

# TAX COLLECTOR'S CERTIFICATION

**Application  
Date / Number**  
Apr 15, 2014 / 140054

This is to certify that the holder listed below of Tax Sale Certificate Number **2012 / 7714.0000** , 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: 11-0353-013**

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

**Property Owner:**  
LOWERY VELINDA GAIL  
1922 BRENTCO RD  
CANTONMENT , FLORIDA 32533

**Legal Description:**

BEG AT SE COR OF W 1/2 OF NW 1/4 OF NE 1/4 OF SEC N ALG E LI OF W 1/2 OF NW 1/4 OF NE 1/4 740 48/100 FT FOR POB CONT N ALG SAME LI 147 FT W AT 90 DEG ...

**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
2012	7714.0000	06/01/12	\$556.78	\$0.00	\$50.69	\$607.47

**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	7108.0000	06/01/13	\$573.95	\$6.25	\$28.70	\$608.90

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 (2013)
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

\$1,216.37
\$0.00
\$527.63
\$250.00
\$75.00
\$2,069.00
\$2,069.00
\$28,031.50
\$6.25

\*Done this 15th day of April, 2014

TAX COLLECTOR, ESCAMBIA COUNTY, FLORIDA

By Candice Lewis

Date of Sale: October 6, 2014

\* 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**

4/15/2014

**FULL LEGAL DESCRIPTION**  
**Parcel ID Number: 11-0353-013**

April 23, 2014  
Tax Year: 2011  
Certificate Number: 7714.0000

BEG AT SE COR OF W 1/2 OF NW 1/4 OF NE 1/4 OF SEC N ALG E LI OF W 1/2 OF NW 1/4 OF NE 1/4 740 48/100 FT  
FOR POB CONT N ALG SAME LI 147 FT W AT 90 DEG TO LEFT 297 FT TO E R/W LI OF BRENTCO RD S AT 90 DEG  
TO LEFT ALG E R/W LI 147 FT E AT 90 DEG TO LEFT 297 FT TO POB OR 536 P 833 OR 4407 P 1370

## 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>
7714.0000	11-0353-013	06/01/2012	BEG AT SE COR OF W 1/2 OF NW 1/4 OF NE 1/4 OF SEC N ALG E LI OF W 1/2 OF NW 1/4 OF NE 1/4 740 48/100 FT FOR POB CONT N ALG SAME LI 147 FT W AT 90 DEG TO LEFT 297 FT TO E R/W LI OF BRENTCO RD S AT 90 DEG TO LEFT ALG E R/W LI 147 FT E AT 90 DEG TO LEFT 297 FT TO POB OR 536 P 833 OR 4407 P 1370

### **2013 TAX ROLL**

LOWERY VELINDA GAIL  
1922 BRENTCO 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.

tda2012 (Taimur Jamil)  
Applicant's Signature

04/15/2014  
Date



# Chris Jones

## Escambia County Property Appraiser

[Real Estate Search](#)
[Tangible Property Search](#)
[Sale List](#)
[Amendment 1/Portability Calculations](#)
[Back](#)

 ◀ Navigate Mode ☒ Account ☐ Reference ▶

[Printer Friendly Version](#)

### General Information

**Reference:** 201N301202000013  
**Account:** 110353013  
**Owners:** LOWERY VELINDA GAIL  
**Mail:** 1922 BRENTCO RD  
 CANTONMENT, FL 32533  
**Situs:** 1922 BRENTCO RD 32533  
**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

**Improvements:** \$44,258  
**Land:** \$19,000  
**Total:** \$63,258  
Save Our Homes: \$56,063

[Disclaimer](#)
[Amendment 1/Portability Calculations](#)

### Sales Data

Sale Date	Book	Page	Value	Type	Official Records (New Window)
08/1988	4407	1370	\$5,000	QC	<a href="#">View Instr</a>
01/1971	536	833	\$15,900	WD	<a href="#">View Instr</a>
01/1971	529	170	\$100	WD	<a href="#">View Instr</a>

Official Records Inquiry courtesy of Pam Childers  
Escambia County Clerk of the Circuit Court and Comptroller

### 2013 Certified Roll Exemptions

HOMESTEAD EXEMPTION

### Legal Description

BEG AT SE COR OF W 1/2 OF NW 1/4 OF NE 1/4 OF SEC N ALG E LI OF W 1/2 OF NW 1/4 OF NE 1/4 740 48/100 FT FOR...

### Extra Features

FRAME SHED  
METAL BUILDING

### Parcel Information

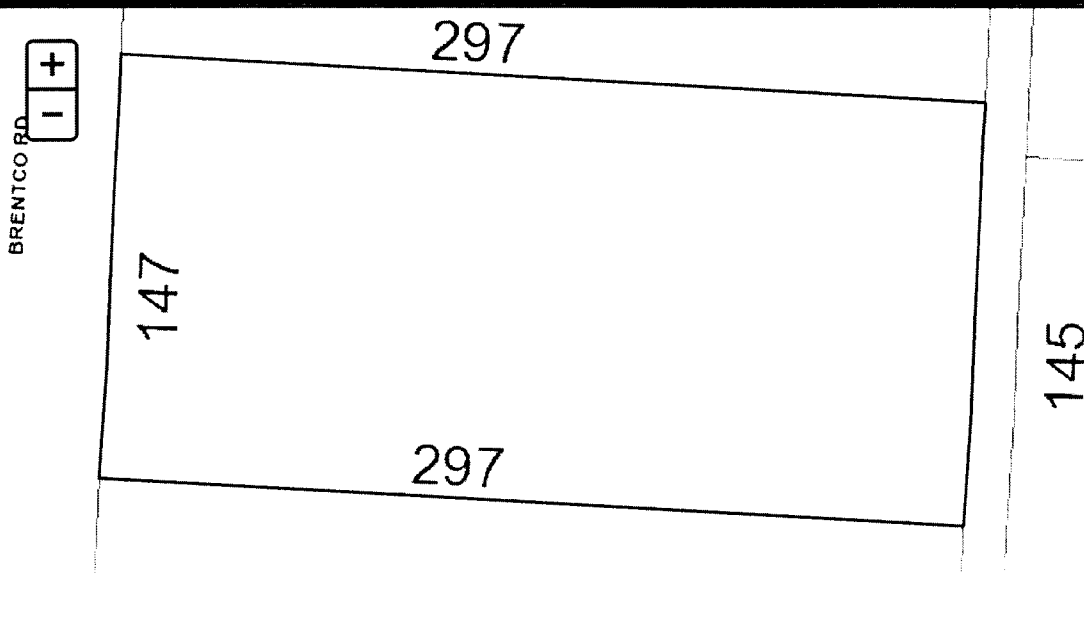
[Launch Interactive Map](#)

**Section Map Id:**  
 20-1N-30-1

**Approx. Acreage:**  
 0.9900

**Zoned:**   
 V-1

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



### Buildings

Building 1 - Address: 1922 BRENTCO RD, Year Built: 1971, Effective Year: 1971

### Structural Elements

DECOR/MILLWORK-AVERAGE  
 DWELLING UNITS-1.00  
 EXTERIOR WALL-BRICK-FACE  
 FLOOR COVER-CARPET  
 FOUNDATION-SLAB ON GRADE

