

TAX COLLECTOR'S CERTIFICATION

**Application
Date / Number
Apr 22, 2015 / 150060**

This is to certify that the holder listed below of Tax Sale Certificate Number **2013 / 5718.0000** , issued the **1st day of June, 2013**, and which encumbers the following described property located in the County of Escambia, State of Florida to wit: **Parcel ID Number: 09-4706-305**

Certificate Holder:
GARNET ROCK LLC - 315 US BANK % GARNET ROCK LLC-31
PO BOX 645040
CINCINNATI, OHIO 45264

Property Owner:
JONES SIDNEY P & LA VAUGHN I
8153 SEDGEFIELD DR
PENSACOLA , FLORIDA 32507

Legal Description:
LT 22 BLK B BAY MEADOWS LAKES PB 13 P 35 OR 4918 P 1615

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
2013	5718.0000	06/01/13	\$615.30	\$0.00	\$30.77	\$646.07

CERTIFICATES REDEEMED BY APPLICANT OR INCLUDED (COUNTY) IN CONNECTION WITH THIS APPLICATION:


Cert. Year	Certificate Number	Date of Sale	Face Amt	T/C Fee	Interest	Total
2014	5355.0000	06/01/14	\$594.90	\$6.25	\$29.75	\$630.90

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 (2014)
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

\$1,276.97
\$0.00
\$817.75
\$200.00
\$125.00
\$2,419.72
\$2,419.72
\$42,504.00
\$6.25

*Done this 22nd day of April, 2015

TAX COLLECTOR, ESCAMBIA COUNTY, FLORIDA

By 

Date of Sale: 7/6/15

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

Notice to Tax Collector of Application for Tax Deed

TO: Tax Collector of Escambia County

In accordance with Florida Statutes, I,

**GARNET ROCK LLC - 315 US BANK % GARNET
ROCK LLC-31
PO BOX 645040
CINCINNATI, Ohio, 45264**

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

Certificate No.	Parcel ID Number	Date	Legal Description
5718.0000	09-4706-305	06/01/2013	LT 22 BLK B BAY MEADOWS LAKES PB 13 P 35 OR 4918 P 1615

2014 TAX ROLL

JONES SIDNEY P & LA VAUGHN I
8153 SEDGEFIELD DR
PENSACOLA , Florida 32507

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.

towercap (Donna Ernwein)

Applicant's Signature

04/22/2015

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	2014 Certified Roll Assessment
Reference: 3325310900022002	Improvements: \$78,152
Account: 094706305	Land: \$14,250
Owners: JONES SIDNEY P & LA VAUGHN I	Total: \$92,402
Mail: 8153 SEDGEFIELD DR PENSACOLA, FL 32507	<i>Save Our Homes:</i> \$85,008
Situs: 8153 SEDGEFIELD DR 32507	Disclaimer
Use Code: SINGLE FAMILY RESID	Amendment 1/Portability Calculations
Taxing Authority: COUNTY MSTU	
Tax Inquiry: Open Tax Inquiry Window	
Tax Inquiry link courtesy of Janet Holley Escambia County Tax Collector	

Sales Data	2014 Certified Roll Exemptions																														
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Sale Date</th> <th>Book</th> <th>Page</th> <th>Value</th> <th>Type</th> <th>Official Records (New Window)</th> </tr> </thead> <tbody> <tr> <td>05/2002</td> <td>4918</td> <td>1615</td> <td>\$88,500</td> <td>WD</td> <td>View Instr</td> </tr> <tr> <td>06/1991</td> <td>3022</td> <td>525</td> <td>\$51,500</td> <td>WD</td> <td>View Instr</td> </tr> <tr> <td>07/1988</td> <td>2588</td> <td>813</td> <td>\$50,000</td> <td>CT</td> <td>View Instr</td> </tr> <tr> <td>09/1986</td> <td>2278</td> <td>230</td> <td>\$11,000</td> <td>WD</td> <td>View Instr</td> </tr> </tbody> </table>	Sale Date	Book	Page	Value	Type	Official Records (New Window)	05/2002	4918	1615	\$88,500	WD	View Instr	06/1991	3022	525	\$51,500	WD	View Instr	07/1988	2588	813	\$50,000	CT	View Instr	09/1986	2278	230	\$11,000	WD	View Instr	HOMESTEAD EXEMPTION
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Official Records Inquiry courtesy of Pam Childers Escambia County Clerk of the Circuit Court and Comptroller	Legal Description																														
	LT 22 BLK B BAY MEADOWS LAKES PB 13 P 35 OR 4918 P 1615																														
	Extra Features																														
	UTILITY BLDG																														

