



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:	162S302400011019
Account:	060490000
Owners:	MCPHAUL CLAYTON & MCPHAUL DOROTHY
Mail:	220 OPAL AVE PENSACOLA, FL 32505
Situs:	220 OPAL AVE 32505
Use Code:	SINGLE FAMILY RESID
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	\$4,500	\$28,920	\$33,420	\$33,420
2014	\$4,500	\$27,426	\$31,926	\$31,926
2013	\$4,500	\$23,456	\$27,956	\$27,956
Disclaimer				
Amendment 1/Portability Calculations				

Sales Data					
Sale Date	Book	Page	Value	Type	Official Records (New Window)
05/19/2014	7174	930	\$50,900	QC	View Instr
06/13/2013	7038	1581	\$50,900	WD	View Instr
12/1992	3297	349	\$100	WD	View Instr
12/1992	3297	346	\$100	WD	View Instr
01/1975	876	348	\$100	QC	View Instr
01/1974	782	295	\$14,900	WD	View Instr
Official Records Inquiry courtesy of Pam Childers Escambia County Clerk of the Circuit Court and Comptroller					

2015 Certified Roll Exemptions	
Legal Description	
LT 11 BLK S RE S/D OAKCREST UNIT 2 PB 3 P 69/82/89 OR 7174 P 930	
Extra Features	
None	

Parcel Information

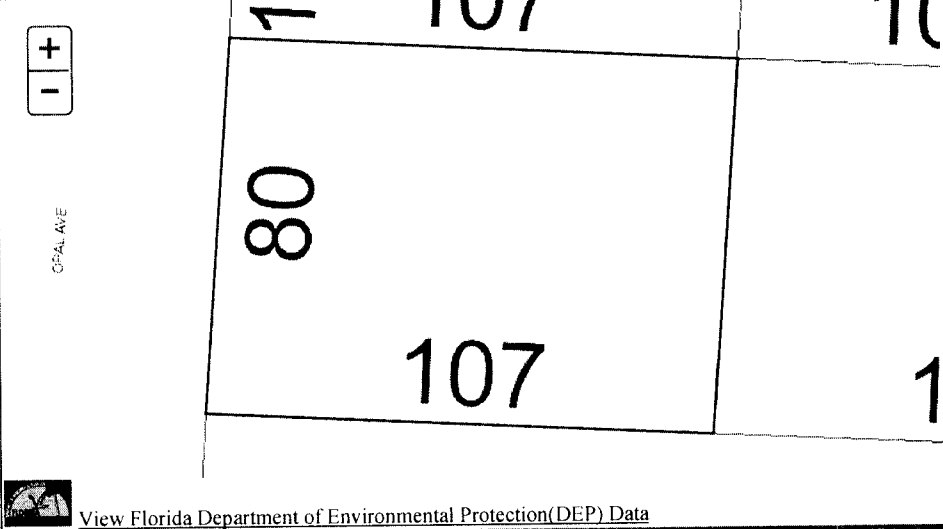
[Launch Interactive Map](#)

Section Map Id:
16-2S-30-1

Approx. Acreage:
0.1965

Zoned:
MDR

Evacuation & Flood Information
[Open Report](#)

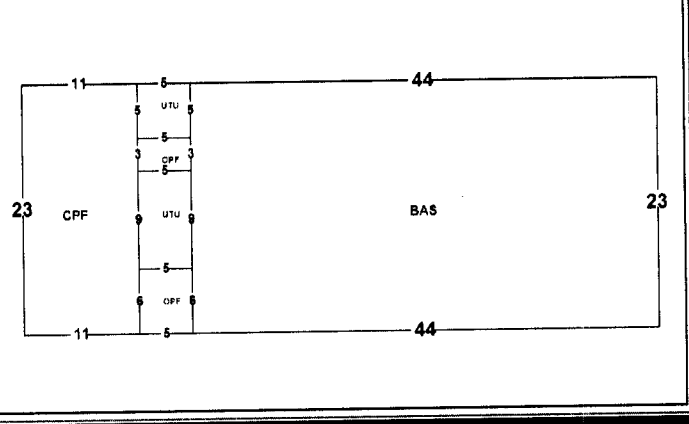


[View Florida Department of Environmental Protection \(DEP\) Data](#)

Buildings	
Address: 220 OPAL AVE, Year Built: 1955, Effective Year: 1965	
Structural Elements	DECOR/MILLWORK-AVERAGE DWELLING UNITS-1

