Application Number 1600393

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/ 2964
 06-01-2014
 LT 3 GARY PARK S/D PB 7 P 19 OR 5563 P 1559

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.

| Status pie pieneture on file | 05-04-2016 |
|------------------------------|------------|
| Electronic signature on file | Date |
| Applicant's Signature | Date |

Tax Deed Application Number

1600393

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 / 2964, Issued the 1st Day of June, 2014 and which encumbers the following described property in the county of Escambia, State of Florida, to wit: 06-0872-020

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:
GAINES SONJA
1884 GARY CIR
PENSACOLA, FL 32505

LT 3 GARY PARK S/D PB 7 P 19 OR 5563 P 1559

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 |
|-------------------------|-------------------|------------|----------------------------|----------|--------|
| 2014/2964 | 06-0872-020 | 06-01-2014 | 634.95 | 31.75 | 666.70 |

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 |
|-------------------------|-------------------|------------|----------------------------|------------------------|----------|--------|
| 2015/3172 | 06-0872-020 | 06-01-2015 | 632.68 | 6.25 | 31.63 | 670.56 |

| Amounts Certified by Tax Collector (Lines 1-7): | Total Amount Paid |
|--|-------------------|
| 1. Total of all Certificates in Applicant's Possession and Cost of the Certificates Redeemed by Applicant | 1,337.26 |
| 2. Total of Delinquent Taxes Paid by Tax Deed Applicant | 0.00 |
| 3. Total of Current Taxes Paid by Tax Deed Applicant | 617.44 |
| 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) | 2,329.70 |
| Amounts Certified by Clerk of Court (Lines 8-15): | Total Amount Paid |
| 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. | 32,372.50 |
| 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 | |

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

Date of Sale:

