

Tax Collector's Certification

CTY-513

Tax Deed Application Number
1600351

Date of Tax Deed Application
Apr 27, 2016

This is to certify that **HMF FL E, LLC AND CAPITAL ONE CAPITAL ONE, NA CLTRL ASSIGNEE**, holder of **Tax Sale Certificate Number 2014 / 4968**, Issued the 1st Day of June, 2014 and which encumbers the following described property in the county of Escambia, State of Florida, to wit: **09-3227-081**

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

Property Owner:
ROACHE WILLIAM J & CINDY S
7185 PRINCESS LN
PENSACOLA, FL 32526

LT 7 BLK C MYRTLE GROVE WEST UNIT #2 PB 7 P 88 OR 4399 P 1690

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
2014/4968	09-3227-081	06-01-2014	715.45	35.77	751.22
2015/5386	09-3227-081	06-01-2015	712.47	35.62	748.09

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

Certificate Year/Number	Account Number	Sale Date	Face Amount of Certificate	Tax Collector's Fee	Interest	Total
/						

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

- Total of all Certificates in Applicant's Possession and Cost of the Certificates Redeemed by Applicant
- Total of Delinquent Taxes Paid by Tax Deed Applicant
- Total of Current Taxes Paid by Tax Deed Applicant
- Ownership and Encumbrance Report Fee
- Tax Deed Application Fee
- Total Interest Accrued by Tax Collector Pursuant to Section 197.542, F.S.
- Total (Lines 1 - 6)

Total Amount Paid

1,499.31
0.00
666.49
200.00
175.00
2,540.80

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

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

Total Amount Paid

35,067.50
12.50

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

Date of Sale: November 7, 2016

By *Condice Lewis*

*This certification must be surrendered to the Clerk of the Circuit Court no later than ten (10) days after this date.
09-3227-081 2014

TO: Tax Collector of ESCAMBIA COUNTY: JANET HOLLEY

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

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

<u>Certificate No.</u>	<u>Date</u>	<u>Legal Description</u>
2014/ 4968	06-01-2014	LT 7 BLK C MYRTLE GROVE WEST UNIT #2 PB 7 P 88 OR 4399 P 1690

I agree to pay all delinquent taxes, redeem all outstanding tax certificates not in my possession, pay any omitted taxes, and pay current taxes, if due, covering the land, and pay any interest earned (a) on tax certificates not in my possession, (b) on omitted taxes or (c) on delinquent taxes. I also agree to pay all tax collector's fees, ownership and encumbrance report costs, clerk of the court costs, charges and fees and sheriff's costs, if applicable. Attached is the above- mentioned tax sale certificate on which this application is based and all other certificates of the same legal description which are in my possession.

Electronic signature on file

Applicant's Signature

04-27-2016

Date



Chris Jones Escambia County Property Appraiser

Real Estate
Search

Tangible Property
Search

Sale
List

Amendment 1/Portability
Calculations

[Back](#)

◆ Navigate Mode ☒ Account ☐ Reference ◆

[Printer Friendly Version](#)

General Information

Reference: 102S312000007003
Account: 093227081
Owners: ROACHE WILLIAM J & CINDY S
Mail: 7185 PRINCESS LN
 PENSACOLA, FL 32526
Situs: 7185 PRINCESS LN 32526
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	\$12,250	\$63,510	\$75,760	\$70,135
2014	\$12,250	\$61,660	\$73,910	\$69,579
2013	\$12,250	\$56,301	\$68,551	\$68,551

[Disclaimer](#)

[Amendment 1/Portability Calculations](#)

Sales Data

Sale Date	Book	Page	Value	Type	Official Records (New Window)
03/1999	4399	1690	\$53,000	WD	View Instr
12/1994	3694	100	\$43,500	WD	View Instr
09/1982	1681	317	\$37,000	WD	View Instr
01/1975	872	750	\$18,000	WD	View Instr