Parcel Information

Section Map Id:
[33-25-31-1](#)

Approx. Acreage:
0.3100

Zoned: R-3


Evacuation & Flood Information
[Open Report](#)

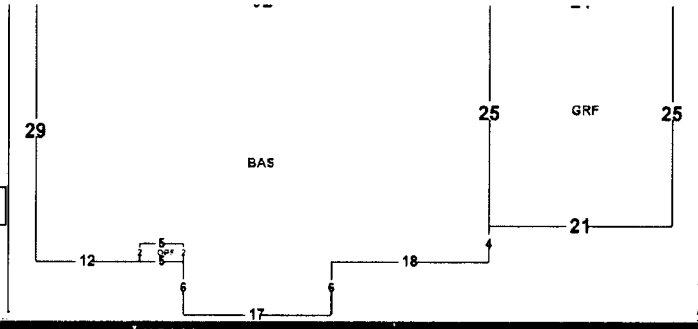
[View Florida Department of Environmental Protection\(DEP\) Data](#)

[Launch Interactive Map](#)

Buildings							
Address: 8153 SEDGEFIELD DR, Year Built: 1986, Effective Year: 1986							
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: black; color: white;"> <th>Structural Elements</th> </tr> </thead> <tbody> <tr><td>DECOR/MILLWORK-AVERAGE</td></tr> <tr><td>DWELLING UNITS-1</td></tr> <tr><td>EXTERIOR WALL-BRICK-FACE/VENEER</td></tr> <tr><td>EXTERIOR WALL-SIDING-LAP.AAVG</td></tr> <tr><td>FLOOR COVER-CARPET</td></tr> <tr><td>FOUNDATION-SLAB ON GRADE</td></tr> </tbody> </table>	Structural Elements	DECOR/MILLWORK-AVERAGE	DWELLING UNITS-1	EXTERIOR WALL-BRICK-FACE/VENEER	EXTERIOR WALL-SIDING-LAP.AAVG	FLOOR COVER-CARPET	FOUNDATION-SLAB ON GRADE
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EXTERIOR WALL-SIDING-LAP.AAVG							
FLOOR COVER-CARPET							
FOUNDATION-SLAB ON GRADE							

HEAT/AIR-CENTRAL H/AC
INTERIOR WALL-DRYWALL-PLASTER
NO. PLUMBING FIXTURES-6
NO. STORIES-1
ROOF COVER-DIMEN/ARCH SHNG
ROOF FRAMING-GABLE-HI PITCH
STORY HEIGHT-0
STRUCTURAL FRAME-WOOD FRAME

 Areas - 2135 Total SF
BASE AREA - 1600
GARAGE FIN - 525
OPEN PORCH FIN - 10



Images



9/3/02



6/6/14

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.

Southern Guaranty Title Company

4400 Bayou Boulevard, Suite 13B

Pensacola, Florida 32503

Telephone: 850-478-8121

Facsimile: 850-476-1437

OWNERSHIP AND ENCUMBRANCE REPORT

File No.: 12060

April 29, 2015

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 04-29-1995, through 04-29-2015, and said search reveals the following:

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

Sidney P. Jones and LaVaughn I. Jones, husband and wife

2. The land covered by this Report is:

LEGAL DESCRIPTION IS ATTACHED HERETO AND MADE A PART HEREOF

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

SEE CONTINUATION PAGE ATTACHED HERETO AND MADE A PART HEREOF

4. Taxes:

SEE CONTINUATION PAGE ATTACHED HERETO AND MADE A PART HEREOF

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

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

Southern Guaranty Title Company

By:  _____

April 29, 2015

**OWNERSHIP AND ENCUMBRANCE REPORT
LEGAL DESCRIPTION**

File No.: 12060

April 29, 2015

Lot 22, Block B, Bay Meadows Lakes, as per plat thereof, recorded in Plat Book 13, Page 35, of the Public Records of Escambia County, Florida

