

Tax Collector's Certification

CTY-513

Tax Deed Application Number
1600376

Date of Tax Deed Application
May 04, 2016

This is to certify that **PFS FINANCIAL 1, LLC U.S. BANK, CUSTODIAN/PFS FINAN US BANK AS CUST FOR PFS FINANCIAL 1 LLC**, holder of **Tax Sale Certificate Number 2014 / 1158**, Issued the 1st Day of June, 2014 and which encumbers the following described property in the county of Escambia, State of Florida, to wit: **03-0744-503**

Cert Holder:
PFS FINANCIAL 1, LLC U.S. BANK, CUSTODIAN/PFS FINAN
US BANK AS CUST FOR PFS FINANCIAL 1 LLC
50 SOUTH 16TH ST, STE 2050
PHILADELPHIA, PA 19102

Property Owner:
BOWSER JAMES H & SHIRLEY J
7716 HERRINGTON DR
PENSACOLA, FL 32534

LT 3 BLK G 1ST ADDN TO LINCOLN PARK PB 7 P 54 OR 478 P 878

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
2014/1158	03-0744-503	06-01-2014	446.14	22.31	468.45

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
2015/1257	03-0744-503	06-01-2015	452.06	6.25	22.60	480.91
2013/1383	03-0744-503	06-01-2013	459.39	6.25	22.97	488.61

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. Total of Delinquent Taxes Paid by Tax Deed Applicant
3. Total of Current Taxes Paid by Tax Deed Applicant
4. Ownership and Encumbrance Report Fee
5. Tax Deed Application Fee
6. Total Interest Accrued by Tax Collector Pursuant to Section 197.542, F.S.
7. Total (Lines 1 - 6)

Total Amount Paid

1,437.97
0.00
488.57
200.00
175.00
2,301.54

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, If Applicable Per Florida Statutes
17. Statutory (Opening) Bid; Total of Lines 7, 14, 15 (if applicable) and 16 (if applicable)
18. Redemption Fee
19. Total Amount to Redeem

Total Amount Paid

23,173.50
6.25

Done this the 24th day of May, 2016 Janet Holley, Tax Collector of Escambia County

Date of Sale: 5 December 2016

By *Shirley Rich, CFCA*
Senior Deputy Tax Collector

*This certification must be surrendered to the Clerk of the Circuit Court no later than ten (10) days after this date.
03-0744-503 2014

TO: Tax Collector of ESCAMBIA COUNTY: JANET HOLLEY

In accordance with the Florida Statutes, I, PFS FINANCIAL 1, LLC U.S. BANK, CUSTODIAN/PFS FINAN
US BANK AS CUST FOR PFS FINANCIAL 1 LLC
50 SOUTH 16TH ST, STE 2050
PHILADELPHIA, PA 19102

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

Certificate No.	Date	Legal Description
2014/ 1158	06-01-2014	LT 3 BLK G 1ST ADDN TO LINCOLN PARK PB 7 P 54 OR 478 P 878

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

05-04-2016

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	
Reference:	231S302500003007
Account:	030744503
Owners:	BOWSER JAMES H & SHIRLEY J
Mail:	7716 HERRINGTON DR PENSACOLA, FL 32534
Situs:	7716 HERRINGTON DR 32534
Use Code:	SINGLE FAMILY RESID <input type="checkbox"/>
Taxing Authority:	COUNTY MSTU
Tax Inquiry:	Open Tax Inquiry Window
Tax Inquiry link courtesy of Janet Holley Escambia County Tax Collector	

Assessments				
Year	Land	Imprv	Total	Cap Val
2015	\$8,075	\$42,777	\$50,852	\$46,347
2014	\$8,075	\$41,191	\$49,266	\$45,980
2013	\$8,075	\$37,226	\$45,301	\$45,301

[Disclaimer](#)

[Amendment 1/Portability Calculations](#)

Sales Data					
Sale Date	Book	Page	Value	Type	Official Records (New Window)
01/1970	478	878	\$14,800	WD	View Instr
Official Records Inquiry courtesy of Pam Childers Escambia County Clerk of the Circuit Court and Comptroller					