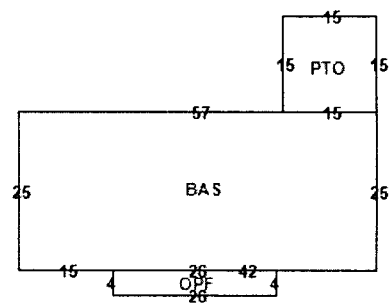
HEAT/AIR-CENTRAL H/AC  
INTERIOR WALL-DRYWALL-PLASTER  
NO. PLUMBING FIXTURES-5.00  
NO. STORIES-1.00  
ROOF COVER-COMPOSITION SHG  
ROOF FRAMING-GABLE  
STRUCTURAL FRAME-WOOD FRAME

Areas - 1754 Total SF

BASE AREA - 1425

OPEN PORCH FIN - 104

PATIO - 225



Images

None

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.2528)

# **Southern Guaranty Title Company**

4400 Bayou Boulevard, Suite 13B

Pensacola, Florida 32503

Telephone: 850-478-8121

Facsimile: 850-476-1437

14-687

## **OWNERSHIP AND ENCUMBRANCE REPORT**

File No.: 11328

July 14, 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 07-14-1994, through 07-14-2014, and said search reveals the following:

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

Velinda Gail Lowery

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: 

July 14, 2014

**OWNERSHIP AND ENCUMBRANCE REPORT  
LEGAL DESCRIPTION**

File No.: 11328

July 14, 2014

**201N301202000013 - Full Legal Description**

BEG AT SE COR OF W 1/2 OF NW 1/4 OF NE 1/4 OF SEC N ALG E LI OF W 1/2 OF NW 1/4 OF NE 1/4 740 48/100  
FT FOR POB CONT N ALG SAME LI 147 FT W AT 90 DEG TO LEFT 297 FT TO E R/W LI OF BRENTCO RD S AT  
90 DEG TO LEFT ALG E R/W LI 147 FT E AT 90 DEG TO LEFT 297 FT TO POB OR 536 P 833 OR 4407 P 1370

**OWNERSHIP AND ENCUMBRANCE REPORT  
CONTINUATION PAGE**

File No.: 11328

July 14, 2014

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

1. Mortgage executed by Velinda Gail Lowery to Blazer Financial Services NKA Citifinancial Services, Inc., dated 01/18/2000 and recorded in Official Record Book 4515 on page 111 of the public records of Escambia County, Florida. given to secure the original principal sum of \$22,853.50.
2. Mortgage executed by Velinda Gail Lowery to Washington Mutual Finance, LLC, dated 05/16/2001 and recorded in Official Record Book 4707 on page 1460 of the public records of Escambia County, Florida. given to secure the original principal sum of \$56,291.21. Assignment to Citifinancial Equity Services, Inc. recorded in O.R Book 5451, page 326.
3. Utility Lien filed by ECUA recorded in O.R. Book 6770, page 775.
4. Taxes for the year 2011-2013 delinquent. The assessed value is \$56,063.00. Tax ID 11-0353-013.

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: 10-6-2014

TAX ACCOUNT NO.: 11-0353-013

CERTIFICATE NO.: 2012-7714

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 2013 tax year.

Velinda Gail Lowery  
1922 Brentco Rd.  
Cantonment, FL 32533


ECUA  
9255 Sturdevant St.  
Pensacola, FL 32514

Citifinancial Services, Inc.  
formerly Blazer Financial Services,  
Inc. of Florida  
14700 Citicorp Dr., MC:1020  
Hagerstown, MD 21742

Citifinacial Equity Services, Inc.  
1111 Northpoint Dr., Bldg 4, Ste 100  
Coppell, TX 75019

Certified and delivered to Escambia County Tax Collector,  
this 14th day of July, 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.

DOC. 35.00  
SUR. \_\_\_\_\_  
REC. 6.00  
4.00

Ernie Lee Magaha  
Clerk of the Circuit Court  
INSTRUMENT 99-606390

## QUIT CLAIM DEED

DEED DOC STAMPS PD 0 ESC CO \$ 35.00  
05/10/99 ERNIE LEE MAGAHA, CLERK  
By: Robin M. McPherson

STATE OF FLORIDA  
COUNTY OF ESCAMBIA

This instrument as prepared by:  
Thomas E. Wheeler, Jr.  
BELL, HAHN, SCHUSTER  
& WHEELER, P.A.  
119 W. Garden Street  
Pensacola, Florida 32501

KNOW ALL MEN BY THESE PRESENTS: That

THOMAS T. LOWERY, JR., 510 Brentco Road, Rte. 3, Cantonment, FL 32533,  
A SINGLE MAN, Grantor\*,  
for and in consideration of Ten Dollars (\$10.00) and other good and valuable considerations the receipt of  
which is hereby acknowledged, do remise, release, and quit claim unto

VELINDA GAIL LOWERY, 510 Brentco Road, Rte. 3, Cantonment, FL 32533,  
A SINGLE WOMAN, Grantee\*,  
grantee's heirs, executors, administrators and assigns, forever, the following described property, situate, lying  
and being in the County of Escambia, State of Florida, to-wit:  
Parcel ID#20-1N-30-1202-000-013

Commence at the Southeast corner of the W $\frac{1}{2}$  of the NW $\frac{1}{4}$  of the NE $\frac{1}{4}$   
of Section 20, Township 1 North, Range 30 West, Escambia County,  
Florida; thence North along the East line of the W $\frac{1}{2}$  of the NW $\frac{1}{4}$   
of the NE $\frac{1}{4}$  a distance of 740.48 feet to the point of beginning;  
thence continue North along the same line for a distance of 147  
feet; thence West at 90° to the left for a distance of 297 feet  
to the East right of way line of Brentco Road; thence South at  
90° to the left along said East right of way line a distance of  
147 feet; thence East at 90° to the left for a distance of 297  
feet to the point of beginning.

Together with all and singular the tenements, hereditaments and appurtenances thereto belonging or in any-  
wise appertaining, free from all exemptions and rights of homestead.

\*Wherever used herein, the term "grantee/grantor" shall include the heirs, personal repre-  
sentatives, successors and/or assigns of the respective parties hereto; the use of singular  
number shall include the plural, and the plural the singular; the use of any gender shall  
include all genders.

IN WITNESS WHEREOF, grantor has hereunto set grantor's hand and seal on  
August 24, 1988.

Signed, sealed and delivered  
in the presence of:

Tommy E. McPherson  
Tommy E. McPherson  
Robin M. McPherson  
Robin M. McPherson

THOMAS T. LOWERY, JR. (SEAL)  
A SINGLE MAN

\_\_\_\_ (SEAL)

\_\_\_\_ (SEAL)

\_\_\_\_ (SEAL)

STATE OF FLORIDA  
COUNTY OF ESCAMBIA

Before me the subscriber personally appeared  
THOMAS T. LOWERY, JR., a  
single man

known to me, and known to me to be the individ-  
ual described by said name in and who executed  
the foregoing instrument and acknowledged that, as  
grantor, executed the same for the uses and purposes  
therein set forth.

