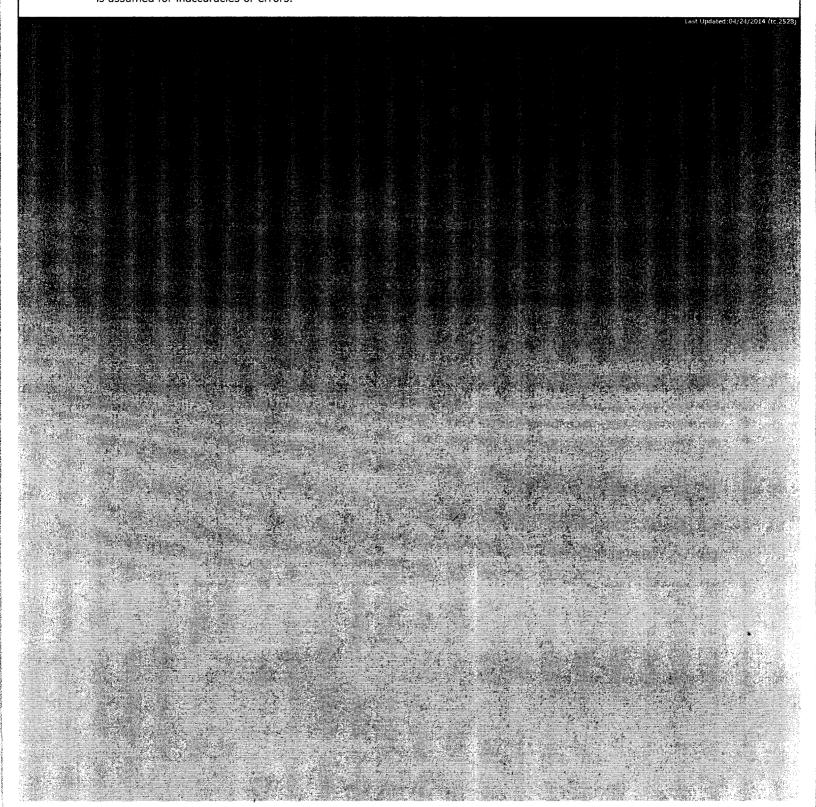


The primary use of the assessment data is for the preparation of the current year tax roll. No responsibility or liability is assumed for inaccuracies or errors.





Chris Jones **Escambia County Property Appraiser**

Real Estate Search

Tangible Property Search

Sale List

Amendment 1/Portability Calculations

Back

Navigate Mode

Account O Reference

Printer Friendly Version

Launch Interactive Map

General Information

Reference:

201N301202000013

Account:

110353013

Owners:

LOWERY VELINDA GAIL

1922 BRENTCO RD

Mail:

CANTONMENT, FL 32533

Situs:

1922 BRENTCO RD 32533

Use Code:

SINGLE FAMILY RESID P

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)

01/1971

08/1988 4407 1370 \$5,000 QC 536 833 \$15,900 WD

View Instr View Instr

01/1971 170 View Instr 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

Information Section

Map Id: 20-1N-30-1

Approx. Acreage: 0.9900

Zoned: 🔑 V-1

Evacuation & Flood Information Open Report

297

297

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

Application Number: 140054

Notice to Tax Collector of Application for Tax Deed

TO: Tax Collector of Escambia County

In accordance with Florida Statutes, I,

PPF HOLDINGS III LTD.

U.S. BANK CUSTODIAN FOR PPF HO

P.O. BOX 645051

CINCINNATI, Ohio, 45264

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

Certificate No. 7714.0000

Parcel ID Number

11-0353-013

Date 06/01/2012

Legal Description

BEĞ 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)

04/15/2014

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

FORM 513 (r.12/00)

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)	\$1,216.37
2. Total of Delinquent Taxes Paid by Tax Deed Application	\$0.00
3. Total of Current Taxes Paid by Tax Deed Applicant (2013)	\$527.63
4. Ownership and Encumbrance Report Fee	\$250.00
5. Tax Deed Application Fee	\$75.00
6. Total Certified by Tax Collector to Clerk of Court	\$2,069.00
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	\$2,069.00
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.	\$28,031.50
15. Statutory (Opening) Bid; Total of Lines 12 thru 14	
16. Redemption Fee	\$6.25
17. Total Amount to Redeem	

