

TAX COLLECTOR'S CERTIFICATION

**Application
Date / Number**
Jun 19, 2014 / 140466

This is to certify that the holder listed below of Tax Sale Certificate Number **2012 / 3466.0000** , 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: 05-5465-000**

Certificate Holder:
US BANK AS CUST FOR MOONSTONE LIEN INVESTMENTS
LLC
LOCK BOX #005191
PO BOX 645191
CINCINNATI, OHIO 45264

Property Owner:
GERSIN ROBERT P & JUDY C
1208 SUBURBAN DR
PENSACOLA , FLORIDA 32505

Legal Description:
LT 2 BLK 28 2ND ADDN TO MAYFAIR PB 4 P 53 OR 1896 P 714

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	3466.0000	06/01/12	\$480.76	\$0.00	\$75.12	\$555.88

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
2014	2798.0000	06/01/14	\$365.84	\$6.25	\$18.29	\$390.38
2013	3157.0000	06/01/13	\$453.07	\$6.25	\$22.65	\$481.97

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

\$1,428.23
\$0.00
\$250.00
\$75.00
\$1,753.23
\$1,753.23
\$19,023.00
\$6.25

*Done this 19th day of June, 2014

TAX COLLECTOR, ESCAMBIA COUNTY, FLORIDA

By *Diana Maduro*

Date of Sale: *February 2, 2015*

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

Notice to Tax Collector of Application for Tax Deed

TO: Tax Collector of Escambia County

In accordance with Florida Statutes, I,

**US BANK AS CUST FOR MOONSTONE LIEN
INVESTMENTS LLC
LOCK BOX #005191
PO BOX 645191
CINCINNATI, Ohio, 45264**

holder of the following tax sale certificate hereby surrender same to the Tax Collector and make tax deed application thereon:

Certificate No.	Parcel ID Number	Date	Legal Description
3466.0000	05-5465-000	06/01/2012	LT 2 BLK 28 2ND ADDN TO MAYFAIR PB 4 P 53 OR 1896 P 714

2013 TAX ROLL

GER SIN ROBERT P & JUDY C
1208 SUBURBAN DR
PENSACOLA , Florida 32505

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.

moonstone (Andrea Manganelli)
Applicant's Signature

06/19/2014
Date

Southern Guaranty Title Company

15-117

4400 Bayou Boulevard, Suite 13B

Pensacola, Florida 32503

Telephone: 850-478-8121

Facsimile: 850-476-1437

OWNERSHIP AND ENCUMBRANCE REPORT

File No.: 11683

November 5, 2014

Escambia County Tax Collector

P.O. Box 1312

Pensacola, Florida 32591

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 11-04-1994, through 11-04-2014, and said search reveals the following:

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

Robert P. Gersin and Judy C. Gersin, husband and wife

2. The land covered by this Report is:

LEGAL DESCRIPTION IS ATTACHED HERETO AND MADE A PART HEREOF

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

SEE CONTINUATION PAGE ATTACHED HERETO AND MADE A PART HEREOF

4. Taxes:

SEE CONTINUATION PAGE ATTACHED HERETO AND MADE A PART HEREOF

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

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

Southern Guaranty Title Company

By: 

November 5, 2014

**OWNERSHIP AND ENCUMBRANCE REPORT
LEGAL DESCRIPTION**

File No.: 11683

November 5, 2014

**Lot 2, Block A, Second Addition to Mayfair, as per plat thereof, recorded in Plat Book 4,
Page 53, of the Public Records of Escambia County, Florida**

**OWNERSHIP AND ENCUMBRANCE REPORT
CONTINUATION PAGE**

File No.: 11683

November 5, 2014

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

1. That certain mortgage executed by Robert P. Gersin and Judy C. Gersin, husband and wife in favor of Central Credit Union of Florida dated 11/04/2010 and recorded 11/12/2010 in Official Records Book 6657, page 910 of the public records of Escambia County, Florida, in the original amount of \$64,900.00.
2. Taxes for the year 2011-2013 delinquent. The assessed value is \$38,367.00. Tax ID 05-5465-000.

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.

