

# Tax Collector's Certification

CTY-513

**Tax Deed Application Number**  
1600354

**Date of Tax Deed Application**  
Apr 27, 2016

This is to certify that **HMF FL E, LLC AND CAPITAL ONE CAPITAL ONE, NA CLTRL ASSIGNEE**, holder of **Tax Sale Certificate Number 2014 / 1010**, Issued the 1st Day of June, 2014 and which encumbers the following described property in the county of Escambia, State of Florida, to wit: **02-3705-475**

**Cert Holder:**  
**HMF FL E, LLC AND CAPITAL ONE CAPITAL ONE, NA CLTRL ASSIGNEE**  
**PO BOX 54291**  
**NEW ORLEANS, LA 70154**

**Property Owner:**  
**DIRDEN MARY LEE**  
**168 OVERLOOK DR**  
**PENSACOLA, FL 32503**

LOT 16 BLK D 1ST ADDN CASCADE HILLS PB 8 P 16 OR 1792 P 626

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, or if the certificate is held by the County, all appropriate fees have been deposited.

Certificates owned by applicant and filed in connection with this application:

Certificate Year/Number	Account Number	Sale Date	Face Amount of Certificate	Interest	Total
2014/1010	02-3705-475	06-01-2014	1,206.75	60.34	1,267.09

Certificates redeemed by applicant or included (County) in connection with this tax deed application:

Certificate Year/Number	Account Number	Sale Date	Face Amount of Certificate	Tax Collector's Fee	Interest	Total
2015/1092	02-3705-475	06-01-2015	1,263.52	6.25	63.18	1,332.95

**Amounts Certified by Tax Collector (Lines 1-7):**

1. Total of all Certificates in Applicant's Possession and Cost of the Certificates Redeemed by Applicant	2,600.04
2. Total of Delinquent Taxes Paid by Tax Deed Applicant	0.00
3. Total of Current Taxes Paid by Tax Deed Applicant	1207.55
4. Ownership and Encumbrance Report Fee	200.00
5. Tax Deed Application Fee	175.00
6. Total Interest Accrued by Tax Collector Pursuant to Section 197.542, F.S.	
7. Total (Lines 1 - 6)	4,182.59

**Total Amount Paid**

**Amounts Certified by Clerk of Court (Lines 8-15):**

8. Clerk of Court Statutory Fee for Processing Tax Deed	
9. Clerk of Court Certified Mail Charge	
10. Clerk of Court Advertising Charge	
11. Clerk of Court Recording Fee for Certificate of Notice	
12. Sheriff's Fee	
13. Interest Computed by Clerk of Court Pursuant to Section 197.542, F.S.	
14. Total (Lines 8 - 13)	
15. One-half Assessed Value of Homestead Property, if Applicable per F.S.	
16. Other Outstanding Certificates and Delinquent Taxes Not Included in this Application,	
17. Statutory (Opening) Bid; Total of Lines 7, 14, 15 (if applicable) and 16 (if	
18. Redemption Fee	6.25
19. Total Amount to Redeem	

**Total Amount Paid**

Done this the 28th day of April, 2016 Janet Holley, Tax Collector of Escambia County

Date of Sale: November 7, 2016 By Jenna Stewart

\*This certification must be surrendered to the Clerk of the Circuit Court no later than ten (10) days after this date.  
02-3705-475 2014

TO: Tax Collector of ESCAMBIA COUNTY: JANET HOLLEY

In accordance with the Florida Statutes, I, HMF FL E, LLC AND CAPITAL ONE CAPITAL ONE, NA CLTRL ASSIGNEE  
PO BOX 54291  
NEW ORLEANS, LA 70154

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

<u>Certificate No.</u>	<u>Date</u>	<u>Legal Description</u>
2014/ 1010	06-01-2014	LOT 16 BLK D 1ST ADDN CASCADE HILLS PB 8 P 16 OR 1792 P 626

I agree to pay all delinquent taxes, redeem all outstanding tax 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 report 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.

*Electronic signature on file*

Applicant's Signature

*04-27-2016*

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	
<b>Reference:</b>	2115302102016004
<b>Account:</b>	023705475
<b>Owners:</b>	DIRDEN MARY LEE
<b>Mail:</b>	168 OVERLOOK DR PENSACOLA, FL 32503
<b>Situs:</b>	168 OVERLOOK DR 32503
<b>Use Code:</b>	SINGLE FAMILY RESID
<b>Taxing Authority:</b>	COUNTY MSTU
<b>Tax Inquiry:</b>	<a href="#">Open Tax Inquiry Window</a>
Tax Inquiry link courtesy of Janet Holley Escambia County Tax Collector	

Assessments				
Year	Land	Imprv	Total	Cap Val
2015	\$23,750	\$48,653	\$72,403	\$72,403
2014	\$23,750	\$46,461	\$70,211	\$70,211
2013	\$23,750	\$41,984	\$65,734	\$65,734