**OWNERSHIP AND ENCUMBRANCE REPORT
CONTINUATION PAGE**

File No.: 12060

April 29, 2015

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

1. That certain mortgage executed by Sidney P. Jones and LaVaughn I. Jones, husband and wife in favor of James B. Nutter & Company dated 01/08/2009 and recorded 01/14/2009 in Official Records Book 6415, page 1174 of the public records of Escambia County, Florida, in the original amount of \$205,500.00. NOTE: This is a reverse mortgage.
2. That certain mortgage executed by Sidney P. Jones and LaVaughn I. Jones, husband and wife in favor of Housing and Urban Development dated 01/08/2009 and recorded 01/14/2009 in Official Records Book 6415, page 1183 of the public records of Escambia County, Florida, in the original amount of \$205,500.00. NOTE: This is a reverse mortgage.
3. Taxes for the year 2012-2014 delinquent. The assessed value is \$92,402.00. Tax ID 09-4706-305.

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: rcsqt@aol.com

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

CERTIFICATION: TITLE SEARCH FOR TDA

TAX DEED SALE DATE: 7-6-2015

TAX ACCOUNT NO.: 09-4706-305

CERTIFICATE NO.: 2013-5718

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

YES NO

- Notify City of Pensacola, P.O. Box 12910, 32521
 Notify Escambia County, 190 Governmental Center, 32502
 Homestead for 2014 tax year.

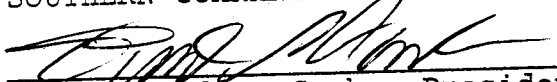
Sidney P. Jones
La Vaughn I. Jones
8153 Sedgefield Dr.
Pensacola, FL 32507

James B. Nutter & Company
4153 Broadway
Kansas City, MO 64111

Secretary of Housing and Urban Development
451 Seventh St., S.W.
Washington, DC 20410

Certified and delivered to Escambia County Tax Collector,
this 30th day of April, 2015.

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.

This Warranty Deed

OR BK 4918 PG1615
Escambia County, Florida
INSTRUMENT 2002-973817

Made this 28th day of May A.D. 2002
by William D. Norwood and Robbin L.
Norwood, husband and wife

DEED DOC STAMPS PD @ ESC CO \$ 619.50
06/11/02 ERNIE LEE WAGNER, CLERK
By: [Signature]

1950
619.50

hereinafter called the grantor, to
Sidney P. Jones and La Vaughn I.
Jones, husband and wife

whose post office address is:
8153 Sedgefield Drive
Pensacola, Florida 32508
Grantees' Tax Id # [REDACTED]

hereinafter called the grantee:

(Whenever used herein the term "grantor" and "grantee" include all the parties to this instrument and the heirs, legal representatives and assigns of individuals, and the successors and assigns of corporations)

Witnesseth, that the grantor, for and in consideration of the sum of \$ 10.00 and other valuable considerations, receipt whereof is hereby acknowledged, hereby grants, bargains, sells, aliens, remises, releases, conveys and confirms unto the grantee, all that certain land situate in Escambia County, Florida, viz:

Lot 22, Block B, BAY MEADOWS LAKES, being a subdivision of a portion of Section 33, Township 2 South, Range 31 West, Escambia County, Florida, as recorded in Plat Book 13, Page 35 of the Public Records of said County.

SUBJECT TO covenants, restrictions, easements of record and taxes for the current year.

Parcel Identification Number: 33-2S-31-0900-022-002

Together with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining. To Have and to Hold, the same in fee simple forever.

And the grantor hereby covenants with said grantee that the grantor is lawfully seized of said land in fee simple; that the grantor has good right and lawful authority to sell and convey said land; that the grantor hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free of all encumbrances except taxes accruing subsequent to December 31, 2001

In Witness Whereof, the said grantor has signed and sealed these presents the day and year first above written.

