APPLICATION FOR TAX DEED

Section 197.502, Florida Statutes

512 R. 12/16

Application Number: 1700162

BEG AT NW COR OF LT 25 BLK C

SPRINGDALE S/D PB 4 P 18 WLY ALG S LI OF 48TH ST 90 FT FOR POB CONTINUE SAME COURSE 100 FT SLY AT INT ANG OF 92 DEG 32 MIN 250 FT ELY AT INT ANG OF 87 DEG 28 MIN 100 FT NLY AT INT ANG OF 92 DEG 32 MIN 250 FT TO POB OR 5499

To: Tax Collector of	ESCAMBIA COUNTY	_, Florida	
I,			
GARBER TAX MANAGEN PO BOX 645040	MENT LLC - 36 US BANK % GA	RBER TAX MANA	GEMEN
CINCINNATI, OH 45264	-5040,		
hold the listed tax certific	cate and hereby surrender the	same to the Tax C	collector and make tax deed application thereon:
Account Number	Certificate No.	Dete	115
/ 1000unt Muniber	Certificate No.	Date	Legal Description

06-01-2015

P 188

I agree to:

04-3850-000

- · pay any current taxes, if due and
- redeem all outstanding tax certificates plus interest not in my possession, and
- pay all delinquent and omitted taxes, plus interest covering the property.

2015/2203

 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 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	
GARBER TAX MANAGEMENT LLC - 36 US BANK %	
GARBER TAX MANAGEMEN	
PO BOX 645040	
CINCINNATI, OH 45264-5040	
	04-19-2017
	Application Date
Applicant's signature	

Tax Collector's Certification

17-294

CTY-513

Tax Deed Application Number

1700162

Date of Tax Deed Application Apr 19, 2017

This is to certify that **GARBER TAX MANAGEMENT LLC - 36 US BANK % GARBER TAX MANAGEMEN**, holder of **Tax Sale Certificate Number 2015 / 2203**, Issued the 1st Day of June, 2015 and which encumbers the following described property in the county of Escambia County , State of Florida, to wit: **04-3850-000**

Cert Holder:

GARBER TAX MANAGEMENT LLC - 36 US BANK % GARBER TAX MANAGEMEN PO BOX 645040CINCINNATI, OH 45264-5040

Property Owner:

WRAY MAHLON & DEBBIE 675 E ROYCE ST PENSACOLA, FL 32503

BEG AT NW COR OF LT 25 BLK C SPRINGDALE S/D PB 4 P 18 WLY ALG S LI OF 48TH ST 90 FT FOR POB CONTINUEFull legal attached.

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
2015/2203	04-3850-000	06/01/2015	1,383.78	69.19	1,452.97

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
2016/1950	04-3850-000	06/01/2016	1,398.59	6.25	69.93	1,474.77

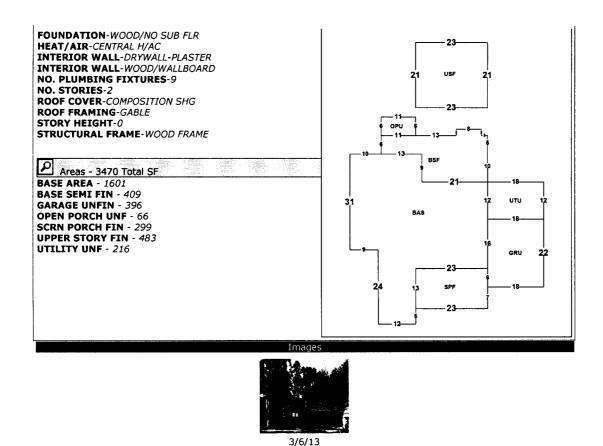
Amounts Certified by Ta	ax Collector (Lines 1	- 7) :	1,390.39	1 0.23	Total Am	ount Paid
1. Total of all Certificates		_	Certificates Rede	emed by Applicant	2,927.74	
2. Total of Delinquent Tax		·	Co. CCotes Near	.c.mea by Applicant	0.00	
3. Total of Current Taxes					1283.62	
4. Ownership and Encumb					200.00	
5. Tax Deed Application Fee			175.00			
6. Total Interest Accrued I	y Tax Collector Pursua	ant to Section 197	.542, F.S.			
7. Total (Lines 1 - 6)				14.000.11.77.77.18.18.19.19.19.19.19.19.19.19.19.17.19.17.19.17.19.17.19.19.19.19.19.19.19.19.19.19.19.19.19.	4,586.36	
Amounts Certified by C	erk of Court (Lines 8	B-15):			Total Am	ount Paid
8. Clerk of Court Statutory	Fee for Processing Ta	x Deed				
9. Clerk of Court Certified	Mail Charge					
10. Clerk of Court Advertis	sing Charge					·····
11. Clerk of Court Recordi	ng Fee for Certificate o	of Notice				
12. Sheriff's Fee						
13. Interest Computed by	Clerk of Court Pursuar	nt to Section 197.5	642, F.S.			
14. Total (Lines 8 - 13)						
15. One-half Assessed Val	ue of Homestead Prope	erty, if Applicable	per F.S.	-t	52,564	
Other Outstanding Ce Application,	tificates and Delinque	nt Taxes Not Inclu	ded in this			
17. Statutory (Opening) B	id; Total of Lines 7, 14	, 15 (if applicable)) and 16 (if			
18. Redemption Fee					6.25	
19. Total Amount to Rede	em					