[Disclaimer](#)

[Amendment 1/Portability Calculations](#)

Sales Data					
Sale Date	Book	Page	Value	Type	Official Records (New Window)
07/1983	1792	626	\$31,400	WD	<a href="#">View Instr</a>
02/1980	1417	893	\$9,000	WD	<a href="#">View Instr</a>
01/1977	1121	41	\$27,500	WD	<a href="#">View Instr</a>
01/1973	719	609	\$20,900	WD	<a href="#">View Instr</a>

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

**2015 Certified Roll Exemptions**

**Legal Description**  
LOT 16 BLK D 1ST ADDN CASCADE HILLS PB 8 P 16 OR 1792 P 626

**Extra Features**  
None

**Parcel Information**

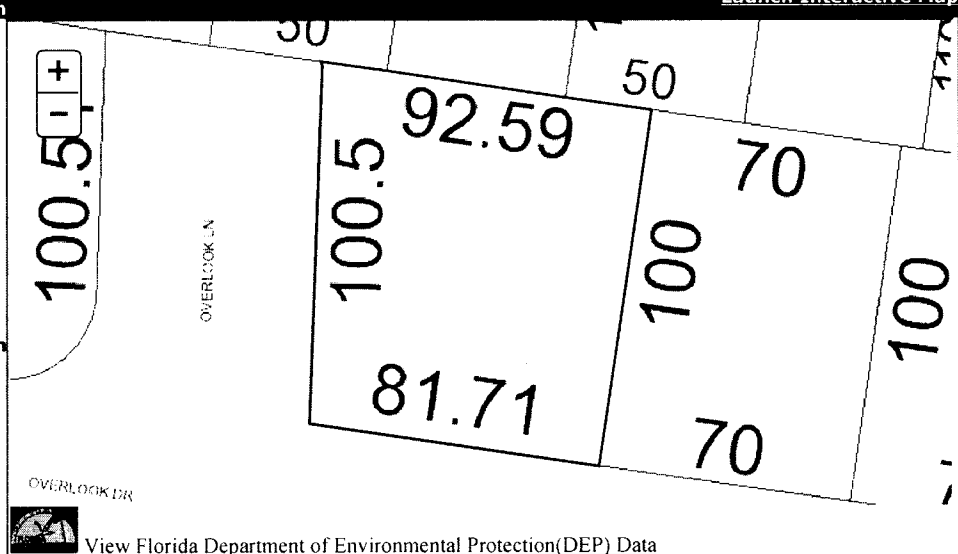
[Launch Interactive Map](#)

**Section Map Id:**  
21-1S-30-4

**Approx. Acreage:**  
0.1996

**Zoned:**   
MDR

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



View Florida Department of Environmental Protection(DEP) Data

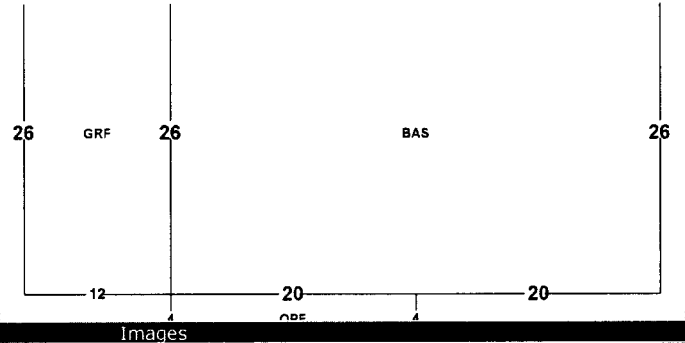
**Buildings**

Address: 168 OVERLOOK DR, Year Built: 1972, Effective Year: 1972

**Structural Elements**  
DECOR/MILLWORK-ABOVE AVERAGE  
DWELLING UNITS-1  
EXTERIOR WALL-BRICK-FACE/VENEER  
FLOOR COVER-CARPET  
FOUNDATION-SLAB ON GRADE  
HEAT/AIR-CENTRAL H/AC  
INTERIOR WALL-DRYWALL-PLASTER

**NO. PLUMBING FIXTURES-5**  
**NO. STORIES-1**  
**ROOF COVER-COMPOSITION SHG**  
**ROOF FRAMING-GABLE**  
**STORY HEIGHT-0**  
**STRUCTURAL FRAME-WOOD FRAME**

**Areas - 1432 Total SF**  
**BASE AREA - 1040**  
**GARAGE FIN - 312**  
**OPEN PORCH FIN - 80**



4/8/15

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

Last Updated:05/06/2016 (tc.1306)

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



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

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

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

**PAM CHILDERS, CLERK OF THE CIRCUIT COURT**  
**Tax Certificate Redeemed From Sale**  
**Account: 023705475 Certificate Number: 001010 of 2014**

**Payor: ARVESTER BURRELL 168 OVERLOOK DR PENSACOLA, FL 32503      Date 08/11/2016**

Clerk's Check #	1	Clerk's Total	\$497.25
Tax Collector Check #	1	Tax Collector's Total	\$4,628.01
		Postage	\$60.00
		Researcher Copies	\$40.00
		Total Received	<del>\$5,225.26</del> <b>\$ 4,596.80</b>

**PAM CHILDERS**  
 Clerk of the Circuit Court

Received By: \_\_\_\_\_  
 Deputy Clerk

A handwritten signature in black ink, appearing to be "Eunice H. [unclear]".