Signed, sealed and delivered in our presence:

[Signature]
Name: Kenneth C. Dreader
[Signature]
Name: PHILLIS BRADY

[Signature] LS
Name & Address: William D. Norwood
[Signature] LS
Name & Address: Robbin L. Norwood

Name: _____

Name & Address: _____ LS

Name: _____

Name & Address: _____ LS

State of Tennessee
~~Florida~~
County of Escambia HUMPHREYS

The foregoing instrument was acknowledged before me this 28th day of May, 2002, by

William D. Norwood and Robbin L. Norwood, husband and wife

who is personally known to me or who has produced as identification.

PERSONALLY KNOWN
J. DREADER & PHILLIS BRADY



[Signature]
Notary Public
Print Name: KENNETH C. DREADER
My Commission Expires: 12-11-03

PREPARED BY: Wendy White
RECORD & RETURN TO:
SECURITY FIRST TITLE PARTNERS, LP - PENSACOLA
1331 Creighton Road, Suite C
Pensacola, Florida 32504
File No: PES02149

Prepared By Ellicia Solinsky
ASAP Processing Services, Inc.
6522 Basile Rowe
East Syracuse, NY 13057
315-432-5274

Requested by and returned to:
James B. Nutter & Company
4153 Broadway
Kansas City, Missouri 64111

Prepared by: _____

**FHA Case Number: 091-4584672/952-255
76795**

State of Florida

**ADJUSTABLE RATE MORTGAGE
HOME EQUITY CONVERSION MORTGAGE
THIS MORTGAGE SECURES A REVERSE MORTGAGE LOAN**

THIS MORTGAGE ("Security Instrument") is given on **January 08, 2009**. The mortgagor is **SIDNEY P. JONES and LAVAUGHN I. JONES, husband and wife**, whose address is **8153 Sedgefield Drive, Pensacola, FL 32507** ("Borrower"). This Security Instrument is given to **James B. Nutter & Company**, which is organized and existing under the laws of **Missouri**, and whose address is **4153 Broadway, Kansas City, MO 64111** ("Lender"). Borrower has agreed to repay to Lender amounts which Lender is obligated to advance, including future advances, under the terms of a Home Equity Conversion Loan Agreement dated the same date as this Security Instrument ("Loan Agreement"). The agreement to repay is evidenced by Borrower's Note dated the same date as this Security Instrument ("Note"). This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, including all future advances, with interest at a rate subject to adjustment, and all renewals, extensions and modifications of the Note, up to a maximum principal amount of **Two Hundred-Five Thousand Five Hundred and 00/100 Dollars (U.S.\$205,500.00)**; (b) the payment of all other sums, with interest, advanced under Paragraph 5 to protect the security of this Security Instrument or otherwise due under the terms of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. The full debt, including all amounts described in (a), (b), and (c) above, if not paid earlier, is due and payable on **June 25, 2081**. For this purpose, Borrower does hereby mortgage, grant and convey to Lender, the following described property located in **Escambia County, Florida**, which has the address of:

8153 Sedgefield Drive, Pensacola, FL 32507, and is described more fully on Exhibit A attached to and hereby incorporated into this Mortgage ("Property Address").

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

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

Handwritten initials/signature

("Current Index"). Before each Change Date, the new interest rate will be calculated by adding a margin to the Current Index. The sum of the margin plus the Current Index, subject to the rate limitations below, will be called the "Calculated Interest Rate" for each Change Date. The Calculated Interest Rate will be compared to the interest rate in effect immediately prior to the current Change Date (the "Existing Interest Rate").

- Annually Adjusting Variable Rate Feature** - The interest rate will never increase or decrease by more than two percentage points (2.0%) on any single Change Date. The interest rate will never be more than five percentage points (5.0%) higher or lower than the initial interest rate stated in Paragraph 2 of this Note.
- Monthly Adjusting Variable Rate Feature** - The Calculated Interest Rate will never increase above 12.370%.

The Calculated Interest Rate will be adjusted if necessary to comply with the rate limitation(s) described above and will be in effect until the next Change Date. At any change date, if the Calculated Interest Rate equals the Existing Interest Rate, the interest rate will not change.

23. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.



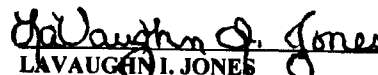
24. Attorneys' Fees. As used in this Security Instrument and the Note, "attorneys' fees" shall include any attorneys' fees awarded by an appellate court.


25. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check all riders that are applicable].