Done this the <u>24th</u> da	y of <u>April</u> , <u>201</u> /	Scott Lunsford, Tax	x Collector of E	scambia County	County
_ /	1 1		,		

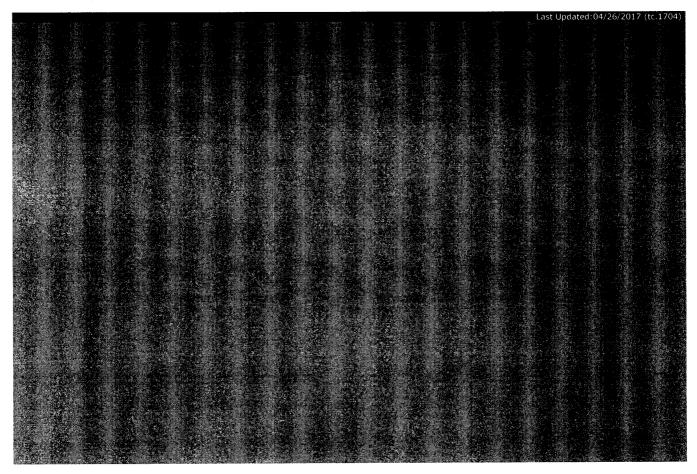
Date of Sale:

*This certification must be surrendered to the Clerk of the Circuit Court no later than ten (10) days after this date. 04-3850-000 2015

BEG AT NW COR OF LT 25 BLK C SPRINGDALE S/D PB 4 P 18 WLY ALG S LI OF 48TH ST 90 FT FOR POB CONTINUE SAME COURSE 100 FT SLY AT INT ANG OF 92 DEG 32 MIN 250 FT ELY AT INT ANG OF 87 DEG 28 MIN 100 FT NLY AT INT ANG OF 92 DEG 32 MIN 250 FT TO POB OR 5499 P 188



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.





Chris Jones Escambia County Property Appraiser

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

Back

Navigate Mode

Account OReference

Printer Friendly Version

General Information

Reference: 481S308101001010

Account: 043850000

Owners: WRAY MAHLON & DEBBIE

Mail: 675 E ROYCE ST

PENSACOLA, FL 32503

Situs: 675 ROYCE ST 32503

Use Code: SINGLE FAMILY RESID P

Authority: PENSACOLA CITY LIMITS

Tax Inquiry: Open Tax Inquiry Window

Tax Inquiry link courtesy of Scott Lunsford Escambia County Tax Collector Assessments Year Land Total Imprv Cap Val 2016 \$101,721 \$119,296 \$105,128 \$17,575 2015 \$17,575 \$96,292 \$113,867 \$104,398 2014 \$17,575 \$103,570 \$95,875 \$113,450 Disclaimer

Amendment 1/Portability Calculations

★File for New Homestead Exemption Online

Sales Data

Sale Book Page Value Type (New Window)

09/2004 5499 188 \$126,500 WD <u>View Instr</u> 07/2001 4753 747 \$106,000 WD <u>View Instr</u> 10/1996 4075 57 \$95,000 WD <u>View Instr</u>

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

2016 Certified Roll Exemptions

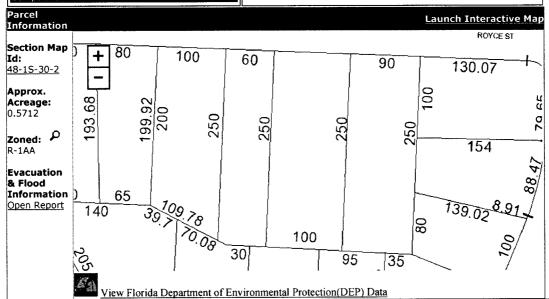
HOMESTEAD EXEMPTION

Legal Description

BEG AT NW COR OF LT 25 BLK C SPRINGDALE S/D PB 4 P 18 WLY ALG S LI OF 48TH ST 90 FT FOR POB CONTINUE SAME COURSE 100...