**PAM CHILDERS**  
 CLERK OF THE CIRCUIT COURT  
 ARCHIVES AND RECORDS  
 CHILDSUPPORT  
 CIRCUIT CIVIL  
 CIRCUIT CRIMINAL  
 COUNTY CIVIL  
 COUNTY CRIMINAL  
 DOMESTIC RELATIONS  
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 MIS  
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**BRANCH OFFICES**  
**ARCHIVES AND RECORDS**  
**JUVENILE DIVISION**  
**CENTURY**

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

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

**Case # 2014 TD 001010**  
**Redeemed Date 08/11/2016**

**Name ARVESTER BURRELL 168 OVERLOOK DR PENSACOLA, FL 32503**

Clerk's Total = TAXDEED	<del>\$497.25</del>	
Due Tax Collector = TAXDEED	<del>\$4,628.01</del>	
Postage = TD2	\$60.00	\$ 4,596.80
ResearcherCopies = TD6	<del>\$40.00</del>	

• For Office Use Only

Date	Docket	Desc	Amount Owed	Amount Due	Payee Name
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**FINANCIAL SUMMARY**

No Information Available - See Dockets



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

**Tax Deed - Redemption Calculator**

**Account: 023705475 Certificate Number: 001010 of 2014**

Redemption  No  Application Date  Interest Rate

	Final Redemption Payment ESTIMATED	Redemption Overpayment ACTUAL
	Auction Date <input type="text" value="11/07/2016"/>	Redemption Date <input type="text" value="08/04/2016"/>
Months	7	4
Tax Collector	<input type="text" value="\$4,182.59"/>	<input type="text" value="\$4,182.59"/>
Tax Collector Interest	\$439.17	\$250.96
Tax Collector Fee	<input type="text" value="\$6.25"/>	<input type="text" value="\$6.25"/>
Total Tax Collector	\$4,628.01	<input type="text" value="\$4,439.80"/> TC
Clerk Fee	<input type="text" value="\$130.00"/>	<input type="text" value="\$130.00"/>
Sheriff Fee	<input type="text" value="\$120.00"/>	<input type="text" value="\$120.00"/>
Legal Advertisement	<input type="text" value="\$200.00"/>	<input type="text" value="\$200.00"/>
App. Fee Interest	\$47.25	\$27.00
Total Clerk	\$497.25	<input type="text" value="\$477.00"/> CH
Postage	<input type="text" value="\$60.00"/>	<input type="text" value="\$0.00"/>
Researcher Copies	<input type="text" value="\$40.00"/>	<input type="text" value="\$0.00"/>
Total Redemption Amount	\$5,225.26	\$4,916.80
	Repayment Overpayment Refund Amount	\$308.46

Notes

**Southern Guaranty Title Company**

4400 Bayou Boulevard, Suite 13B

Pensacola, Florida 32503

Telephone: 850-478-8121

Facsimile: 850-476-1437

16-386  
Redeemed

**OWNERSHIP AND ENCUMBRANCE REPORT**

File No.: 12965

August 3, 2016

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 08-03-1996, through 08-03-2016, and said search reveals the following:

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

Mary Lee Dirden

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: 

August 3, 2016



**OWNERSHIP AND ENCUMBRANCE REPORT  
LEGAL DESCRIPTION**

File No.: 12965

August 3, 2016

**Lot 16, Block D, Cascade Hills First Addition, as per plat thereof, recorded in Plat Book 8, Page 16, of the Public Records of Escambia County, Florida**

**OWNERSHIP AND ENCUMBRANCE REPORT  
CONTINUATION PAGE**

File No.: 12965

August 3, 2016

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

1. That certain mortgage executed by Mary Lee Dirden in favor of American General Home Equity, Inc. NKA Springleaf Home Equity, Inc. dated 04/16/1999 and recorded 04/21/1999 in Official Records Book 4398, page 1878 of the public records of Escambia County, Florida, in the original amount of \$29,054.97.  
NOTE: This mortgage is being shown as a precaution because the Satisfaction of Mortgage was executed 27 days after the Mortgage was executed. Possible Satisfaction recorded in O.R. Book 5282, page 497.
2. That certain mortgage executed by Mary Lee Dirden in favor of Wayne Wheatley dated 10/03/2003 and recorded 10/09/2003 in Official Records Book 5260, page 1413 of the public records of Escambia County, Florida, in the original amount of \$37,000.00
3. Taxes for the year 2013-2015 delinquent. The assessed value is \$72,403.00. Tax ID 02-3705-475.

