P 59**

**SECTION 44, TOWNSHIP 1 S, RANGE 30 W**

**TAX ACCOUNT NUMBER 041709000 (14-645)**

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

**MARGARET M REFERMAT**

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 Tuesday in the month of September, which is the 2nd day of September 2014.**

Dated this 31st day of July 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:

**MARGARET M REFERMAT**  
**C/O JIM REFERMAT**  
**310 KEPNER DR NE**  
**FORT WALTON BEACH, FL 32548**

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



By:  
Emily Hogg  
Deputy Clerk

## W A R N I N G

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**Post Property:**

**809 LAGOON DR 32505**



**PAM CHILDERS**

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

By:  
Emily Hogg  
Deputy Clerk

## W A R N I N G

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 September 2, 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. 02477**, issued the **1st day of June, A.D., 2012** 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:

**LT 33 BLK 16 OR 175 P 403 CRESCENT LAKE S/D UNIT NO 4 PB 5 P 59**

**SECTION 44, TOWNSHIP 1 S, RANGE 30 W**

**TAX ACCOUNT NUMBER 041709000 (14-645)**

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

**MARGARET M REFERMAT**

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 Tuesday** in the month of September, which is the **2nd day of September 2014**.

Dated this 31st day of July 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.

PAM CHILDERS  
CLERK OF THE CIRCUIT COURT  
ESCAMBIA COUNTY, FLORIDA



By:  
Emily Hogg  
Deputy Clerk

**STATE OF FLORIDA  
COUNTY OF ESCAMBIA**

**CERTIFICATE OF NOTICE OF MAILING  
NOTICE OF APPLICATION FOR TAX DEED**

**CERTIFICATE # 02477 of 2012**

I, PAM CHILDERS, CLERK OF THE CIRCUIT COURT OF ESCAMBIA COUNTY, FLORIDA, do hereby certify that I did on July 31, 2014, mail a copy of the foregoing Notice of Application for Tax Deed, addressed to:

MARGARET M REFERMAT C/O JIM REFERMAT 310 KEPNER DR NE FORT WALTON BEACH, FL 32548	MARGARET M REFERMAT C/O TENANTS 809 LAGOON DR PENSACOLA FL 32505
JPMORGAN CHASE BANK NA C/O CHASE HOME FINANCE LLC PO BOX 93764 CLEVELAND OH 44113	JPMORGAN CHASE BANK NA C/O CHASE HOME FINANCE LLC 250 W HURON RD CLEVELAND OH 44113

WITNESS my official seal this 31th day of July 2014.

PAM CHILDERS  
CLERK OF THE CIRCUIT COURT  
ESCAMBIA COUNTY, FLORIDA



By:  
Emily Hogg  
Deputy Clerk



## WARNING

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### Personal Services:

**MARGARET M REFERMAT**

**C/O JIM REFERMAT**

**310 KEPNER DR NE**

**FORT WALTON BEACH, FL 32548**

**PAM CHILDEERS**

**CLERK OF THE CIRCUIT COURT**

**ESCAMBIA COUNTY, FLORIDA**



By:

Emily Hogg

Deputy Clerk

RECEIVED  
CLERK OF THE CIRCUIT COURT  
ESCAMBIA COUNTY, FLORIDA  
JULY 21 PM 4 2014  
EMILY HOGG, DEPUTY CLERK



OKALOOSA CO SHERIFF'S OFFICE  
OKALOOSA COUNTY, FLORIDA



**NON-ENFORCEABLE RETURN OF SERVICE**

**Document Number:** OCSO14CIV004972NON

**Agency Number:** 16

**Court:** CIRCUIT

**County:** ESCAMBIA

**Case Number:** 2012TD002477

**Attorney/Agent:**

ESCAMBIA CO CLERK OF COURT  
CIVIL  
P.O. BOX 333  
PENSACOLA, FL 32591-0333

**Plaintiff:** PAM CHILDERS, CLERK OF THE CIRCUIT COURT AND COMPTROLLER, ESCAMBIA COUNTY, FLORIDA

**Defendant:** MARGARET M REFERMAT  
C/O JIM REFERMAT

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

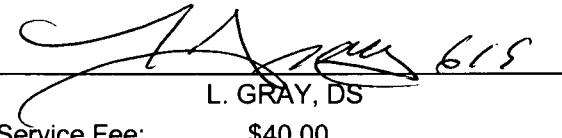
SUBSTITUTE - AT USUAL PLACE OF ABODE

TO: REFERMAT, MARGARET M

Received this Writ on 7/21/2014 at 4:21 PM and served the same on REFERMAT, MARGARET M, the within named in OKALOOSA COUNTY, FL, at 3:25 PM on 7/24/2014 by leaving a true copy of this Writ with the date and hour of service endorsed thereon by me, and a copy of the plaintiff's initial pleading as furnished by the plaintiff, at the within named individual's usual place of abode, 4503 PARKWOOD LN, NICEVILLE, FL, with an individual then and there residing above the age of 15 years, to wit: , JIM REFERMAT, and informing such person of the contents thereof.