*Done this 15th day of April, 2014

	TAX COLLECTOR, ESCAMBIA COUNTY, FLORIDA
	By Cardice Leus
Date of Sale: Octobor 6,	2014

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

Recorded in Public Records 10/04/2011 at 10:00 AM OR Book 6770 Page 775, Instrument #2011069036, Ernie Lee Magaha Clerk of the Circuit Court Escambia County, FL Recording \$10.00

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 UTILITES 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: <u>47873-38886</u>
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:
EMERALD COAST UTILITIES AUTHORITY
EMERALD COAST UTILITIES AUTHORITY BY: Hay Aulton
STATE OF FLORIDA COUNTY OF ESCAMBIA The foregoing instrument was acknowledged before me this
[Notary Seal] Notary Public - State of Florida
RWK:ls Revised 05/31/2011

OR BK 5451 PGO326 Escambia County, INSTRUMENT 2004

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

LOWERY CITI MM *99098428*

A. Tucker, Authorized Signator

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.

S. C. KILLOUGH NOTARY PUBLIC STATE OF TEXAS

Notary public, S. C. Killouth

My commission expires: July 20,

Angel Leto AHESFIP/CONSUGRA/ASO

FL Escambia

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 for a distance of 147 feet; thence West at 90° to the left 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 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.

OR BK 4707 PG1461 Escambia County, Florida INSTRUMENT 2001-843428

12. The proceeds of any award or claim for damages, direct or consequential, in connection with any con-

12. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemension or other testing of the property, or part thereof, or for conveyance in iteu of condemension are rereby assigned and shall be paid to Creditor as well as
the holder of any prior encumbrance which is specifically described hereinbolow, as their interests may appear, not to exceed the eum 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 product 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
indebtachess secured by this Mortgage.

iness 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.

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 (s) 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 lease 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 psyable. Creditor shall have valved such option to accelerate it, prior to the sale or transfer, Creditor and the person to whom the property is to bortgage shall be at such rate as Creditor shall request. If Creditor has welved 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 full release thereon, when Mortgage, may make full release from time secured by this Mortgage, not including sums advances to Customer-Debtor(s) upon request by Customer-Debtor(s). Such future advances with interest thereon, shall be secured by this Mortgage, not including sums advances from time to sten, but the total unpaid belance 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

the total unpaid belance so secured at any one time shall not exceed the original emount 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.

costs incurred in collection of any and all such sums.

19. Mortgagor(s) agree that Mortgagor(s) shall not request or accept any future advences 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 modily, change, after 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, 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.

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 assumentian.

24. Mortgagor(s) covenant(s) Mortgagor(s) own the described real property which is subject to the following superior iten or mortgage, if any, held by N/A and recorded in Book Page of the Public Records of County, Florida. Mortgagor(e) agree(s) to the fully comply with and abide by each and every term, covenant and condition of said superior mortgage, if any, held by Mortgagor(e) agree(s) to testifully and fully comply with and abide by each and every term, covenant and condition of said superior mortgage, and shall not allow a the chefult 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, 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. May 16. 2001 Signed in the presence of: Witness Signature: Mortgagor's Signature: Mary Williams Velinda Gail Lowery Witness Name (Print): Mortgagor's Name (Print): Witness Signature: Mortgagor's Signature: (Seel) Kyle Witness Name (Print): Connally Mortgagor's Name (Print): STATE OF FLORIDA Escambia **COUNTY OF** Witness my hand and official seal in the county and state named above this 16th 19 2001 . My Commission Expires: Notary Public Signature Reba Strength (SEAL) Notary Public Name (Print) Notary Public Seriet (Seden This Instrument Prepared By: Mary Williams Notary Public, State of Florida

_LLC

ission No. CC 686664

My Commission Exp. 11/05/2001 1-800-J-NOTARY Fig. Notary Service & Bonding Co.

Comm

Name (Print): Washington Mutual Finance.

