FORM 512

NOTICE TO TAX COLLECTOR OF APPLICATION FOR TAX DEED

Application Number 1600432

TO: Tax Collector of ESCAMBIA COUNTY: JANET HOLLEY

In accordance with the Florida

BLACKWELL EDDIE TTEE/BLACKWELL LIVING TRUST

Statutes, I,

723 OVERBROOK DRIVE

FORT WALTON BEAC, FL 32547

, 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/ 2512	06-01-2014	LT 12 BLK 12 MONTCLAIR UNIT NO 2 PB 4 P 100 SEC 10/12 T 2S R 30 W
		OR 4376 P 475

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	05-10-2016	
Applicant's Signature		Date

redeemed-

### **Tax Collector's Certification**

CTY-513

**Tax Deed Application Number** 1600432

**Date of Tax Deed Application** May 10, 2016

**Total Amount Paid** 

This is to certify that BLACKWELL EDDIE TTEE/BLACKWELL LIVING TRUST, holder of Tax Sale Certificate Number 2014 / 2512, Issued the 1st Day of June, 2014 and which encumbers the following described property in the county of Escambia, State of Florida, to wit: **05-3222-000** 

Cert Holder:

**BLACKWELL EDDIE TTEE/BLACKWELL LIVING TRUST 723 OVERBROOK DRIVE** FORT WALTON BEAC, FL 32547

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

Property Owner: **HERBERT IMA JEAN 4521 DEAUVILLE WAY** PENSACOLA, FL 32505

LT 12 BLK 12 MONTCLAIR UNIT NO 2 PB 4 P 100 SEC 10/12 T 2S R 30 W OR 4376 P 475

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
2014/2512	05-3222-000	06-01-2014	256.64	53.89	310.53
2015/2677	05-3222-000	06-01-2015	256.34	12.82	269.16

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
/						

1. Total of all Certificates in Applicant's Possession and Cost of the Certificates Redeemed by Applicant	579.69
2. Total of Delinquent Taxes Paid by Tax Deed Applicant	0.00
3. Total of Current Taxes Paid by Tax Deed Applicant	234.79
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)	1,189.48
Amounts Certified by Clerk of Court (Lines 8-15):	Total Amount Paid
3. 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	(((A)11)
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.	16,000
<ol> <li>Other Outstanding Certificates and Delinquent Taxes Not Included in this Application,</li> </ol>	
17. Statutory (Opening) Bid; Total of Lines 7, 14, 15 (if applicable) and 16 (if	
18. Redemption Fee	12.50
19. Total Amount to Redeem	

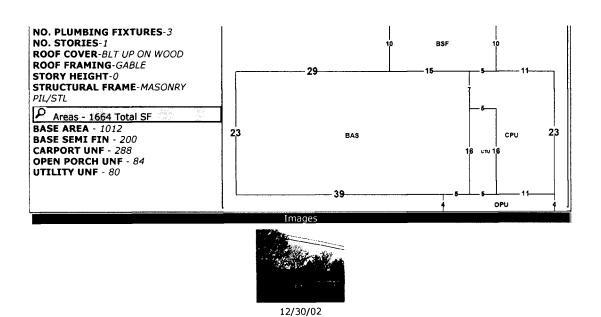
Done this the 6th day of June, 2016 Janet Holley, Tax Collector of Escambia County

Date of Sale:

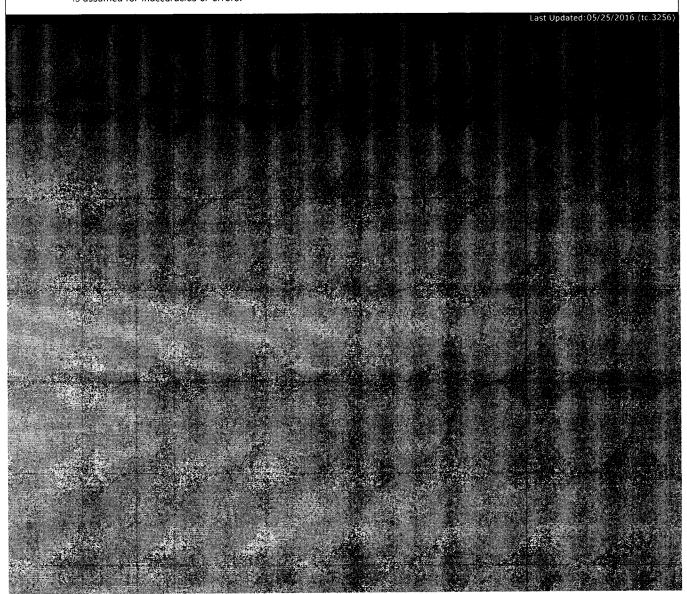
11-07-2016

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

05-3222-000



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.