**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: 11-7-2016

TAX ACCOUNT NO.: 02-3705-475

CERTIFICATE NO.: 2014-1010

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 \_\_\_\_\_ tax year.

Mary Lee Dirden  
168 Overlook Dr.  
Pensacola, FL 32503

Wayne Wheatley  
P.O. Box 1144  
Gulf Breeze, FL 32562

Springleaf Home Equity, Inc.  
formerly American General Home Equity, Inc/  
5401 Corporate Woods Dr., Ste 700  
Pensacola, FL 32504

Certified and delivered to Escambia County Tax Collector,  
this 4th day of August, 2016.

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.

FILE NO. 83-6258 PR  
 DOC. 153.00  
 REC. 5.00  
 TOTAL 158.00  
 STATE OF FLORIDA  
 COUNTY OF ESCAMBIA

**WARRANTY DEED**

Tax ID # 02-3705-425

KNOW ALL MEN BY THESE PRESENTS: That  
Morgan Organt and Ethel Organt, husband and wife  
 \_\_\_\_\_, Grantor\*

for and in consideration of Ten Dollars (\$10.00) and other good and valuable considerations the receipt of which is hereby acknowledged has  
 bargained, sold, conveyed and granted unto  
Mary Lee Dirden, Grantee\*

Address: 168 Overlook Drive, Pensacola, Florida 32503  
 grantee's heirs, executors, administrators and assigns, forever, the following described property, situate, lying and being in the County of  
Escambia, State of Florida, to wit:

Lot 16, Block D, CASCADE HILLS FIRST ADDITION, being a portion of Section 21, Township  
 1 South, Range 30 West, Escambia County, Florida, according to Plat recorded in Plat  
 Book 8 at Page 16 of the Public Records of said county.

"Subject to a mortgage to Sabine Mortgage & Investment Company, dated July 1, 1977 and  
 filed July 11, 1977, in O. R. Book 1121, Page 42, Public Records of Escambia County,  
 Florida, in the sum of \$27,500.00, which sum Mary Lee Dirden expressly assumes and agrees  
 to pay; and also hereby assumes and agrees to pay all the obligations of James T. Battles  
 and Carol D. Battles under the terms of the instruments creating the loan to indemnify  
 the Veterans Administration to the extent of any claim payment arising from the guaranty  
 or insurance of the indebtedness above mentioned; as provided by Title 38, Chapter 37,  
 Section 1801, et seq., U. S. C. A., and the Regulations promulgated pursuant thereto."



Return to:  
 Dale Title Company, Inc.  
 P. O. Box 386  
 Pensacola, Florida 32592  
 File Number 83-6258 AR

Subject to taxes for current year and to valid easements and restrictions of record affecting the above property, if any, which are not hereby  
 reimposed. Subject also to oil, gas and mineral reservations of record.  
 Said grantor does fully warrant the title to said land and will defend the same against the lawful claims of all persons whomsoever.

\*Wherever used herein, the term "grantee/grantor" shall include the heirs, personal representatives,  
 successors and/or assigns of the respective parties hereto, the use of singular member shall include  
 the plural, and the plural the singular, the use of any gender shall include the genders.

IN WITNESS WHEREOF, grantor has hereunto set grantor's hand and seal on July 28, 1983

Signed, sealed and delivered  
 in the presence of:  
Carole D. Battles  
Carol D. Battles

Morgan Organt (SEAL)  
Morgan Organt (SEAL)  
Ethel Organt (SEAL)  
Ethel Organt (SEAL)

STATE OF FLORIDA  
 COUNTY OF ESCAMBIA  
 Before me the subscriber personally appeared Morgan Organt and Ethel Organt, husband and wife

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

Given under my hand and seal this 28 day of July, 1983  
 CLERK FILE NO. 2265  
 FILES & RECORDS DIVISION  
 THE PUBLIC RECORDS OFFICE  
 ESCAMBIA CO. FLA.  
 JUL 29 9 13 AM '83

Carole J. Lysolais  
 Notary Public  
 My Commission Expires: 6-7-85

94.00  
101.85  
58.20

OR BK 4398 PG1878  
Escambia County, Florida  
INSTRUMENT 99-600519

MTG DOC STAMPS PD @ ESC CO \$ 101.85  
04/21/99 EDDIE LEE MAGNAN CLERK  
By: Sally Wood

INTANGIBLE TAX PD @ ESC CO \$ 58.20  
04/21/99 EDDIE LEE MAGNAN CLERK  
By: Sally Wood

(Space above this line for recording data)

If checked, the following is applicable:  
THIS IS A BALLOON MORTGAGE AND THE FINAL PAYMENT OR THE BALANCE DUE UPON MATURITY IS \$ \_\_\_\_\_  
TOGETHER WITH ACCRUED INTEREST, IF ANY, AND ALL ADVANCEMENTS MADE BY THE MORTGAGEE UNDER THE  
TERMS OF THIS MORTGAGE.