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: 2-2-2015

TAX ACCOUNT NO.: 05-5465-000

CERTIFICATE NO.: 2012-3466

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

YES NO

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

Notify Escambia County, 190 Governmental Center, 32502

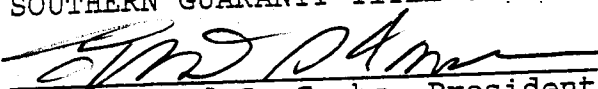
Homestead for 2014 tax year.

Robert P. Gersin
Judy C. Gersin
1208 Suburban Dr.
Pensacola, FL 32505

Central Credit Union of Florida
P.O. Box 17048
Pensacola, FL 32522
and
6200 North W St.
Pensacola, FL 32505

Certified and delivered to Escambia County Tax Collector,
this 6th day of November, 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.

Fee
Stamp
175
180
State of Florida
Escambia County

PAHHANDLE TITLE & GUARANTY CORPORATION

WARRANTY DEED

U.S. 1896 PAGE 714

Know All Men by These Presents: That Charles B. Godzyk and Karen E. Godzyk, Husband and Wife

for and in consideration of Ten Dollars and no/100----- DOLLARS

the receipt whereof is hereby acknowledged, do bargain, sell, convey and grant unto Robert P. Gersin and Judy C. Gersin, Husband and Wife

1208 Suburban Drive, Pensacola, Florida 32505

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

to-wit: Lot 2, Block 28, Second Addition to Mayfair, a subdivision of a portion of Section 15, T-2-S, R-30-W, Escambia County, Florida, according to plat recorded in Plat Book 4, at Page 53 of the public records of said County.

STATE OF FLORIDA
DOCUMENTARY STAMP TAX
DEPT. OF REVENUE
APR 11 '84
175.50
ESCAMBIA COUNTY
100100

APR 11 2 30 PM '84
283106

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

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

IN WITNESS WHEREOF, we have hereunto set our hands and seals this 7 day of March A.D. 1984.
Signed, sealed and delivered in the presence of
Charles B. Godzyk (SEAL)
Karen E. Godzyk (SEAL)
Louise Melvin (SEAL)
Nashy Sushing (SEAL)

State of Florida
Escambia County
New Hampshire
Hillsborough

Before the subscriber personally appeared Charles B. Godzyk and Karen E. Godzyk husband and wife and his wife, known to me, and known to me to be the individual described by said name in and who executed the foregoing instrument and acknowledged that they executed the same for the uses and purposes therein set forth.

Given under my hand and official seal this 7th day of March 1984.

This instrument was prepared by:
Louise Melvin
PAHHANDLE TITLE & GUARANTY CORP.
4820 North Davis Hwy.
Pensacola, Florida 32503

Notary Public
My Commission Expires
PUBLO
NEW HAMPSHIRE
1984

PREPARED BY

CYNTHIA ACOSTA
6200 N. "W" ST.
Pensacola, FL 32505

WHEN RECORDED, MAIL TO

Central Credit Union of Florida
PO BOX 17048
Pensacola, FL 32522

MORTGAGE

SPACE ABOVE IS FOR RECORDER'S USE

THIS MORTGAGE is made on 11/04/10, between the Mortgagor,
ROBERT P GERSIN AND JUDY C. GERSIN, HUSBAND AND WIFE

(herein "Borrower"), and the Mortgagee, Central Credit Union of Florida, a
corporation organized and existing under the laws of State of Florida,
whose address is 6200 N. "W" ST. Pensacola, FL 32522 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 64,900.00, which indebtedness
is evidenced by Borrower's note dated 11/04/10 and extensions and renewals thereof (herein "Note"),
providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid,
due and payable on 11/17/30;

TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; the
payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this
Mortgage; and the performance of the covenants and agreements of Borrower herein contained, Borrower does
hereby mortgage, grant and convey to Lender the following described property located in the County of
Escambia, State of Florida:

LOT 2, BLOCK 28, SECOND ADDITION TO MAYFAIR, A SUBDIVISION OF A PORTION OF
SECTION 15, T-2-S, R-30-W, ESCAMBIA COUNTY, FLORIDA, ACCORDING TO PLAT RECORDED
IN PLAT BOOK 4, AT PAGE 53, OF THE PUBLIC RECORDS OF SAID COUNTY.

which has the address of 1208 Suburban Drive,
Pensacola, Florida 32505 (herein "Property Address");
(City) (Street) (Zip Code)

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights,
appurtenances and rents, all of which shall be deemed to be and remain a part of the property covered by this
Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a
leasehold) are hereinafter referred to as the "Property."