Tangible Property Real Estate Sale Amendment 1/Portability Search Search List Calculations

#### Back

Year

2015

2014

2013

Assessments

Land

\$4,500

\$4,500

\$4,500

Navigate Mode

Account O Reference

Printer Friendly Version

Launch Interactive Map

Cap Val

\$32,000

\$31,747

\$31,490

Total

\$33,277

\$31,747

\$31,490

General Information Reference:

1025301000012012

Account: Owners:

053222000 HERBERT IMA JEAN

Mail:

4521 DEAUVILLE WAY

PENSACOLA, FL 32505 4521 DEAUVILLE WAY 32505

Situs: Use Code:

SINGLE FAMILY RESID P

Taxing

COUNTY MSTU

**Authority:** Tax Inquiry:

Open Tax Inquiry Window

Tax Inquiry link courtesy of Janet Holley Escambia County Tax Collector

### 2015 Certified Roll Exemptions

HOMESTEAD EXEMPTION

#### Sales Data

Sale Date Book Page Value Type (New Window) 02/1999 4376 475 \$100 WD View Instr

02/1999 4376 474 \$100 WD View Instr 03/1990 2852 122 \$100 QC View Instr 06/1987 2410 136 \$40,000 WD View Instr

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

### Legal Description

LT 12 BLK 12 MONTCLAIR UNIT NO 2 PB 4 P 100 SEC 10/12 T 2S R 30 W OR 4376 P 475

**Imprv** 

\$28,777

\$27,247

\$26,990

Disclaimer

Amendment 1/Portability Calculations

#### Extra Features

Official Records

#### Parcel Information

Section

Map Id: 46-15-30-2

Approx. Acreage: 0.2044

Zoned: 🔑 MDR

Evacuation & Flood Information Open Report

View Florida Department of Environmental Protection(DEP) Data

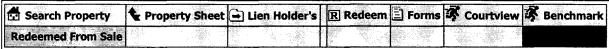
#### Buildings

Address:4521 DEAUVILLE WAY, Year Built: 1959, Effective Year: 195

Structural Elements

**DECOR/MILLWORK-AVERAGE DWELLING UNITS-1** EXTERIOR WALL-CONCRETE BLOCK

FLOOR COVER-CARPET FOUNDATION-SLAB ON GRADE **HEAT/AIR-WALL/FLOOR FURN INTERIOR WALL-DRYWALL-PLASTER** 





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

## Tax Deed - Redemption Calculator Account: 053222000 Certificate Number: 002512 of 2014

Redemption Yes V	Application Date 05/10/2016	Interest Rate 18%
	Final Redemption Payment ESTIMATED	Redemption Overpayment ACTUAL
	Auction Date 11/07/2016	Redemption Date 06/03/2016
Months	6	1
Tax Collector	\$1,189.48	\$1,189.48
Tax Collector Interest	\$107.05	\$17.84
Tax Collector Fee	\$6.25	\$6.25
Total Tax Collector	\$1,302.78	\$1,213.57
Clerk Fee	\$130.00	\$130.00
Sheriff Fee	\$120.00	\$120.00
Legal Advertisement	\$200.00	\$200.00
App. Fee Interest	\$40.50	\$6.75
Total Clerk	\$490.50	\$456.75 CH
Postage	\$60.00	\$0.00
Researcher Copies	\$40.00	\$0.00
Total Redemption Amount	\$1,893.28	\$1,670.32
	Repayment Overpayment Refund Amount	\$222.96

#### **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

### Case # 2014 TD 002512

**Redeemed Date** 06/03/2016

Name IMA JEAN HERBERT 4521 DEAUVILLE WAY PENSACOLA, FL 32505

Clerk's Total = TAXDEED	<b>\$4</b> 90. <b>5</b> 0
Due Tax Collector = TAXDEED	\$1,302.78
Postage = TD2	\$60,00
ResearcherCopies = TD6	\$4 <b>(</b> 1.0p

• For Office Use Only

Date	Docket	Desc	Amount Owed	Amount Due	Payee Name
	FINANCIAL SUMMARY				
No Information Available - See Dockets					