EXTERIOR WALL-CONCRETE BLOCK
FLOOR COVER-TILE/STAIN
 CONC/BRICK
FOUNDATION-SLAB ON GRADE
HEAT/AIR-CENTRAL H/AC
INTERIOR WALL-DRYWALL-PLASTER
NO. PLUMBING FIXTURES-3
NO. STORIES-1
ROOF COVER-BLT UP ON WOOD
ROOF FRAMING-FLAT/SHED
STORY HEIGHT-0
STRUCTURAL FRAME-MASONRY
 PIL/STL

Areas - 1380 Total SF
BASE AREA - 1012
CARPORT FIN - 253
OPEN PORCH FIN - 45
UTILITY UNF - 70

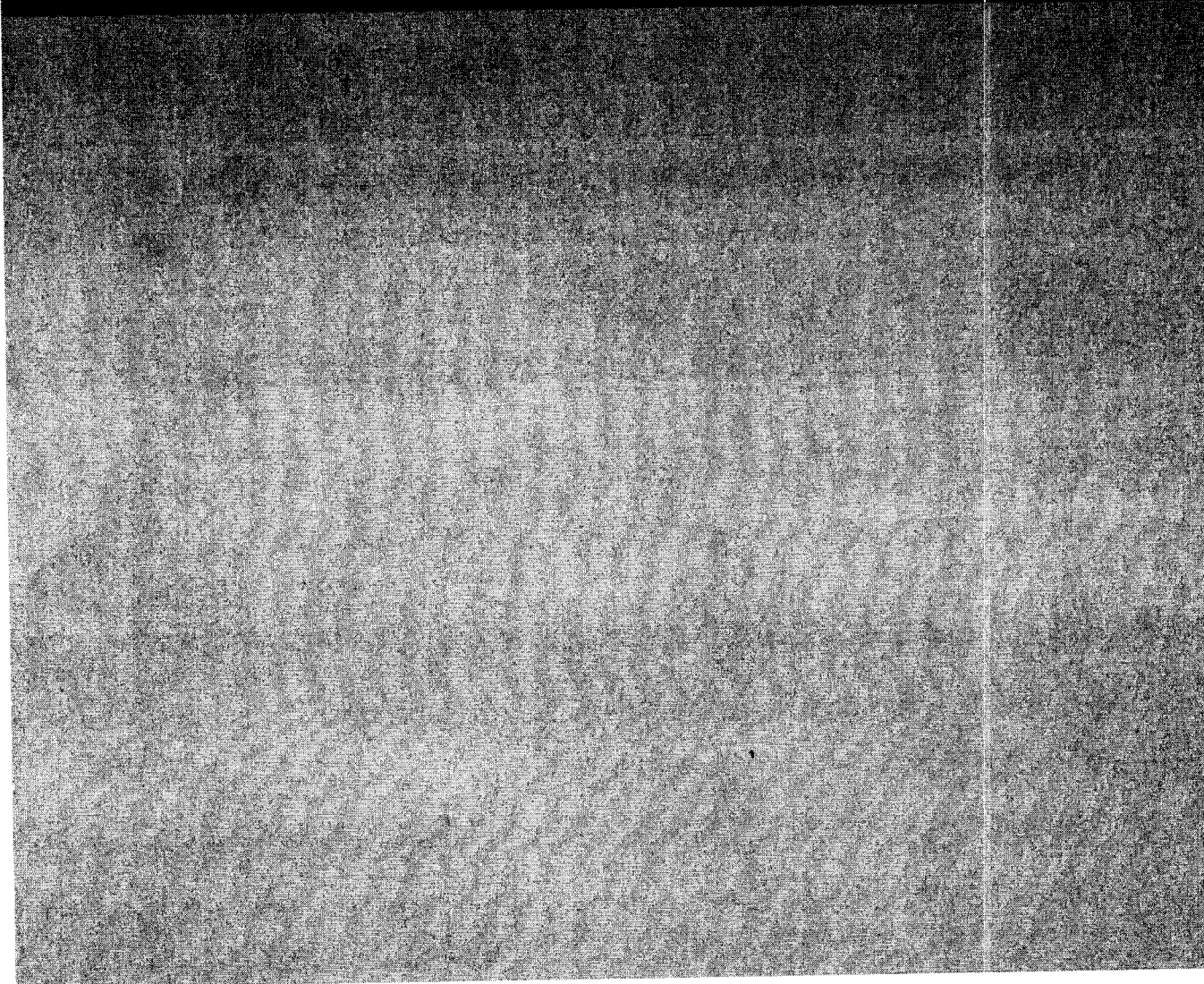


Images



3/10/14

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



Tax Collector's Certification

CTY-513

Tax Deed Application Number
1600416

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 / 2937**, Issued the 1st Day of June, 2014 and which encumbers the following described property in the county of Escambia, State of Florida, to wit: **06-0490-000**