2015 Certified Roll Exemptions
HOMESTEAD EXEMPTION

Legal Description
LT 3 BLK G 1ST ADDN TO LINCOLN PARK PB 7 P 54 OR 478 P 878

Extra Features
METAL BUILDING

Parcel Information

[Launch Interactive Map](#)

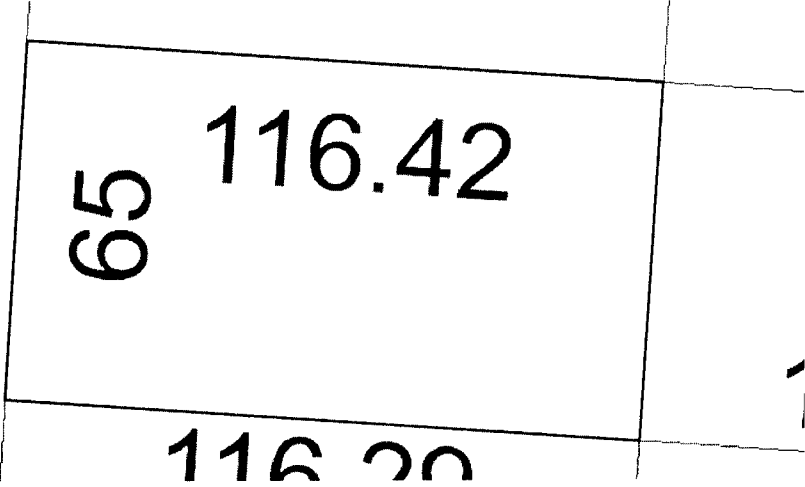
Section Map Id:
23-1S-30-2



Approx. Acreage:
0.1707

Zoned:
MDR

Evacuation & Flood Information
[Open Report](#)



View Florida Department of Environmental Protection(DEP) Data

Buildings

Address: 7716 HERRINGTON DR, Year Built: 1970, Effective Year: 1970

Structural Elements
DECOR/MILLWORK-AVERAGE
DWELLING UNITS-1
EXTERIOR WALL-BRICK-FACE/VENEER
EXTERIOR WALL-ALUMINUM SIDING
FLOOR COVER-VINYL/CORK
FOUNDATION-SLAB ON GRADE
HEAT/AIR-CENTRAL H/AC
INTERIOR WALL-DRYWALL-PLASTER
NO. PLUMBING FIXTURES-3

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

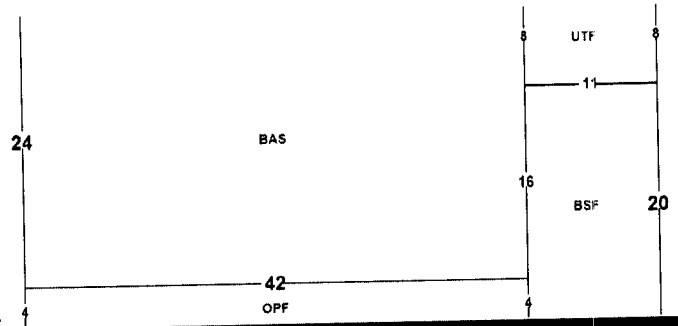
Areas - 1484 Total SF

BASE AREA - 1008

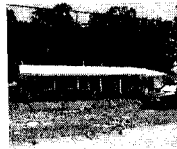
BASE SEMI FIN - 220

OPEN PORCH FIN - 168

UTILITY FIN - 88



Images



6/18/02

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: 06/01/2016 (tc.6146)

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



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

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

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

**PAM CHILDERS, CLERK OF THE CIRCUIT COURT
 Tax Certificate Redeemed From Sale
 Account: 030744503 Certificate Number: 001158 of 2014**

Payor: JAMES BOWSER 7716 HERRINGTON DR PENSACOLA, FL 32534 Date 06/20/2016

Clerk's Check #	93470	Clerk's Total	\$497.25
Tax Collector Check #	1	Tax Collector's Total	\$2,549.45
		Postage	\$60.00
		Researcher Copies	\$0.00
		Total Received	\$3,106.70

**PAM CHILDERS
 Clerk of the Circuit Court**

Received By:
 Deputy Clerk

A large, stylized handwritten signature in black ink, appearing to read "M. Childers".