<input type="checkbox"/>	Condominium Rider	<input type="checkbox"/>	PUD Rider
<input type="checkbox"/>	Shared Appreciation Rider	<input type="checkbox"/>	Other

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Witnesses:


 SIDNEY P. JONES (Borrower)



File No. FL-1605
Commitment No. FL-1605

**COMMITMENT FOR TITLE INSURANCE
SCHEDULE A**
(continued)

LEGAL DESCRIPTION

**Lot 22, Bay Meadows Lakes, according to the plat thereof, recorded in Plat Book 13,
Page 35, Official Records of Escambia County, Florida.**

Prepared By Ellicia Solinsky
ASAP Processing Services, Inc.
6522 Basile Rowe
East Syracuse, NY 13057
315-432-5274

Requested by and returned to:
James B. Nutter & Company
4153 Broadway
Kansas City, Missouri 64111

Prepared by: _____

FHA Case Number: 091-4584672/952-255
76795

**HUD MORTGAGE
EXEMPT FROM TAX**

State of Florida

**ADJUSTABLE RATE MORTGAGE
HOME EQUITY CONVERSION SECOND MORTGAGE
THIS MORTGAGE SECURES A REVERSE MORTGAGE LOAN**

THIS MORTGAGE ("Security Instrument" or "Second Security Instrument") is given on **January 08, 2009**. The mortgagor is **SIDNEY P. JONES and LAVAUGHN I. JONES, husband and wife**, whose address is **8153 Sedgefield Drive, Pensacola, FL 32507** ("Borrower"). This Security Instrument is given to the Secretary of Housing and Urban Development, whose address is 451 Seventh Street, S.W., Washington, DC 20410 ("Lender" or "Secretary"). Borrower has agreed to repay to Lender amounts which Lender is obligated to advance, including future advances, under the terms of a Home Equity Conversion Loan Agreement dated the same date as this Security Instrument ("Loan Agreement"). The agreement to repay is evidenced by Borrower's Note dated the same date as this Security Instrument ("Second Note"). This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Second Note, including all future advances, with interest at a rate subject to adjustment, and all renewals, extensions and modifications of the Second Note, up to a maximum principal amount of **Two Hundred-Five Thousand Five Hundred and 00/100 Dollars (U.S.\$205,500.00)**; (b) the payment of all other sums, with interest, advanced under Paragraph 5 to protect the security of this Security Instrument or otherwise due under the terms of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Second Note. The full debt, including all amounts described in (a), (b), and (c) above, if not paid earlier, is due and payable on **June 25, 2081**. For this purpose, Borrower does hereby mortgage, grant and convey to Lender, the following described property located in **Escambia** County, Florida, which has the address of:

8153 Sedgefield Drive, Pensacola, FL 32507, and is described more fully on Exhibit A attached to and hereby incorporated into this Mortgage ("Property Address").

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

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is only encumbered by a First Security Instrument given by Borrower and dated the same date as this Security Instrument ("First Security Instrument"). Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited

interest rate will not change.

23. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

24. Attorneys' Fees. As used in this Security Instrument and the Note, "attorneys' fees" shall include any attorneys' fees awarded by an appellate court.

25. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check all riders that are applicable].

<input type="checkbox"/>	Condominium Rider	<input type="checkbox"/>	PUD Rider
<input type="checkbox"/>	Shared Appreciation Rider	<input type="checkbox"/>	Other

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Witnesses: [Signature] [Signature]
[Signature] [Signature]

Signature: [Signature]
SIDNEY P. JONES (Borrower)

[Signature]
LAVAUGHN I. JONES

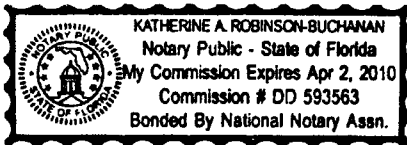
STATE OF FLORIDA

COUNTY OF ESCAMBIA

The foregoing instrument was acknowledged before me this 8th day of

January 2009, by Sidney P. Jones and LaVaughn I. Jones, who is personally known to me; who has produced Florida Driver License + Identification Card as identification and who did (did not) take an oath.