### MORTGAGE

MARY LEE DIRDEN, A SINGLE WOMAN the Mortgagor,\* in consideration of the principal  
(customer)  
sum specified in the promissory note hereafter described, received from AMERICAN GENERAL HOME EQUITY INC.  
5401 CORPORATE WOODS DR SUITE 700 PENSACOLA FL 32504  
(our name and full address)  
the Mortgagee,\* hereby, on this 16TH day of APRIL, 1999, mortgage to the Mortgagee the real  
property in ESCAMBIA County, Florida, described as:

LOT 16, BLOCK D, CASCADE HILLS FIRST ADDITION, BEING A PORTION  
OF SECTION 21, TOWNSHIP 1 SOUTH, RANGE 30 WEST, ESCAMBIA COUNTY,  
FLORIDA, ACCORDING TO PLAT RECORDED IN PLAT BOOK 8 AT PAGE 16 OF  
THE PUBLIC RECORDS OF SAID COUNTY.

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

DATE OF LOAN: 4/16/99  
PRINCIPAL AMOUNT OF LOAN : \$29,054.97

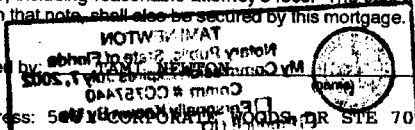
09011520

as security for the payment of all sums due under that certain promissory note of even date herewith executed by Mortgagor\* to Mortgagee\* and agree:

DEMAND FEATURE  Anytime after \_\_\_\_\_ year(s) from the date of this loan we can demand the full balance and you will have to pay the principal amount of the loan and all unpaid interest accrued to the day we make the demand. If we elect to exercise this option you will be given written notice of election at least 90 days before payment in full is due. If you fail to pay, we will have the right to exercise any rights permitted under this note, mortgage or deed of trust that secures this loan. If we elect to exercise this option, and the note calls for a prepayment penalty that would be due, there will be no prepayment penalty.

1. To make all payments required by that note and this mortgage promptly when due.
2. To pay all taxes, assessments, liens and encumbrances on that property promptly when due. If they are not promptly paid the Mortgagee may pay them without waiving the option to foreclose, and such payments, with interest thereon from the date of payment at the same rate as specified in that note, shall also be secured by this mortgage.
3. To keep all buildings now or hereafter on that land insured against damage by fire and extended coverage, vandalism and malicious mischief in an amount sufficient to comply with any co-insurance clause, by an insurer satisfactory to the Mortgagee, the insurance policy to be held by and payable to the Mortgagee. If the Mortgagor shall not do so, the Mortgagee may do so without waiving the option to foreclose, and the cost thereof, with interest thereon from the date of payment at the same rate as specified in that note, shall also be secured by this mortgage. If any sum becomes payable under such policy, the Mortgagee may apply it to the indebtedness secured by this mortgage, or may permit the Mortgagor to use it for other purposes, without impairing the lien of this mortgage.
4. To commit, permit, or suffer no waste, impairment, or deterioration of the mortgaged property.
5. To pay all expenses reasonably incurred by the Mortgagee because of the failure of the Mortgagor to comply with the agreements in that note or this mortgage, including reasonable attorney's fees. The cost thereof, with interest thereon from the date of payment at the same rate as specified in that note, shall also be secured by this mortgage.

This instrument was prepared by AMERICAN GENERAL HOME EQUITY INC.  
Address: 5401 CORPORATE WOODS DR STE 700 PENSACOLA FL 32504



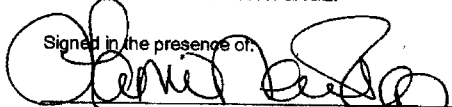
6. If any payment provided for in that note is not paid within ten days after it becomes due, or if any agreement in this mortgage other than the agreement to make the payments is breached, the entire unpaid balance of that note shall immediately become due at the option of the Mortgagee and in accordance with the terms of said note and the Mortgagee 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 mortgaged property are also hereby mortgaged, and if proceedings to foreclose this mortgage shall be instituted, the court having jurisdiction thereof should appoint a receiver of the mortgaged property, and apply those rents and profits to the indebtedness hereby secured, regardless of the solvency of the Mortgagor...or the adequacy of the security.

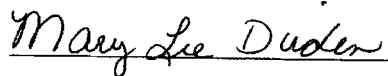
8. If this mortgage is subject and subordinate to another mortgage, it is hereby expressly agreed that should any default be made in the payment of any installment of principal or of interest on said prior mortgage, the holder of this mortgage may pay such installment of principal or such interest and the amount so paid with legal interest thereon from the time of such payment may be added to the indebtedness secured by this mortgage and the accompanying note shall be deemed to be secured by this mortgage, and it is further expressly agreed that in the event of such default or should any suit be commenced to foreclose said prior mortgage then the amount secured by this mortgage and the accompanying note shall become and be due and payable at any time thereafter at the sole option of the owner or holder of this mortgage.