L. R. ASHLEY, SHERIFF  
OKALOOSA COUNTY, FL

By:

  
L. GRAY, DS

Service Fee: \$40.00  
Receipt No: 29884-14-D

12/24/04

**SENDER: COMPLETE THIS SECTION**

- 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.

1. Article Addressed to:

MARGARET M REFERMAT [14-645]  
C/O TENANTS  
809 LAGOON DR  
PENSACOLA FL 32505

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

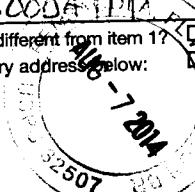
*Frances Goodwin*  Agent  
 Addressee

B. Received by (Printed Name)

*Frances Goodwin*  C. Date of Delivery

D. Is delivery address different from item 1?  Yes

If YES, enter delivery address below:



3. Service Type

<input checked="" type="checkbox"/> Certified Mail	<input type="checkbox"/> Express Mail
<input type="checkbox"/> Registered	<input type="checkbox"/> Return Receipt for Merchandise
<input type="checkbox"/> Insured Mail	<input type="checkbox"/> C.O.D.

4. Restricted Delivery? (Extra Fee)  Yes

2. Article Number

(Transfer from service label)

7013 2630 0000 0141 9384

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

**SENDER: COMPLETE THIS SECTION**

- 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.

1. Article Addressed to:

JPMORGAN CHASE BANK NA [14-645]  
C/O CHASE HOME FINANCE LLC  
250 W HURON RD  
CLEVELAND OH 44113

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

*Bethany V. Weller*  Agent  
 Addressee

B. Received by (Printed Name)

*Bethany V. Weller*  C. Date of Delivery

D. Is delivery address different from item 1?  Yes

If YES, enter delivery address below:

3. Service Type

<input checked="" type="checkbox"/> Certified Mail	<input type="checkbox"/> Express Mail
<input type="checkbox"/> Registered	<input type="checkbox"/> Return Receipt for Merchandise
<input type="checkbox"/> Insured Mail	<input type="checkbox"/> C.O.D.

4. Restricted Delivery? (Extra Fee)  Yes

2. Article Number

(Transfer from service label)

7013 2630 0000 0141 8820

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

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

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

Postage	\$ .49
Certified Fee	3.30
Return Receipt Fee (Endorsement Required)	2.70
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 6.49



*Sent To* JPMORGAN CHASE BANK NA [14-645]  
C/O CHASE HOME FINANCE LLC  
250 W HURON RD  
CLEVELAND OH 44113

PS Form

uctions

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

Postage	\$ .49
Certified Fee	3.30
Return Receipt Fee (Endorsement Required)	2.70
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 6.49



*Sent To* JPMORGAN CHASE BANK NA [14-645]  
C/O CHASE HOME FINANCE LLC  
PO BOX 93764  
CLEVELAND OH 44113

PS Form 3

uctions

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

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

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



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C/O TENANTS  
809 LAGOON DR  
PENSACOLA FL 32505

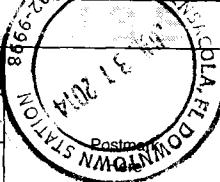
PS Form

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C/O JIM REFERMAT  
310 KEPNER DR NE  
FORT WALTON BEACH, FL 32

PS Form

uctions

12/02/04

**DECODED MAIL™**

**PAM CHILDERS**  
CLERK OF THE CIRCUIT COURT & CC  
OFFICIAL RECORDS DIVISION  
221 Palatfox Place  
P.O. Box 333  
Pensacola, FL 32591-0333



neopost  
07/31/2014  
**US POSTAGE**  
  
\$06.48

ZIP 32502  
041L11221084

JPMORGAN CHASE BANK NA 1146451  
C/O CHASE HOME  
PO BOX 441  
CLEVELAND  
NOT DELIVERABLE TO SENDER  
UNABLE TO FORWARD

85  
A  
1  
ALG 1  
COUNTY  
SHERIFF  
DEPUTY  
POLICE  
FIRE  
EMERGENCY  
AMBULANCE  
HOSPITAL  
POLICE  
FIRE  
EMERGENCY  
AMBULANCE  
HOSPITAL

BC: 3259103333 \*2087-06017-31-38

12/24/11

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**Post Property:**

809 LAGOON DR 32505



**PAM CHILDERS**

CLERK OF THE CIRCUIT COURT  
ESCAMBIA COUNTY, FLORIDA

By:  
Emily Hogg  
Deputy Clerk

ESCAMBIA COUNTY SHERIFF'S OFFICE  
ESCAMBIA COUNTY, FLORIDA

14-645

**NON ENFORCEABLE RETURN OF SERVICE**

**Document Number:** ECSO14CIV034118NON

**Agency Number:** 14-010691

**Court:** TAX DEED

**County:** ESCAMBIA

**Case Number:** CERT # 02477 2012

**Attorney/Agent:**

PAM CHILDERS  
CLERK OF COURT  
TAX DEED

**Plaintiff:** RE MARGARET M REFERMAT

**Defendant:**

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

Received this Writ on 7/31/2014 at 9:48 AM and served same at 11:07 AM on 8/8/2014 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  
ESCAMBIA COUNTY, FLORIDA

By: R Preston 927  
R. PRESTON, CPS

Service Fee: \$40.00  
Receipt No: BILL