[Signature]
Notary Public
Name: [Signature]





File No. FL-1605
Commitment No. FL-1605

**COMMITMENT FOR TITLE INSURANCE
SCHEDULE A**
(continued)

LEGAL DESCRIPTION

**Lot 22, Bay Meadows Lakes, according to the plat thereof, recorded in Plat Book 13,
Page 35, Official Records of Escambia County, Florida.**

**STATE OF FLORIDA
COUNTY OF ESCAMBIA**

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

CERTIFICATE # 05718 of 2013

I, PAM CHILDERS, CLERK OF THE CIRCUIT COURT OF ESCAMBIA COUNTY, FLORIDA, do hereby certify that I did on June 4, 2015, mail a copy of the foregoing Notice of Application for Tax Deed, addressed to:

SIDNEY P JONES 8153 SEDGEFIELD DR PENSACOLA, FL 32507	LA VAUGHN I JONES 8153 SEDGEFIELD DR PENSACOLA, FL 32507
JAMES B NUTTER & COMPANY 4153 BROADWAY KANSAS CITY MO 64111	SECRETARY OF HOUSING AND URBAN DEVELOPMENT 451 SEVENTH ST SW WASHINGTON DC 20410

WITNESS my official seal this 4th day of June 2015.



PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

By:
Emily Hogg
Deputy Clerk

WARNING

THERE ARE UNPAID TAXES ON PROPERTY WHICH YOU OWN OR IN WHICH YOU HAVE A LEGAL INTEREST. THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON July 6, 2015, UNLESS THE TAXES ARE PAID. SHOULD YOU NEED FURTHER INFORMATION CONTACT THE CLERK OF THE CIRCUIT COURT IMMEDIATELY AT THE COUNTY COURTHOUSE IN PENSACOLA, FLORIDA, OR CALL 850-595-3793.

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That **GARNET ROCK LLC - 315 US BANK** holder of **Tax Certificate No. 05718**, issued the 1st day of **June, A.D., 2013** has filed same in my office and has made application for a tax deed to be issued thereon. Said certificate embraces the following described property in the County of Escambia, State of Florida, to wit:

LT 22 BLK B BAY MEADOWS LAKES PB 13 P 35 OR 4918 P 1615

SECTION 33, TOWNSHIP 2 S, RANGE 31 W

TAX ACCOUNT NUMBER 094706305 (15-474)

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

SIDNEY P JONES and LA VAUGHN I JONES

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 **July**, which is the **6th day of July 2015**.

Dated this 4th day of June 2015.

In accordance with the AMERICANS WITH DISABILITIES ACT, if you are a person with a disability who needs special accommodation in order to participate in this proceeding you are entitled to the provision of certain assistance. Please contact Emily Hogg not later than seven days prior to the proceeding at Escambia County Government Complex, 221 Palafox Place Ste 110, Pensacola FL 32502. Telephone: 850-595-3793.



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

By:
Emily Hogg
Deputy Clerk

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Post Property:

8153 SEDGEFIELD DR 32507



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

By:
Emily Hogg
Deputy Clerk

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Personal Services:

SIDNEY P JONES
8153 SEDGEFIELD DR
PENSACOLA, FL 32507

PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA



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LA VAUGHN I JONES
8153 SEDGEFIELD DR
PENSACOLA, FL 32507

PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA



By:
Emily Hogg
Deputy Clerk

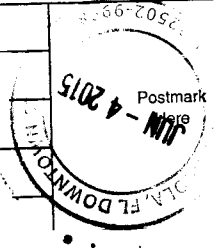
13/5718

7007 0710 0001 2338 6700

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

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

OFFICIAL USE

Postage	\$.49	
Certified Fee	3.45	
Return Receipt Fee (Endorsement Required)	2.80	
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fees	\$ 6.74	

Sent To: JAMES B NUTTER & COMPANY
 [15-474]
 Street, or PO: 4153 BROADWAY
 City, State: KANSAS CITY MO 64111


PS Form 3849, June 2004 See Reverse for Instructions

7007 0710 0001 2338 6748

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

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

OFFICIAL USE

Postage	\$.49	
Certified Fee	3.45	
Return Receipt Fee (Endorsement Required)	2.80	
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fees	\$ 6.74	