#### **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: 053222000 Certificate Number: 002512 of 2014

Payor: IMA JEAN HERBERT 4521 DEAUVILLE WAY PENSACOLA, FL 32505 Date 06/03/2016

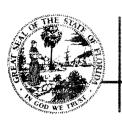
Clerk's Check # 1	Clerk's Total	\$490.50	
Tax Collector Check # 1	Tax Collector's Total	\$ 302.78	
	Postage	\$60.00	
	Researcher Copies	\$40.00	
	Total Received	\$1,893.28	550

PAM CHILDERS

Clerk of the Eixcuit Court

Received By Deputy Clerk

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 and Comptroller, Escambia County

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

June 20, 2016

EDDIE BLACKWELL TRUSTEE/BLACKWELL LIVING TRUST 723 OVERBROOK DRIVE FORT WALTON BEACH FL 32547

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 002512	\$450.00	\$6.75	\$456.75

TOTAL \$456.75

Very truly yours,

PAM CHILDERS

Clerk of Circuit Court

By:

Emily Hogg

Tax Deed Division

- 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, "attorney's 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)].

Adinatahla Data Bidan	Condominium Rider	1-4 Family Rider	
Adjustable Rate Rider	Condominan Rocci	1-4 Tuniny Ricci	
Planned Unit Development Rider	Other(s) (specify):		
which affects the validity and/or enforceability of the with applicable law, rule, or regulation.	REQUEST FOR NOTICE OF DEFAULT	at provision shall be deemed mod	
	AND FORECLOSURE UNDER SUPERIO MORTGAGES OR DEEDS OF TRUST	R	
Borrower and Lender request the holder of	any mortgage, deed of trust or other encum	nbrance with a lien which has p	riority over this
Mortgage to give Notice to Lender, at Lender's addr	ress set forth on page one of this Mortgage, o	f any default under the superior en	ncumbrance and
of any sale or other foreclosure action.		RCD Feb 25, 199 Escambia Count	9 04:22 pm :y, Florida
In Witness Whereof, Borrower has executed th	is Mortgage. NOTICE TO BORROWER	Ernie Lee Clerk of the Ci INSTRUMENT S	ircūit Court
Do not sign this Mortgage if it contains blank signed, sealed and delivered in the presence of:	spaces. All spaces should be completed befor		
	Ima Lean He	rait	(Scal)
Name: Denis A. Braslow	Name: IMA JEAN HERI Address: 4521 DEAUVILLE W.		Borrower
٠ .	Address: 4521 DEAUVILLE W	AY PENSACOLA FL 32505	
Though Best L			(Seal)
Name: Sheryl Bertsch	Name: Address: 4521 DEAUVILLE W	AY PENSACOLA FL 32505	Borrower
			(Seal)
Name:	Name:		Borrower
Name.		AY PENSACOLA FL 32505	
State of Florida			
County of ESCAMBIA			
The foregoing instrument was acknowledged before IMA JEAN HERBERT	me this 19th day of February, 1999	9, by	
	s/are personally known to me or who has pro-	duced	····
DRIVERS LICENSE as ident	tification and who did take an oath.		
	Notary Public		-
(Seal)	Name:		
	My Commission Expires		

Form #404 Fl (10/96)

MY COMMISSION # CG571568 EXPIRES

September 7, 2000 THRU THOY FAIN INSURANCE, INC. Page 4 of 4

- 9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender, subject to the terms of any mortgage, deed of trust or other security agreement with a lieu which has priority over this Mortgage.
- 10. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Mortgage granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by the original Borrower and Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy.
- 11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 16 hereof. All covenants and agreements of Borrower shall be joint and several. Any Borrower who co-signs this Mortgage, but does not execute the Note, (a) is co-signing this Mortgage only to mortgage, grant and convey that Borrower's interest in the Property to Lender under the terms of this Mortgage, (b) is not personally liable on the Note or under this Mortgage, and (c) agrees that Lender and any other Borrower hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Mortgage or the Note without that Borrower's consent and without releasing that Borrower or modifying this Mortgage as to that Borrower's interest in the Property.
- 12. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Mortgage shall be given by delivering it or by mailing such notice by certified mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by certified mail to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.
- 13. Governing Law; Severability. The state and local laws applicable to this Mortgage shall be the laws of the jurisdiction in which the Property is located. The foregoing sentence shall not limit the applicability of Federal law to this Mortgage. In the event that any provision or clause of this Mortgage or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Note which can be given effect without the conflicting provision, and to this end the provisions of this Mortgage and the Note are declared to be severable. As used herein, "costs", "expenses" and "attorneys' fees" include all sums to the extent not prohibited by applicable law or limited herein.
- 14. Borrower's Copy. Borrower shall be furnished a conformed copy of the Note and of this Mortgage at the time of execution or after recordation hereof.
- 15. Rehabilitation Loan Agreement. Borrower shall fulfill all of Borrower's obligations under any home rehabilitation, improvement, repair, or other loan agreement which Borrower enters into with Lender. Lender, at Lender's option, may require Borrower to execute and deliver to Lender, in a form acceptable to Lender, an assignment of any rights, claims or defenses which Borrower may have against parties who supply labor, materials or services in connection with improvements made to the Property.
- 16. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or an interest therein is sold or transferred by Borrower (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person or persons but is a corporation, partnership, trust or other legal entity) without Lender's prior written consent, excluding (a) the creation of a lien or encumbrance subordinate to this Mortgage which does not relate to a transfer of rights of occupancy in the property, (b) the creation of a purchase money security interest for household appliances, (c) a transfer by devise, descent or by operation of law upon the death of a joint tenant or (d) the grant of any leasehold interest of three years or less not containing an option to purchase, Lender may, at Lender's option, declare all the sums secured by this Mortgage to be immediately due and payable.