9. If not prohibited by law or regulation, this mortgage and all sums hereby secured shall become due and payable at the option of the mortgagee and without notice to mortgagor forthwith upon the conveyance of mortgagor's title to all or any portion of said mortgaged property and premises, or upon the vesting of such title in any manner in persons or entities other than, or with, mortgagor unless the purchaser or transferee assumes the indebtedness secured hereby with the consent of the mortgagee.

If checked and the term of the obligation secured by this mortgage is 60 months or more, the following is applicable:  
THIS IS A BALLOON MORTGAGE AND THE FINAL PAYMENT OR THE BALANCE DUE UPON MATURITY IS \$ \_\_\_\_\_ TOGETHER WITH ACCRUED INTEREST, IF ANY, AND ALL ADVANCEMENTS MADE BY THE MORTGAGEE UNDER THE TERMS OF THIS MORTGAGE.

Signed in the presence of  


TAMI NEWTON  
Print or type name

 (Seal)

MARY LEE DIRDEN  
Print or type name 168 OVERLOOK DR PENSACOLA



LAURA SCOTT  
Print or type name

\_\_\_\_\_  
(Seal)

Print or type name

RCD Apr 21, 1999 09:52 am  
Escambia County, Florida

Ernie Lee Magaha  
Clerk of the Circuit Court  
INSTRUMENT 99-600519

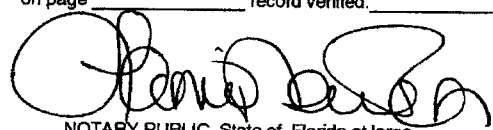
STATE OF FLORIDA:  
COUNTY OF ESCAMBIA :

I hereby certify that on this day, before me, a Notary Public duly authorized in the state and county named above to take acknowledgements, personally appeared MARY LEE DIRDEN, A SINGLE WOMAN to me known to be the person described as Mortgagor in and who executed the foregoing mortgage, and acknowledged before me that said person executed the same.

Witness my hand and official seal in the county and state named above this 16 day of April, 1999

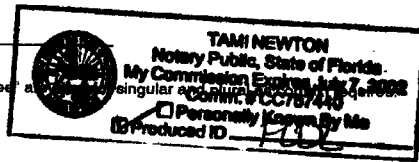
STATE OF FLORIDA:  
COUNTY OF \_\_\_\_\_ :

This instrument filed and recorded \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_ in O.R. Book \_\_\_\_\_ on page \_\_\_\_\_ record verified \_\_\_\_\_, Clerk of the Circuit Court.

  
NOTARY PUBLIC, State of Florida at large

By: \_\_\_\_\_ D.C.  
\_\_\_\_\_  
Print or Type Name

My commission expires \_\_\_\_\_



DR BK 5260 PG1413  
Escambia County, Florida  
INSTRUMENT 2003-157827

Prepared By: Deborah A. Timbie  
Wilson, Harrell, Smith & Farrington, P.A.  
307 S. Palafox Street, Pensacola, FL  
incidental to the issuance of a title insurance policy.  
File Number: 5669-36258

MTG. DOC. STAMPS PD @ ESC. CO. \$ 129.50  
10/09/03 EMMA LEE WIGGINS, CLERK  
By: R. L. WIGGINS

INTANGIBLE TAX PD @ ESC. CO. \$ 74.00  
10/09/03 EMMA LEE WIGGINS, CLERK  
By: R. L. WIGGINS

THIS IS A BALLOON MORTGAGE AND THE FINAL  
PRINCIPAL PAYMENT OR THE PRINCIPAL BALANCE  
DUE UPON MATURITY IS \$34,235.19,  
TOGETHER WITH ACCRUED INTEREST, IF ANY, AND  
ALL ADVANCEMENTS MADE BY THE MORTGAGEE  
UNDER THE TERMS OF THIS MORTGAGE.

**MORTGAGE DEED  
(INDIVIDUAL BALLOON)**

This MORTGAGE DEED executed, on 10/03/2003 by Mary Lee Dirden, a single person whose post office address is: 168 Overlook Drive Pensacola FL 32503 hereinafter called the MORTGAGOR, to Wayne Wheatley whose post office address is: P.O. Box 95372, New Orleans, LA 70195 hereinafter called the MORTGAGEE:

(Wherever used herein the terms "MORTGAGOR" and "MORTGAGEE" include all the parties to this instrument and the heirs, legal representatives and assigns of individuals, and the successors and assigns of corporations; and the term "NOTE" includes all the notes herein described if more than one.) WITNESSETH, that for good and valuable considerations and also in consideration of the aggregate sum named in the promissory note of even date herewith, hereinafter described, the MORTGAGOR hereby grants, bargains, sells, aliens, remises, conveys and confirms unto the MORTGAGEE all the certain land of which the MORTGAGOR is now seized and in possession situate in Escambia County, Florida, viz:

Lot 16, Block D, Cascade Hills First Addition, being a portion of Section 21, Township 1 South, Range 30 West, Escambia County, Florida, according to the plat thereof, recorded in Plat Book 8, Page 16 of the Public Records of Escambia County, Florida.