Given under my hand and seal on 26<sup>th</sup>  
August, 1988



Robin M. McPherson  
Notary Public Robin M. McPherson  
My Commission Expires: 11-7-91

Return to:  
WEST FLORIDA TITLE COMPANY  
OF MILTON, INC.  
P. O. BOX 762  
MILTON, FL 32572

1500  
80.15  
45.71

**MORTGAGE**

OR BK 4515 P60116  
Escambia County, Florida  
INSTRUMENT 00-699421

Account Number 458551

Creditor/Secured Party Name: Blazer Financial Services, Inc of Florida

Address: 7201 Nth 9th Ave, Suite A2  
Pensacola, FL 32504

Customer - Debtor(s) Name(s): Velinda Gail Lowery (A Single Woman)

Address(es): 1922 Brentco Rd  
Cantonment, FL 32533

Other Customer-Debtor Name: \_\_\_\_\_

Address: \_\_\_\_\_

MTS DOC STAMPS PD @ ESC CO \$ 80.15  
01/20/00 ERNIE LEE WASHBA, CLERK  
By: *[Signature]*

INTANGIBLE TAX PD @ ESC CO \$ 45.71  
01/20/00 ERNIE LEE WASHBA, CLERK  
By: *[Signature]*

In consideration of a loan in the principal amount of \$ 22,853.50 to the undersigned Customer-Debtor(s) evidenced by a Note of this date, providing for monthly installments of principal and interest with the balance of the indebtedness, if not sooner paid, due and payable on 1/21/2010, and executed in conjunction with this Mortgage, and other good and valuable consideration, the undersigned Mortgage(s) [which term shall include Customer-Debtor(s) and other Mortgage(s), their heirs, executors, administrators, legal representatives, successors and assigns if any] does hereby mortgage, grant, bargain, sell, alien, remise, release, convey, and confirm to the Creditor [which term shall include successors and assigns] in fee simple, all the certain tract of land of which the Mortgage(s) is(are) now seized and possessed, and in actual possession, situated in Escambia County, Florida, described as follows:

See Attached "Schedule A"

Together with all structures and improvements now and hereafter on the land and the fixtures attached thereto, together with all and singular the tenements, hereditaments, easements, and appurtenances thereunto belonging or in anywise appertaining, and the rents, issues, and profits thereof, all the estate, right, title, interest, and all claims and demands whatsoever, in law and in equity, of the Mortgage(s) in and to the same, and every part and parcel thereof, and all fixtures attached to the premises herein described.

To have and to hold the same, together with the tenements, hereditaments, and appurtenances unto the Creditor, in fee simple.

Mortgage(s) covenant(s) with Creditor that Mortgage(s) is(are) indefeasibly seized with the absolute and fee simple title to the premises herein described and possess full power to sell, convey, transfer and mortgage same; that the premises herein described are free from all encumbrances not specifically described herein below; that Mortgage(s) will make such further assurances to protect the fee simple title to the premises in the Creditor as may reasonably be required; that Mortgage(s) hereby fully warrant the title of the premises and will defend the same against the lawful claims of all persons whomsoever.

This Mortgage is given as security for the payment of the loan referred to above and all renewals, future loans, and advances made (consistent with paragraph 18 herein) from the Creditor to the Customer-Debtor(s) plus interest and charges thereon, and any disbursements made for the payment of taxes, assessments, levies or insurance on the property covered by the lien, with interest on such disbursements at the rate as specified in the outstanding note secured hereby at the time of such disbursement, and the Mortgage(s) agree(s):

1. To make all payments required by the described Note and any renewals, future loans, or notes secured by this Mortgage, when due.  
2. Subject to a waiver by Creditor, Mortgage(s) shall pay to Creditor on the day installments 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 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 Creditor on the basis of assessments and bills and reasonable estimates thereof.

The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a Federal or State agency. Creditor shall apply the Funds to pay said taxes, assessments, insurance premiums and ground rents. Creditor may not charge for so holding and applying the Funds, analyzing said account, or verifying and compiling said assessments and bills, and Creditor shall not be required to pay Mortgage(s) any interest or earnings on the Funds. Creditor shall render 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 Creditor, together with the future installments of Funds payable prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay taxes, assessments, insurance premiums and ground rents as they fall due, such excess shall be, at Mortgage(s) option, either promptly repaid to Mortgage(s) or credited to Mortgage(s) on installments of Funds. If the amount of the Funds held by Creditor shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due, Mortgage(s) shall pay to Creditor any amount necessary to make up the deficiency within 30 days from the date notice is mailed by Creditor to Mortgage(s) requesting payment thereof.

Upon payment in full of all sums secured by this Mortgage, Creditor shall promptly refund to Mortgage(s) any Funds held by Creditor. If under paragraph 6 hereof the Property is sold or the Property is otherwise acquired by Creditor, Creditor shall apply no later than immediately prior to the sale of the Property or its acquisition by Creditor, any Funds held by Creditor at the time of application as a credit against the sums secured by this Mortgage.

3. Unless applicable law provides otherwise, all payments received by Creditor under the Note and paragraphs 1 and 2 hereof shall be applied by Creditor first in payment of amounts payable to Creditor by Mortgage(s) under paragraph 2 hereof, then to interest payable on the Note, then to the principal of the Note.

4. To keep all buildings situated now or erected hereafter on the described real estate insured against loss by fire, lightning, windstorm and other hazards, casualties and contingencies, in a sum equal to the amounts secured by this Mortgage. If the Mortgage(s) shall not do so, the Creditor may do so without waiving the option to foreclose, and the cost thereof shall also be secured by this Mortgage. Any amount so paid by the Creditor shall be due and payable on demand. Should loss or damage to the premises occur, Mortgage(s) shall immediately notify Creditor. If any sum becomes payable under such insurance, the Creditor may apply it to the indebtedness secured by this Mortgage, or may permit the Mortgage(s) to use it for other purposes, without impairing the lien of this Mortgage.

5. To pay attorney's fees (including attorney's fees which may be awarded by an appellate court), and other costs, charges, and expenses reasonably incurred by the Creditor to enforce in law or equity any note or agreement secured by this Mortgage or the terms and provisions of this Mortgage.

6. If any payment provided for in a note secured by this Mortgage is not paid when such payment becomes due, or if any agreement in this Mortgage is breached, the unpaid balances of all indebtedness secured by the Mortgage shall become immediately due at the option of the Creditor, less only such credits and refunds as may then be due Mortgage(s), and the Creditor may foreclose this Mortgage in the manner provided by law, and have the mortgaged property sold to satisfy or apply on the indebtedness hereby secured.

7. The rents and profits of the described real estate are also hereby mortgaged, and if proceedings to foreclose this Mortgage shall be instituted, the court having jurisdiction thereof shall appoint a receiver of the mortgaged property, said appointment shall be made by the court as a matter of strict right to the Creditor and without reference to the adequacy or inadequacy of the value of the property hereby mortgaged, or to the solvency or insolvency of the Mortgage(s), or any other party defendant to the suit. Mortgage(s) specifically waive(s) the right to object to the appointment of such a receiver and consent(s) that such appointment shall be made as an admitted equity and as a matter of absolute right to the Creditor.

8. Any default in the payment of a lien or mortgage to which this Mortgage may be subject shall be, at Creditor's option, for all purposes considered a default hereunder. If foreclosure proceedings should be instituted against the property covered by this Mortgage upon any other lien or claim whether alleged to be superior or junior to the lien of this Mortgage, the Mortgagee may, at its option, immediately upon institution of such suit or during the pendency thereof declare this Mortgage and the indebtedness secured hereby due and payable forthwith and may, at its option, proceed to foreclose this Mortgage.

9. Mortgage(s) shall pay all taxes, assessments, and levies which may accrue on said real property. In default thereof, Creditor may pay same, without waiving the option to foreclose, and all sums so expended by Creditor shall become part of the debt secured, with interest, and shall become due and payable on demand.

10. Mortgage(s) shall not waste, neglect, or fail to properly maintain said property, and in the event this agreement is not kept, the Creditor may, at its option, make such repairs or cause same to be made, and all sums so expended by Creditor shall become part of the debt secured, with interest, and shall become due and payable on demand.