Address(Print): 7201 Nth 9th Ave. Suite A2

Pensacola, Fl 32504

OR BK 4707 PG1460 Escapbia County, Florida INSTRUMENT 2001-843428 MORTGAGE 475258 (Account Number Creditor/Secured Party Name: Washington Mutual Finance, LLC NTG DOC STANDS PD & ESC CO \$ 197.05 05/17/01 ENNIE LEE NABANA, CLERK 7201 Nth 9th Ave, Suite A2 By: Pensacola, F1 32504 cectreel INTERPRETE TAX PO & ESC CII 4 112.58
05/17/01 ENNIE LEE NEGANA, CLERN Customer - Debtor(s) Name(s): Velinda Gail Lowery Address(es): 1922 Brentco Rd Cantonment Fl 32533 Other Customer-Debtor Name: _ Address: In consideration of a loan in the principal amount of \$56,291.21providing for monthly installments of principal and interest with the balance of the indebtedness, if not sooner paid, due and payable on 6/1/21 to the undersigned Customer-Debtor(s) evidenced by a Note of this date 6/1/21 increase in principal and interest with the balance of the indebtedness, if not sooner paid, due and payable on Mortgagor(s) [which term shall include Customer-Debtor(s) and other Mortgagor(s), their heirs, executors, administrators, legal representatives, successors and assigns if any) does hereby mortgage, grant, bergain, sell, ellen, remise, release, convey, and confirm to the Creditor [which term shall include successors and assigns] in fee simples, all the certain tract of land of which the Mortgagor(s) is(are) now seized and possessed, and in actual possession, situated in USC AIMD 1.8

Together with all structures and improvements now and hereafter on the land and the todures attached thereto, together with all and singular the tenements, hereaftements, easements, and appurtenences thereunto belonging or in anywise appertaining, and the rents, issues, and profits thereof, all the estate, right, title, interest, and all daims and demands whatsoever, in law and in equity, of the Mortgagor(s) in and to the same, and every part and percel 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.

- County, Florida, described as follows:

See Attached Schedule "A"

Mortgagor(s) covenant(s) with Creditor that Mortgagor(s) is(are) indefessibly 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 Mortgagor(s) will make such further assurances to protect the fee simple title to the premises in the Creditor as may reasonably be required; that Mortgagor(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 renewels, future loans, and advances made (consistent with peragraph 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 Mortgagor(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, Mortgager(s) shall pay to Creditor on the day instalments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funda") 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 instalments 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 Funda 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 Funda in new said tower assessments insurance reconlisms and enruend rente Creditor may not charge for an applying the Funda, analyzing said

Funds to pay said taxes, assessments, insurance premiums and ground rents. Creditor may not charge for so holding and applying the Funds, and Creditor shall not be required to pay Mortgagor(s) any interest or earnings on the Funds. Creditor shall not be required to pay Mortgagor(s) any interest or earnings on the Funds. Creditor shall not be required to pay Mortgagor(s) any interest or earnings on the Funds and the purpose for which each debit to the Funds was made.

Creditor shall rander 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 instalments 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 Mortgagor(s) option, either promptly repaid to Mortgagor(s) or credited to Mortgagor(s) on instalments 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, Mortgagor(s) shall pay to Creditor and Insurance premiums and ground rents as they fall due, Mortgagor(s) shall pay to Creditor and Insurance premiums and ground rents as they fall due, Mortgagor(s) shall pay to Creditor and Insurance premiums and ground rents as they fall due, Mortgagor(s) shall pay to Creditor and Insurance premiums and ground rents as they fall due, Mortgagor(s) shall pay to Creditor and payment thereof.

Upon payment in full of all sums secured by this Mortgage, Creditor shall promptly refund to Mortgagor(a) any Funds held by Creditor. If under paragraph 6 hereof the Property is otherwise acquired by Creditor, Creditor shall poply no later then 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 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, casualities and confingencies, in a sum equal to

Nortgage.

5. To pey 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 Mortgager(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 hav-

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 Mortgagor(s), or any other party defendant to the suit. Mortgagor(s) specifically walve(s) the right to object to the appointment of such a receiver and consent(s) that such appointment

other party defendant to the suit. Mortgagor(s) specifically waive(s) the right to object to the appointment or such a receiver and consent(s) was such appointment of such 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 tien or claim whether alleged to be superior or junior to the lien of this Mortgage, the Mortgage 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. Mortgagor(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 claimsment.