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

PAM CHILDERS
 CLERK OF THE CIRCUIT COURT
 ARCHIVES AND RECORDS
 CHILDSUPPORT
 CIRCUIT CIVIL
 CIRCUIT CRIMINAL
 COUNTY CIVIL
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**COUNTY OF ESCAMBIA
 OFFICE OF THE
 CLERK OF THE CIRCUIT COURT**

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

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

Case # 2014 TD 001158

Redeemed Date 06/20/2016

Name JAMES BOWSER 7716 HERRINGTON DR PENSACOLA, FL 32534

Clerk's Total = TAXDEED	\$497.25
Due Tax Collector = TAXDEED	\$2,549.45
Postage = TD2	\$60.00
ResearcherCopies = TD6	\$0.00

• 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 and Comptroller, Escambia County

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

June 24, 2016

PFS FINANCIAL 1 LLC US BANK CUSTODIAN/PFS FINAN US BANK AS CUST FOR PFS
FINANCIAL 1 LLC
50 SOUTH 16TH ST STE 2050
PHILADELPHIA PA 19102

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 008046	\$450.00	\$6.75	\$456.75
2014 TD 001158	\$450.00	\$6.75	\$456.75

TOTAL \$913.50

Very truly yours,

PAM CHILDERS
Clerk of Circuit Court

By:


Emily Hogg
Tax Deed Division

Southern Guaranty Title Company

4400 Bayou Boulevard, Suite 13B
Pensacola, Florida 32503
Telephone: 850-478-8121
Facsimile: 850-476-1437

Redeemed
16-495

OWNERSHIP AND ENCUMBRANCE REPORT

File No.: 13079

September 15, 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 09-15-1996, through 09-15-2016, and said search reveals the following:

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

James H. Bowser and Shirley J. Bowser, 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

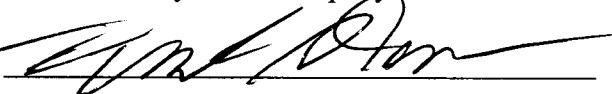
4. Taxes:

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: 

September 15, 2016

**OWNERSHIP AND ENCUMBRANCE REPORT
LEGAL DESCRIPTION**

File No.: 13079

September 15, 2016

Lot 3, Block G, First Addition to Lincoln Park, as per plat thereof, recorded in Plat Book 7, Page 54, of the Public Records of Escambia County, Florida

**OWNERSHIP AND ENCUMBRANCE REPORT
CONTINUATION PAGE**

File No.: 13079

September 15, 2016

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

1. That certain mortgage executed by James H. Bowser and Shirley J. Bowser, husband and wife in favor of Equicredit Corporation of America dated 04/09/1999 and recorded 04/19/1999 in Official Records Book 4397, page 1604 of the public records of Escambia County, Florida, in the original amount of \$41,828.00.
2. Judgment filed by American General Financial Services of America, Inc. recorded in O.R. Book 6182, page 1561.
3. Taxes for the year 2012-2015 delinquent. The assessed value is \$53,306.00. Tax ID 03-0744-503.

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: 12-5-2016

TAX ACCOUNT NO.: 03-0744-503

CERTIFICATE NO.: 2014
~~2013~~-1158

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

YES NO

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

 X Notify Escambia County, 190 Governmental Center, 32502

X Homestead for 2015 tax year.

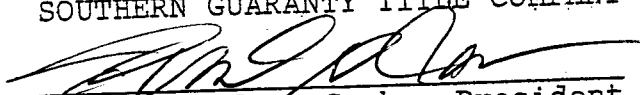
James H. Bowser
Shirley J. Bowser
7716 Herrington Dr.
Pensacola, FL 32534

Springleaf Financial Services
of America, Inc. formerly
American General Financial
Services of America, Inc.
102-2 E. Nine Mile Rd.
Pensacola, FL 32534

Equicredit Corporation of America
150 N. College St., NC1-028-17-06
Charlotte, NC 28255

Certified and delivered to Escambia County Tax Collector,
this 16th day of September, 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.