5 December 2016

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

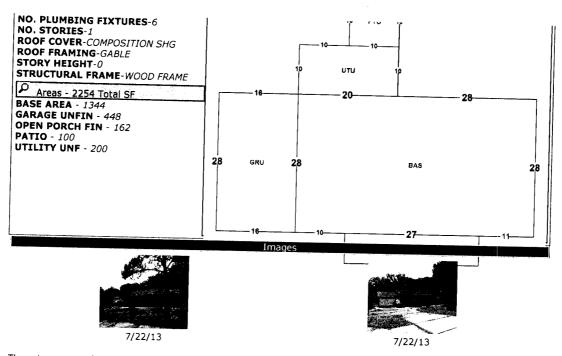
06-0872-020

2014

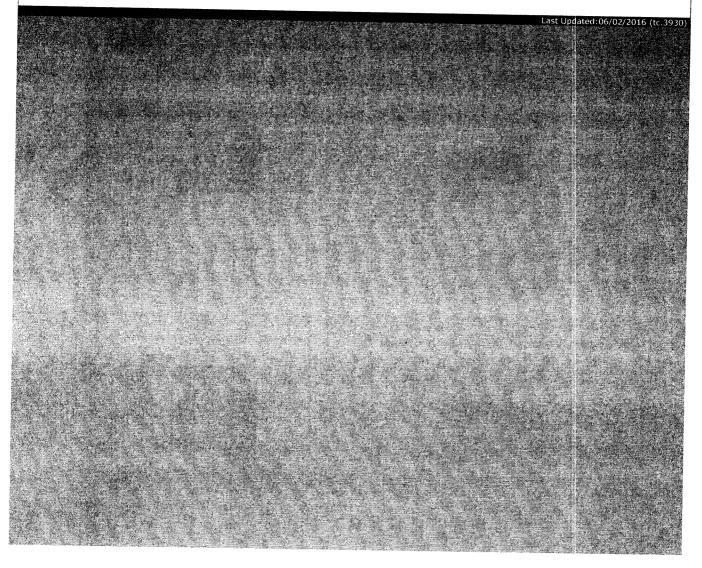


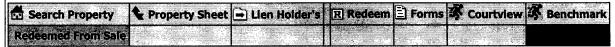
Real Estate Tangible Property Amendment 1/Portability Sale Search Search List Calculations Back Navigate Mode Account O Reference Printer Friendly Version **General Information** Assessments Reference: 162\$304800000003 Year Land Imprv Total Cap Val Account: 060872020 2015 \$9,500 \$61,211 \$70,711 \$64,745 Owners: GAINES SONJA 2014 \$9,500 \$58,766 \$68,266 \$64,232 Mail: 1884 GARY CIR 2013 \$9,500 \$53,783 \$63,283 \$63,283 PENSACOLA, FL 32505 Situs: 1884 GARY CIR 32505 Disclaimer Use Code: SINGLE FAMILY RESID P Taxing Amendment 1/Portability Calculations COUNTY MSTU Authority: Tax Inquiry: Open Tax Inquiry Window Tax Inquiry link courtesy of Janet Holley Escambia County Tax Collector Sales Data 2015 Certified Roll Exemptions Official Records Sale Date Book Page HOMESTEAD EXEMPTION Value Type (New Window) 01/2005 5563 1559 \$100 CJ View Instr Legal Description 01/1972 626 176 \$19,600 WD View Instr LT 3 GARY PARK S/D PB 7 P 19 OR 5563 P 1559 01/1972 594 308 \$2,200 WD View Instr 01/1972 594 306 \$1,500 WD View Instr Official Records Inquiry courtesy of Pam Childe Escambia County Clerk of the Circuit Court and Comptroller FRAME BUILDING Parcel Information Launch Interactive Map 112.4 Section Map Id: 16-2S-30-2 Approx. Acreage: 0.2219 zoned: 🔑 HDR Evacuation ő & Flood Information Open Report 112.4 View Florida Department of Environmental Protection(DEP) Data Buildings Address:1884 GARY CIR, Year Built: 1972, Effective Year: 1985 Structural Elements **DECOR/MILLWORK-AVERAGE DWELLING UNITS-1 EXTERIOR WALL-BRICK-FACE/VENEER** EXTERIOR WALL-STUCCO OV BLOCK FLOOR COVER-CARPET **FOUNDATION-SLAB ON GRADE** HEAT/AIR-CENTRAL H/AC

INTERIOR WALL-DRYWALL-PLASTER



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.







PAM CHILDERS CLERK OF THE CIRCUIT COURT ESCAMBIA COUNTY, FLORIDA

Tax Deed - Redemption Calculator Account: 060872020 Certificate Number: 002964 of 2014

| Redemption \[\sum_{\text{Y}} | ∕es ∨ | Application Date | 05/04/2016 | Interest Rate | 18% |
|--|-------|-------------------------|-----------------|-------------------|---------------|
| | | Final Redemption Payme | nt ESTIMATED | Redemption Overpa | ayment ACTUAL |
| | | Auction Date 12/05/2016 | 5 | Redemption Date | 07/19/2016 |
| Months | | 7 | | 2 | |
| Tax Collector | | \$2,329.70 | | \$2,329.70 | |
| Tax Collector Interes | t | \$244.62 | | \$69.89 | |
| Tax Collector Fee | | \$6.25 | | \$6.25 | |
| Total Tax Collector | | \$2,580.57 | | \$2,405.84 | 7 |
| | | | | 1 | |
| Clerk Fee | | \$130.00 | | \$130.00 | |
| Sheriff Fee | | \$120.00 | | \$120.00 | |
| Legal Advertisement | | \$200.00 | | \$200.00 | |
| App. Fee Interest | | \$47.25 | | \$13.50 | |
| Total Clerk | | \$497.25 | | \$463.50 | |
| Professional State of the Control of | | | | | |
| Postage | | \$60.00 | | \$0.00 | |
| Researcher Copies | | \$40.00 | | \$0.00 | |
| Total Redemption An | nount | \$3,177.82 | | \$2,869.34 | |
| | | Repayment Overpaymen | t Refund Amount | \$308.48 | |