Extra Features

FRAME GARAGE



Buildings

Address:675 ROYCE ST, Year Built: 1954, Effective Year: 1964

Structural Elements

DECOMPLENOR

Recorded in Public Records 12/06/2010 at 10:01 AM OR Book 6664 Page 1646, Instrument #2010078938, Ernie Lee Magaha Clerk of the Circuit Court Escambia County, FL Recording \$10.00

STATE OF FLORIDA UNIFORM COMMERCIAL CODE

FINANCING ST	FATEMENT AMENDMENT F	ORM			
A. NAME & DAY PERSON	TIME PHONE NUMBER OF CONTAC	CT			
	INATOR 813.490.3400 WLEDGEMENT TO:				
Name	ISPC				
Address	1115 Gunn Hwy				
City/State/Zip	Odessa, FL 33556-5324				
		т	HE ABOVE SPACE IS	S FOR FILING OFFICE U	JSE ONLY
IN ESCAMBIA CO	ANCING STATEMENT File # 200600 DUNTY, FLORIDA. ANCING STATEMENT AMENDMEN				
2 CUBBENT DEC	CORD INFORMATION – DEBTOR N	JAME INSERT ON	I V ONE DEPTO	D NAME	
2a. INDIVIDUAL	'S LAST NAME	FIRST NAME		DDLE NAME	SUFFIX
WRAY 2b. INDIVIDUAL WRAY	'S LAST NAME	MAHLON FIRST NAME DEBBIE	MI	DDLE NAME	SUFFIX
	CORD INFORMATION - SECURED I'S NAME: ISPC	PARTY NAME			
	ATION: Effectiveness of the Financing arty authorizing this Termination Statem		bove is terminated	with respect to security	interest(s) of the
	JATION: Effectiveness of the Financing g this Continuation Statement is continued.				of the Secured Party
6. ASSIGNM assignor in	IENT (full or partial): Give name of ass a item 12.	ignee in item 15a or 1	5b and address of a	ssignee in item 15c; an	d also give name of
7. AMENDM	ENT (PARTY INFORMATION): This Amendm	nent affects Debtor	or Secured Par	ty of record. Check only one	of these two boxes.
CHANGE name	e following three boxes and provide appro and/or address: Give current record name in item ame (if name change) in item 15a or 15b and/or ne ge) in item 15c.	14a or 14b; DELET	tems 14 and/or 15. E name: Give record ma eleted in item 14a or 14b		mplete item 15a or 15b, mplete items 15d-15g (if
8. OPTIONAL FII	LER REFERENCE DATA	ESCAMBIA	ISPC FIL	E #: <u>638229</u>	
STANDARD FORM	FORM UCC-3 (REV.06/2002)	Filing Office Copy	Authorized f	or usage by the Secretary	of State, State of Florida

Recorded in Public Records 01/24/2006 at 09:50 AM OR Book 5824 Page 1257, Instrument #2006007065, Ernie Lee Magaha Clerk of the Circuit Court Escambia County, FL Recording \$10.00

9. Florida DOCUM All documents Florida Docum	ENTARY STAMP TAX - YOU ARE REQU ary stamps due and payable or to become due mentary Stamp Tax is not required.	IRED TO CHECK EXACTLY ONE	P.S., have been pai		29
9. Florida DOCUM	ENTARY STAMP TAX - YOU ARE REQU	IRED TO CHECK EXACTLY ONE			
8. Proceeds of c	ENTARY STAMP TAX YOU ARE REQU	IRED TO CHECK EXACTLY ONE			
8. Proceeds of c	/		BOX		
	collateral are covered as provided in sections 679.2	0.5 min 077.500 1.5.			
7. Name and Address		03 and 679 306 F S Produc	ets of collateral are cov	ered.	
	of a RECORD OWNER of above-described re	al estate (if Debtor does not have a rec	ord interest):		
CONTINUE CAME (freal estate: BEG AT NW COR OF LT 25 BI COURSE 100 FT SLY AT INT ANG OF 92 I TO FT TO POB OR 5499 P 188, of the Pu	DEG 32 MIN 250 FT ELY AT INT	ANG UP 8/ DEG	SO LITH TOO LI MP	AT INT ANG O
This FINANCING S b), F.S.	TATEMENT is to be filed in the real estate reco	ords of the county in which the real esti	ate and the consterst a		
Water Condition This FINANCING	STATEMENT courses Timber to be cut	as-extracted collateral, or is filed	i as a fixture fil	ing.	
. This FINANCING	STATEMENT covers the following collateral:				
6420 Benjamin I		Tampa	FL	33634-5112	USA
3a. ORGANIZATIO	PC	of ASSIGNOR S/P)— INSERT ONLY CITY	STATE	POSTAL CODE	COUNTRY
WRAY		DEBBIE			.1
. ADDITIONAL DE 2a. INDIVIDUAL'S I		FIRST NAME	MIDDLE N	AME	SUFFIX
	BTOR'S EXACT FULL LEGAL NAME – INS			r Combine Names	1
WRAY 16. MAILING ADDR 675 ROYCE ST	ESS	CITY PENSACOLA	STATE FL	POSTAL CODE 325032457	COUNTRY USA
1a. INDIVIDUAL'S I	T FULL LEGAL NAME – INSERT ONLY ON AST NAME	E DEBTOR NAME – Do Not Abbrev FIRST NAME MAHLON	MIDDLE N	VWE 22	SUFFIX
				ILING OFFICE USE	ONLY
City/State/Zip:	Tampa, FL 33634-5199				
Address:	6420 Benjamin Road				
Name:	ISPC				
	WLEDGEMENT TO:				
B. SEND ACKNO	DINATOR (813) 881-1988 X 230				
	TIME PHONE NUMBER OF CONTAC	CT PERSON			
	TIME PHONE NUMBER OF CONTAC	CT PERSON			