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 covenants that Borrower warrants and will defend generally the title to the Property against all
claims and demands, subject to encumbrances of record.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges as provided in the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and planned unit development assessments, if any) which may attain priority over this Mortgage and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for hazard insurance, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof. Borrower shall not be obligated to make such payments of Funds to Lender to the extent that Borrower makes such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional lender.

If Borrower pays Funds to Lender, the Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a Federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding and applying the Funds, analyzing said account or verifying and compiling said assessments and bills, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing at the time of execution of this Mortgage that interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Mortgage.

If the amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes, assessments, insurance premiums and ground rents as they fall due, such excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly installments of Funds. If the amount of the Funds held by Lender shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as Lender may require.

Upon payment in full of all sums secured by this Mortgage, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 17 hereof the Property is sold or the Property is otherwise acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Mortgage.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under the Note and paragraphs 1 and 2 hereof shall be applied by Lender first in payment of amounts payable to Lender by Borrower under paragraph 2 hereof, then to interest payable on the Note, and then to the principal of the Note.

4. Prior Mortgages and Deeds of Trust; Charges; Liens. Borrower shall perform all of Borrower's obligations under any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage, including Borrower's covenants to make payments when due. Borrower shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Mortgage, and leasehold payments or ground rents, if any.

5. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage", flood and such other hazards as Lender may require and in such amounts and for such periods as Lender may require.

The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Lender and shall include a standard mortgage clause in favor of and in a form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property or to the sums secured by this Mortgage.

6. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments. Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Mortgage is on a leasehold. If this Mortgage is on a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents.

7. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, then Lender, at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums, including reasonable attorneys' fees, and take such action as is necessary to protect Lender's interest. If Lender required mortgage insurance as a condition of making the loan secured by this Mortgage, Borrower shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, at the Note rate, shall become additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder.

8. Inspection. Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Lender's interest in the Property.

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

10. Borrower Not Released; Forbearance by Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Mortgage granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by the original Borrower and Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy.

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 16 hereof. All covenants and agreements of Borrower shall be joint and several. Any Borrower who co-signs this Mortgage, but does not execute the Note, (a) is co-signing this Mortgage only to mortgage, grant and convey that Borrower's interest in the Property to Lender under the terms of this Mortgage, (b) is not personally liable on the Note or under this Mortgage, and (c) agrees that Lender and any other Borrower hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Mortgage or the Note without that Borrower's consent and without releasing that Borrower or modifying this Mortgage as to that Borrower's interest in the Property.

12. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Mortgage shall be given by delivering it or by mailing such notice by certified mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by certified mail to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

13. Governing Law; Severability. The state and local laws applicable to this Mortgage shall be the laws of the jurisdiction in which the Property is located. The foregoing sentence shall not limit the applicability of Federal law to this Mortgage. In the event that any provision or clause of this Mortgage or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Note which can be given effect without the conflicting provision, and to this end the provisions of this Mortgage and the Note are declared to be severable. As used herein, "costs", "expenses" and "attorneys' fees" include all sums to the extent not prohibited by applicable law or limited herein.

14. Borrower's Copy. Borrower shall be furnished a conformed copy of the Note and of this Mortgage at the time of execution or after recordation hereof.

15. Rehabilitation Loan Agreement. Borrower shall fulfill all of Borrower's obligations under any home rehabilitation, improvement, repair, or other loan agreement which Borrower enters into with Lender. Lender, at Lender's option, may require Borrower to execute and deliver to Lender, in a form acceptable to Lender, an assignment of any rights, claims or defenses which Borrower may have against parties who supply labor, materials or services in connection with improvements made to the Property.