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 002964

Redeemed Date 07/21/2016

Name SONJA GAINES 1884 GARY CIR PENSACOLA FL 32505

| Clerk's Total = TAXDEED | \$ 4 \p7 / 25 | | |
|-----------------------------|---------------------------------|--|--|
| Due Tax Collector = TAXDEED | \$2,\$80.57 | | |
| Postage = TD2 | \$69.00 | | |
| ResearcherCopies = TD6 | \$46.00 | | |
| • 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: 060872020 Certificate Number: 002964 of 2014

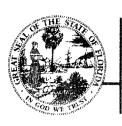
Payor: SONJA GAINES 1884 GARY CIR PENSACOLA FL 32505 Date 07/21/2016

| Clerk's Check # 1 | Clerk's Total | \$\\497 / 25 | |
|-------------------------|--|---------------------|---|
| Tax Collector Check # 1 | Tax Collector's Total | \$2,580.57 | *************************************** |
| | Postage | \$60\ 00 | |
| | Researcher Copies | \$40.00 | |
| | Total Received | -\$3,177.82 \$ 1 | 549 31) |
| | A SAMON A SAMO | 176 | 1137 |

PAM CHILDERS
Clerk of the Gircuit 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 •

August 5, 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 002964 | \$450.00 | \$13.50 | \$470.25 |
| 2014 TD 008313 | \$450.00 | \$20.25 | \$470.25 |

TOTAL \$933.75

Very truly yours,

PAM CHILDERS
Clerk of Circuit Cou

By: 7 N

Emily Hogg

Tax Deed Division

BK: 6548 PG: 1416 Last Page

IN THE COUNTY COURT OF LEON COUNTY, FLORIDA.

Florida Commerce Credit Union, Plaintiff.

Case №. 1999 SC 007554

VS.

Sonja M. Gaines, Defendant.

AFFIDAVIT

BEFORE ME, this day personally appeared Elwin R. Thrasher, Jr., who, being duly sworn, deposes and says:

- 1. That the undersigned is the attorney for the judgment creditor in the judgment immediately preceding and attached hereto.
- That the address of the judgment creditor for the purpose of paying or obtaining a satisfaction of the judgment is % The Thrasher Law Firm, Attorneys & Counselors At Law, Chartered, 908 North Gadsden Street, Tallahassee, Florida 32303. That the judgment creditor's address is Attn: Theresa Helms, PO Box 6416, Tallahassee, FL 32314-6416.
- 3. That the judgment debtor's last known address is 1884 Gary Circle, Pensacola, FL 32505-5405.

4. That the judgment debtor's social security number is
FURTHER AFFIANT SAYETH NOT.

Executed at Tallahassee, Florida, on January 5, 2010.

The Thresher Law Firm, Chartered

By.

Elwin R. Thrasher, Jr.
Florida Bar №.0106246
908 North Gadsden Street
Tallahassee, Florida 32303-6316
(850) 224-8685

STATE OF FLORIDA: (850)

COUNTY OF LEON:

Sworn to and subscribed before me on January 5, 2010, by Elwin R. Thrasher, Jr. who is personally known to me.

Tonya G. Smith

Commission # DD515265 Expires February 6, 2010 (Printed name of Notary)

Notary Public

My Commission Expires:

' BK: 6548 PG: 1415

FLORIDA COMMERCE CF_ IT UNION

PAG 2 CASE NO: SC 99 07554

Plaintiff,

VS.

SONJA M GAINES

Defendant.

FLORIDA COMMERCE CREDIT UNION ACCOUNTING DEPARTMENT P.O. BOX 6416 TALLAHASSEE FL 32314 R20000021711

PUBLIC RECORDED IN
BOOK: R2357
PAGE: 81737

MAR 29 2000 10:49 AM
DAVE LAMG. CLERK OF COURTS

BK: R2357 PG: 01737

SONJA M GAINES 1884 GARY CIRCLE PENSACOLA, FL 32505

HERE A CENTRE When as shown and foregoing
I HERE A CENTRY the man shown and foregoing
is a first and action and action and action of the centre of the centr

(FJFP:REV:09-29-97)