- 7. That if any agreement in this Mortgage is breached, the entire unpaid principal balance of the Note(s) plus costs and expenses, including reasonable attorney's fees and costs of abstracts of title incurred in collecting or attempting to collect the indebtedness secured hereby, shall immediately become due at the option of Mortgagee, and Mortgagee may foreclose this Mortgage in the manner provided by law, and have the Property sold to satisfy or apply on the indebtedness hereby secured.
- 8. If this is a junior mortgage, Mortgagor shall pay all installments or principal and interest and perform each and every covenant and obligation of the prior mortgage(s) and shall not increase the amount due on such prior mortgage(s) without the prior written consent of Mortgagee. Failure of Mortgagor to do so shall constitute a default hereunder. Upon failure of Mortgagor to do so, Mortgagee may (but shall not be required to) make such payments or perform such covenants or obligations and the cost of same, together with interest at the maximum rate allowed by law, shall be payable by Mortgagor upon demand by Mortgagee and shall be secured by the lien of this Mortgage.
- Notwithstanding any other provisions hereof, Mortgagee shall under no circumstances be entitled to collect any interest or
 other payment hereunder which would render this instrument usurious as to the Mortgagor under the laws of the State of
 Florida.
- 10. Additional Provisions: N/A

IN WITNESS WHEREOF, Mortgagor has hereunto set Mortgagor's hand and seal the day and year first above written.

Signed, sealed and delivered in the

presence of:

Tom Lane

Type/Print Witness Name

Seamas Hunt

Type/Print Witness Name

Mallon Way (SEAL)

Mortgagor Mahlon Wray

675 Royce Street, Pensacola, FL 32503

Hebbre Way

STATE OF FLORIDA COUNTY OF ESCAMBIA

The foregoing instrument was acknowledged before me this day, <u>July 24, 2012</u> by <u>Mahlon Wray and Debbie Wray</u> (X) who are personally known to me, or who have produced _______ as identification and who () did (X) did not take an oath.

Notary Public,

M. Thomas Lane Notary Public, State of Florida My comm. expires 10/04/2013 ID# 657116 DD# 930295

1075

Recorded in Public Records 07/30/2012 at 11:52 AM OR Book 6888 Page 1241, Instrument #2012058542, Ernie Lee Magaha Clerk of the Circuit Court Escambia County, FL Recording \$18.50 MTG Stamps \$52.50 Int. Tax \$29.86

Prepared by: M. Thomas Lane Housing Department City of Pensacola Post Office Box 12910 Pensacola, FL 32521-0031

CITY OF PENSACOLA DEPARTMENT OF HOUSING HOUSING REHABILITATION PROGRAM

MORTGAGE

GRANT

STATE OF FLORIDA COUNTY OF ESCAMBIA

[Grantee/Owner's Name and Address] Mahlon Wray and Debbie Wray, husband and wife, 675 Royce Street, Pensacola, FL 32503, hereinafter called Mortgagor, in consideration of the principal grant sum specified in the promissory note(s) hereafter described, received from THE CITY OF PENSACOLA, a municipal corporation organized under the laws of Florida, Post Office Box 12910, Pensacola, Florida 32521, hereinafter called Mortgagee, (which terms Mortgagor and Mortgagee shall be construed to include the plural as well as the singular, whenever the context so permits or requires) hereby on this day, <u>July 24, 2012</u> mortgages to the Mortgagee the real property in Escambia County, Florida, (the "Property") described as follows:

Commencing at a PRM on the Northwest corner of Lot Twenty-Five (25), Block C, Springdale Subdivision, as recorded in Plat Book 4, Page 18 of the Public Records of Escambia County, Florida, thence Westerly along the South right of way line of 48th Street a distance of 90 feet to a Point of Beginning; thence continue Westerly along the right of way line of 48th Street a distance of 100 feet; thence Southerly at an interior angle of 92 degrees 32 minutes a distance of 250 feet; thence Easterly at an interior angle of 87 degrees 28 minutes a distance of 100 feet; thence Northerly at an interior angle of 92 degrees 32 minutes a distance of 250 feet to the Point of Beginning, all lying and being in Section 48, Township 1 South, Range 30 West, Escambia County, Florida.

as security for payment of the certain promissory note(s) (the "Note(s)"), dated <u>July 24, 2012</u>, for the sum of <u>\$14,932.00</u>, payable if the property is sold or if ownership of the property is transferred within five (5) years from the date of the grant, with interest at the rate of zero percent (0%) per year, signed by <u>Mahlon Wray and Debbie Wray</u>.