Record & Return To  
First American Title Insurance Co.  
7201 N. 9th Avenue, Suite A-4  
Pensacola, FL 32504

P014784

11. Creditor may make or cause to be made reasonable entries upon and inspections of the property, provided that Creditor shall give Mortgagor(s) notice prior to any such inspection specifying reasonable cause therefore related to Creditor's interest in the property.
12. 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 Creditor as well as the holder of any prior encumbrance which is specifically described hereinbelow, as their interests may appear, not to exceed the sum of amounts due each.
13. Extension of the time for payment or modification of amortization of the sum secured by this Mortgage shall not operate to release the liability of the original Mortgagor(s) and their successors in interest. Creditor shall not be required to commence proceedings against such successor or refuse to extend time or payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by the original Mortgagor(s).
14. Any forbearance by Creditor in exercising any right or remedy hereunder shall not be a waiver of or preclude the exercise of any such right or remedy. The procurement of insurance or the payment of taxes or other liens or charges by Creditor shall not be a waiver of Creditor's right to accelerate the maturity of the indebtedness secured by this Mortgage.
15. All remedies provided in this Mortgage are distinct and cumulative to any other right or remedy under this Mortgage or afforded by law or equity, and may be exercised concurrently, independently or successively.
16. If while this Mortgage is in default, the real estate shall be abandoned, or vacated, Creditor, in its sole discretion, may take possession of the premises, and take such steps Creditor deems necessary to protect its interest. All sums so expended by Creditor shall become part of the debt secured, with interest, and shall become due and payable on demand.
17. If all or any part of the property or an interest therein is sold or transferred by Mortgagor(s) without Creditor's prior written consent, excluding (a) the creation of a lien or encumbrance subordinate to this Mortgage, (b) the creation of a purchase money security interest for household appliances, (c) a transfer by devise, descent, or by operation of law upon the death of a joint tenant or (d) the grant of any leasehold interest of three years or less not containing an option to purchase, Creditor may, at Creditor's option, declare all the sums secured by this Mortgage to be immediately due and payable. Creditor shall have waived such option to accelerate if, prior to the sale or transfer, Creditor and the person to whom the property is to be sold or transferred reach agreement in writing that the credit of such person is satisfactory to Creditor and that the interest payable on the sums secured by this Mortgage shall be at such rate as Creditor shall request. If Creditor has waived the option to accelerate provided in this paragraph, and if Mortgagor(s) successor in interest has executed a written assumption agreement accepted in writing by Creditor, Creditor shall release Mortgagor(s) from all obligations under this Mortgage and the Note.
18. Pursuant to the terms and conditions of a separate written agreement, the Note secured by this Mortgage may be renewed, and the lien on the premises during the term of any Note executed to renew the Note secured by this Mortgage or any renewal of such Note. Creditor, at Creditor's option within twenty years from the date of this Mortgage, may make future advances to Customer-Debtor(s) upon request by Customer-Debtor(s). Such future advances, with interest thereon, shall be secured by this Mortgage when evidenced by promissory notes stating that said notes are secured hereby. The total amount of the indebtedness secured by this Mortgage, not including sums advanced in accordance herewith to protect the security of this Mortgage, may decrease or increase from time to time, but the total unpaid balance so secured at any one time shall not exceed the original amount of the Note plus US \$100,000.00 together with interest thereon, and any and all disbursements at the rate as specified in the outstanding Note executed in conjunction with this Mortgage, and for reasonable attorneys' fees and court costs incurred in collection of any and all such sums.
19. Mortgagor(s) agree that Mortgagor(s) shall not request or accept any future advances under any mortgage superior to this Mortgage described herein below, without the express written consent of Creditor. Mortgagor(s) further agree that no agreement shall be made with the holder of any superior mortgage that in any way shall modify, change, alter or extend any of the terms or conditions of said mortgage without the express written consent of Creditor.
20. Any construction loan agreement between the parties of even date herewith is hereby made a part of this Mortgage by reference as though as fully set forth herein.
21. If this Mortgage is on a unit in a condominium or planned unit development, Mortgagor(s) shall perform all of Mortgagor(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. If a condominium or planned unit development rider is executed by Mortgagor(s) and recorded together with this Mortgage, the covenants and agreements of such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Mortgage as if the rider were a part hereof.
22. Except for any notice required under applicable law to be given in another manner, (a) any notice to Mortgagor(s) provided for in this Mortgage shall be given by mailing such notice by certified mail addressed to Mortgagor(s) at the property address or at such other address as Mortgagor(s) may designate by notice to Creditor as provided herein, and (b) any notice to Creditor shall be given by certified mail, return receipt requested, to Creditor's address stated herein or to such other address as Creditor may designate by notice to Mortgagor(s) as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Mortgagor(s) or Creditor when given in the manner designated herein.
23. 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 the Mortgage and the Note are declared to be severable.
24. Mortgagor(s) covenant(s) Mortgagor(s) own the described real property which is subject to the following superior lien or mortgage, if any, held by ECCO Credit Union, and recorded in Book 4407 Page 371, of the Public Records of Escambia County, Florida. Mortgagor(s) agree(s) to faithfully and fully comply with and abide by each and every term, covenant and condition of said superior mortgage, and shall not allow a default thereunder. A default under the terms and conditions of said superior mortgage shall constitute a default under this Mortgage, at the option of the Creditor. The Creditor is expressly authorized, at the option of the Creditor, to advance all sums necessary to keep said superior mortgage in good standing, and all sums so advanced shall be due and payable to Creditor upon demand.

In witness whereof, Mortgagor(s) has (have) executed this Mortgage.

Date of Execution: January 18, 2000, 19

Signed in the presence of:

Witness Signature: Mary Williams

Witness Name (Print): Mary Williams

Witness Signature: Kyle Connally

Witness Name (Print): Kyle Connally

Mortgagor's Signature: Velinda Gail Lowery (Seal)

Mortgagor's Name (Print): Velinda Gail Lowery

Mortgagor's Signature: \_\_\_\_\_ (Seal)

Mortgagor's Name (Print): \_\_\_\_\_

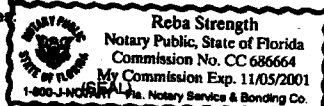
STATE OF FLORIDA

COUNTY OF Escambia

The foregoing instrument was acknowledged on this day before me, a Notary Public duly authorized in the State and County named above to take acknowledgments, by Velinda Gail Lowery, who ☐ is/are personally known to me or ☐ has/have produced FL Drivers Lic as identification, to be the person(s) described as Mortgagor(s) in and who executed the foregoing Mortgage and acknowledged before me that said person(s) read, understood, and executed that Mortgage and such person(s) ☐ did or ☐ did not take an oath.

Witness my hand and official seal in the county and state named above this 18th day of January, 19 2000.

My Commission Expires:



Reba Strength  
Notary Public Signature

Reba Strength  
Notary Public Name (Print)

Notary Public Serial (Commission) Number

This instrument Prepared By: Mary Williams

Name (Print): Blazer Financial Services

Address(Print): 7201 Nth 9th Ave, Suite A2  
Pensacola, FL 32504

Schedule A

Commence at the Southeast corner of the W 1/2 of the NW 1/4 of the NE 1/4 of Section 20, Township 1 North, Range 30 West, Escambia County, Florida; thence North along the East line of the W 1/2 of the NW 1/4 of the NE 1/4 a distance of 740.48 feet to the point of beginning; thence continue North along the same line for a distance of 147 feet; thence West at 90° to the left for a distance of 297 feet to the East right of way of Brentco Road; thence South at 90° to the left along said East right of way line a distance of 147 feet; thence East at 90° to the left for a distance of 297 feet to the point of beginning.