Recorded in Public Records 01/11/2010 at 11:22 AM OR Book 6548 Page 1414, Instrument #2010001483, Ernie Lee Magaha Clerk of the Circuit Court Escambia County, FL Recording \$27.00

R2000021711

RECORDED IN
PUBLIC RECORDS LEON CHTY FL
BOOK: R2357 PAGE: 01736
MAR 29 2000 10:49 AM
DAVE LANG. CLERK OF COURTS

COUNTY COURT, LEON COUNTY FLORIDA COUNTY CIVIL / SMALL CLAIMS 1920 THOMASVILLE ROAD TALLAHASSEE, FLORIDA 32303 39494000 -53873 (8)

FLORIDA COMMERCE CREDIT UNION

CASE NO. SC 99 07554

Plaintiff,

vs.

SONJA M GAINES

BK: R2357 PG: 01736

Defendant.

FINAL JUDGMENT FOR PLAINTIFF

This cause having been heard on FEBRUARY 1, 2000, pursuant to notice, and under the Rules of Summary Procedure, the Court finds as follows:

YES NO
X Plaintiff was present
 X Defendant was present
X Defendant is in Default

ORDERED AND ADJUDGED that the Plaintiff have and recover from the Defendant the sum of \$672.63 damages, \$0 prejudgment interest, \$0 attorney's fees, and \$78.50 costs, plus statutory interest from this date, FOR ALL OF WHICH LET EXECUTION ISSUE.

All amounts awarded in this judgment, except prejudgment interest, will accrue interest at the rate of 10% per annum until paid in full.

DONE AND ORDERED on Jebruar

Judge

(FJFP:REV:09-29-97



Recorded in Public Records 01/18/2007 at 02:05 PM OR Book 6070 Page 1089, Instrument #2007005200, Ernie Lee Magaha Clerk of the Circuit Court Escambia County, FL Recording \$10.00

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

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

LIEN AGREEMENT

| Applicant Name (s) Sonja Gaines | Address of Property 1884 Gary Cir. Pensacola FL 32505- | (xx) Deferred Payment Gran |
|---------------------------------|--|----------------------------|
| Total Amount of Lien* | Total Amount Due to Date | Date of Sale or Vacate |
| 2 Udill og. | \$ | |
| *The total amount of the li | | |

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

Legal Description of Property:

162S30-4800-000-003 1884 GARY CIR LT 3 GARY PARK S/D PB 7 P 19 OR 5563 P 1559

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.

STATE OF FLORIDA COUNTY OF ESCAMBIA

7,2004

Before me the undersigned Notary Public, personally appeared who () is personal who () is personally known to me or who () Unike () did () did not take an oath. Given under my hand and official seal on this day, margan

MARIGARET A. HUNTER
MY COMMISSION # DD 601517
EXPIRES: December 22, 2009
Parcino Thru Notery Punic Underenham

6. If any payment provided for in that note is not paid within ten days after it becomes due, or if any agreement in this mortgage other than the agreement to make the payments is breached, the entire unpaid balance of that note shall immediately become due at the option of the Mortgagee and in accordance with the terms of said note and the Mortgagee may foreclose this mortgage in the manner provided by law, and have the mortgaged property sold to satisfy or apply on the indebtedness hereby secured.

7. The rents and profits of the mortgaged property are also hereby mortgaged, and if proceedings to foreclose this mortgage shall be instituted, the court having jurisdiction thereof should appoint a receiver of the mortgaged property, and apply those rents and profits to the indebtedness hereby secured, regardless of the solvency of the