TO HAVE AND TO HOLD, the same, together with the tenements, hereditaments and appurtenances thereto belonging and the rents, issue and profits thereof, unto the MORTGAGEE, in fee simple.

AND the MORTGAGOR covenants with the MORTGAGEE that the MORTGAGOR is indefeasibly seized of said land in fee simple; that the MORTGAGOR has good right and lawful authority to convey said land as aforesaid; that the MORTGAGOR will make such further assurances to perfect the fee simple title to said land in the MORTGAGEE as may reasonably be required; that the MORTGAGOR hereby fully warrants the title to said land will defend the same against the lawful claims of all persons whomsoever; and that said land is free and clear of all encumbrances (Type "See Attached EXHIBIT - B" or enter clause(s)).

PROVIDED ALWAYS, that if said MORTGAGOR shall pay unto said MORTGAGEE the certain promissory note attached as EXHIBIT-A hereto and shall perform, comply with and abide by each and every the agreements, stipulations, conditions and covenants thereof, and of this mortgage, then this mortgage and the estate hereby created, shall cease, determine and be null and void.

AND the MORTGAGOR hereby further covenants and agrees to pay promptly when due the principal and interest and other sums of money provided for in said note and this mortgage, or either; to pay all and singular the taxes, assessments, levies, liabilities, obligations and encumbrances of every nature on said property; to permit, commit or suffer no waste, impairment or deterioration of said land or the improvements thereon at any time; to keep the buildings now or hereafter on said land fully insured in a sum of not less than Full Insurable Value in a company or companies acceptable to the MORTGAGEE, the policy or policies to be held by and payable to, said MORTGAGEE and in the event any sum of money becomes payable by virtue of such insurance the MORTGAGEE shall have the right to receive and apply the same to the indebtedness hereby secured, accounting to the MORTGAGOR for any surplus; to pay all costs, charges and expenses, including lawyer's fees and title searches, reasonably incurred or paid by the MORTGAGEE because of the failure of the MORTGAGOR to promptly and fully comply with the agreements, stipulations, conditions and covenants of said note and this mortgage, or either; to perform, comply with and abide by each and every the agreements, stipulations, conditions and covenants set forth in said note and this mortgage or either. In the event the MORTGAGOR fails to pay when due any tax, assessment, insurance premium or other sum of money payable by virtue of said note and this mortgage, or either, the MORTGAGEE may pay the same, without waiving or affecting the option to foreclose or any other right hereunder and all such payments shall bear interest from date thereof at the interest rate specified in the note.

If any sum of money herein referred to be not promptly paid within 30 days next after the same becomes due or if each and every the agreements, stipulations, conditions and covenants of said note and this mortgage, or either, are not fully performed, complied with and abided by, then the entire sum mentioned in said note and this mortgage, or the entire balance unpaid thereon, shall forthwith or thereafter, at the option of the MORTGAGEE, become and be due and payable, anything in said note or herein to the contrary notwithstanding. Failure by the MORTGAGEE to exercise any of the rights or options herein provided shall not constitute a waiver of any rights or options under said note or this mortgage accrued or thereafter accruing.

IN WITNESS WHEREOF, MORTGAGOR has signed and sealed these presents the date set forth above. THIS IS A BALLOON MORTGAGE AND THE FINAL PRINCIPAL PAYMENT OR THE PRINCIPAL BALANCE DUE UPON MATURITY IS \$34,235.19, TOGETHER WITH ACCRUED INTEREST, IF ANY, AND ALL ADVANCEMENTS MADE BY THE MORTGAGEE UNDER THE TERMS OF THIS MORTGAGE.

Mary Lee Dirden, a single person

SIGNED IN THE PRESENCE OF THE FOLLOWING WITNESSES:

Signature: [Signature]  
Print Name: D. TIMBIE

Mary Lee Dirden  
Mary Lee Dirden

Signature: [Signature]  
Print Name: Melissa Lafreniere

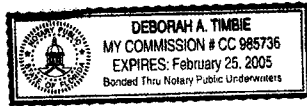
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

State of Florida  
County of Escambia

THE FOREGOING INSTRUMENT was sworn and acknowledged before me on 10/3/03 by: Mary Lee Dirden, a single person who is/are personally known to me or has produced D.L. as identification.