If Lender exercises such option to accelerate, Lender shall mail Borrower notice of acceleration in accordance with paragraph 12 hereof. Such notice shall provide a period of not less than 30 days from the date the notice is mailed within which Borrower may pay the sums declared due. If Borrower fails to pay such sums prior to the expiration of such period, Lender may, without further notice or demand on Borrower, invoke any remedies permitted by paragraph 17 hereof.

Lender may consent to a sale or transfer if (1) Borrower causes to be submitted to Lender information required by Lender to evaluate the transferee as if a new loan were being made to the transferee; (2) Lender reasonably determines that Lender's security will not be impaired and that the risk of a breach of any covenant or agreement in this Mortgage is acceptable; (3) interest will be payable on the sums secured by this Mortgage at a rate acceptable to Lender; (4) changes in the terms of the Note and this Mortgage required by Lender are made, including, for example, periodic adjustment in the interest rate, a different final payment date for the loan, and addition of unpaid interest to principal; and (5) the transferee signs an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Mortgage, as modified if required by Lender. To the extent permitted by applicable law, Lender also may charge a reasonable fee as a condition to Lender's consent to any sale or transfer.

Borrower will continue to be obligated under the Note and this Mortgage unless Lender releases Borrower in writing

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

17. Acceleration; Remedies. Except as provided in paragraph 16 hereof, upon Borrower's breach of any covenant or agreement of Borrower in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, Lender prior to acceleration shall give notice to Borrower as provided in paragraph 12 hereof specifying: (1) the breach; (2) the action required to cure such breach is an 10 days from the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to cure such breach or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage, foreclosure by judicial proceeding, and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the nonexistence of a default or any other defense of Borrower to acceleration and foreclosure. If the breach is not cured on or before the date specified in the notice, Lender, at Lender's option, may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may foreclose this Mortgage by judicial proceeding. Lender shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorneys' fees, court costs, and costs of documentary evidence, abstracts and title reports.

2. Funds for Taxes and Insurance. Subject to applicable law or a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and planned unit development assessments, if any) which may attain priority over this Mortgage and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for hazard insurance, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof. Borrower shall not be obligated to make such payments of Funds to Lender to the extent that Borrower makes such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional lender.

If Borrower pays Funds to Lender, the Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a Federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding and applying the Funds, analyzing said account or verifying and compiling said assessments and bills, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing at the time of execution of this Mortgage that interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Mortgage.

If the amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes, assessments, insurance premiums and ground rents as they fall due, such excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly installments of Funds. If the amount of the Funds held by Lender shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as Lender may require.

Upon payment in full of all sums secured by this Mortgage, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 17 hereof the Property is sold or the Property is otherwise acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Mortgage.