Sent To: SECRETARY OF HOUSING AND URBAN DEVELOPMENT [15-474]
 Street, or PO: 451 SEVENTH ST SW
 City, State: WASHINGTON DC 20410

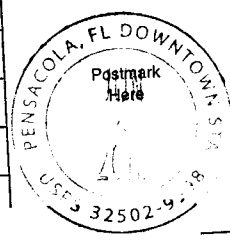
PS Form 3849, June 2004 See Reverse for Instructions

7007 0710 0001 2338 6618

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

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OFFICIAL USE

Postage	\$.49	
Certified Fee	3.45	
Return Receipt Fee (Endorsement Required)	2.80	
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fees	\$ 6.74	

Sent To: SIDNEY P JONES [15-474]
 Street, or PO: 8153 SEDGEFIELD DR
 City, State: PENSACOLA, FL 32507

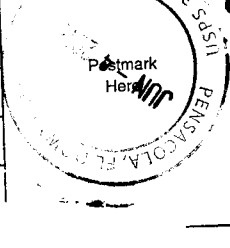
PS Form 3849, June 2004 See Reverse for Instructions

7007 0710 0001 2338 6625

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

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

OFFICIAL USE

Postage	\$.49	
Certified Fee	3.45	
Return Receipt Fee (Endorsement Required)	2.80	
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fees	\$ 6.74	

Sent To: LA VAUGHN I JONES [15-474]
 Street, or PO: 8153 SEDGEFIELD DR
 City, State: PENSACOLA, FL 32507

PS Form 3849, June 2004 See Reverse for Instructions

13/5718

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
<ul style="list-style-type: none"> 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. 	<p>A. Signature <input checked="" type="checkbox"/> <i>Juste Wayne</i> <input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p>B. Received by (Printed Name) _____ C. Date of Delivery <i>6-5</i></p>
<p>1. Article Addressed to:</p> <p style="text-align: center;">LA VAUGHN I JONES [15-474] 8153 SEDGEFIELD DR PENSACOLA, FL 32507</p>	<p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p> <p>3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> <p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>
<p>2. Article Number <i>7007 0710 0001 2338 6625</i> (Transfer from service label)</p>	
<p>PS Form 3811, February 2004 Domestic Return Receipt 102595-02-M-1540</p>	

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<ul style="list-style-type: none"> 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. 	<p>A. Signature <input checked="" type="checkbox"/> <i>Juste Wayne</i> <input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p>B. Received by (Printed Name) _____ C. Date of Delivery <i>6-5</i></p>
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<p>2. Article Number <i>7007 0710 0001 2338 6618</i> (Transfer from service label)</p>	
<p>PS Form 3811, February 2004 Domestic Return Receipt 102595-02-M-1540</p>	

13/5718

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
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1. Article Addressed to:

JAMES B NUTTER & COMPANY
[15-474]
4153 BROADWAY
KANSAS CITY MO 64111

COMPLETE THIS SECTION ON DELIVERY

A. Signature Agent
 Addressee
 X *Troy Stone*

B. Received by (Printed Name) C. Date of Delivery
 Troy Stone 6/8/15

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

3. Service Type

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

4. Restricted Delivery? (Extra Fee) Yes

2. Article Number 7007 0710 0001 2338 6700
 (Transfer from service label)

ESCAMBIA COUNTY SHERIFF'S OFFICE
ESCAMBIA COUNTY, FLORIDA

NON-ENFORCEABLE RETURN OF SERVICE

15-474

Document Number: ECSO15CIV024968NON

Agency Number: 15-008674

Court: TAX DEED

County: ESCAMBIA

Case Number: CERT NO 05718 2013

Attorney/Agent:

PAM CHILDERS
CLERK OF COURT
TAX DEED

Plaintiff: RE: SIDNEY P JONES AND LA VAUGHN I JONES

Defendant:

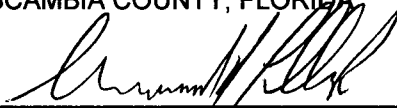
Type of Process: NOTICE OF APPLICATION FOR TAX DEED

Received this Writ on 6/4/2015 at 9:43 AM and served same at 7:40 AM on 6/5/2015 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: _____



G. FALLER JR., CPS

Service Fee: \$40.00

Receipt No: BILL

Printed By: JLBRYANT

WARNING

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Dated this 4th day of June 2015.