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:
MCPHAUL CLAYTON & MCPHAUL DOROTHY
220 OPAL AVE
PENSACOLA, FL 32505
LT 11 BLK S RE S/D OAKCREST UNIT 2 PB 3 P 69/82/89 OR 7038 P 1581

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
2014/2937	06-0490-000	06-01-2014	615.47	30.77	646.24

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
/						

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	646.24
2. Total of Delinquent Taxes Paid by Tax Deed Applicant	0.00
3. Total of Current Taxes Paid by Tax Deed Applicant	676.89
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)	1,698.13

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, If Applicable Per Florida Statutes	
17. Statutory (Opening) Bid; Total of Lines 7, 14, 15 (if applicable) and 16 (if applicable)	
18. Redemption Fee	6.25
19. Total Amount to Redeem	

Total Amount Paid

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

Date of Sale: 5 December 2016

By *Shirley Rich, C.F.C.A.*
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.

06-0490-000 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/ 2937	06-01-2014	LT 11 BLK S RE S/D OAKCREST UNIT 2 PB 3 P 69/82/89 OR 7038 P 1581

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

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: 060490000 Certificate Number: 002937 of 2014

Payor: CLAYTON MCPHAUL 5620 CERNY RD PENSACOLA FL 32526 Date 07/26/2016

Clerk's Check #	1228203973	Clerk's Total	\$497.25
Tax Collector Check #	1	Tax Collector's Total	\$1,882.68
		Postage	\$60.00
		Researcher Copies	\$40.00
		Total Received	\$2,479.93

PAM CHILDERS
 Clerk of the Circuit Court

Received By: _____
 Deputy Clerk

A large, stylized handwritten signature in black ink, likely belonging to the Deputy Clerk mentioned in the adjacent text.

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

COUNTY OF ESCAMBIA
OFFICE OF THE
CLERK OF THE CIRCUIT COURT

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

Case # 2014 TD 002937
Redeemed Date 07/26/2016

Name CLAYTON MCPHAUL 5620 CERNY RD PENSACOLA FL 32526

Clerk's Total = TAXDEED	\$497.25
Due Tax Collector = TAXDEED	\$1,882.68
Postage = TD2	\$60.00
ResearcherCopies = TD6	\$40.00

• 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
ESCAMBIA COUNTY, FLORIDA

Tax Deed - Redemption Calculator
Account: 060490000 Certificate Number: 002937 of 2014

Redemption Yes
 Application Date
 Interest Rate

	Final Redemption Payment ESTIMATED	Redemption Overpayment ACTUAL
	Auction Date <input type="text" value="12/05/2016"/>	Redemption Date <input type="text" value="07/26/2016"/>
Months	7	2
Tax Collector	<input type="text" value="\$1,698.13"/>	<input type="text" value="\$1,698.13"/>
Tax Collector Interest	\$178.30	\$50.94
Tax Collector Fee	<input type="text" value="\$6.25"/>	<input type="text" value="\$6.25"/>
Total Tax Collector	\$1,882.68	<input type="text" value="\$1,755.32"/>
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	\$13.50
Total Clerk	\$497.25	<input type="text" value="\$463.50"/>
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	\$2,479.93	\$2,218.82
	Repayment Overpayment Refund Amount	\$261.11 + 120 + 200 = <input type="text" value="\$581.11"/>

Redeemer

Notes



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 2, 2016

CLAYTON MCPHAUL
5620 CERNY RD
PENSACOLA FL 32526

Dear Redeemer,

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 was redeemed by you. A refund of unused fees/interest is enclosed.

If you have any questions, please feel free to give me a call.