AND Mortgagor agrees:

- To complete the rehabilitation of the residence located on the property described above, which is the sole purpose of the Grant made by Mortgagee to Mortgagor.
- This Mortgage shall also secure all extensions or renewals of the Note(s), and such future or additional advances as may be made by the Mortgagee at the option of the Mortgagee to the Mortgagor.
- 3. To pay all taxes, assessments, liens and encumbrances on the 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 at the maximum rate allowed by law, shall be payable on demand by Mortgagee and shall be secured by this Mortgage.
- 4. To keep all buildings and improvements now or hereafter on the Property insured against loss or damage by fire, flood or such other risks and matters, as Mortgagee may from time to time require in amounts required by Mortgagee, not exceeding in the aggregate 100 percent of the full insurable value of the Property and shall pay the premiums for such insurance as the same become due and payable. 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 maximum rate allowed by law, shall be payable upon demand by Mortgagee and shall be secured by this Mortgage. Mortgagor will provide the Mortgagee a copy of the policy(ies) and Certificate(s) of Insurance from the insurance company listing Mortgagee as an additional named insured. Not later than 30 days prior to the expiration date of the Policies, Mortgagor will deliver to Mortgagee evidence satisfactory to Mortgagee of the renewal of each of the Policies. If the Property shall be damaged or destroyed, in whole or in part, by fire or other casualty, Mortgagor shall give prompt notice thereof to Mortgagee. Sums paid to Mortgagee by any insurer may be retained and applied by Mortgagee toward the payment of the indebtedness secured by this Mortgage in such priority and proportions as Mortgagee in its discretion shall deem proper, or, at the discretion of Mortgagee, the same may be paid, either in whole or in part, to Mortgagor for such purposes as Mortgagee shall designate. If Mortgagee shall receive and retain such insurance money, the lien of this Mortgage shall be reduced only by the amount thereof received after expenses of collection and retained by Mortgagee and actually applied by Mortgagee in reduction of the indebtedness secured thereby.
- 5. That Mortgagor will not commit, permit or suffer any waste, impairment or deterioration of the Property. Upon failure of Mortgagor to keep the buildings and improvements on the Property in good condition or repair, Mortgagee may demand either the adequate repair of the buildings, an increase in the amount of security, or the immediate repayment of the debt secured hereby. Failure of Mortgagor to comply with the demand of Mortgagee for a period of fifteen days shall constitute a breach of this Mortgage.
- 6. To pay all expenses reasonably incurred by Mortgagee due to failure of Mortgagor to comply with the agreements in the Note(s) or this Mortgage including reasonable attorney's fees. The cost thereof, with interest thereon from the date of payment at the maximum rate allowed by law, shall also be secured by this Mortgage.

- 5. That Mortgagor will not commit, permit or suffer any waste, impairment or deterioration of the Property. Upon failure of Mortgagor to keep the buildings and improvements on the Property in good condition or repair, Mortgagee may demand either the adequate repair of the buildings, an increase in the amount of security, or the immediate repayment of the debt secured hereby. Failure of Mortgagor to comply with the demand of Mortgagee for a period of fifteen days shall constitute a breach of this Mortgage.
- 6. To pay all expenses reasonably incurred by Mortgagee due to failure of Mortgagor to comply with the agreements in the Note(s) or this Mortgage including reasonable attorney's fees. The cost thereof, with interest thereon from the date of payment at the maximum rate allowed by law, shall also be secured by this Mortgage.
- 7. That if any of the installments of principal or interest due by the terms of the Note(s) are not paid when due, or if any agreement in this Mortgage, other than the agreement to make the payments, is breached, the entire unpaid principal balance of the Note(s) plus interest, costs, and expenses, including reasonable attorneys' fees and costs of abstracts of title incurred in collecting or attempting to collect the indebtedness secured hereby, shall immediately become due at the option of Mortgagee, and Mortgagee may foreclose this Mortgage in the manner provided by law, and have the Property sold to satisfy or apply on the indebtedness hereby secured.
- 8. If this is a junior mortgage, Mortgagor shall pay all installments or principal and interest and perform each and every covenant and obligation of the prior mortgage(s) and shall not increase the amount due on such prior mortgage(s) without the prior written consent of Mortgagee. Failure of Mortgagor to do so shall constitute a default hereunder. Upon failure of Mortgagor to do so, Mortgagee may (but shall not be required to) make such payments or perform such covenants or obligations and the cost of same, together with interest at the maximum rate allowed by law, shall be payable by Mortgagor upon demand by Mortgagee and shall be secured by the lien of this Mortgage.
- Notwithstanding any other provisions hereof, Mortgagee shall under no circumstances be entitled to collect any interest or
 other payment hereunder which would render this instrument usurious as to the Mortgagor under the laws of the State of
 Florida.
- 10. Additional Provisions: None

IN WITNESS WHEREOF, Mortgagor has hereunto set Mortgagor's hand and seal the day and year first above written.

Signed, sealed and delivered in the presence of:

Tom Lane
Type/Print Witness Name

Seamas Hunt
Type/Print Witness Name

Mahlon Wray

675 Royce Street, Pensacola, FL 32503

(SEAL)

Grantee/Owner's Signature(s)]

Lehhu Usay Debbie Wray

Type/Frint Witness Name

STATE OF FLORIDA COUNTY OF ESCAMBIA

The foregoing instrument was acknowledged before me this day, <u>July 24, 2012</u>, by <u>Mahlon Wray and Debbie Wray</u> (X) who are personally known to me, or who have produced _______ as identification and who () did (X) did not take an oath.