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

OR Bk3655 Pg0887 INSTRUMENT 00161193

Instrument 00161193
filed and recorded in the
public records
OCTOBER 3, 1994
at 03:58 P.M.
in Book and Page acted
above or hereca
and record verified
JOE A. FLOWERS,
COMPTROLLER
Escambia County,
Florida

| 9. If not prohibited by law or regulation, this most record | and payable at any time thereafter at the sole option of the and all sums hereby secured shall become due and payable |
|---|--|
| to all or any portion of said mortgaged property and a | e and all sums hereby secured shall become due and payable lortgagor forthwith upon the conveyance of mortgagor's title remises, or upon the vesting of such title in any manner in ne purchaser or transferee assumes the indebtedness secured |
| ☐ If checked the following is applicable: THIS IS A BALLOON MORTGAGE AND THE FINAL F \$TOGETHER WITH ACCRUED IN' MORTGAGEE UNDER THE TERMS OF THIS MORTGAGE | PAYMENT OR THE BALANCE DUE UPON MATURITY IS TEREST, IF ANY, AND ALL ADVANCEMENTS MADE BY THE E. |
| Signed in the presence of: | (SEAL) |
| Print or type name | NATHANIEL ADKINS Print or type name 1884 GARY CIRCLE PENSACOLA, FL 32505 Mailing Address |
| Davil Comeson Print or type name | Print or type name |
| STATE OF FLORIDA: COUNTY OF _ESCAMBIA : | Mailing address |
| I hereby certify that on this day, before me, a Notary Public of above to take acknowledgements, personally appeared Note to me known to be the person described as Mortgagor in an acknowledged before me that said person executed the same | ATHANIEL ADKINS, AN UNREMARRIED WIDOWER |
| Witness my hand and official seal in the county and state named above this 30 day of Sept, 19 94 | STATE OF FLORIDA: COUNTY OF: |
| • | This instrument filed and recorded day of, 19 in O.R. Book on page record verified. |
| NOTARY PUBLIC, State of Florida at large My commission expires | , Clerk of the Circuit Court. |
| un 5 hm | — By: D.C. |
| WILSON S. PHILLIPS Notary Public, State of Florida My Commission Expires August 28, 1998 Catengal Of Apple 77 Agges are used to [] Personally Known By Me [V] Produced ID | Print or Type Name |

OR Bk3655 Pg0886 INSTRUMENT 00161193

D.S. PD. \$ DATE JOE A. FLOWERS, COMPTROLLER mwray CERT. REG. #59-2043328-27-01

> Received \$12.40
> in payment of Taxes due on
> Class 'C' latengible Personal
> Property, pursuant to FL Statutes
> JOE A. FLOWERS,
> COMPTROLLER
> Fecambia County Fi Escanbia County.

☐ If checked, the following is applicable:

THIS IS A BALLOON MORTGAGE AND THE FINAL PAYMENT OR THE BALANCE DUE UPON MATURITY IS TOGETHER WITH ACCRUED INTEREST, IF ANY, AND ALL ADVANCEMENTS

| WAS DITTIE MONTONGEE UNDER THE TERMS OF THIS MONTGAGE. |
|---|
| MORTGAGE |
| NATHANIEL ADKINS. AN UNREMARRIED WIDOWER the Mortgagor,* in consideration of the principal (customer) |
| sum specified in the promissory note hereafter described, received from _AMERICAN_GENERAL_HOME_EQUITY, INC. |
| 5401 CORPORATE WOODS DR. SUITE 700 PENSACOLA, FL. 32504 (our name and full address) |
| he Mortgagee,* hereby, on this 30 day of SEPTEMBER, 19 94, mortgage to the Mortgagee |
| he real property in <u>ESCAMBIA</u> County, Florida, described as: |
| LOT 3, GARY PARK SUBDIVISION, A SUBDIVISION OF A PORTIONOF SECTION 16, TOWNSHIP 2 SOUTH, RANGE 30 WEST, ESCAMBIA COUNTY, FLORIDA, ACCORDING TO PLAT FILED IN PLAT BOOK 7, PAGE 19 OF THE PUBLIC RECORDS OF SAID COUNTY. |
| |
| THE ACTUAL AMOUNT OF LOAN IS \$ 6200.00 |

as security for the payment of all sums due under that contain promissory note of even date herewith executed

Mortgagor* to Mortgagee* and agree:

DEMAND FEATURE (if checked)

☐ Anytime after

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

1. To make all payments required by that note and this mortgage promptly when due.

2. To pay all taxes, assessments, liens and encumbrances on that property promptly when due. If they are not promptly paid the Mortgagee may pay them without waiving the option to foreclose, and such payments, with interest thereon from the date of payment at the same rate as specified in that note, shall also be secured by this mortgage.