RCD Jan 20, 2000 09:39 am  
Escambia County, Florida

Ernie Lee Magaha  
Clerk of the Circuit Court  
INSTRUMENT 00-699421

**MORTGAGE**

OR BK 4707 PG1460  
Escambia County, Florida  
INSTRUMENT 2001-843428

Account Number 475258

Creditor/Secured Party Name: Washington Mutual Finance, LLC

Address: 7201 Nth 9th Ave, Suite A2

Pensacola, FL 32504

Customer - Debtor(s) Name(s): Velinda Gail Lowery

Address(es): 1922 Brentco Rd

Cantonment, FL 32533

Other Customer-Debtor Name: \_\_\_\_\_

Address: \_\_\_\_\_

MTG DOC STANDS PD @ ESC CO \$ 197.05  
05/17/01 ERNIE LEE MAGNIA, CLERK

INTANGIBLE TAX PD @ ESC CO \$ 112.50  
05/17/01 ERNIE LEE MAGNIA, CLERK

In consideration of a loan in the principal amount of \$ 56,291.21 to the undersigned Customer-Debtor(s) evidenced by a Note of this date, providing for monthly installments of principal and interest with the balance of the indebtedness, if not sooner paid, due and payable on 6/1/21, and executed in conjunction with this Mortgage, and other good and valuable consideration, the undersigned Mortgage(s) [which term shall include Customer-Debtor(s) and other Mortgage(s)], their heirs, executors, administrators, legal representatives, successors and assigns if any] does hereby mortgage, grant, bargain, sell, alien, remise, release, convey, and confirm to the Creditor [which term shall include successors and assigns] in fee simple, all the certain tract of land of which the Mortgage(s) is(are) now seized and possessed, and in actual possession, situated in Escambia County, Florida, described as follows:

See Attached Schedule "A"

Together with all structures and improvements now and hereafter on the land and the fixtures attached thereto, together with all and singular the tenements, hereditaments, easements, and appurtenances thereunto belonging or in anywise appertaining, and the rents, issues, and profits thereof, all the estate, right, title, interest, and all claims and demands whatsoever, in law and in equity, of the Mortgage(s) in and to the same, and every part and parcel thereof, and all fixtures attached to the premises herein described.

To have and to hold the same, together with the tenements, hereditaments, and appurtenances unto the Creditor, in fee simple.

Mortgage(s) covenant(s) with Creditor that Mortgage(s) is(are) indefeasibly seized with the absolute and fee simple title to the premises herein described and possess full power to sell, convey, transfer and mortgage same; that the premises herein described are free from all encumbrances not specifically described herein below; that Mortgage(s) will make such further assurances to protect the fee simple title to the premises in the Creditor as may reasonably be required; that Mortgage(s) hereby fully warrant the title of the premises and will defend the same against the lawful claims of all persons whomsoever.

This Mortgage is given as security for the payment of the loan referred to above and all renewals, future loans, and advances made (consistent with paragraph 18 herein) from the Creditor to the Customer-Debtor(s) plus interest and charges thereon, and any disbursements made for the payment of taxes, assessments, levies or insurance on the property covered by the lien, with interest on such disbursements at the rate as specified in the outstanding note secured hereby at the time of such disbursement, and the Mortgage(s) agree(s):

1. To make all payments required by the described Note and any renewals, future loans, or notes secured by this Mortgage, when due.  
2. Subject to a waiver by Creditor, Mortgage(s) shall pay to Creditor on the day installments 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 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 Creditor on the basis of assessments and bills and reasonable estimates thereof.

The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a Federal or State agency. Creditor shall apply the Funds to pay said taxes, assessments, insurance premiums and ground rents. Creditor may not charge for so holding and applying the Funds, analyzing said account, or verifying and compiling said assessments and bills, and Creditor shall not be required to pay Mortgage(s) any interest or earnings on the Funds. Creditor shall render 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 Creditor, together with the future installments of Funds payable prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay taxes, assessments, insurance premiums and ground rents as they fall due, such excess shall be, at Mortgage(s) option, either promptly repaid to Mortgage(s) or credited to Mortgage(s) on installments of Funds. If the amount of the Funds held by Creditor shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due, Mortgage(s) shall pay to Creditor any amount necessary to make up the deficiency within 30 days from the date notice is mailed by Creditor to Mortgage(s) requesting payment thereof.

Upon payment in full of all sums secured by this Mortgage, Creditor shall promptly refund to Mortgage(s) any Funds held by Creditor. If under paragraph 6 hereof the Property is sold or the Property is otherwise acquired by Creditor, Creditor shall apply no later than immediately prior to the sale of the Property or its acquisition by Creditor, any Funds held by Creditor at the time of application as a credit against the sums secured by this Mortgage.

3. Unless applicable law provides otherwise, all payments received by Creditor under the Note and paragraphs 1 and 2 hereof shall be applied by Creditor first in payment of amounts payable to Creditor by Mortgage(s) under paragraph 2 hereof, then to interest payable on the Note, then to the principal of the Note.

4. To keep all buildings situated now or erected hereafter on the described real estate insured against loss by fire, lightning, windstorm and other hazards, casualties and contingencies, in a sum equal to the amounts secured by this Mortgage. If the Mortgage(s) shall not do so, the Creditor may do so without waiving the option to foreclose, and the cost thereof shall also be secured by this Mortgage. Any amount so paid by the Creditor shall be due and payable on demand. Should loss or damage to the premises occur, Mortgage(s) shall immediately notify Creditor. If any sum becomes payable under such insurance, the Creditor may apply it to the indebtedness secured by this Mortgage, or may permit the Mortgage(s) to use it for other purposes, without impairing the lien of this Mortgage.

5. To pay attorney's fees (including attorney's fees which may be awarded by an appellate court), and other costs, charges, and expenses reasonably incurred by the Creditor to enforce in law or equity any note or agreement secured by this Mortgage or the terms and provisions of this Mortgage.

6. If any payment provided for in a note secured by this Mortgage is not paid when such payment becomes due, or if any agreement in this Mortgage is breached, the unpaid balances of all indebtedness secured by the Mortgage shall become immediately due at the option of the Creditor, less only such credits and refunds as may then be due Mortgage(s), and the Creditor may foreclose this Mortgage in the manner provided by law, and have the mortgaged property sold to satisfy or apply on the indebtedness hereby secured.

7. The rents and profits of the described real estate are also hereby mortgaged, and if proceedings to foreclose this Mortgage shall be instituted, the court having jurisdiction thereof shall appoint a receiver of the mortgaged property, said appointment shall be made by the court as a matter of strict right to the Creditor and without reference to the adequacy or inadequacy of the value of the property hereby mortgaged, or to the solvency or insolvency of the Mortgage(s), or any other party defendant to the suit. Mortgage(s) specifically waive(s) the right to the appointment of such a receiver and consent(s) that such appointment shall be made as an admitted equity and as a matter of absolute right to the Creditor.

8. Any default in the payment of a lien or mortgage to which this Mortgage may be subject shall be, at Creditor's option, for all purposes considered a default hereunder. If foreclosure proceedings should be instituted against the property covered by this Mortgage upon any other lien or claim whether alleged to be superior or junior to the lien of this Mortgage, the Mortgagee may, at its option, immediately upon institution of such suit or during the pendency thereof declare this Mortgage and the indebtedness secured hereby due and payable forthwith and may, at its option, proceed to foreclose this Mortgage.