Notary Public,

yk i nomas Lane

M. Thomas Lane Notary Public, State of Florida My comm. expires 10/04/2013 ID# 657116 DD# 930295 Recorded in Public Records 07/30/2012 at 11:52 AM OR Book 6888 Page 1239, Instrument #2012058541, Ernie Lee Magaha Clerk of the Circuit Court Escambia County, FL Recording \$18.50 MTG Stamps \$22.40 Int. Tax \$12.80

Prepared by: M. Thomas Lane Housing Manager City of Pensacola Post Office Box 12910 Pensacola, FL 32521-0031

. CITY OF PENSACOLA DEPARTMENT OF HOUSING HOUSING REHABILITATION PROGRAM

MORTGAGE

LOAN

STATE OF FLORIDA COUNTY OF ESCAMBIA

[Borrower's Name and Address] Mahlon Wray and Debbie Wray, husband and wife, 675 Royce Street, Pensacola, FL 32503, hereinafter called Mortgagor, in consideration of the principal sum specified in the promissory note(s) hereafter described, received from THE CITY OF PENSACOLA, a municipal corporation organized under the laws of Florida, Post Office Box 12910, Pensacola, Florida 32521, hereinafter called Mortgagee, (which terms Mortgagor and Mortgagee shall be construed to include the plural as well as the singular, whenever the context so permits or requires) hereby on this day, July 24, 2012, mortgages to the Mortgagee the real property in Escambia County, Florida, (the "Property") described as follows:

Commencing at a PRM on the Northwest corner of Lot Twenty-Five (25), Block C, Springdale Subdivision, as recorded in Plat Book 4, Page 18 of the Public Records of Escambia County, Florida, thence Westerly along the South right of way line of 48th Street a distance of 90 feet to a Point of Beginning; thence continue Westerly along the right of way line of 48th Street a distance of 100 feet; thence Southerly at an interior angle of 92 degrees 32 minutes a distance of 250 feet; thence Easterly at an interior angle of 87 degrees 28 minutes a distance of 100 feet; thence Northerly at an interior angle of 92 degrees 32 minutes a distance of 250 feet to the Point of Beginning, all lying and being in Section 48, Township 1 South, Range 30 West, Escambia County, Florida.

as security for payment of the certain promissory note(s) (the "Note(s)"), dated <u>July 24, 2012</u>, for the sum of <u>Six Thousand Three Hundred Ninety Nine Dollars (\$6,399.00)</u> payable in <u>180</u> installments with interest at the fixed, simple rate of <u>3%</u> per year, signed by <u>Mahlon Wray and Debbie Wray</u>.

AND Mortgagor agrees:

- 1. This Mortgage shall also secure all extensions or renewals of the Note(s), such future or additional advances as may be made by the Mortgagee at the option of the Mortgagee to the Mortgagor, and also, the payment of any and all notes, liabilities, and obligations of the Mortgagor to the Mortgagee, its successors or assigns, whether as maker, endorser, guarantor or otherwise, and whether such notes, liabilities or obligations, or any of them, be now in existence or acrue or arise hereafter, or be now owned or held by the Mortgagee, or be acquired hereafter, it being the intent and purpose of the Mortgagor to secure, by this Mortgage, all notes, claims, demands, liabilities and obligations which the Mortgagee, its successors or assigns, may have, hold or acquire at any time during the life of this Mortgage against the Mortgagor. Provided that the total of the amount secured hereby shall not exceed at any one time the sum of \$6.399.00 in the aggregate; and provided, further, that all such advances, notes, claims, demands or liabilities and obligations secured hereby be incurred or arise or come into existence either on or prior to the date of this Mortgage, or on or before 20 years after the date of this Mortgage or within such lesser period of time as may hereafter be provided by law as a prerequisite for the sufficiency of actual notice or record notice of such advances, notes, claims, demands or liabilities and obligations as against the rights of creditors or subsequent purchasers for a valuable consideration.
- 2. To make all payments required by the Note(s) and this Mortgage promptly when due.
- 3. To pay all taxes, assessments, liens and encumbrances on the 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 at the maximum rate allowed by law, shall be payable on demand by Mortgagee and shall be secured by this Mortgage.
- 4. To keep all buildings and improvements now or hereafter on the Property insured against loss or damage by fire, flood or such other risks and matters, as Mortgagee may from time to time require in amounts required by Mortgagee, not exceeding in the aggregate 100 percent of the full insurable value of the Property and shall pay the premiums for such insurance as the same become due and payable. 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 maximum rate allowed by law, shall be payable upon demand by Mortgagee and shall be secured by this Mortgage. All policies of insurance (the "Policies") shall be issued by an insurer acceptable to Mortgagee and shall contain the standard New York Mortgagee non-contribution provision naming Mortgagee as the person to which all payments made by such insurance company shall be paid. Mortgagor will provide the Mortgagee a copy of the policy(ies) and Certificate(s) of Insurance from the insurance company listing Mortgagee as an additional named insured. Not later than 30 days prior to the expiration date of the Policies, Mortgagor will deliver to Mortgagee evidence satisfactory to Mortgagee of the renewal of each of the Policies. If the Property shall be damaged or destroyed, in whole or in part, by fire or other casualty, Mortgagor shall give prompt notice thereof to Mortgagee. Sums paid to Mortgagee by any insurer may be retained and applied by Mortgagee toward the payment of the indebtedness secured by this Mortgage in such priority and proportions as Mortgagee in its discretion shall deem proper, or, at the discretion of Mortgagee, the same may be paid, either in whole or in part, to Mortgagor for such purposes as Mortgagee shall designate. If Mortgagee shall receive and retain such insurance money, the lien of this Mortgage shall be reduced only by the amount thereof received after expenses of collection and retained by Mortgagee and actually applied by Mortgagee in reduction of the indebtedness secured thereby.