3. To keep all buildings now or hereafter on that land insured against damage by fire and extended coverage. vandalism and malicious mischief in an amount sufficient to comply with any co-insurance clause, by an insuror satisfactory to the Mortgagee, the insurance policy to be held by and payable to the Mortgagee. If the Mortgagor shall not do so, the Mortgagee may do so without waiving the option to foreclose, and the cost thereof, with interest thereon from the date of payment at the same rate as specified in that note, shall also be secured by this mortgage. If any sum becomes payable under such policy, the Mortgagee may apply it to the indebtedness secured by this mortgage. or may permit the Mortgagor to use it for other purposes, without impairing the lien of this mortgage.

4. To commit, permit, or suffer no waste, impairment, or deterioration of the mortgaged property.

5. To pay all expenses reasonably incurred by the Mortgagee because of the failure of the Mortgagor to comply with the agreements in that note or this mortgage, including reasonable attorney's fees. The cost thereof, with interest thereon from the date of payment at the same rate as specified in that note, shall also be secured by this mortgage.

| This instrument was prepared by: | MARTHA D. HUTSON | Stewart | Litte |
|----------------------------------|--------------------|-----------------|-------|
| | (name) | | |
| Address: | 5401 CORPORATE WOO | DDS_DRSHITE 700 | 4) |

009-00003 (REV. 8-94)

PENSACOLA, FL 32504

'BK: 6220 PG: 1887 Last Page

H232FRV4

SCHEDULE A

KNOWN AS: 1884 GARY CIRCLE

ALL THAT CERTAIN LAND IN ESCAMBIA COUNTY, FLORIDA, TO-WIT:

LOT(S) 3, BLOCK 3 OF GARY PARK SUBDIVISION AS RECORDED IN PLAT BOOK 7, PAGE 19, ET SEQ., OF THE PUBLIC RECORDS OF ESCAMBIA COUNTY, FLORIDA.

SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY.

BK: 6220 PG: 1886

| [Space Below This | Line For Acknowledgment] |
|---|-------------------------------------|
| STATE OF FLORIDA | |
| COUNTY OF ESCAMBIA | _ |
| The foregoing instrument was acknowledged | before me this 21 day of August 208 |
| by SONJA M GAINES | |
| | |
| | |
| who is personally known to me or who has produce | , |
| s identification | (Type of Identification) |
| MARIA CARMEN GETCHELL Notary Public, State of Florida | Maria Carre Cetell |
| Commission# DD530984 My comm. expires Merch. 21, 2010 | MARIA CARMEN GETCHEN |
| (Seal) | PERSONAL BANKER |
| | Serial Number, if any |

BK: 6220 PG: 1885

MORTGAGEE REQUESTS NOTICE OF ANY ADVERSE ACTION THAT A PRIORITY LIEN HOLDER TAKES WITH REGARD TO THE PROPERTY, INCLUDING DEFAULT AND FORECLOSURE

BY SIGNING BELOW. Borrower accepts and agrees to the terms and covenants contained in (i) this Home Equity Line of Credit Short Form Mortgage and in any Rider executed by Borrower and recorded with it; and (ii) the Home Equity Line of Credit Agreement Master Form Mortgage. which was previously recorded and a copy of which has been given to Borrower.

| (Seal -Borrowe | | SONJA M GAINES -Borrower 1884 GARY CIR, PENSACOLA, FLORIDA 32505-5405 |
|---------------------|---|---|
| (Seal -Borrowei | | -Borrower |
| (Seal) -Borrower | · | -Borrower |
| | | |

Witness:

SONJA M GAINES/995072211353070 FLORIDA HOME EQUITY LINE OF CREDIT MORTGAGE FLHESISF.BOA 11/21/06

Page 3 of 4

DocMagic Ciferrors 800-640-1362 www.docmagic.com

BK: 6220 PG: 1884

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Agreement; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Agreement. For this purpose, Borrower does hereby mortgage, grant and convey to Lender, the following described property located in the