- 3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under the Note and paragraphs 1 and 2 hereof shall be applied by Lender first in payment of amounts payable to Lender by Borrower under paragraph 2 hereof, then to interest payable on the Note, and then to the principal of the Note.
- 4. Prior Mortgages and Deeds of Trust; Charges; Liens. Borrower shall perform all of Borrower's obligations under any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage, including Borrower's covenants to make payments when due. Borrower shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Property ("Property Taxes") which may attain a priority over this Mortgage, and leasehold payments or ground rents, if any. In the event Borrower fails to pay any due and payable Property Taxes, Lender may, in its sole discretion, pay such charges and add the amounts thereof to the principal amount of the loan secured by the Mortgage on which interest shall accrue at the contract rate set forth in the Note.
- 5. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage", and such other hazards as Lender may require and in such amounts and for such periods as Lender may require. In the event Borrower fails to maintain hazard insurance (including any required flood insurance) in an amount sufficient to satisfy all indebtedness, fees, and charges owed Lender (in addition to payment of all liens and charges which may have priority over Lender's interest in the property), Lender may, in its sole discretion, obtain such insurance naming Lender as the sole beneficiary (single interest coverage). Lender may add any premiums paid for such insurance to the principal amount of the loan secured by this Mortgage on which interest shall accrue at the contract rate set forth in the Note.

The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender, provided, that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Lender and shall include a standard mortgage clause in favor of and in a form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property or to the sums secured by this Mortgage.

- 6. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments. Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Mortgage is on a leasehold. If this Mortgage is on a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents.
- 7. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, (including without limitation) then Lender, at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums, including reasonable attorneys' fees, and take such action as is necessary to protect Lender's interest. In addition, Grantor (Mortgagor) covenants at all times to do all things necessary to defend the title to all of the said property, but the Beneficiary (Mortgagee) shall have the right at any time to intervene in any suit affecting such title and to employ independent counsel in connection with any suit to which it may be a party by intervention or otherwise, and upon demand Grantor (Mortgagor) agrees either (1) to pay the Beneficiary all reasonable expenses paid or incurred by it in respect to any such suit affecting title to any such property, or affecting the Beneficiary's (Mortgagee's) liens or rights hereunder, including, reasonable fees to the Beneficiary's (Mortgagee's) attorneys or (2) to permit the addition of such expenses, costs, and attorney's fees to the principal balance of the Note(s) secured by this Deed of Trust (Mortgage) on which interest shall accrue at the Note rate.

If Lender required mortgage insurance as a condition of making the loan secured by this Mortgage, Borrower shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, at the Note rate, shall become additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder.

8. Inspection. Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Lender's interest in the Property.

Form #404 F1 (10/96) Page 2 of 4

17+2.50 mg.

OR BK 4376 PGO 477 Escambia County, Florida INSTRUMENT 99-583050

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

EquiCredit Central ProcessingSpace Above Line For Recorder's Use			
10401 Deerwood Park Blvd. Jacksonville, FL 32256	MORTGAGE	Loan Number: 8585001210	
THIS MORTGAGE is made this 19th		between the Mortgagor,	
IMA JEAN HERBERT, UNMARRIED and the Mortgagee, EquiCredit Corporati		(herein "Borrower"),	
existing under the laws of Delaware	whose address is 600 S Barracks St	, a corporation organized and	
Pensacola, Florida 32501	Whose audiess is GOV 5 Dail acks St	(herein "Lender").	
		(111431 24144).	
Whereas, Borrower is indebted to Lender in			
by Borrower's note dated February 19, 1999 of principal and interest, with the balance of the	and extensions and renewals thereof indebtedness, if not sooner paid, due and payab	(herein "Note"), providing for monthly installments ole on <u>March 1, 2029</u> ;	
To Secure to Lender the renowment of the	indehtedness suidenced by the Note with int	erest thereon; the payment of all other sums, with	
interest thereon advanced in accordance herewit	th to protect the security of this Mortgage: and t	he performance of the covenants and agreements of	
Borrower herein contained, Borrower does hereb	by grant and convey to Lender, with power of s	ale, the following described property located in the	
County of <b>ESCAMBIA</b>	, State of Florida:	-10, are removing assertions property rocated in the	
LOT 12, BLOCK 12, MONTCLAIR U	NIT NO. 2, BEING A PORTION OF SE	CTION 10 AND	
12, TOWNSHIP 2 SOUTH, RANGE 30	0 WEST, ESCAMBIA COUNTY, FLOR	IDA, ACCORDING TO	
PLAT RECORDED IN PLAT BOOK	4, PAGE 100 OF THE PUBLIC RECOR	DS OF SAID COUNTY.	
which has the address of 4521 DEAUVILL		MYD	
Succe	et, 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 seised 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:

 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.