9. Mortgage(s) shall pay all taxes, assessments, and levies which may accrue on said real property. In default thereof, Creditor may pay same, without waiving the option to foreclose, and all sums so expended by Creditor shall become part of the debt secured, with interest, and shall become due and payable on demand.

10. Mortgage(s) shall not waste, neglect, or fail to properly maintain said property, and in the event this agreement is not kept, the Creditor may, at its option, make such repairs or cause same to be made, and all sums so expended by Creditor shall become part of the debt secured, with interest, and shall become due and payable on demand.

11. Creditor may make or cause to be made reasonable entries upon and inspections of the property, provided that Creditor shall give Mortgagor(s) notice prior to any such inspection specifying reasonable cause therefore related to Creditor's interest in the property.

12. 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 Creditor as well as the holder of any prior encumbrance which is specifically described hereinbelow, as their interests may appear, not to exceed the sum of amounts due each.

13. Extension of the time for payment or modification of amortization of the sum secured by this Mortgage shall not operate to release the liability of the original Mortgagor(s) and their successors in interest. Creditor shall not be required to commence proceedings against such successor or refuse to extend time or payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by the original Mortgagor(s).

14. Any forbearance by Creditor in exercising any right or remedy hereunder shall not be a waiver of or preclude the exercise of any such right or remedy. The procurement of insurance or the payment of taxes or other liens or charges by Creditor shall not be a waiver of Creditor's right to accelerate the maturity of the indebtedness secured by this Mortgage.

15. All remedies provided in this Mortgage are distinct and cumulative to any other right or remedy under this Mortgage or afforded by law or equity, and may be exercised concurrently, independently or successively.

16. If while this Mortgage is in default, the real estate shall be abandoned, or vacated, Creditor, in its sole discretion, may take possession of the premises, and take such steps Creditor deems necessary to protect its interest. All sums so expended by Creditor shall become part of the debt secured, with interest, and shall become due and payable on demand.

17. If all or any part of the property or an interest therein is sold or transferred by Mortgagor(s) without Creditor's prior written consent, excluding (a) the creation of a lien or encumbrance subordinate to this Mortgage, (b) the creation of a purchase money security interest for household appliances, (c) a transfer by devise, descent, or by operation of law upon the death of a joint tenant or (d) the grant of any leasehold interest of three years or less not containing an option to purchase, Creditor may, at Creditor's option, declare all the sums secured by this Mortgage to be immediately due and payable. Creditor shall have waived such option to accelerate if, prior to the sale or transfer, Creditor and the person to whom the property is to be sold or transferred reach agreement in writing that the credit of such person is satisfactory to Creditor and that the interest payable on the sums secured by this Mortgage shall be at such rate as Creditor shall request. If Creditor has waived the option to accelerate provided in this paragraph, and if Mortgagor(s)' successor in interest has executed a written assumption agreement accepted in writing by Creditor, Creditor shall release Mortgagor(s) from all obligations under this Mortgage and the Note.

18. Pursuant to the terms and conditions of a separate written agreement, the Note secured by this Mortgage may be renewed, and the lien on the premises during the term of any Note executed to renew the Note secured by this Mortgage or any renewal of such Note. Creditor, at Creditor's option within twenty years from the date of this Mortgage, may make future advances to Customer-Debtor(s) upon request by Customer-Debtor(s). Such future advances, with interest thereon, shall be secured by this Mortgage when evidenced by promissory notes stating that said notes are secured hereby. The total amount of the indebtedness secured by this Mortgage, not including sums advanced in accordance herewith to protect the security of this Mortgage, may decrease or increase from time to time, but the total unpaid balance so secured at any one time shall not exceed the original amount of the Note plus US \$100,000.00 together with interest thereon, and any and all disbursements at the rate as specified in the outstanding Note executed in conjunction with this Mortgage, and for reasonable attorneys' fees and court costs incurred in collection of any and all such sums.

19. Mortgagor(s) agree that Mortgagor(s) shall not request or accept any future advances under any mortgage superior to this Mortgage described herein below, without the express written consent of Creditor. Mortgagor(s) further agree that no agreement shall be made with the holder of any superior mortgage that in any way shall modify, change, alter or extend any of the terms or conditions of said mortgage without the express written consent of Creditor.

20. Any construction loan agreement between the parties of even date herewith is hereby made a part of this Mortgage by reference as though as fully set forth herein.

21. If this Mortgage is on a unit in a condominium or planned unit development, Mortgagor(s) shall perform all of Mortgagor(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. If a condominium or planned unit development rider is executed by Mortgagor(s) and recorded together with this Mortgage, the covenants and agreements of such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Mortgage as if the rider were a part hereof.

22. Except for any notice required under applicable law to be given in another manner, (a) any notice to Mortgagor(s) provided for in this Mortgage shall be given by mailing such notice by certified mail addressed to Mortgagor(s) at the property address or at such other address as Mortgagor(s) may designate by notice to Creditor as provided herein, and (b) any notice to Creditor shall be given by certified mail, return receipt requested, to Creditor's address stated herein or to such other address as Creditor may designate by notice to Mortgagor(s) as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Mortgagor(s) or Creditor when given in the manner designated herein.

23. 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 the Mortgage and the Note are declared to be severable.

24. Mortgagor(s) covenant(s) Mortgagor(s) own the described real property which is subject to the following superior lien or mortgage, if any, held by N/A and recorded in Book Page of the Public Records of Escambia County, Florida. Mortgagor(s) agree(s) to faithfully and fully comply with and abide by each and every term, covenant and condition of said superior mortgage, and shall not allow a default thereunder. A default under the terms and conditions of said superior mortgage shall constitute a default under this Mortgage, at the option of the Creditor. The Creditor is expressly authorized, at the option of the Creditor, to advance all sums necessary to keep said superior mortgage in good standing, and all sums so advanced shall be due and payable to Creditor upon demand.

In witness whereof, Mortgagor(s) has (have) executed this Mortgage.

Date of Execution: May 16, 2001, 19 2001  
Signed in the presence of:

Witness Signature: Mary Williams  
Witness Name (Print): Mary Williams  
Witness Signature: Kyle Connolly  
Witness Name (Print): Kyle Connolly

Mortgagor's Signature: Verlinda Gail Lowery (Seal)  
Mortgagor's Name (Print): Verlinda Gail Lowery  
Mortgagor's Signature: \_\_\_\_\_ (Seal)  
Mortgagor's Name (Print): \_\_\_\_\_

STATE OF FLORIDA

COUNTY OF Escambia }

The foregoing instrument was acknowledged on this day before me, a Notary Public duly authorized in the State and County named above to take acknowledgments, by Verlinda Gale Lowery, who ☐ is/are personally known to me or ☒ has/have produced Florida Dr License as identification, to be the person(s) described as Mortgagor(s) in and who executed the foregoing Mortgage and acknowledged before me that said person(s) read, understood, and executed that Mortgage and such person(s) ☐ did or ☐ did not take an oath.

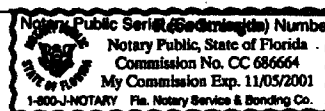
Witness my hand and official seal in the county and state named above this 16th day of May, 19 2001.