16. Transfer of Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Mortgage. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Mortgage.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Mortgage. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Mortgage without further notice or demand on Borrower. NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

17. Acceleration; Remedies. *Except as provided in paragraph 16 hereof, upon Borrower's breach of any covenant or agreement of Borrower in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, Lender prior to acceleration shall give notice to Borrower as provided in paragraph 12 hereof specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 10 days from the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage, foreclosure by judicial proceeding, and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the nonexistence of a default or any other defense of Borrower to acceleration and foreclosure. If the breach is not cured on or before the date specified in the notice, Lender, at Lender's option, may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may foreclose this Mortgage by judicial proceeding. Lender shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorneys' fees, court costs, and costs of documentary evidence, abstracts and title reports.*

18. Borrower's Right to Reinstate. Notwithstanding Lender's acceleration of the sums secured by this Mortgage due to Borrower's breach, Borrower shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time prior to entry of a judgment enforcing this Mortgage if: (a) Borrower pays Lender all sums which would be then due under this Mortgage and the Note had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Mortgage; (c) Borrower pays all reasonable expenses incurred by Lender in enforcing the covenants and agreements of Borrower contained in this Mortgage, and in enforcing Lender's remedies as provided in paragraph 17 hereof, including, but not limited to, reasonable attorneys' fees and court costs; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Mortgage, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by Borrower, this Mortgage and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.

19. Assignment of Rents; Appointment of Receiver. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 17 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 17 hereof or abandonment of the Property, Lender shall be entitled to have a receiver appointed by a court to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Mortgage. The receiver shall be liable to account only for those rents actually received.

20. Release. Upon payment of all sums secured by this Mortgage, Lender shall release this Mortgage without charge to Borrower. Borrower shall pay all costs of recordation, if any.

21. Attorneys' Fees. As used in this Mortgage and in the Note, "attorneys' fees" shall include attorneys' fees, if any, which may be awarded by an appellate court.

**REQUEST FOR NOTICE OF DEFAULT AND FORECLOSURE
UNDER SUPERIOR MORTGAGES OR DEEDS OF TRUST**

Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Notice to Lender, at Lender's address set forth on page one of this Mortgage, of any default under the superior encumbrance and of any sale or other foreclosure action.

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

NOTICE TO BORROWER

Do not sign this Mortgage if it contains blank spaces. All spaces should be completed before you sign.

Signed and delivered in the presence of:

X Cynthia Acosta
Signature of Witness
Cynthia Acosta
Name of Witness Typed, Printed or Stamped

X [Signature]
Signature of Witness
THOMAS PACE, JR.
Name of Witness Typed, Printed or Stamped

X _____
Signature of Witness
Name of Witness Typed, Printed or Stamped

X _____
Signature of Witness
Name of Witness Typed, Printed or Stamped

X [Signature]
Signature of Borrower (Seal)
ROBERT P GERSIN
Name of Borrower Typed, Printed or Stamped

1208 Suburban Drive
Pensacola FL 32505
Mailing Address of Borrower, Typed, Printed or Stamped

X [Signature]
Signature of Borrower (Seal)
JUDY GERSIN
Name of Borrower Typed, Printed or Stamped

1208 Suburban Drive
Pensacola FL 32505
Mailing Address of Borrower, Typed, Printed or Stamped

X _____
Signature of Borrower (Seal)
Name of Borrower Typed, Printed or Stamped

Mailing Address of Borrower, Typed, Printed or Stamped

X _____
Signature of Borrower (Seal)
Name of Borrower Typed, Printed or Stamped

Mailing Address of Borrower, Typed, Printed or Stamped

STATE OF FLORIDA, Escambia County ss:

The foregoing instrument was acknowledged before me this 09/10/10 (date)
by ROBERT P GERSIN AND JUDY C. GERSIN

who is personally known to me or who has produced _____ as identification and
who did not take an oath.

Cynthia M. Acosta
Signature of Person Taking Acknowledgment

CYNTHIA M. ACOSTA
Name of Acknowledger Typed, Printed or Stamped
Notary Public State of Florida
Title or Name
Comm. Exp. March 19, 2011
Comm. No. DD 640489
Serial Number, if Any

STATE OF FLORIDA
COUNTY OF ESCAMBIA

CERTIFICATE OF NOTICE OF MAILING
NOTICE OF APPLICATION FOR TAX DEED

CERTIFICATE # 03466 of 2012

I, PAM CHILDERS, CLERK OF THE CIRCUIT COURT OF ESCAMBIA COUNTY, FLORIDA, do hereby certify that I did on January 1, 2015, mail a copy of the foregoing Notice of Application for Tax Deed, addressed to:

ROBERT P GERSIN 1208 SUBURBAN DR PENSACOLA, FL 32505	JUDY C GERSIN 1208 SUBURBAN DR PENSACOLA, FL 32505
CENTRAL CREDIT UNION OF FLORIDA PO BOX 17048 PENSACOLA FL 32522	CENTRAL CREDIT UNION OF FLORIDA 6200 NORTH W ST PENSACOLA FL 32505

WITNESS my official seal this 1st day of January 2015.

PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA



By:
Emily Hogg
Deputy Clerk



WARNING

THERE ARE UNPAID TAXES ON PROPERTY WHICH YOU OWN OR IN WHICH YOU HAVE A LEGAL INTEREST. THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON February 2, 2015, 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 CUST FOR MOONSTONE LIEN INVESTMENTS LLC holder of Tax Certificate No. 03466, 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 2 BLK 28 2ND ADDN TO MAYFAIR PB 4 P 53 OR 1896 P 714

SECTION 15, TOWNSHIP 2 S, RANGE 30 W

TAX ACCOUNT NUMBER 055465000 (15-117)

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

ROBERT P GERSIN and JUDY C GERSIN

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 February, which is the 2nd day of February 2015.

Dated this 1st day of January 2015.

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

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Post Property:

1208 SUBURBAN DR 32505



PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

By:
Emily Hogg
Deputy Clerk

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Personal Services:

ROBERT P GERSIN
1208 SUBURBAN DR
PENSACOLA, FL 32505

PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA



By:
Emily Hogg
Deputy Clerk



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Personal Services:

JUDY C GERSIN
1208 SUBURBAN DR
PENSACOLA, FL 32505

PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA



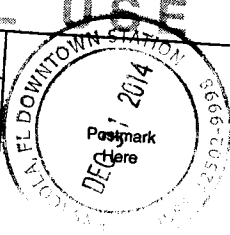
By:
Emily Hogg
Deputy Clerk

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

For delivery information visit our website at www.usps.com

OFFICIAL USE

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

Street, Apt,
or PO Box
City, State, Zip

CENTRAL CREDIT UNION OF
 FLORIDA [15-117]
 6200 NORTH W ST
 PENSACOLA FL 32505

PS Form 38

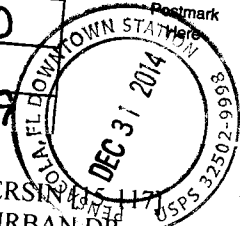
ctions

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



Sent To

Street, Apt,
or PO Box
City, State, Zip

ROBERT P GERSIN [15-117]
 1208 SUBURBAN DR
 PENSACOLA, FL 32505

PS Form 38

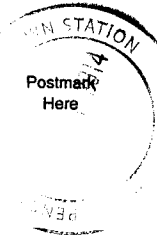
ctions

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Total Postage & Fees	\$ 6.49



Sent To

Street, Apt,
or PO Box
City, State, Zip

CENTRAL CREDIT UNION OF
 FLORIDA [15-117]
 PO BOX 17048
 PENSACOLA FL 32522

PS Form 38

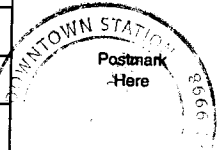
ctions

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Sent To

Street, Apt,
or PO Box
City, State, Zip

JUDY C GERSIN [15-117]
 1208 SUBURBAN DR
 PENSACOLA, FL 32505

PS Form 38

ctions

12/3466

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:

CENTRAL CREDIT UNION OF
FLORIDA [15-117]
6200 NORTH W ST
PENSACOLA FL 32505

2. Article Number:

(Transfer from service label)

7008 1830 0000 0237 8580

COMPLETE THIS SECTION ON DELIVERY

A. Signature

x *[Handwritten Signature]*

- Agent
- Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? Yes

If YES, enter delivery address below: No

3. Service Type

- Certified Mail
- Registered
- Insured Mail
- Express Mail
- Return Receipt for Merchandise
- C.O.D.