CERTIFICATE NUMBER

REFUND

2014 TD 002937

\$581.11

TOTAL \$581.11

Very truly yours,

PAM CHILDERS
Clerk of Circuit Court

By:

Emily Hogg
Tax Deed Division



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 2, 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 002937	\$450.00	\$13.50	\$463.50

TOTAL \$463.50

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

16-508

OWNERSHIP AND ENCUMBRANCE REPORT

File No.: 13091

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:

Clayton McPhaul and Dorothy McPhaul

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

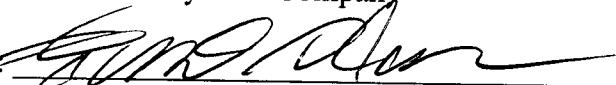
4. Taxes:

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.: 13091

September 15, 2016

Lot 11, Block S, Re-Subdivision of Oakcrest Unit No. 2, as per plat thereof, recorded in Plat Book 3, Page 82, of the Public Records of Escambia County, Florida

**OWNERSHIP AND ENCUMBRANCE REPORT
CONTINUATION PAGE**

File No.: 13091

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 Sheoneka R. Smith in favor of Clayton H. McPhaul and Dorothy E. McPhaul dated 06/13/2013 and recorded 06/28/2013 in Official Records Book 7038, page 1583 of the public records of Escambia County, Florida, in the original amount of \$48,900.00.
2. Taxes for the year 2012-2015 delinquent. The assessed value is \$31,684.00. Tax ID 06-0490-000.

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.

SOUTHERN GUARANTY TITLE COMPANY

4400 BAYOU BLVD., SUITE 13-B, CORDOVA SQUARE

PENSACOLA, FLORIDA 32503

TEL. (850) 478-8121 FAX (850) 476-1437

Email: rcsgr@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.: 06-0490-000

CERTIFICATE NO.: 2014
2013-2937

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

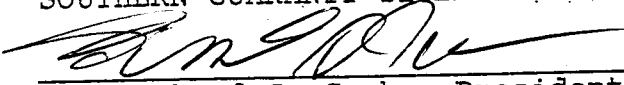
 X Homestead for tax year.

Clayton H. McPhaul
Dorothy E. McPhaul
5620 Cerny Rd.
Pensacola, FL 32526

Unknown Tenants
220 Opal Ave.
Pensacola, FL 32505

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.

QUIT CLAIM DEED

STATE OF FLORIDA
COUNTY OF ESCAMBIA

KNOW ALL MEN BY THESE PRESENTS, That CLEVELAND HACKWORTH, for and in consideration of the sum of TEN DOLLARS(\$10.00), and other valuable considerations, receipt whereof is hereby acknowledged, to remise, release, and quit claim unto BARBARA JEAN BUTLER, her heirs, executors, administrators and assigns forever, the following described property, situated in Escambia County, State of Florida to wit:

LOT 2, GARY PARK SUBDIVISION, A SUBDIVISION OF A PORTION OF SECTION 16, TOWNSHIP 1 SOUTH, RANGE 30 WEST, ESCAMBIA COUNTY, FLORIDA ACCORDING TO PLAT RECORDED IN PLAT BOOK 7, PAGE 19 OF THE PUBLIC RECORDS OF SAID COUNTY. SUBJECT TO RESTRICTIONS AND EASEMENT OF RECORD.

Parcel ID# 162S30-4800-000-002

Together with all and singular the tenements, hereditaments and appurtenances thereto belonging or in any wise appertaining, free from all exemptions and right of homestead.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 4th day of October, 2005.

Signed, sealed and delivered in our presence

Judith Cantrell
Judith Cantrell
Samuel W. Myers
Samuel W. Myers

Cleveland Hackworth
CLEVELAND HACKWORTH

STATE OF FLORIDA
COUNTY OF ESCAMBIA

The foregoing instrument was acknowledged before me this 4th day of October, 2005, by Cleveland Hackworth, who produced identification of J. R. [unclear] and did not take oath.

Judith Cantrell
Ernie Lee Magaha, Clerk of the Circuit Court
Notary Public



Prepared By:
Barbara Jean Butler
1882 Gary Circle
Pensacola, FL 32505
Return To:
Same Name and Address as Above

REBUILD NORTHWEST FLORIDA, INC.
HHRP/Housing Repair Assistance Program

Administered by:
City of Pensacola
Department of Housing
P.O. Box 12910
Pensacola, Florida 32521-0031
Phone: (850) 453-7500
Fax: (850) 453-7483

LIEN AGREEMENT

Applicant Name (s) Address of Property (xx) Deferred Payment Grant
Barbara Butler 1882 Gary Circle
Pensacola FL 32505-

Total Amount of Lien* Total Amount Due to Date Date of Sale or Vacate
\$ 14,378.00 \$ _____ _____

*The total amount of the lien will not exceed \$15,000.00. The adjusted amount reflecting actual cost will be used when recording the lien.