My Commission Expires:

Reba Strength  
Notary Public Signature  
Reba Strength  
Notary Public Name (Print)

(SEAL)

This instrument Prepared By: Mary Williams  
Name (Print): Washington Mutual Finance, LLC  
Address (Print): 7201 Nth 9th Ave, Suite A2  
Pensacola, FL 32504



Schedule A

Commence at the Southeast corner of the W 1/2 of the NW 1/4 of the NE 1/4 of Section 20, Township 1 North, Range 30 West, Escambia County, Florida; thence North along the East line of the W 1/2 of the NW 1/4 of the NE 1/4 a distance of 740.48 feet to the point of beginning; thence continue North along the same line for a distance of 147 feet; thence West at 90° to the left for a distance of 297 feet to the East right of way of Brentco Road; thence South at 90° to the left along said East right of way line a distance of 147 feet; thence East at 90° to the left for a distance of 297 feet to the point of beginning.

RCD May 17, 2001 09:07 am  
Escambia County, Florida

Ernie Lee Magaha  
Clerk of the Circuit Court  
INSTRUMENT 2001-843428



10  
OR BK 5451 P60326  
Escambia County, Florida  
INSTRUMENT 2004-261123

RCD Jul 08, 2004 05:47 pm  
Escambia County, Florida

ERNIE LEE MAGAHA  
Clerk of the Circuit Court  
INSTRUMENT 2004-261123.

PREPARED BY & RETURN TO:

✓ S. A. Wileman  
Orion Financial Group, Inc.  
2860 Exchange Blvd. # 100  
Southlake, TX 76092

Assigned Code 145

**Assignment of Mortgage**

Send Any Notices To Assignee.

For Valuable Consideration, the undersigned, **WASHINGTON MUTUAL FINANCE, LLC** 1680 Dunn Avenue, Ste. 2, Jacksonville, FL 32219 (Assignor) by these presents does assign and set over, without recourse, to **CITIFINANCIAL EQUITY SERVICES, INC.** 1111 Northpoint Drive, Bldg. 4 Ste. 100, Coppell, TX 75019 (Assignee) the described mortgage, together with certain note(s) described with all interest, all liens, any rights due or to become due thereon, executed by **VELINDA GAIL LOWERY** to **WASHINGTON MUTUAL FINANCE, LLC**. Said mortgage Dated: 5/16/2001 is recorded in the State of FL, County of Escambia on 5/17/2001, Instrument # 2001-843428 Book 4707 Page 1460 AMOUNT: \$ 56,291.21 Property Address: 1922 BRENTCO ROAD, CANTONMENT, FL 32533

IN WITNESS WHEREOF, the undersigned corporation has caused this instrument to be executed by its proper officer who was duly authorized by a resolution of its board of directors. Dated: 6/30/2004  
**WASHINGTON MUTUAL FINANCE, LLC**

By:



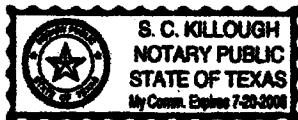
A. Tucker, Authorized Signator

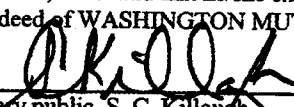


LOWERY CITI MM \*99098428\*

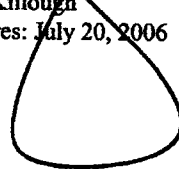
State of Texas County of Tarrant

On 6/30/2004, before me, the undersigned, A. Tucker, personally known to me, acknowledged that he/she is Authorized Signator of/ for **WASHINGTON MUTUAL FINANCE, LLC** and that he/she executed the foregoing instrument and that such execution was done as the free act and deed of **WASHINGTON MUTUAL FINANCE, LLC**.



  
Notary public, S. C. Killough  
My commission expires: July 20, 2006





FL Escambia

Angel Leto  
AHESFIP/CONSUGRA/ASO

This Instrument Was Prepared  
By And Is To Be Returned To:  
Amy Carillion,  
Emerald Coast Utilities Authority  
9255 Sturdevant Street  
Pensacola, Florida 32514-0311



## NOTICE OF LIEN

### STATE OF FLORIDA COUNTY OF ESCAMBIA

Notice is hereby given that the EMERALD COAST UTILITIES AUTHORITY has a lien against the following described real property situated in Escambia County, Florida, for water, wastewater and/or sanitation service provided to the following customer:

BEG AT SE COR OF W 1/2 OF NW 1/4 OF NE 1/4 OF SEC N ALG E LI OF W 1/2 OF NW 1/4 OF NE 1/4 740 48/100 FT FOR POB CONT N ALG SAME LI 147 FT W AT 90 DEG TO LEFT 297 FT TO E R/W LI OF BRENTCO RD S AT 90 DEG TO LEFT ALG E R/W LI 147 FT E AT 90 DEG TO LEFT 29

Customer: Velinda G Lowery

Account Number: 47873-38886

Amount of Lien: \$271.44, together with additional unpaid utility service charges, if any, which may accrue subsequent to the date of this notice and simple interest on unpaid charges at 18 percent per annum, or at such lesser rate as may be allowed by law.

This lien is imposed in accordance with Section 159.17, Florida Statutes, Chapter 92-248, Laws of Florida, as amended and Emerald Coast Utilities Authority Resolution 87-10, as amended, and this lien shall be prior to all other liens on such lands or premises except the lien of state, county, and municipal taxes and shall be on a parity with the lien of such state, county, and municipal taxes.

Provided however, that if the above-named customer has conveyed said property by means of deed recorded in the public records of Escambia County, Florida, prior to the recording of this instrument, or if the interest of the above-named customer is foreclosed by a proceeding in which notice of lis pendens has been filed prior to the recording of this instrument, this lien shall be void and of no effect.

Dated: 9/30/11

EMERALD COAST UTILITIES AUTHORITY

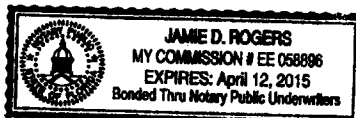
BY: Amy Carillion

### STATE OF FLORIDA COUNTY OF ESCAMBIA

The foregoing instrument was acknowledged before me this 30 day of September, 20 11, by Amy Carillion of the Emerald Coast Utilities Authority, who is personally known to me and who did not take an oath.

[Notary Seal]

Jamie D. Rogers  
Notary Public - State of Florida



STATE OF FLORIDA  
COUNTY OF ESCAMBIA

CERTIFICATE OF NOTICE OF MAILING  
NOTICE OF APPLICATION FOR TAX DEED

CERTIFICATE # 07714 of 2012


I, PAM CHILDERS, CLERK OF THE CIRCUIT COURT OF ESCAMBIA COUNTY, FLORIDA, do hereby certify that I did on September 4, 2014, mail a copy of the foregoing Notice of Application for Tax Deed, addressed to:

VELINDA GAIL LOWERY 1922 BRENTCO RD CANTONMENT, FL 32533	CITIFINANCIAL SERVICES INC FORMERLY BLAZER FINANCIAL SERVICES INC OF FLORIDA 14700 CITICORP DR MC:1020 HAGERSTOWN MD 21742		
	<table><tr><td>CITIFINANCIAL EQUITY SERVICES INC 1111 NORTHPOINT DR BLDG 4 STE 100 COPPELL TX 75019</td><td>ECUA 9255 STURDEVANT ST PENSACOLA, FL 32514</td></tr></table>	CITIFINANCIAL EQUITY SERVICES INC 1111 NORTHPOINT DR BLDG 4 STE 100 COPPELL TX 75019	ECUA 9255 STURDEVANT ST PENSACOLA, FL 32514
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WITNESS my official seal this 4th day of September 2014.