Notary Seal

Signature: [Signature]  
Print Name: \_\_\_\_\_





File Number: 5669-36258

**MORTGAGE NOTE  
(INDIVIDUAL)**

**10/3/03**

FOR VALUE RECEIVED, the undersigned, hereinafter "Maker",  
(jointly and severally, if more than one) promises to pay to

**Wayne Wheatley**

hereinafter "Holder" or "Payee", or order, in the manner hereinafter specified,  
the principal sum of

**\*\*\*Thirty Seven Thousand and no/100\*\*\***

**\$37,000.00** with interest from date at the rate of **16.8 percent** per annum on the balance from time to time remaining unpaid.  
The said principal and interest shall be payable in lawful money of the United States of America at:  
**P.O. Box 95372, New Orleans, LA 70195**

or at such place as may hereafter be designated by written notice from the holder to the maker hereof, on the date and in the  
manner following:

**179 consecutive monthly payments of \$521.50, principal and interest, commencing with the first payment due on 11/3/03 and continuing on the 3rd day of each month, with the final balloon payment of \$34,235.19, together with accrued interest, if any, due on or before 10/03/18. Late charges shall accrue at the rate of 5% for any payment not received before 15 days late. There shall be a prepayment penalty of 3% of the balance for the first year from date. Holder requires a 30 day notice of early payoff.**

THIS NOTE with interest is secured by a mortgage on real estate, of even date herewith, made by the Maker hereof in favor of the said Payee and shall be construed and enforced according to the laws of the State of Florida. The terms of said mortgage are by this reference made a part hereof.

IF DEFAULT be made in the payment of any of the sums or interest mentioned herein or in said mortgage or in the performance of any of the agreements contained herein or in said mortgage, then the entire principal sum and accrued interest shall at the option of the Holder hereof become at once due and collectible without notice, time being of the essence; and said principal sum and accrued interest shall both bear interest from such time until paid at the highest rate allowable under the State of Florida. Failure to exercise this option shall not constitute a waiver of the right to exercise the same in the event of any subsequent default.

EACH PERSON liable herein whether Maker or Endorser, hereby waives presentment, protest, notice, notice of protest and notice of dishonor and agrees to pay all costs including a reasonable attorney's fee, whether suit be brought or not, if after maturity of this note or default hereunder or under said mortgage, counsel shall be employed to collect this note or to protect the security of said mortgage.

WHENEVER used herein the terms "Holder", "Maker" and "Payee" shall be construed in the singular or plural as the context may require or admit.

Maker's address:

**168 Overlook Drive  
Pensacola, FL 32503**

Signature: Mary Lee Dirden  
Mary Lee Dirden

Signature: \_\_\_\_\_

Signature: \_\_\_\_\_

Signature: \_\_\_\_\_

Prepared By -  
Wayne Wheatley  
PO Box 85372  
New Orleans, La  
70125

OR BK 5282 PG0497  
Escambia County, Florida  
INSTRUMENT 2003-169843

RCD Nov 06, 2003 01:24 pm  
Escambia County, Florida


ERNIE LEE MAGAHA  
Clerk of the Circuit Court  
INSTRUMENT 2003-169843

STATE OF FLORIDA  
COUNTY OF SANTA ROSA

SATISFACTION OF MORTGAGE

The undersigned owner of a mortgage and the indebtedness secured thereby made by Mary Lee Dirden, a single woman, on October 3, 2003 in the principal amount of thirty seven thousand dollars (\$37,000.00), with the below described legal, and recorded in public records of Escambia County, State of Florida, does hereby acknowledge that the said indebtedness has been paid and does hereby cancel the said mortgage.

Lot 16, Block D, Cascade Hills First Addition, being a portion of Section 21, Township 1 South, Range 30 West, Escambia County, Florida, according to the plat thereof, recorded in plat book 8, page 16 of the public records of Escambia County, Florida.

By   
WAYNE WHEATLEY

State of FLORIDA  
COUNTY OF SANTA ROSA

The foregoing instrument was acknowledged before me this 30TH day of OCTOBER, 2003, by WAYNE WHEATLEY. He has presented Florida driver's license with photograph as identification.

Notary 



Allison N. Buryard  
MY COMMISSION # DD092622 EXPIRES  
April 29, 2006  
BONDED THRU TROY FARM INSURANCE, INC.

Commission expires on \_\_\_\_\_



# Pam Childers

Clerk of the Circuit Court and Comptroller, Escambia County

Clerk of Courts • County Comptroller • Clerk of the Board of County Commissioners • Recorder •

August 22, 2016

HMF FL E LLC AND CAPITAL ONE CAPITAL ONE NA CLTRL ASSIGNEE  
PO BOX 54291  
NEW ORLEANS LA 70154

Dear Certificate Holder:

The records of this office show that an application for a tax deed had been made on the property represented by the numbered certificate listed below. The property redeemed prior to sale; therefore your application fees are now refundable.

TAX CERT	APP FEES	INTEREST	TOTAL
2014 TD 004968	\$450.00	\$27.00	\$477.00
2014 TD 001010	\$450.00	\$27.00	\$477.00

**TOTAL \$954.00**

Very truly yours,

PAM CHILDERS  
Clerk of Circuit Court

By:

  
Emily Hogg  
Tax Deed Division