Legal Description of Property:

LT 2 GARY PARK PB 7 P 19 OR 5745 P 453

1625 30480000002

I, the undersigned, owner occupant of said property do hereby agree that I will continue to occupy and maintain the rehabilitated housing unit for at least a five (5) year period from the date of execution of this lien agreement. I will not sell, transfer ownership or rent the property to any other person or persons during this five (5) year period. The lien will depreciate at the rate of twenty percent (20%) per year for a period of five (5) years. I understand that this lien will not be subordinated under any circumstances.

If the property is sold, ownership is transferred to another party or parties, or the property is converted to rental occupancy during the five (5) year period, I do hereby agree that I or my heir(s) will repay to the Escambia/Pensacola State Housing Initiatives Partnership (SHIP) Program Trust Fund, the undepreciated portion of the total lien amount cited above. If the property is sold, the undepreciated portion shall be paid lump sum from the proceeds of the sale. If the property is rented or transferred to another party, the undepreciated portion shall be considered a loan and a repayment plan will be established. The undepreciated portion to be repaid shall be calculated on a daily rate, based upon the number of days remaining in the five (5) year period, from the date of sale, rental or transfer of said property.

June 20, 2006 Date Signature: Barbara Butler

STATE OF FLORIDA
COUNTY OF ESCAMBIA

Before me the undersigned Notary Public, personally appeared Barbara Butler who () is personally known to me or who (x) has produced FL Driver License as identification and who () did (x) did not take an oath. Given under my hand and official seal on this day, June 24, 2006.



356.30
06/28/13

THIS INSTRUMENT PREPARED BY AND RETURN TO:

SURETY LAND TITLE OF FLORIDA, LLC
358 WEST NINE MILE ROAD SUITE D
PENSACOLA, FLORIDA 32534
Property Appraisers Parcel Identification (Folio) Number: 162S30-2400-011-019
Incidental to the issuance of a title insurance policy

WARRANTY DEED

SPACE ABOVE THIS LINE FOR RECORDING DATA _____

THIS WARRANTY DEED, made the 13th day of June, 2013 by Clayton H. McPhaul and Dorothy E. McPhaul, Husband and Wife, as trustee, whose post office address is 5620 Cerney Road, Pensacola, FL 32506 herein called the grantors, to Sheoneka R. Smith, a single woman whose post office address is 220 Opal Avenue, Pensacola, FL 32505, hereinafter called the Grantee:

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

WITNESSETH: That the grantors, for and in consideration of the sum of TEN AND 00/100'S (\$10.00) Dollars and other valuable considerations, receipt whereof is hereby acknowledged, hereby grants, bargains, sells, aliens, remises, releases, conveys and confirms unto the grantee all that certain land situate in ESCAMBIA County, State of Florida, viz.:

Lot 11, Block S, Re-Subdivision of Oakcrest Unit No 2, according to the Plat thereof, recorded in Plat Book 3, Page 82, of the Public Records of Escambia County, Florida.

Subject to easements, restrictions and reservations of record and taxes for the year 2013 and thereafter. This property is not the homestead of the Grantor's

TOGETHER, with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

TO HAVE AND TO HOLD, the same in fee simple forever.

AND, the grantors hereby covenant with said grantee that the grantors are lawfully seized of said land in fee simple; that the grantors have good right and lawful authority to sell and convey said land, and hereby warrant the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free of all encumbrances, except taxes accruing subsequent to December 31, 2012.

IN WITNESS WHEREOF, the said grantors have signed and sealed these presents the day and year first above written.

Signed, sealed and delivered in the presence of:

[Signature]
Witness #1 Signature

SS KACP
Witness #1 Printed Name

[Signature]
Witness #2 Signature

L LANGFORD
Witness #2 Printed Name

[Signature]
Clayton H. McPhaul, as Trustee

[Signature]
Dorothy E. McPhaul, as Trustee

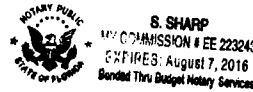
STATE OF FLORIDA
COUNTY OF ESCAMBIA

The foregoing instrument was acknowledged before me this 13th day of June, 2013 by Clayton H. McPhaul and Dorothy E. McPhaul, Husband and Wife and as trustee's who are personally known to me or have produced a current driver license as identification.