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

2015 Certified Roll Exemptions

HOMESTEAD EXEMPTION

Legal Description

LT 7 BLK C MYRTLE GROVE WEST UNIT #2 PB 7 P 88
 OR 4399 P 1690

Extra Features

CARPORT
 METAL SHED
 POOL

Parcel Information

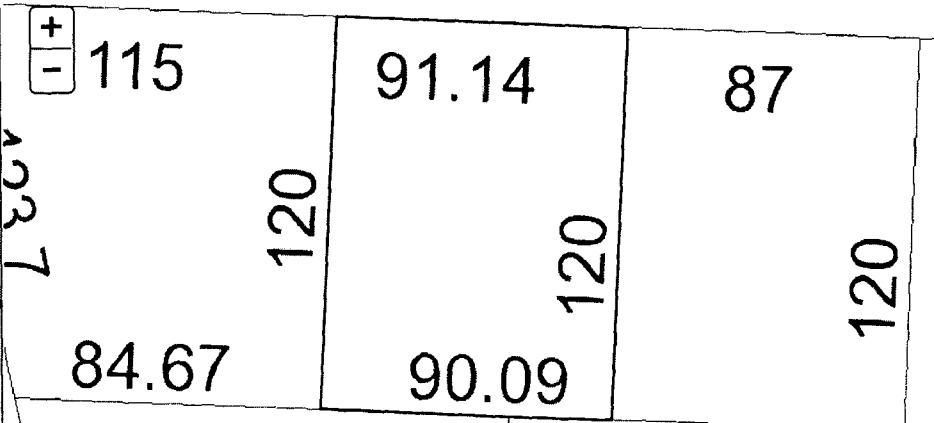
[Launch Interactive Map](#)

Section Map Id:
 10-2S-31-1

Approx. Acreage:
 0.2339

Zoned:
 MDR

Evacuation & Flood Information
[Open Report](#)



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

Buildings

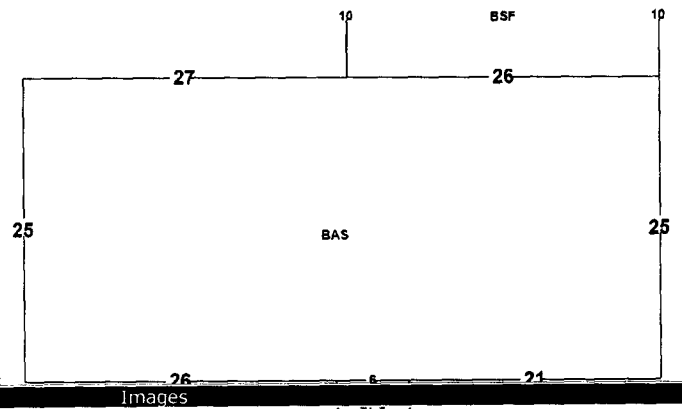
Address: 7185 PRINCESS LN, Year Built: 1971, Effective Year: 1976

Structural Elements

DECOR/MILLWORK-AVERAGE
 DWELLING UNITS-1
 EXTERIOR WALL-BRICK-FACE/VENEER
 EXTERIOR WALL-SIDING-SHT.AVG.
 FLOOR COVER-TILE/STAIN
 CONC/BRICK
 FOUNDATION-SLAB ON GRADE

HEAT/AIR-CENTRAL H/AC
INTERIOR WALL-DRYWALL-PLASTER
NO. PLUMBING FIXTURES-6
NO. STORIES-1
ROOF COVER-COMPOSITION SHG
ROOF FRAMING-HIP
STORY HEIGHT-0
STRUCTURAL FRAME-WOOD FRAME

Areas - 1609 Total SF
BASE AREA - 1325
BASE SEMI FIN - 260
OPEN PORCH UNF - 24



8/2/10

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

Last Updated: 05/06/2016 (tc.2117)

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: 093227081 Certificate Number: 004968 of 2014**

Payor: CINDY S ROACHE 7185 PRINCESS LN PENSACOLA, FL 32526 Date 08/16/2016

Clerk's Check #	500009767	Clerk's Total	\$497.25
Tax Collector Check #	1	Tax Collector's Total	\$2,820.08
		Postage	\$60.00
		Researcher Copies	\$40.00
		Total Received	\$3,417.33

\$2862.75

**PAM CHILDERS
Clerk of the Circuit 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
 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 004968

Redeemed Date 08/16/2016

Name CINDY S ROACHE 7185 PRINCESS LN PENSACOLA, FL 32526

Clerk's Total = TAXDEED	\$497.25
Due Tax Collector = TAXDEED	\$2,820.08
Postage = TD2	\$60.00
ResearcherCopies = TD6	\$40.00

2862.75

• 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: 093227081 Certificate Number: 004968 of 2014