COUNTY

of ESCAMBIA

[Type of Recording Jurisdiction]

[Name of Recording Jurisdiction]

SCHEDULE A ATTACHED HERETO AND MADE A PART OF.

which currently has the address of

1884 GARY CIR

PENSACOLA

FLORIDA `

325055405 ("Property Address"):

City]

[State]

[Zip Code]

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

INCORPORATION OF TERMS AND CONDITIONS OF MASTER FORM MORTGAGE

By the execution and delivery of this Security Instrument, Borrower agrees that all definitions, covenants, and provisions contained in the Home Equity Line of Credit Master Form Mortgage ("Master Form"), inclusive, a copy of which has been provided to Borrower by Lender, are hereby incorporated into, and shall govern, this Security Instrument. The Master Form is recorded in ESCAMBIA County in O.R. Book 5898 at Page 1462 or Instrument Number of the Official Records of the County Recorder of that County on MAY 5, 2006

Recorded in Public Records 09/20/2007 at 11:57 AM OR Book 6220 Page 1883, Instrument #2007090443, Ernie Lee Magaha Clerk of the Circuit Court Escambia Sounty, FL Recording \$44.00 MTG Stamps \$175.00 Int. Tax \$100.00

> This Instrument Prepared By: Bank of America, NA 100 North Tryon Street Charlotte NC 28255

Record and Return To: Fisery Lending Solutions 27 Inwood Road ROCKY HILL, CT 08067

Gaines, Sonia M

Loan Number: 68218011712799

[Space Above This Line For Recording Data]

HOME EQUITY LINE OF CREDIT SHORT FORM MORTGAGE **RECORDED PURSUANT TO FLORIDA STATUTE 695.02**

DEFINITIONS

(A) "Security Instrument" means this document, which is dated AUGUST 20, 2007 , together with all Riders to this document.

(B) "Borrower"is SONJA M GAINES

the party or parties who have signed this Security Instrument. Borrower is the Mortgagor under this Security Instrument. (C) "Lender"is Bank of America, NA

Lenderisa National Banking Association organized and existing under the laws of THE UNITED STATES OF AMERICA Lender's address is 100 North Tryon Street, Charlotte, North Carolina 28255

Lender is the Mortgagee under this Security Instrument.

- (D) "Agreement" means the Home Equity Line of Credit Agreement signed by the Borrowers and dated AUGUST 20, 2007
- (E) "Credit Limit" means the maximum aggregate amount of principal that may be secured by this Security Instrument at any one time. The Credit Limit is \$ 50,000.00 Except to the extent prohibited by Applicable Law, the Credit Limit does not apply to interest. Finance Charges, and other fees and charges validly incurred by Borrower under the Agreement and this Security Instrument. The Credit Limit also does not apply to other advances made under the terms of this Security Instrument to protect Lender's security and to perform any of the covenants contained in this Security Instrument.
- (E) "Maturity Date" is the date on which the entire Account Balance under the Agreement is due. The entire Account Balance on your Account, as defined in the Agreement and the Master Home Equity Line of Credit Mortgage, is due on AUGUST 20, 2032

SONJA M GAINES/995072211353070 FLORIDA HOME EQUITY LINE OF CREDIT MORTGAGE FLHESISF.BOA 11/21/06

DocMagic CFOTTINE 800-649-1362

319.0°

BK: 5563 PG: 1560 Last Page

B

 These to whose specified pure of the decedent's extent are harigesed by this order shall excitled to receive and collect the come, and to exploring actions to explore the right.

3. Debutes of the dominat, these holding property of the decedent, and these with whom assessing or other property of dominate are registered, are archerized and emperored to comply with this order by paying, delivering, or transferring to these specified above the parts of the decedent's enters assigned to these by this order, and the parases on paying, delivering, or transferring shall not be assessible to severe also for the contents.