478 REC. 875

This Warranty Deed Made and executed the 25th day of February, A.D. 1970 by

Julin Builders, Inc.

a corporation existing under the laws of Florida, and having its principal place of business at Pensacola, Florida

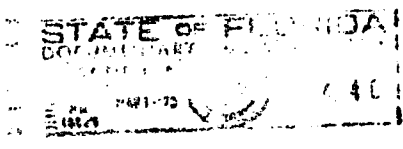
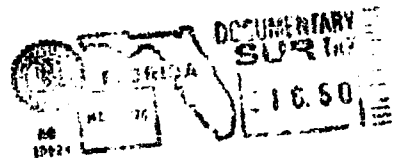
hereinafter called the grantor, to James F. Bowser and Shirley J. Bowser, his wife

whose present address is 7716 Herrington Drive, Pensacola Florida

hereinafter called the grantee.

Witness: That the grantor, for and in consideration of the sum of \$10.00 and other valuable considerations, receipt whereof is hereby acknowledged, by these presents does grant, hereby sell, alien, remise, release, ratify and confirm unto the grantee, all that certain land situate in Escambia County, Florida, to-wit:

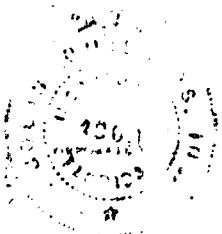
Lot 3, Block G, First Addition to Lincoln Park, according to Plat thereof recorded in Plat Book 7, Page 56, of the public records of Escambia County, Florida.



Together with all the tenements, hereditaments and appurtenances thereto in anywise appertaining

To Have and to Hold, the same to the said grantees.

And the grantor hereby covenants with said grantees that he is lawfully seized of said land in fee simple, that he has good right and lawful authority to sell and convey said land, that he has fully warranted the title to said land and will defend the same against the lawful claims of all persons whatsoever, and that said land is free of all encumbrances, except taxes accrued and assessments to December 31, 1969.



In WITNESS WHEREOF the grantor has hereunto set his hand and corporate seal, and the grantee has hereunto set their hands and seals, this 25th day of February, 1970.

Signature lines for the grantor and grantee, including the names James F. Bowser and Shirley J. Bowser.



19.50
146.65
83.66

OR BK 4397 PG1604
Escambia County, Florida
INSTRUMENT 99-599687

MTE DOC STAMPS @ ESC CO \$ 146.65
04/19/99 ERNIE LEE WARRIOR, CLERK
By: *[Signature]*
INTANGIBLE TRF @ ESC CO \$ 83.66
04/19/99 ERNIE LEE WARRIOR, CLERK
By: *[Signature]*

RETURN TO:
DENIS A. BRASLOW
ATTORNEY AT LAW
700 SOUTH PALAFOX ST., STE. 315
PENSACOLA, FL 32501

This instrument was prepared by: Sonja T. Collins
EquiCredit Corp./Secondary Marketing Dept.
P.O. Box 44138/DOC. CONTROL DIV.
Jacksonville, FL 32231

_____ Space Above Line For Recorder's Use _____

MORTGAGE **Loan Number: 8585001426**

THIS MORTGAGE is made this 9th day of April, 1999, between the Mortgagor, JAMES H. BOWSER AND SHIRLEY J. BOWSER, HUSBAND AND WIFE (herein "Borrower"), and the Mortgagee, EquiCredit Corporation of America, a corporation organized and existing under the laws of Delaware whose address is 600 S Barracks Street Suite #203 Pensacola, Florida 32501 (herein "Lender").

Whereas, Borrower is indebted to Lender in the principal sum of U.S. \$ 41,828.00, which indebtedness is evidenced by Borrower's note dated April 9, 1999 and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on April 15, 2014:

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

LOT 3, BLOCK G, FIRST ADDITION TO LINCOLN PARK, ACCORDING TO PLAT THEREOF RECORDED IN PLAT BOOK 7, PAGE 54, OF THE PUBLIC RECORDS OF ESCAMBIA COUNTY, FLORIDA.

which has the address of 7716 HERRINGTON DR. PENSACOLA, FL 32534
[Street, City, State, Zip Code] (herein "Property Address");

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

Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property, and that the Property is unencumbered, except for encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.
UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal and Interest; Prepayment and Late Charges.** Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment, late charges and other charges due under the Note.

Bas 99a

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

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

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

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

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

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

- Adjustable Rate Rider
- Condominium Rider
- 1-4 Family Rider
- Planned Unit Development Rider
- Other(s) (specify):

23. **Conformity With Laws.** If any provision of this Mortgage (Deed of Trust) is found to be in violation of any law, rule or regulation which affects the validity and/or enforceability of the Note and/or Mortgage (Deed of Trust), that provision shall be deemed modified to comply with applicable law, rule, or regulation.