Redemption ☐ Yes ☒ No
 Application Date
 Interest Rate

	Final Redemption Payment ESTIMATED	Redemption Overpayment ACTUAL
	Auction Date <input type="text" value="11/07/2016"/>	Redemption Date <input type="text" value="08/01/2016"/> 
Months	7	4
Tax Collector	<input type="text" value="\$2,540.80"/>	<input type="text" value="\$2,540.80"/>
Tax Collector Interest	\$266.78	\$152.45
Tax Collector Fee	<input type="text" value="\$12.50"/>	<input type="text" value="\$12.50"/>
Total Tax Collector	\$2,820.08	<input type="text" value="\$2,705.75"/> T C
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	<input type="text" value="\$27.00"/>
Total Clerk	\$497.25	<input type="text" value="\$477.00"/> CH
Postage	<input type="text" value="\$60.00"/>	<input type="text" value="\$0.00"/>
Researcher Copies	<input type="text" value="\$40.00"/>	<input type="text" value="\$0.00"/>
Total Redemption Amount	\$3,417.33	\$3,182.75
	Repayment Overpayment Refund Amount	\$234.58

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 22, 2016

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

Dear Certificate Holder:

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

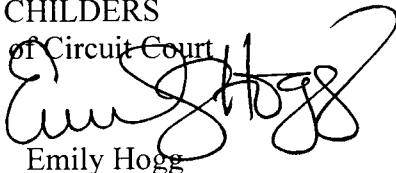
TAX CERT	APP FEES	INTEREST	TOTAL
2014 TD 004968	\$450.00	\$27.00	\$477.00
2014 TD 001010	\$450.00	\$27.00	\$477.00

TOTAL \$954.00

Very truly yours,

PAM CHILDERS
Clerk of Circuit Court

By:


Emily Hogg
Tax Deed Division

Southern Guaranty Title Company

4400 Bayou Boulevard, Suite 13B

Pensacola, Florida 32503

Telephone: 850-478-8121

Facsimile: 850-476-1437

16-411

Redeemed

OWNERSHIP AND ENCUMBRANCE REPORT

File No.: 12977

August 4, 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 08-04-1996, through 08-04-2016, and said search reveals the following:

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

William J. Roache and Cindy S. Roache, husband and wife

2. The land covered by this Report is:

LEGAL DESCRIPTION IS ATTACHED HERETO AND MADE A PART HEREOF

3. The following unsatisfied mortgages, liens and judgments affecting the land covered by this Report appear of record:

SEE CONTINUATION PAGE ATTACHED HERETO AND MADE A PART HEREOF

4. Taxes:

SEE CONTINUATION PAGE ATTACHED HERETO AND MADE A PART HEREOF

The foregoing report is prepared and furnished for information only, is not intended to constitute or imply any opinion, warranty, guaranty, insurance, or similar assurance as to the status of title, and no determination has been made of the authenticity of any instrument described or referred to herein. The name search for the purposes of determining applicable judgments and liens is limited to the apparent record owner(s) shown herein. No attempt has been made to determine whether the land is subject to liens or assessments which are not shown as existing liens by the public records. The Company's liability hereunder shall not exceed the cost of this Report, or \$1,000.00 whichever is less.

THIS REPORT SHALL NOT BE USED FOR THE ISSUANCE OF TITLE INSURANCE.

Southern Guaranty Title Company

By: 

August 4, 2016

**OWNERSHIP AND ENCUMBRANCE REPORT
LEGAL DESCRIPTION**

File No.: 12977

August 4, 2016

**Lot 7, Block C, Unit 2 Myrtle Grove West, as per plat thereof, recorded in Plat Book 7, Page 88, of the
Public Records of Escambia County, Florida**

**OWNERSHIP AND ENCUMBRANCE REPORT
CONTINUATION PAGE**

File No.: 12977

August 4, 2016

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

1. That certain mortgage executed by William J. Roache and Cindy S. Roache, husband and wife in favor of James W. Bradley dated 03/10/1999 and recorded 04/22/1999 in Official Records Book 4399, page 1694 of the public records of Escambia County, Florida, in the original amount of \$53,535.99.
2. Taxes for the year 2013-2015 delinquent. The assessed value is \$75,760.00. Tax ID 09-3227-081.