4. Restricted Delivery? (Extra Fee)

Yes

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

12/3466

ESCAMBIA COUNTY SHERIFF'S OFFICE
ESCAMBIA COUNTY, FLORIDA

NON-ENFORCEABLE RETURN OF SERVICE

15-117

Document Number: ECSO14CIV059097NON

Agency Number: 15-003343

Court: TAX DEED

County: ESCAMBIA

Case Number: CERT # 03466 2012

Attorney/Agent:

PAM CHILDERS
CLERK OF COURT
TAX DEED

Plaintiff: RE: ROBERT P GERSIN AND JUDY C GERSIN

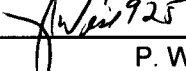
Defendant:

Type of Process: NOTICE OF APPLICATION FOR TAX DEED

Received this Writ on 12/31/2014 at 9:21 AM and served same at 9:40 AM on 1/5/2015 in ESCAMBIA COUNTY, FLORIDA, by serving POST PROPERTY , the within named, to wit: , .

POSTED TO PROPERTY PER INSTRUCTIONS FROM CLERKS OFFICE.

DAVID MORGAN, SHERIFF
ESCAMBIA COUNTY, FLORIDA

By:  _____
P. WISE, CPS

Service Fee: \$40.00
Receipt No: BILL

Printed By: NDSCHERER

003343

WARNING

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NOTICE IS HEREBY GIVEN, That **US BANK AS CUST FOR MOONSTONE LIEN INVESTMENTS LLC** holder of **Tax Certificate No. 03466**, 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:

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Dated this 1st day of January 2015.

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.

Post Property:
1208 SUBURBAN DR 32505

PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA



By:
Emily Hogg
Deputy Clerk

RECEIVED
JAN 11 2015
CLERK OF CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

ESCAMBIA COUNTY SHERIFF'S OFFICE
ESCAMBIA COUNTY, FLORIDA

NON-ENFORCEABLE RETURN OF SERVICE

15-117

Document Number: EC SO14CIV058914NON

Agency Number: 15-003262

Court: TAX DEED

County: ESCAMBIA

Case Number: CERT NO 03466, 2012

Attorney/Agent:

PAM CHILDERS
CLERK OF COURT
TAX DEED

Plaintiff: RE: ROBERT P GERSIN AND JUDY C GERSIN

Defendant:

Type of Process: WARNING/NOTICE OF APPLICATION FOR TAX DEED

Individual

Received this Writ on 12/31/2014 at 9:18 AM and served same on ROBERT P GERSIN , at 9:40 AM on 1/5/2015 in ESCAMBIA COUNTY, FLORIDA, by delivering a true copy of this Writ together with a copy of the initial pleadings, if any, with the date and hour of service endorsed thereon by me.

DAVID MORGAN, SHERIFF
ESCAMBIA COUNTY, FLORIDA

By: _____



P. WISE, CPS

Service Fee: \$40.00
Receipt No: BILL

Printed By: JLBRYANT

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Personal Services:

ROBERT P GERSIN
1208 SUBURBAN DR
PENSACOLA, FL 32505

PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA



By:
Emily Hogg
Deputy Clerk

ESCAMBIA COUNTY SHERIFF'S OFFICE
ESCAMBIA COUNTY, FLORIDA

NON-ENFORCEABLE RETURN OF SERVICE

15-117

Document Number: ECSO14CIV058922NON

Agency Number: 15-003263

Court: TAX DEED

County: ESCAMBIA

Case Number: CERT 03466, 2012

Attorney/Agent:

PAM CHILDERS
CLERK OF COURT
TAX DEED

Plaintiff: RE: ROBERT P GERSIN AND JUDY C GERSIN

Defendant:


Type of Process: WARNING/NOTICE OF APPLICATION FOR TAX DEED

Substitute

Received this Writ on 12/31/2014 at 9:18 AM and served same on JUDY C GERSIN , in ESCAMBIA COUNTY, FLORIDA, at 9:40 AM on 1/5/2015 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: ROBERT GERSIN, HUSBAND, as a member of the household and informing said person of their contents.