Prepared by: Charlyne Kilpatrick Security First Title Partners of Pensacola, Ltd 1331 Creighton Road, Suite C Pensacola, Florida 32504

File Number: PES04336

de m Risa OR BK 5499 PGO 188
Escambia County, Florida
INSTRUMENT 2004-287065
BEED BOC STANPS PD & ESC CO \$885.50
09/27/04 ERRIE LEE NAGANA, CLERK

General Warranty Deed

Made this September 3, 2004 A.D. By Lys D. DeBrune n/k/a Lys D. St. Aubin, a single woman and George P. St. Aubin, a single man, whose address is: 1335 Creighton Road, Pensacola, FL 32504, hereinafter called the grantor, to Mahlon Wray and Debbie Wray, husband and wife, whose post office address is: 675 East Royce Street, Pensacola, Florida 32503, hereinafter called the grantee:

(Whenever used herein the term "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 grantor, for and in consideration of the sum of Ten Dollars, (\$10.00) 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, Florida, viz:

Commencing at a PRM on the Northwest corner of Lot Twenty-Five (25), Block C, Springdale Subdivision, as recorded in Plat Book 4, Page 18 of the Public Records of Escambia County, Florida, thence Westerly along the South right of way line of 48th Street a distance of 90 feet to a Point of Beginning; thence continue Westerly along the right of way line of 48th Street a distance of 100 feet; thence Southerly at an interior angle of 92 degrees 32 minutes a distance of 250 feet; thence Easterly at an interior angle of 87 degrees 28 minutes a distance of 100 feet; thence Northerly at an interior angle of 92 degrees 32 minutes a distance of 250 feet to the Point of Beginning, all lying and being in Section 48, Township 1 South, Range 30 West, Escambia County, Florida.

Parcel ID Number: 48-1S-30-8101-001-010

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 grantor hereby covenants with said grantee that the grantor is lawfully seized of said land in fee simple; that the grantor has good right and lawful authority to sell and convey said land; that the grantor 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 of all encumbrances except taxes accruing subsequent to December 31, 2003.

In Witness Whereof, the said grantor has signed and sealed these presents the day and year first above written.

Signed sealed and delivered in our presence: Witness Printed Name Chartyne Kilpatrick	Lys D. DeBrune n/k/a Lys D. St. Aubin Addres: 1335 Creighton Road, Pensacola, FL 32504
Malue L Witness Printed Name_Michelle Keevel	George P. St. Aubin Address: 1335 Creighton Road, Pensacola, FL 32504
State of Florida County of Escambia	
	d day of September, 2004, by Lys D. DeBrune n/k/a Lys D. St. Aubin, a is/are personally known to me or who has produced drivers license as Notary Public Print Name: My Commission Expires:

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

Scott Lunsford Escambia County Tax Collector P.O. Box 1312 Pensacola, FL 32591

Pensacola, FL 32591		•	
	CERTIFICATION:	TITLE SEARCH FOR	TDA
TAX DEED SALE DATE:	7–3–2017	<u> </u>	
TAX ACCOUNT NO.:	04-3850-000		
CERTIFICATE NO.:	2015–2203		
In compliance with S is a list of names a agencies having legal described property. being submitted as I	and addresses of al interest in o The above refer	those persons, r claim against enced tax sale c	firms and/or the above ertificate is
YES NO			
X Notify Cit	y of Pensacola,	P.O. Box 12910,	32521
X Notify Esc	cambia County, 1	90 Governmental (Center, 32502
X Homestead	for 2016 tax y	ear.	
Mahlon Wray Debbie Wray 675 E. Royce St. Pensacola, FL 32503		ISPC 1115 Gunn Hwy. Odessa, FL 33556	
City of Pensacola Housing Dept. P.O. Box 12910 Pensacola, FL 32521			

Certified and delivered to Escambia County Tax Collector, this 26th day of April , 2017 -

SOUTHERN GUARANTY TITLE COMPANY

by . Dichard 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.: 13518 April 25, 2017

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

- 1. That certain mortgage executed by Mahlon Wray and Debbie Wray, husband and wife in favor of City of Pensacola dated 07/24/2012 and recorded 07/30/2012 in Official Records Book 6888, page 1239 of the public records of Escambia County, Florida, in the original amount of \$6,399.00.
- 2. That certain mortgage executed by Mahlon Wray and Debbie Wray, husband and wife in favor of City of Pensacola dated 07/24/2012 and recorded 07/30/2012 in Official Records Book 6888, page 1241 of the public records of Escambia County, Florida, in the original amount of \$14,932.00.
- 3. UCC Financing Statement filed by ISPC recorded in O.R. Book 5824, page 1257. Continuation recorded in O.R. Book 6664, page 1646.
- 4. Taxes for the year 2014-2016 delinquent. The assessed value is \$119,296.00. Tax ID 04-3850-000.