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: 11-7-2016

TAX ACCOUNT NO.: 09-3227-081

CERTIFICATE NO.: 2014 - 04968

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

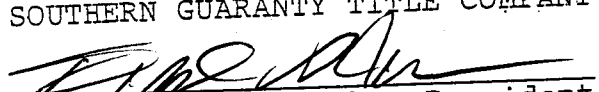
 X Notify City of Pensacola, P.O. Box 12910, 32521
 X Notify Escambia County, 190 Governmental Center, 32502
X Homestead for 2015 tax year.

William J. Roache
Cindy S. Roache
7185 Princess Lane
Pensacola, FL 32526

James W. Bradley
P.O. Box 6165
Pensacola, FL 32503

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

SOUTHERN GUARANTY TITLE COMPANY


by: Richard S. Combs, President

NOTE: The above listed addresses are based upon current information available, but said addresses are not guaranteed to be true or correct.

OR BK 4399 PG1690
Escambia County, Florida
INSTRUMENT 99-601226

DEED DOC STAMPS PD @ ESC/CO \$ 371.00
04/22/99 ERIQUE LEE WAGNER, CLERK
By *[Signature]*

✓ Prepared by and Return to:
Richard E. Jeemonth
217 A. East Intendencia Street
Pensacola, Florida 32501

19.50
371.00

WARRANTY DEED

STATE OF FLORIDA
COUNTY OF ESCAMBIA

KNOWN ALL MEN BY THESE PRESENT, that Jerry Reavis and Denise M. Reavis, husband and wife, who resides at 3010 Partridge Drive, Pensacola, Florida 32526, hereinafter referred to as "Grantors", for and in consideration of TEN DOLLARS (\$10.00) DOLLARS the receipt whereof is hereby acknowledged, do bargain, sell, convey and grant unto William J. and Cindy S. Roache, husband and wife, who reside at 7185 Princess Lane, Pensacola, Florida, hereinafter referred to as "Grantees" and its administrators and assigns, forever, the following described property, situate, lying and being in Escambia County, State of Florida., to-wit:

Lot 7, Block C., Unit 2 Myrtle Grove West, A Subdivision according to the plat recorded in Plat Book 7, at Page 88 of the Public Record of Escambia County, Florida.

together with all the singular tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining, free from all exemptions.

The property described herein is conveyed subject to the Restrictive Covenants as recorded in Book 512 on Page 62 of the Public Records of Escambia County, Florida; and the Easement to Gulf Power Company as recorded in Official Records Book 513, on Page 192 of the Public Records of Escambia County Florida.


The property herein conveyed DOES NOT constitute the HOMESTEAD

property of the Grantors.

And we covenant that we are well seized of an indefeasible estate in fee simple in the said property, and have a good right to convey the same; that it is free of lien or encumbrance, and that we, our heirs, executors and administrators, convey and warrant to the said Grantees and their administrators and assigns, in the quiet and peaceable possession and enjoyment thereof, against all persons lawfully claiming the same, shall and will forever warrant and defend.

IN WITNESS WHEREOF, he has hereunto set his hand and seal this 10th day of March, A.D. 1999.

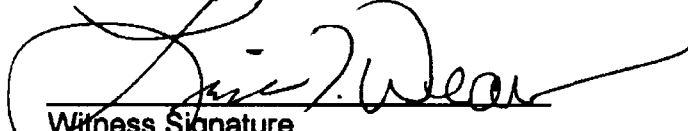
Signed, sealed and delivered
in the presence of:



Witness Signature
Print Name: Richard E. Jesmonth



Jerry Reavis (SEAL)

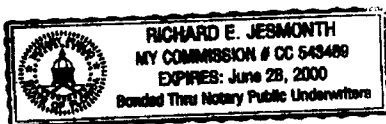


Witness Signature
Print Name: Linda T. Weaver

STATE OF FLORIDA
COUNTY OF ESCAMBIA

Before the subscriber personally appeared Jerry Reavis, who is known to me, and that he is the said named individual in and who executed the foregoing instrument and acknowledged that they executed the same for the uses and purposes therein set forth and who did take an oath. Jerry Reavis Fla. Dr. R120-420-46-45P

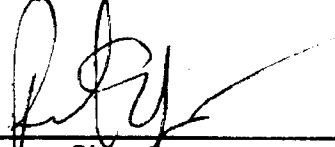
Given under my hand and official seal this 10th day of March, 1999.