10. Mortgagor(s) shall not waste, neglect, or fall 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 pavable on demand.

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

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. OR BK 4515 PGO 117 Escambia County, Florida INSTRUMENT 00-699421

12. The proceeds of any award or claim for damages, direct or consequential, in connection with any con-demnation 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 lens or charges by Creditor shall not be a waiver of Creditor's right to accelerate the maturity of the indobtedness 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 or accelerate the described or accelerate the maturity of the indostreaments in the maturity of the construction.

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 pavable on demand.

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 terrant 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 welved such option to accelerate it, 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 welved 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 or increase from time to time, but 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

by this Mortgage, not including sums advenced 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 Montgage, and for reasonable attorneys' tees and court ncurred 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 mortly, change, after 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 Mortgago by reference as though as fully set forth herein.

21. If this Mortgago is on a unit in a condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constitution 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

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 the Note conflicts with applicable law, such conflict shall not affect other provisions of the Note conflicts with applicable law, such conflict shall not a fine Mortgagor or the Note conflicts with applicable law, such conflict shall not a fine Mortgagor or the Note conflicts with applicable law.

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

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 44() 7 Pagel 371, of the Public Records of Fscambia County, Florida. Mortgagor(s) agree(s) to fathfully 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 the terms and conditions of said superior mortgage shall constitute a default under the terms and conditions of said superior mortgage shall constitute a default under the terms and conditions of said superior mortgage shall constitute a default under the terms and conditions of said superior mortgage shall constitute a default under the terms and conditions of said superior mortgage shall constitute a default under the terms and conditions of said superior mortgage shall constitute a default under the terms and conditions of said superior mortgage shall constitute and said superior mortgage. The Creditor is expressly authorized, at the option of the Creditor, to advence 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.	Y
Date of Execution: January 18, 2000	
Signed in the presence of:	
Witness Signature: May With	Mortgagor's Signature: Lele La Journe (Seat)
Witness Name (Print): Mary Williams	Mortgagor's Name (Print): Velinda Cail Lowery
Witness Signature:	Mortgagor's Signature:(Seal)
Witness Name (Print): Kyle Connally	Mortgagor's Name (Print):
STATE OF FLORIDA	l
COUNTY OF Escambia	s
The foregoing instrument was acknowledged on this day before me, a Not acknowledgments, by Verlinda Gail Lowery Fl Drivers Lic as identification, to be the Mortgage and acknowledged before me that said person(s) read, understood	nerson(s) described as Mortgagor(s) in and who executed the foregoing
an cam.	10+b 2000
Witness my hand and official seal in the county and state named above this	uay of January 19 2000
My Commission Expires Reba Strength	Sha Shingett
Notary Public, State of Florida	Notary Public Signature
Commission No. CC 686664	Reba Strength
My Commission Exp. 11/05/2001 1-800-J-NOTE P. Notery Service & Bonding Co.	Notary Public Name (Print)
This instrument Prepared By: Mary Williams	Notary Public Serial (Commission) Number

Blazer Financial Services Address(Print): _ 7201 Nth 9th Ave, Suite A2 Pensacola, Fl 32504

MORTGAGE

DR BK 4515 PGO 116 Escambia County, Florida

Account Number 458551 315.71	INSTRUMENT CO-833421
Creditor/Secured Party Name: Blazer Financial Services, Inc. Address: 7201 Nth 9th Ave, Suite A2 Pensacola, FL 32504	of Florida MT6 DOC STANPS PD 8 ESC CD \$ 80.15 01/20/00 ESME LOC MEDING, PLENK
Customer · Debtor(s) Name(s): Velinda Gail Lowery (A Single Address(es): 1922 Brentco Rd Cantonment, FI 32533	//
Other Customer-Debtor Name:	
In consideration of a loan in the principal amount of \$\frac{22,853.50}{22,853.50}\$ to the under providing for monthly installments of principal and interest with the balance of the in \$\frac{1/21/2010}{1.00}\$, and executed in conjunction with this Mortgage. Mortgagor(s) [which term shall include Customer-Debtor(s) and other Mortgagor(s), their heirs, exe assigns if any does hereby mortgage, grant, bargain, sell, alten, remise, release, convey, and contassigne] in fee simples, all the certain tract of land of which the Mortgagor(s) is(are) now set \$\frac{1}{250}\$. County, Florida, described as follows:	debtedness, if not sooner paid, due and payable on and other good and valuable consideration, the undersigned cutors, administrators, legal representatives, successors and frm to the Creditor (which term shall include successors and