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 October 6, 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. 07714**, 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:

**BEG AT SE COR OF W 1/2 OF NW 1/4 OF NE 1/4 OF SEC N ALG E LI OF W 1/2 OF NW 1/4 OF NE 1/4 740 48/100 FT FOR POB CONT N ALG SAME LI 147 FT W AT 90 DEG TO LEFT 297 FT TO E R/W LI OF BRENTCO RD S AT 90 DEG TO LEFT ALG E R/W LI 147 FT E AT 90 DEG TO LEFT 297 FT TO POB OR 536 P 833 OR 4407 P 1370**

**SECTION 20, TOWNSHIP 1 N, RANGE 30 W**

**TAX ACCOUNT NUMBER 110353013 (14-687)**

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

**VELINDA GAIL LOWERY**

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 October, which is the **6th** day of **October 2014**.

Dated this 4th day of September 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.



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ESCAMBIA COUNTY, FLORIDA

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Emily Hogg  
Deputy Clerk

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### Post Property:

1922 BRENTCO RD 32533



PAM CHILDERS  
CLERK OF THE CIRCUIT COURT  
ESCAMBIA COUNTY, FLORIDA

By:  
Emily Hogg  
Deputy Clerk

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### Personal Services:

**VELINDA GAIL LOWERY**  
1922 BRENTCO RD  
CANTONMENT, FL 32533

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**

14-687

**Document Number:** ECSO14CIV039919NON

**Agency Number:** 14-011959

**Court:** TAX DEED

**County:** ESCAMBIA

**Case Number:** CERT NO 07714 2012

**Attorney/Agent:**

PAM CHILDERS  
CLERK OF COURT  
TAX DEED

**Plaintiff:** RE: VELINDA GAIL LOWERY

**Defendant:**

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

Received this Writ on 9/4/2014 at 3:01 PM and served same at 2:06 PM on 9/8/2014 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: \_\_\_\_\_

 9/18  
D. BANKS, CPS

Service Fee: \$40.00  
Receipt No: BILL

Printed By: DLRUPERT

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1922 BRENTCO RD 32533



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**

14-687

**Document Number:** ECSO14CIV039922NON

**Agency Number:** 14-011931

**Court:** TAX DEED

**County:** ESCAMBIA

**Case Number:** CERT # 07714 2012

**Attorney/Agent:**

PAM CHILDERS  
CLERK OF COURT  
TAX DEED

**Plaintiff:** RE: VELINDA GAIL LOWERY

**Defendant:**

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

Substitute

Received this Writ on 9/4/2014 at 2:57 PM and served same on VELINDA GAIL LOWERY , in ESCAMBIA COUNTY, FLORIDA, at 8:45 AM on 9/9/2014 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: SHAWN LOWERY, SON, as a member of the household and informing said person of their contents.

DAVID MORGAN, SHERIFF  
ESCAMBIA COUNTY, FLORIDA

By: \_\_\_\_\_

D. BANKS, CPS

Service Fee: \$40.00  
Receipt No: BILL

Printed By: DLRUPERT

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**Personal Services:**

**VELINDA GAIL LOWERY**  
1922 BRENTCO RD  
CANTONMENT, FL 32533

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



By:  
Emily Hogg  
Deputy Clerk

## SENDER: COMPLETE

- 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:

ECUA [14-687]  
9255 STURDEVANT ST  
PENSACOLA, FL 32514

2. Article Number  
(Transfer from service label)

7013 2630 0000 0141 8585

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

## COMPLETE THIS SECTION ON DELIVERY

## A. Signature

X *[Signature]*

- ☐ Agent  
☐ Addressee

## B. Received by (Printed Name)

JAE ROMAN

## C. Date of Delivery

9-5-14

- D. Is delivery address different from item 1? ☐ Yes  
If YES, enter delivery address below: ☐ No

12/07714

## 3. Service Type

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

4. Restricted Delivery? (Extra Fee) ☐ Yes

## SENDER: COMPLETE

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
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- Attach this card to the back of the mailpiece, or on the front if space permits.

## 1. Article Addressed to:

CITIFINANCIAL SERVICES INC  
[14-687]  
14700 CITICORP DR MC1020  
HAGERSTOWN MD 21742

2. Article Number  
(Transfer from service label)

7013 2630 0000 0141 8561

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

## COMPLETE THIS SECTION ON DELIVERY

## A. Signature

X *[Signature]*

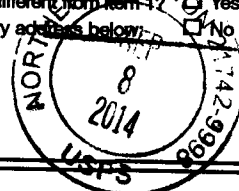
- ☐ Agent  
☐ Addressee

## B. Received by (Printed Name)

R C IN

SEP 08 2014

- D. Is delivery address different from item 1? ☐ Yes  
If YES, enter delivery address below: ☐ No



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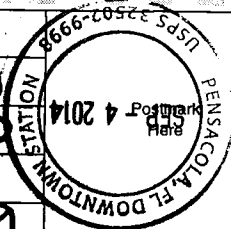
7013 2630 0000 0141 8585

**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)

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,  
or PO  
City, St

ECUA [14-687]  
 9255 STURDEVANT ST  
 PENSACOLA, FL 32514

PS Form

Instructions

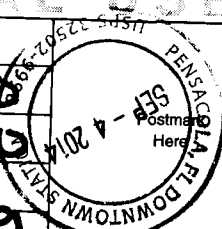
7013 2630 0000 0141 8554

**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)

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, Ap  
or PO Bo  
City, State

VELINDA GAIL LOWERY [14-687]  
 1922 BRENTCO RD  
 CANTONMENT, FL 32533

PS Form

Instructions

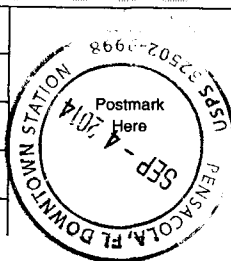
7013 2630 0000 0141 8578

**U.S. Postal Service**  
**CERTIFIED MAIL RECEIPT**  
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OFFICIAL USE

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



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Street,  
or PO  
City, St

CITIFINANCIAL SERVICES INC  
 [14-687]  
 14700 CITICORP DR MC:1020  
 HAGERSTOWN MD 21742

PS Form

Instructions

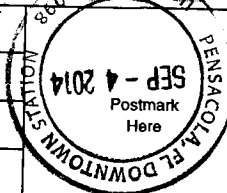
7013 2630 0000 0141 8578

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Sent To

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or PO  
City, St

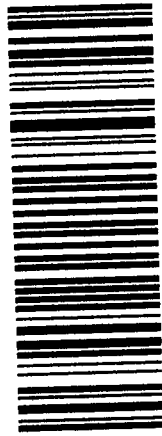
CITIFINANCIAL EQUITY SERVICES INC  
 [14-687]  
 1111 NORTHPOINT DR BLDG 4 STE 100  
 COPPELL TX 75019

PS Form

Instructions

**CERTIFIED MAIL™**

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



7013 2630 0000 0141 8578

FIRST-CLASS MAIL

neopost®

09/04/2014

**US POSTAGE**

**\$06.48<sup>0</sup>**



ZIP 32502

041L11221084

CHILDERS  
CLERK OF THE CIRCUIT COURT  
PENSACOLA COUNTY  
2014 SEP 16 A 9  
RECORDED  
ROOM

CITIFINACIAL EQUITY S  
[14-687]  
1111 NORTHPOINT DR BL  
COPPELL TX 75

NIXIE 750 FE 1009 0009/10/14  
RETURN TO SENDER  
NOT DELIVERABLE AS ADDRESSED  
UNABLE TO FORWARD

BC: 32591033333 \*2087-09685-04-42

75013333333