[Signature]
Notary Public

SEAL

Printed Notary Name
My Commission Expires:



**RESIDENTIAL SALES
ABUTTING ROADWAY
MAINTENANCE DISCLOSURE**

ATTENTION: Pursuant to Escambia County Code of Ordinances Chapter 1-29.2, Article V, sellers of residential lots are required to disclose to buyers whether abutting roadways will be maintained by Escambia County. The disclosure must additionally provide that Escambia County does not accept roads for maintenance that have not been built or improved to meet county standards. Escambia County Code of Ordinance Chapter 1-29.2, Article V requires this disclosure be attached along with other attachments to the deed or other method of conveyance required to be made a part of the public records of Escambia County, Florida. Note: Acceptance for filing by County employees of this disclosure shall in no way be construed as an acknowledgment by the County of the veracity of any disclosure statement.

Name of roadway: Opal Avenue.

Legal Address of Property: 220 Opal Avenue, Pensacola, FL 32505

The County (X) has accepted () has not accepted the abutting roadway for maintenance.

This form completed by:

Surety Land Title of Florida, LLC
358 W. Nine Mile Rd. Ste. D
Pensacola, FL 32534

AS TO SELLER (S):

Witness to Seller(s):

Clayton H. McPhaul
Clayton H. McPhaul

[Signature]
SSHARK
[Signature]
LANGFORD

Dorothy E. McPhaul
Dorothy E. McPhaul

AS TO BUYER (S):

Witness to Buyer(s):

Sheoneka R. Smith
Sheoneka R. Smith.

[Signature]
SSHARK

THIS FORM APPROVED BY THE ESCAMBIA COUNTY BOARD OF COUNTY COMMISSIONERS. Effective: 4/15/95

Recording requested by: _____	Space above reserved for use by Recorder's Office
When recorded, mail to: _____	Document prepared by: _____
Name: _____	Name <u>Linda Saughman</u>
Address: _____	Address <u>5624 Cerny Rd.</u>
City/State/Zip: _____	City/State/Zip <u>Pensacola, FL 32526</u>
Property Tax Parcel/Account Number: <u>060490000</u>	

Quitclaim Deed

This Quitclaim Deed is made on May 19, 2014, between
Sheoneka R. Smith, Grantor, of 220 Opal Avenue
 _____, City of Pensacola, State of Florida,
 and Clayton and Dorothy McPhaul, Grantee, of 220 Opal Avenue
 _____, City of Pensacola, State of Florida.

For valuable consideration, the Grantor hereby quitclaims and transfers all right, title, and interest held by the Grantor in the following described real estate and improvements to the Grantee, and his or her heirs and assigns, to have and hold forever, located at 220 Opal Ave.
 _____, City of Pensacola, State of Florida:

LOT 11 BLK 5 RE S/D Oakcrest Unit 2 PB3
P 69/82/89

Subject to all easements, rights of way, protective covenants, and mineral reservations of record, if any. Taxes for the tax year of 2014 shall be prorated between the Grantor and Grantee as of the date of recording of this deed.

Dated: May 19, 2014

Sheoneka Smith
Signature of Grantor

Sheoneka Smith
Name of Grantor

Linda Saughman
Signature of Witness #1

Linda Saughman
Printed Name of Witness #1

Dorothy E. McPhaul
Signature of Witness #2

Dorothy E. McPhaul
Printed Name of Witness #2

State of Florida County of Escambia

On May 19, 2014, the Grantor, Sheoneka Ronae,

personally came before me and, being duly sworn, did state and prove that he/she is the person described in the above document and that he/she signed the above document in my presence. Florida

Debra J. Smothers
Notary Signature

DL# 5530-796-78-955-0

Notary Public,

In and for the County of Escambia State of Florida

My commission expires: Feb. 18, 2018 Seal

Send all tax statements to Grantee.



DEBRA J. SMOTHERS
MY COMMISSION # FF 008745
EXPIRES: February 18, 2018
Bonded thru Budget Notary Services

★NOVA Quitclaim Deed Pg.2 (07-09)

27-
157-
15
80
15
Return to:

SURETY LAND TITLE OF FLORIDA, LLC
358 WEST NINE MILE ROAD SUITE D
PENSACOLA, FLORIDA 32534

This Instrument Prepared By:

SURETY LAND TITLE OF FLORIDA, LLC
358 WEST NINE MILE ROAD
PENSACOLA, FLORIDA 32534
TELEPHONE: 850-476-5695

File No. 1302753J

THIS MORTGAGE DEED

Executed the 13th day of June, 2013 by:

Sheoneka R. Smith, a single woman

hereinafter called the mortgagor, to

Clayton H. McPhaul and Dorothy E. McPhaul, Husband and Wife

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 corporation; and the term "note" includes all the notes herein described if more than one).