PLEASE NOTE THE FOLLOWING:

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

OWNERSHIP AND ENCUMBRANCE REPORT LEGAL DESCRIPTION

File No.: 13518 April 25, 2017

481S308101001010 - Full Legal Description

BEG AT NW COR OF LT 25 BLK C SPRINGDALE S/D PB 4 P 18 WLY ALG S LI OF 48TH ST 90 FT FOR POB CONTINUE SAME COURSE 100 FT SLY AT INT ANG OF 92 DEG 32 MIN 250 FT ELY AT INT ANG OF 87 DEG 28 MIN 100 FT NLY AT INT ANG OF 92 DEG 32 MIN 250 FT TO POB OR 5499 P 188

Southern Guaranty Title Company

4400 Bayou Boulevard, Suite 13B

Pensacola, Florida 32503 Telephone: 850-478-8121 Facsimile: 850-476-1437

OWNERSHIP AND ENCUMBRANCE REPORT

File No.: 13518 April 25, 2017

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 04-25-1997, through 04-25-2017, and said search reveals the following:

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

Mahlon Wray and Debbie Wray, 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

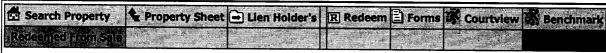
The foregoing report is prepared and furnished for information only, is not intended to constitute or imply any opinion, warranty, guaranty, insurance, or similar assurance as to the status of title, and no determination has been made of the authenticity of any instrument described or referred to herein. 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: Me Olyn

April 25, 2017





PAM CHILDERS CLERK OF THE CIRCUIT COURT ESCAMBIA COUNTY, FLORIDA

Tax Deed - Redemption Calculator
Account: 043850000 Certificate Number: 002203 of 2015

Redemption	Yes 🗸	Application Date	04/19/2017	Interest Rate	18%
		Final Redemption Payment	ESTIMATED	Redemption Overpay	ment ACTUAL
		Auction Date 07/03/2017]	Redemption Date 05	5/12/2017
Months		3		1	
Tax Collector		\$4,586.36		\$4,586.36	
Tax Collector Interes	est	\$206.39		\$68.80	
Tax Collector Fee		\$6.25		\$6,25	
Total Tax Collector		\$4,799.00		\$4,661.41	
Clerk Fee		\$130.00		\$130.00	
Sheriff Fee		\$120.00		\$120.00	
Legal Advertisemen	t	\$200.00		\$200.00	
App. Fee Interest		\$20.25		\$6.75	
Total Clerk		\$470.25		\$456.75 CH	The second secon
Postage		\$26.30		\$26.30	
Researcher Copies		\$7.00		\$7.00	
Total Redemption A	mount	\$5,302.55		\$5,151.46	
7.70					P. 1013
		Repayment Overpayment Re	efund Amount	\$151.09	doone/

26.30 + 170.00 + 200

Notes

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 # 2015 TD 002203 Redeemed Date 05/12/2017

Name MAHLON WRAY 675 E ROYCE ST PENSACOLA, FL 32503

Clerk's Total = TAXDEED	\$470.25
Due Tax Collector = TAXDEED	\$4,799.00
Postage = TD2	\$26.30
ResearcherCopies = TD6	\$7.00

• For Office Use Only

Date	Docket	Desc	Amount Owed	Amount Due	Pavee Name
Date	DUCKEL	Desc	Amount Oweu	Amount Due	rayee 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: 043850000 Certificate Number: 002203 of 2015

Payor: MAHLON WRAY 675 E ROYCE ST PENSACOLA, FL 32503 Date 05/12/2017

Clerk's Check #	3696	Clerk's Total	\$470.25
Tax Collector Check #	1	Tax Collector's Total	\$4,799.00
		Postage	\$26.30
		Researcher Copies	\$7.00
SHEETING TO A SHEETING THE SHEE		Total Received	\$5,302.55

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 and Comptroller, Escambia County

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

May 19, 2017

GARBER TAX MANAGEMENT LLC- 36 US BANK PO BOX 645040 CINCINNATI OH 45264

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
2015 TD 002203	\$450.00	\$6.75	\$456.75

TOTAL \$456.75

Very truly yours,

PAM CHILDERS

Clerk of Circuit Cou

By:

Emily Hogs

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 •

May 19, 2017

MAHLON WRAY 675 E ROYCE ST PENSACOLA FL 32503

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

2015 TD 002203

\$497.39

TOTAL \$497.39

Very truly yours,

PAM CHILDERS

Clerk of Circuit Court

By:

Emily Hogo

Tax Deed Division