DAVID MORGAN, SHERIFF
ESCAMBIA COUNTY, FLORIDA

By: _____



P. WISE, CPS

Service Fee: \$40.00

Receipt No: BILL

Printed By: JLBRYANT

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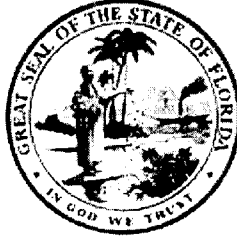
JUDY C GERSIN
1208 SUBURBAN DR
PENSACOLA, FL 32505

PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA



By:
Emily Hogg
Deputy Clerk

PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ARCHIVES AND RECORDS
CHILDSUPPORT
CIRCUIT CIVIL
CIRCUIT CRIMINAL
COUNTY CIVIL
COUNTY CRIMINAL
DOMESTIC RELATIONS
FAMILY LAW
JURY ASSEMBLY
JUVENILE
MENTAL HEALTH
MIS
OPERATIONAL SERVICES
PROBATE
TRAFFIC



**COUNTY OF ESCAMBIA
OFFICE OF THE
CLERK OF THE CIRCUIT COURT**

**BRANCH OFFICES
ARCHIVES AND RECORDS
JUVENILE DIVISION
CENTURY**

CLERK TO THE BOARD OF
COUNTY COMMISSIONERS
OFFICIAL RECORDS
COUNTY TREASURY
AUDITOR

**PAM CHILDERS, CLERK OF THE CIRCUIT COURT
Tax Certificate Redeemed From Sale
Account: 055465000 Certificate Number: 003466 of 2012**

Payor: ROBERT P GERSIN 1208 SUBURBAN DR PENSACOLA FL 32505 Date 01/26/2015

Clerk's Check #	1099914	Clerk's Total	\$527.52
Tax Collector Check #	1	Tax Collector's Total	\$1,969.87
		Postage	\$25.96
		Researcher Copies	\$6.00
		Total Received	\$2,529.35

PAM CHILDERS
Clerk of the Circuit Court

Received By: _____
Deputy Clerk

Escambia County Government Complex • 221 Palafox Place Ste 110 • PENSACOLA, FLORIDA 32502
(850) 595-3793 • FAX (850) 595-4827 • <http://www.clerk.co.escambia.fl.us>

PAM CHILDERS
 CLERK OF THE CIRCUIT COURT
 ARCHIVES AND RECORDS
 CHILDSUPPORT
 CIRCUIT CIVIL
 CIRCUIT CRIMINAL
 COUNTY CIVIL
 COUNTY CRIMINAL
 DOMESTIC RELATIONS
 FAMILY LAW
 JURY ASSEMBLY
 JUVENILE
 MENTAL HEALTH
 MIS
 OPERATIONAL SERVICES
 PROBATE
 TRAFFIC



**COUNTY OF ESCAMBIA
 OFFICE OF THE
 CLERK OF THE CIRCUIT COURT**

**BRANCH OFFICES
 ARCHIVES AND RECORDS
 JUVENILE DIVISION
 CENTURY**

CLERK TO THE BOARD OF
 COUNTY COMMISSIONERS
 OFFICIAL RECORDS
 COUNTY TREASURY
 AUDITOR

Case # 2012 TD 003466

Redeemed Date 01/26/2015

Name ROBERT P GERSIN 1208 SUBURBAN DR PENSACOLA FL 32505

Clerk's Total = TAXDEED	\$527.52
Due Tax Collector = TAXDEED	\$1,969.87
Postage = TD2	\$25.96
ResearcherCopies = TD6	\$6.00

• For Office Use Only

Date	Docket	Desc	Amount Owed	Amount Due	Payee Name
------	--------	------	-------------	------------	------------

FINANCIAL SUMMARY

No Information Available - See Dockets

Search Property	Property Sheet	Lien Holder's	Redeem	Forms	Courtview	Benchmark
Redeemed From Sale						



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

Tax Deed - Redemption Calculator
Account: 05546500 Certificate Number: 003466 of 2012

Redemption Yes ▾ Application Date 06/19/2014 Interest Rate 18%

	Final Redemption Payment ESTIMATED	Redemption Overpayment ACTUAL
	Auction Date 02/02/2015	Redemption Date 01/26/2015
Months	8	7
Tax Collector	\$1,753.23	\$1,753.23
Tax Collector Interest	\$210.39	\$184.09
Tax Collector Fee	\$6.25	\$6.25
Total Tax Collector	\$1,969.87	\$1,943.57 TC
Clerk Fee	\$130.00	\$130.00
Sheriff Fee	\$120.00	\$120.00
Legal Advertisement	\$221.00	\$221.00
App. Fee Interest	\$56.52	\$49.46
Total Clerk	\$527.52	\$520.46 CH
Postage	\$25.96	\$25.96
Researcher Copies	\$6.00	\$6.00
Total Redemption Amount	\$2,529.35	\$2,495.99
	Repayment Overpayment Refund Amount	\$33.36 redeemer