Form #404 FL (10/96)

Har Klegs

Page 1 of 4

This Instrument is prepared by: Denis A. Braslow, Attorney At Law 220 South Palafox Street Pensacola, FL 32501 OR BK 4376 PGO475 Escambia County, Florida INSTRUMENT 99-583049

DEED DOC STRUPS PD @ ESC CO \$ 266 02/25/99 EBNIE LEE WORDWA, CLERKI By: Sa Olio

Parcel ID Number: 10-2S-30-1000-012-012

Made this 19TH This Indenture,

February

,1999 A.D.,

Between

Linda L. Landers

of the County of Escambia

State of Florida

, grantor, and

Ima Jean Herbert

whose address is: 4521 Deauville Way, Pensacola, FL 32505

day of

of the County of Escambia

State of Florida

, grantee.

Witnesseth that the GRANTOR, for and in consideration of the sum of

DOLLARS. and other good and valuable consideration to GRANTOR in hand paid by GRANTEE, the receipt whereof is hereby acknowledged, has granted, bargained and sold to the said GRANTEE and GRANTEE'S heirs, successors and assigns forever, the following described land, situate, State of Florida lying and being in the County of Escambia

Lot 12, Block 12, MONTCLAIR UNIT NO. 2, being a portion of Section 10 and 12, Township 2 South, Range 30 West, Escambia County, Florida, according to plat recorded in Plat Book 4, Page 100 of the public records of said County.

THE ABOVE DESCRIBED PROPERTY IS NOT THE CONSTITUTIONAL HOMESTEAD OF THE GRANTOR.

and the granter does hereby fully warrant the title to said land, and will defend the same against lawful claims of all persons whomsoever.

In Witness Whereof, the grantor has hereunto set her hand and seal the day and year first above written.

Signed, sealed and delivered in our presence:

Printed Name: Denis A. Braslow

Witness

Linda L. Landers

Printed Name: Sheryl

Witness

STATE OF Florida

COUNTY OF Escambia The foregoing instrument was acknowledged before me this

19TH day of

February

Landers

, 1999

Linda L. Landers

who is personally known to me or who has produced Florida driver's license as identified



NY COMMISSION # CC571556 EXPIRES September 7, 2000 BONDED THRU TROY FAIN BISURA

Printed Name: Notary Public My Commission Expires:

Laser Generated by © Display Systems, Inc., 1998 (941) 763-5555 Form FLWD-1

## SOUTHERN GUARANTY TITLE COMPANY

4400 BAYOU BLVD., SUITE 13-B, CORDOVA SQUARE PENSACOLA, FLORIDA 32503

TEL. (850) 478-8121

FAX (850) 476-1437

Email: rcsgt@aol.com

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

P.O. BOX 1312 Pensacola, FL 32596
CERTIFICATION: TITLE SEARCH FOR TDA
TAX DEED SALE DATE: 11-7-2016
TAX ACCOUNT NO.:05-3222-000
CERTIFICATE NO.: 2014-2512
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.
Ima Jean Herbert 4521 Deauville Way Pensacola, FL 32505  Equicredit Corporation of America 150 N. College St. NC1-028-17-06 Charlotte, NC 28255

Certified and delivered to Escambia County Tax Collector, this 24th 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.

### OWNERSHIP AND ENCUMBRANCE REPORT CONTINUATION PAGE

File No.: 13030 August 24, 2016

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

- 1. That certain mortgage executed by Ima Jean Herbert in favor of EquiCredit Corporation of America dated 02/19/1999 and recorded 02/25/1999 in Official Records Book 4376, page 477 of the public records of Escambia County, Florida, in the original amount of \$37,700.00.
- 2. Taxes for the year 2013-2015 delinquent. The assessed value is \$30,249.00. Tax ID 05-3222-000.

#### PLEASE NOTE THE FOLLOWING:

- A. Subject to current year taxes.
- B. Taxes and assessments due now or in subsequent years.
- C. Subject to Easements, Restrictions and Covenants of record.
- D. Encroachments, overlaps, boundary line disputes, and any other matters which would be disclosed by an accurate survey and inspection of the premises.
- E. Oil, gas and mineral or any other subsurface rights of any kind or nature.

### OWNERSHIP AND ENCUMBRANCE REPORT LEGAL DESCRIPTION

File No.: 13030 August 24, 2016

Lot 12, Block 12, Montclair Unit No. 2, as per plat thereof, recorded in Plat Book 4, Page 100, of the Public Records of Escambia County, Florida

### **Southern Guaranty Title Company**

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

Facsimile: 850-476-1437

Redeemed 16-450

#### OWNERSHIP AND ENCUMBRANCE REPORT

File No.: 13030 August 24, 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 08-24-1996, through 08-24-2016, and said search reveals the following:

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

Ima Jean Herbert

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

August 24, 2016