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

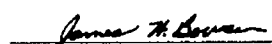
Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Notice to Lender, at Lender's address set forth on page one of this Mortgage, of any default under the superior encumbrance and of any sale or other foreclosure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

In Witness Whereof, Borrower has executed this Mortgage.

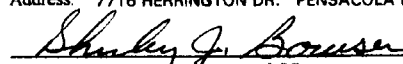
NOTICE TO BORROWER

Do not sign this Mortgage if it contains blank spaces. All spaces should be completed before you sign.
Signed, sealed and delivered in the presence of:


Name: Denis A. Braslow

 (Seal)
Name: JAMES H. BOWSER Borrower
Address: 7716 HERRINGTON DR. PENSACOLA FL 32534


Name: Sheryl Bertsch

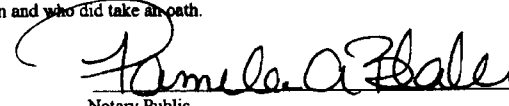
 (Seal)
Name: SHIRLEY J. BOWSER Borrower
Address: 7716 HERRINGTON DR. PENSACOLA FL 32534

Name: _____

Name: _____ (Seal) Borrower
Address: 7716 HERRINGTON DR. PENSACOLA FL 32534

State of Florida
County of ESCAMBIA

The foregoing instrument was acknowledged before me this 9th day of April, 1999, by _____
JAMES H. BOWSER and SHIRLEY J. BOWSER
_____, who is/are personally known to me or who has produced _____
DRIVERS LICENSE as identification and who did take an oath.


Notary Public
Name: _____
My Commission Expires _____

(Seal)  Pamela A. Blake
MY COMMISSION # CC759997 EXPIRES
September 14, 2002
BONDED THRU TROY FAIR INSURANCE, INC.

RCD Apr 19, 1999 09:36 am
Escambia County, Florida
Ernie Lee Magaha
Clerk of the Circuit Court
INSTRUMENT 99-599687

**IN THE COUNTY COURT IN AND
FOR ESCAMBIA COUNTY, FLORIDA**

**AMERICAN GENERAL FINANCIAL SERVICES OF AMERICA INC
102 - 2 E NINE MILE ROAD
PENSACOLA FL 32534**

**Plaintiff,
VS.**

**JAMES H BOWSER
7716 HERRINGTON DRIVE
PENSACOLA FL 32534**

Defendant.

**Case No. 2007 SC 003142
Division: V
FINAL JUDGMENT AGAINST
JAMES H BOWSER**

THIS CAUSE having come before the Court, and the Court being fully advised in the premises,
it is therefore

ORDERED AND ADJUDGED that the Plaintiff AMERICAN GENERAL FINANCIAL
SERVICES OF AMERICA INC hereby recovers from the Defendant JAMES H BOWSER the sum of
\$1906.70, plus prejudgment interest of \$219.49 and costs of \$175.00 for a total of \$2301.19 that
shall bear interest at the rate of 11% per annum, for which let execution issue.

DONE AND ORDERED in Chambers at Pensacola, Escambia County, Florida this
4 day of July, 2007.



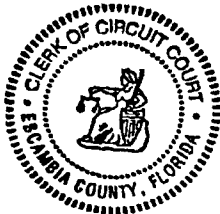
County Judge

Copies to:

AMERICAN GENERAL FINANCIAL SERVICES OF AMERICA INC

JAMES H BOWSER

CERTIFIED TO BE A TRUE COPY
OF THE ORIGINAL ON FILE IN THIS OFFICE
WITNESS MY HAND AND OFFICIAL SEAL
ERNIE LEE MAGAHA, CLERK
CIRCUIT COURT AND COUNTY COURT
ESCAMBIA COUNTY FLORIDA



ERNIE LEE MAGAHA
CLERK OF CIRCUIT COURT
ESCAMBIA COUNTY, FL
2007 JUL - 9 1 A 9 16
COUNTY CIVIL DIVISION
FILED & RECORDED

BY Ernie Lee Magaha DC
DATE 7/13/2007

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