See Attached "Schedule A"

Together with all structures and improvements now and hereafter on the land and the foctures 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 Mortgagor(s) in and to the same, and every part and parcel thereof, and all fixtures attact:ed 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.

Mortgagor(s) covenant(s) with Creditor that Mortgagor(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 Mortgagor(s) will make such further assurances to protect the fee simple title to the premises in the Creditor as may reasonably be required; that Mortgagor(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 end 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 Mortgagor(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, Mortgagor(s) shall pay to Creditor on the day instalments 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 instalments for hozzard insurance, plus one-twelfth of yearly premium instalments 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 complining said assessments and bills, and Creditor shall not be required to pay Mortgagor(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 instalments of Funds payable prior to the due dates of taxes, as

If the amount of the Funds held by Creditor, together with the suture instalments 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, shall exceed the amount required to pay taxes, assessments, insurance premiums and ground rents as they fall due, such excess shall be, at Mortgagor(s) option, either promptly repeal to Mortgagor(s) or credited to Mortgagor(s) on instalments 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, Mortgagor(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 Mortgagor(s) requesting payment thereof.

Upon payment in full of all sums secured by this Mortgage, Creditor shall promptly refund to Mortgagor(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 Mortgagor(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, lighthing, windstorm and other hazards, casualties and contingencies, in a sum equal to the amounts secured by this Mortgage. If the Mortgagor(s) shall not do so, the Creditor shall be due and payable on demand. Should loss or damage to the premises occur, Mortgagor(s) shall immediately n

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 betences 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 Mortgagor(s), and the Creditor may foreclose this Mortgage in the manner provided by law, and have the mortgaged property

and refunds as may then be due Mortgagor(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 inadevncy of the Mortgagor(s), or any other party defendant to the suit. Mortgagor(s) specifically walve(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 defeatif in the nature of a lieu or mortnance to which this Mortgage may be subject shall be at Creditor's ontion, for all purposes considered a default

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 Mortgage 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 to treclose this Mortgage.

9. Mortgagor(s) shall pay all taxes, assessments, and levies which may accrue on said real property. In default thereof, Creditor may pay same, without walving 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. Montgagor(s) shall not waste, neglect, or fall 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.

0705-10 (Florida) 5/96

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

PO14784

RCD May 10, 1999 10:26 am Escambia County, Florida

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

QUIT CLAIM DEED

DEED BOC STRAPS PO 0 ESC CD \$ 35.00 C5/10/99 ENNIE LEE NOBRAM, LLERK By: Kinhara Baller

OR BK 4407 P61370 Escambia County, Florid INSTRUMENT 99-606390

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

COUNTY OF ESCAMBIA

STATE OF FLORIDA

DOC.

SUR.

KNOW ALL MEN BY THESE PRESENTS: That

THOMAS T. LOWERY, JR., 510 Brentco Road, Rte. 3, Cantonment, FL 32533 A SINGLE MAN 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 Grantee* A SINGLE WOMAN grantee's heirs, executors, administrators and assigns, forever, the following described property, situate, lying , State of Florida, to-wit: and being in the County of Escambia Parcel ID#20-1N-30-1202-000-013

Commence at the Southeast corner of the Wk of the NWk of the NE% of Section 20, Township 1 North, Range 30 West, Escambia County, Florida; thence North along the East line of the W% of the NW% of the NE% 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 anywise appertaining, free from all exemptions and rights of homestead.