NOTARY PUBLIC
STATE OF Florida
My commission expires:

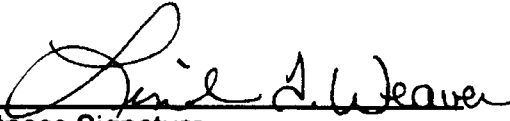
Signed, sealed and delivered
in the presence of:



Witness Signature
Print Name: Richard E. Jesmonth



Denise M. Reavis (SEAL)



Witness Signature
Print Name: Linda T. Weaver

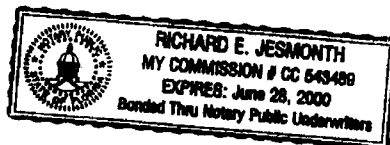
STATE OF FLORIDA
COUNTY OF ESCAMBIA

Before the subscriber personally appeared Denise M. Reavis, who is known to me, and that he is the said named individual in and who executed the foregoing instrument and acknowledged that they executed the same for the uses and purposes therein set forth and who did take an oath. Florida Driver's License. R120-173461 914

Given under my hand and official seal this 10th day of March, 1999.



NOTARY PUBLIC
STATE OF Florida
My commission expires:



33.00
187.60
107.07

Prepared by and Return to:
Richard E. Jesmonth
217 A. East Intendencia Street
Pensacola, Florida 32501

OR BK 4399 PG1694
Escambia County, Florida
INSTRUMENT 99-601227

MTG DOC STAMPS PD @ ESC CO \$ 187.60

04/22/99 ERNIE LEE WARDEN, CLERK

By: *[Signature]*

INTANGIBLE TAX PD @ ESC CO \$ 107.07

04/22/99 ERNIE LEE WARDEN, CLERK

By: *[Signature]*

MORTGAGE AND SECURITY AGREEMENT

THIS MORTGAGE ("Security Instrument") is given on this 10th day of March, 1999. The mortgagors are **William J. and Cindy Roache, husband and wife** ("Borrower"). This Security Instrument is given to **James W. Bradley**, who is an individual, and whose address is Post Office Box 6165, Pensacola, Florida 32503 ("Lender"). Borrower owes Lender the principal sum of Fifty Three Thousand Five Hundred Thirty Five and 99/100 Dollars (\$53,535.99). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments of principle and interest, with the full debt, if not paid earlier, due and payable on **March 10, 2017** Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in Escambia County, Florida:

Street Address: ("Property Address"); 7185 Princess Lane, Pensacola, Florida

Legal Description: Lot 7, Block C., Unit 2 Myrtle Grove West, A Subdivision according to

the plat recorded in Plat Book 7, at Page 88 of the Public Record of Escambia


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."

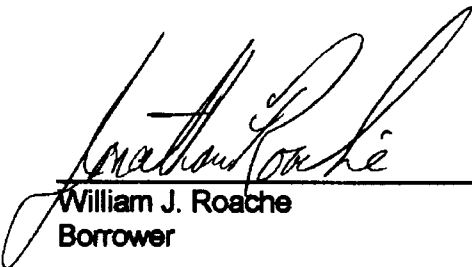
BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

Signed, sealed and delivered
in our presence:


Linda T. Weaver


Richard E. Jesmonth

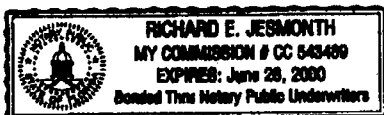

William J. Roache
Borrower

RCD Apr 22, 1999 04:00 pm
Escambia County, Florida

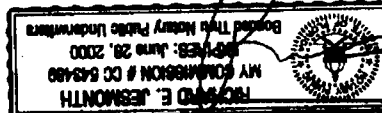
Ernie Lee Magaha
Clerk of the Circuit Court
INSTRUMENT 99-601227

STATE OF FLORIDA
COUNTY OF ESCAMBIA

The foregoing instrument was acknowledged before me this 10th day of
March, 1999, by William J. Roache, who is personally known to me or who has produced
Fla.D.L. R200-930-59-444-0 as identification and who did not take an oath.



(SEAL)





Notary Public, State of Florida


Typed Name of Notary

Commission No.:

Commission Expires:


Linda T. Weaver


Richard E. Jesmonth


Cindy S Roache
Borrower

STATE OF FLORIDA
COUNTY OF ESCAMBIA

The foregoing instrument was acknowledged before me this 10th day of
March, 1999, by Cindy S. Roache, who is personally known to me or who has produced
Fla.D.L. R200-117-61-811-0 as identification and who did not take an oath.

(SEAL)