WITNESSETH, that for good and valuable consideration, 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 11, Block S, Re-Subdivision of Oakcrest Unit No 2, according to the Plat thereof, recorded in Plat Book 3, Page 82, 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, issues 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 and will defend the same against the lawful claims of all persons whomsoever; and that said land is free and clear of all encumbrances.

PROVIDED ALWAYS that if said mortgagor shall pay unto said mortgagee the certain promissory note hereinafter substantially copied or identified to wit:

DATE: June 13th, 2013

NOTE

**220 Opal Avenue
PENSACOLA, FLORIDA**

AMOUNT: \$48,900.00

FOR VALUE RECEIVED the undersigned promises to pay to the order of:

Clayton H. McPhaul and Dorothy E. McPhaul. Husband and Wife

the principal sum of **\$48,900.00 (Forty-Eight Thousand Nine Hundred and 00/100) DOLLARS**

together with interest thereon at the rate of **8.5%** (Eight and 50/100 percent) per annum from DATE OF EXECUTION HEREOF until maturity, both principal and interest being payable in Lawful Money of the United States, such principal sum and interest payable in installments as follows:

Payable in **360** equal consecutive monthly installments of principal and interest in the amount of **\$376.00** each, the first of which shall be due and payable on August 1st, 2013 and from the date hereof together with a like installment due on the same date each and every month thereafter until **July 1st, 2043**, when the entire unpaid remaining balance together with accrued interest thereon shall be due and payable. There shall be no pre-payment penalty. **STATE OF FLORIDA DOCUMENTARY STAMPS HAVE BEEN AFFIXED TO THE MORTGAGE SECURING THIS NOTE.**

Such installment payments shall be applied first to the interest accruing under the terms of this note and then to a reduction of the principal indebtedness. The makers and endorsers of this note further agree to waive demand, notice of non-payment and protest, and in the event suit shall be brought for the collection hereof, or the same has to be collected upon demand of an attorney, to pay reasonable attorney's fees for making such collection. All payments hereunder shall bear interest at the rate of **8.5%** (Eight and 50/100 percent) per annum from maturity until paid. This note is secured by a mortgage of even date herewith and is to be construed and enforced according to the laws of the State of Florida; upon default in the payment of principal and/or interest when due, the whole sum of principal and interest remaining unpaid shall at the option of the holders, become immediately due and payable. Failure to exercise this option shall not constitute a waiver of the right to exercise the same in the event of subsequent default. If payment is received after the 15th Calendar due date there will be a charge of 25.00 late fee. There will also be a charge of \$35.00 for non-sufficient funds for each returned check.

Payable at: **5620 Cerney Road, Pensacola, FL 32506** or such other place as shall be designated by the holder of this note in writing.

and shall perform, comply with and abide by each and every of 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 \$48,900.00 in a company or companies acceptable to the mortgagee 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 highest lawful rate then allowed by the laws of the State of Florida.

IF any sum of money herein referred to be not promptly paid within THIRTY 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 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 or 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, the said mortgagor has hereunto signed and sealed these presents the day and year first above written.

Signed, sealed and delivered in our presence:

(TWO WITNESSES REQUIRED)

[Signature]
Witness Signature

Sheoneka R. Smith
Sheoneka R. Smith
220 Opal Avenue, Pensacola, FL 32505

S SHARP
Witness Printed Name

L.S.
220 Opal Avenue, Pensacola, FL 32505

[Signature]
Witness Signature

L.S.

L LANGFORD
Witness Printed Name

L.S.

STATE OF FLORIDA)

COUNTY OF ESCAMBIA)

The foregoing instrument was acknowledged before me this 13th day of June, 2013, by Sheoneka R. Smith, a Single Woman, who is personally known to me or has produced a current driver license as identification and did (did not) take an oath.

[Signature]
Notary Public

SEAL

Printed Notary Name



S. SHARP
MY COMMISSION # EE 223243
EXPIRES: August 7, 2016
Bonded Thru Budget Notary Services