ACTUAL SHERIFF \$120.00
1/5/15 SHERIFF POSTED PROPERTY. EBH
Notes 1/5/15 SHERIFF SERVED ROBERT P GERSIN AND JUDY C GERSIN TO

▲
▼
▼

Submit

Reset

Print Preview

Pam Childers
Clerk of the Circuit Court & Comptroller
Official Records
221 Palafox Place, Suite 110
Pensacola, FL 32502

*Notified
Aug 17-15
2012*

UNCLAIMED

ROBERT P GERSIN [15-117]
1208 SUBURBAN DR
PENSACOLA, FL 32502

322 SC 1 7201/19/15

RETURN TO SENDER
UNCLAIMED
UNABLE TO FORWARD

SC: 3250258335 *Z187-01220-13-37

926

CERTIFIED MAIL™



7008 1830 0000 0237 8566

UNCLAIMED

JUDY S GERSIN [15-117]
1208 SUBURBAN DR
PENSACOLA, FL 32502

322 DC 1 0001/19/15

RETURN TO SENDER
UNCLAIMED
UNABLE TO FORWARD

SC: 3250258335 *Z087-00914-31-34

926

*Notified
Aug 17-15
2012*

CERTIFIED MAIL™



7008 1830 0000 0237 8559

neopost®
12/31/2014
US POSTAGE



FIRST-CLASS MAIL
\$06.48⁰
ZIP 32502
041L11221084

neopost®
12/31/2014
US POSTAGE



FIRST-CLASS MAIL
\$06.48⁰
ZIP 32502
041L11221084

12/3466 Redeemed

THE ESCAMBIA SUN-PRESS, LLC

PUBLISHED WEEKLY SINCE 1948



(Warrington) Pensacola, Escambia County, Florida

STATE OF FLORIDA

County of Escambia

Before the undersigned authority personally appeared

Michael P. Driver

who is personally known to me and who on oath says that he is Publisher of The Escambia Sun Press, a weekly newspaper published at (Warrington) Pensacola in Escambia County, Florida; that the attached copy of advertisement, being a

NOTICE in the matter of SALE

FEB 2, 2015 - TAX CERTIFICATE #03466

in the CIRCUIT Court was published in said newspaper in the issues of

JANUARY 1, 8, 15, & 22, 2015

Affiant further says that the said Escambia Sun-Press is a newspaper published at (Warrington) Pensacola, in said Escambia County, Florida, and that the said newspaper has heretofore been continuously published in said Escambia County, Florida each week and has been entered as second class mail matter at the post office in Pensacola, in said Escambia County, Florida, for a period of one year next preceding the first publication of the attached copy of advertisement; and affiant further says that he has neither paid nor promised any person, firm or corporation any discount, rebate, commission or refund for the purpose of securing this advertisement for publication in the said newspaper.

Signature of Michael P. Driver

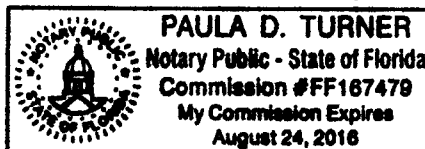
PUBLISHER

Sworn to and subscribed before me this 22nd JANUARY A.D., 2015

Signature of Paula D. Turner

PAULA D. TURNER

NOTARY PUBLIC



NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That US BANK AS CUST FOR MOONSTONE LIEN INVESTMENTS LLC holder of Tax Certificate No. 03466, 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 2 BLK 28 2ND ADDN TO MAY FAIR PB 4 P 53 OR 1896 P 714

SECTION 15, TOWNSHIP 2 S, RANGE 30 W

TAXACCOUNT NUMBER 055465000 (15-117)

The assessment of the said property under the said certificate issued was in the name of ROBERT P GERSIN and JUDY C GERSIN

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 February, which is the 2nd day of February 2015.

Dated this 1st day of January 2015.

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 (SEAL)

By: Emily Hogg Deputy Clerk

oaw-4w-01-01-08-15-22-2015