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Post Property:

8153 SEDGEFIELD DR 32507



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

By:
Emily Hogg
Deputy Clerk

ESCAMBIA COUNTY SHERIFF'S OFFICE
ESCAMBIA COUNTY, FLORIDA

NON-ENFORCEABLE RETURN OF SERVICE

15-474

Document Number: ECSO15CIV025009NON

Agency Number: 15-008618

Court: TAX DEED

County: ESCAMBIA

Case Number: CERT NO 05718 2013

Attorney/Agent:

PAM CHILDERS
CLERK OF COURT
TAX DEED

Plaintiff: RE: SIDNEY P JONES AND LA VAUGHN I JONES

Defendant:

Type of Process: NOTICE OF APPLICATION FOR TAX DEED

Substitute

Received this Writ on 6/4/2015 at 9:49 AM and served same on SIDNEY P JONES , in ESCAMBIA COUNTY, FLORIDA, at 7:40 AM on 6/5/2015 by leaving a true copy of this Writ together with a copy of the initial pleadings, if any, with the date and hour of service endorsed thereon by me, at the within named individual's usual place of abode, with a person residing therein who is 15 years of age, or older, to wit: LAVAUGHN JONES, WIFE, as a member of the household and informing said person of their contents.

DAVID MORGAN, SHERIFF
ESCAMBIA COUNTY, FLORIDA

By: _____



G. FALLER, JR., CPS

Service Fee: \$40.00

Receipt No: BILL

Printed By: JLBRYANT

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Personal Services:

SIDNEY P JONES
8153 SEDGEFIELD DR
PENSACOLA, FL 32507

PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA



Emily Hogg

By:
Emily Hogg
Deputy Clerk

2015 JUN 4 11:11 AM

b7c b7d V 11:11 AM

CLERK OF THE CIRCUIT COURT

ESCAMBIA COUNTY SHERIFF'S OFFICE
ESCAMBIA COUNTY, FLORIDA

NON-ENFORCEABLE RETURN OF SERVICE

15-474

Document Number: ECSO15CIV025010NON

Agency Number: 15-008619

Court: TAX DEED

County: ESCAMBIA

Case Number: CERT NO 05718 2013

Attorney/Agent:

PAM CHILDERS
CLERK OF COURT
TAX DEED

Plaintiff: RE: SIDNEY P JONES AND LA VAUGHN I JONES

Defendant:

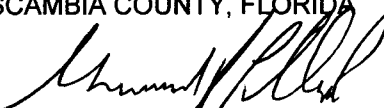
Type of Process: NOTICE OF APPLICATION FOR TAX DEED

Individual

Received this Writ on 6/4/2015 at 9:49 AM and served same on LA VAUGHN I JONES , at 7:40 AM on 6/5/2015 in ESCAMBIA COUNTY, FLORIDA, by delivering a true copy of this Writ together with a copy of the initial pleadings, if any, with the date and hour of service endorsed thereon by me.

DAVID MORGAN, SHERIFF
ESCAMBIA COUNTY, FLORIDA

By: _____



G. FALLER JR., CPS

Service Fee: \$40.00

Receipt No: BILL

Printed By: JLBRYANT

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Personal Services:

LA VAUGHN I JONES
8153 SEDGEFIELD DR
PENSACOLA, FL 32507

PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA



By:
Emily Hogg
Deputy Clerk

6/15/15
6/15/15
6/15/15

THE ESCAMBIA SUN-PRESS, LLC
PUBLISHED WEEKLY SINCE 1948



(Warrington) Pensacola, Escambia County, Florida

STATE OF FLORIDA

County of Escambia

Before the undersigned authority personally appeared

MICHAEL P. DRIVER

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

NOTICE in the matter of SALE

07/06/2015 - TAX CERTIFICATE # 05718

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

JUNE 4, 11, 18, & 25 2015

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

PUBLISHER

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CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA
(SEAL)
By: Emily Hogg
Deputy Clerk

oaw-2w-06-04-11-18-25-2015

Sworn to and subscribed before me this 25TH
JUNE A.D., 20 15

PAULA D. TURNER

NOTARY PUBLIC