"Wherever used herein, the serm "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 senders.

picinal an genuess.		
IN WITNESS WHERE	OF, grantor has hereunto set gran	ntor's hand and seal on
August 24, 1988.		
Signed, sealed and delivered in the presence of:	THOMAS T. LOWERY, A SINGLE MAN	(SEAL)
Tommy E. McPherson	- OTRODE IMA	(SEAL)
Robin M. McPherson	. •	(OLAL)
		(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 individual 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 August 19 88		
Notary Public Robin M. McPh My Commission Expires: 11	erson -91	
Rotum to:	Y	

OF MILTON, INC. P. O. BOX 762 MILTON, FL 32572

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 2012-7714 CERTIFICATE NO.: 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 ____ Homestead for 2013 tax year. ECUA Velinda Gail Lowery 9255 Sturdevant St. 1922 Brentco Rd. Pensacola, FL 32514 Cantonment, FL 32533 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.

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.

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

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: A Man

July 14, 2014

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.

Personal Services:

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

PAM CHILDERS

CLERK OF THE CIRCUIT COURT ESCAMBIA COUNTY, FLORIDA

By:

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.

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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.

Post Property:

1922 BRENTCO RD 32533

COMPIRO COUNT ROW

PAM CHILDERS CLERK OF THE CIRCUIT COURT ESCAMBIA COUNTY, FLORIDA

THERE ARE UNPAID TAXES ON PROPERTY WHICH YOU OWN OR IN WHICH YOU HAVE A LEGAL INTEREST. THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON 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.

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COMPTA OF THE PROPERTY OF THE

PAM CHILDERS CLERK OF THE CIRCUIT COURT ESCAMBIA COUNTY, 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		
	1111 NORTHPOINT DR BLDG 4 STE 100	ECUA 9255 STURDEVANT ST PENSACOLA, FL 32514	

WITNESS my official seal this 4th day of September 2014.

COMPTAG

PAM CHILDERS CLERK OF THE CIRCUIT COURT ESCAMBIA COUNTY, FLORIDA

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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:

ESCAMBIA COUNTY SHERIFF'S OFFICE ESCAMBIA COUNTY, FLORIDA

NON-ENFORCEABLE RETURN OF SERVICE

Agency Number: 14-011931

Document Number: ECSO14CIV039922NON

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: Receipt No:

\$40.00 **BILL**

14-687

WARNINĠ

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Post Property:

1922 BRENTCO RD 32533



PAM CHILDERS CLERK OF THE CIRCUIT COURT ESCAMBIA COUNTY, FLORIDA

ESCAMBIA COUNTY SHERIFF'S OFFICE ESCAMBIA COUNTY, FLORIDA

NON-ENFORCEABLE RETURN OF SERVICE

Agency Number: 14-011959

14-687

Document Number: ECSO14CIV039919NON

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**

D. BANKS, CPS

Service Fee:

\$40.00

Receipt No: **BILL**

Printed By: DLRUPERT



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or PO

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[14-687]

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CITIFINANCIAL SERVICES INC

[14-687]

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HAGERSTOWN MD 21742

PAM CHILDERS

CLERK OF THE ERCUIT COURT & . OFFICIAL RECORDS DIVI 221 Palafox Place

1014 SEP 16 ESCYPL. CLER!

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NIXIE [14-687] 1111 NORTHPOINT DR BL COPPELL TX 75

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 Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired. Print your name and address on the reverse so that we can return the card to you. Attach this card to the back of the mailpiece, or on the front if space permits. 	A. algument Addressed B. Received by (Printed Name) C. Date of Delivery C. Date of Delivery
1. Article Addressed to: ECUA [14-637] 9255 STURDEVANT ST	D. Is delivery address different from item 1? Yes If YES, enter delivery address below: No
PENSACOLA, Fl. 32514	3. Service Type Certified Maii
2. Article Number 7013 263	
SENDER: COMPLET Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.	A. Signature
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.	B. Received by (Printed Name) SEP Date of Delivery
1. Article Addressed to: CITIFINANCIAL SERVICES INC [14-687]	D. Is delivery address different from Item-17 D Yes If YES, enter delivery address below: No. 2014
14700 CITICORP DR MC:1020 HAGERSTOWN MD 21742	3. Service Type Certified Mail
2. Article Number (Transfer from service label) 7013 263	
PS Form 3811, February 2004 Domestic Retu	