GROERED on American 14 2005

Cheadz Juden

Bar Form No. P-5,0810-2 of 3 O Florida Lawyers Support Servana, Inc. Servent Jorney t. Mile

(Rel.20--9/04 Pab.80736)

Recorded in Public Records 01/24/2005 at 01:50 PM, OR Book 5563 Page 1559, Instrument #2005326421, Ernie Lee Magsha Clerk of the Circuit Court Escambia County, FL

IN THE CERCUIT COURT FOR ENGINEER COUNTY, PROBLETE ENVISION

IN EEF ESTATE OF MAH COICE ACKINGS

Ple No. BONG FOLIAN

Decreed.

ORDER OF SUMMARY ADMINISTRATION

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for summany administration of the entate of MAHATIRALIA INTO Internal industrial persons large been served proper action of the periods and hearing or have sourced action thereof that the material adequations of the proteins and that the discontant operace have been served proper action of the proteins and that the discontant's reases qualifies for summany establishment of the proteins and that the discontant's reases qualifies for summany establishment and an Order of Summany Administration should be convered, in in ADMIDOED that:

1. There he immediate discontinuism of the assets of the demonstrate an followed

Notice S. 1864 Cany Cikele 10090 of Homesteed Pensescoky, FL-3250S

OOB

OR 124-53-714

OR 624-51-53-714

OR 624-51-53-714

Har Form No. P-2.0310-1 of 2 O Florido Lavyore Support Services, Inc. Services Juneary 1-584

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

CERTIFICATION: TITLE SEARCH FOR TDA TAX DEED SALE DATE: 12-5-2016 06-0872-020 TAX ACCOUNT NO .: 2014 . CERTIFICATE NO.: 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. NO YES X Notify City of Pensacola, P.O. Box 12910, 32521 ____ 221 Palafox Place, 4th Floor/
X Notify Escambia County, 190 Governmental Center, 32502 X Homestead for ____ tax year. Springleaf Home Equity, Inc. Sonja Gaines formerly American General Home Equity, Inc. 1884 Gary Circle 5401 Corporate Woods Dr. Ste 700 Pensacola, FL 32505 Pensacola, FL 32504 Bank of America, N.A. Florida Commerce Credit Union 100 North Tryon St. Charlotte, NC 28255 Acct. Dept. P.O. Box 6416 Escambia/Pensacola SHIP Tallahassee, FL 32314 Program Trust Fund P.O. Box 12910 Pensacola, FL 32521-0031 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.

OWNERSHIP AND ENCUMBRANCE REPORT CONTINUATION PAGE

File No.: 13093 September 16, 2016

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

- 1. That certain mortgage executed by Nathaniel Adkins in favor of American General Home Equity, Inc. NKA Springleaf Home Equity, Inc. dated 09/30/1994 and recorded 10/03/1994 in Official Records Book 3655, page 886 of the public records of Escambia County, Florida, in the original amount of \$6,200.00.
- 2. That certain mortgage executed by Sonja Gaines in favor of Escambia/Pensacola SHIP Program Trust Fund dated 06/27/2006 and recorded 01/18/2007 in Official Records Book 6070, page 1089 of the public records of Escambia County, Florida, in the original amount of \$7,941.00.
- 3. That certain mortgage executed by Sonja M. Gaines in favor of Bank of America, N.A. dated 08/20/2007 and recorded 09/20/2007 in Official Records Book 6220, page 1883 of the public records of Escambia County, Florida, in the original amount of \$50,000.00.
- 4. Judgment filed by Florida Commerce Credit Union recorded in O.R. Book 6548, page 1414.
- 5. MSBU Lien filed by Escambia County recorded in O.R. Book 4448, page 84.
- 6. Taxes for the year 2012-2015 delinquent. The assessed value is \$73,401.00. Tax ID 06-0872-020.

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.: 13093

September 16, 2016

Lot 3, Block 3, Gary Park, as per plat thereof, recorded in Plat Book 7, Page 19, 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 16-51D

OWNERSHIP AND ENCUMBRANCE REPORT

File No.: 13093

September 16, 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 09-16-1996, through 09-16-20167, and said search reveals the following:

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

Sonja Gaines

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: Mallon

September 16, 2016