### **APPLICATION FOR TAX DEED**

Section 197.502, Florida Statutes

Application Number: 1700711

To: Tax Collector of	ESCAMBIA COUNTY	_, Florida	
I, 5T WEALTH PARTNER: DEPARTMENT #6200, F BIRMINGHAM, AL 352 hold the listed tax certif	P.O. BOX 830539 283,	same to the Tax	Collector and make tax deed application thereon:
			The state of the s
Account Number	Certificate No.	Date	Legal Description
09-4897-130	2015/5768	06-01-2015	BEG AT SE COR OF LT 25 BLK A GULF BEACH MANOR PB 1 P 16 N ALG E LI 400 FT FOR POB CONT SAME COURSE 100 FT DEFLECT 90 DEG LEFT 150 FT 90 DEG LEFT 100 FT DEFLECT 90 DEG LEFT 150 FT TO POB OR 4219 P 276
I agree to:  • pay any curre	ent taxes, if due and		
• redeem all ou	utstanding tax certificates plus in	nterest not in my	possession, and
<ul> <li>pay all deline</li> </ul>	juent and omitted taxes, plus in	terest covering th	e property.
	ollector's fees, ownership and e costs, if applicable.	ncumbrance repo	rt costs, Clerk of the Court costs, charges and fees,
Attached is the tax sal which are in my posse		ation is based and	all other certificates of the same legal description
Electronic signature of 5T WEALTH PARTN DEPARTMENT #620 BIRMINGHAM, AL	ERS LP 10, P.O. BOX 830539		<u>10-27-2017</u>
	Applicant's signature		Application Date

BEG AT SE COR OF LT 25 BLK A GULF BEACH MANOR PB 1 P 16 N ALG E LI 400 FT FOR POB CONT SAME COURSE DEG LEFT 150 FT 90 DEG LEFT 100 FT DEFLECT 90 DEG LEFT 150 FT TO POB OR 4219 P 276	100 FT DEFLECT 90

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

**Tax Deed Application Number** 

1700711

Date of Tax Deed Application

Oct 27, 2017

This is to certify that **5T WEALTH PARTNERS LP**, holder of **Tax Sale Certificate Number 2015 / 5768**, 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: **09-4897-130** 

Cert Holder:

5T WEALTH PARTNERS LP DEPARTMENT #6200, P.O. BOX 830539 BIRMINGHAM, AL 35283 Property Owner:
MCKEWEN GERALD E
C/O LONNIE CREECH
212 TUBING RD
BROUSSARD, LA 70518

BEG AT SE COR OF LT 25 BLK A GULF BEACH MANOR PB 1 P 16 N ALG E LI 400 FT FOR POB CONT SAME COURSE 1 (Full 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
2015/5768	09-4897-130	06/01/2015	652.37	32.62	684.99

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
2017/5180	09-4897-130	06/01/2017	767.75	6.25	38.39	812.39
2016/5191	09-4897-130	06/01/2016	710.37	6.25	35.52	752.14

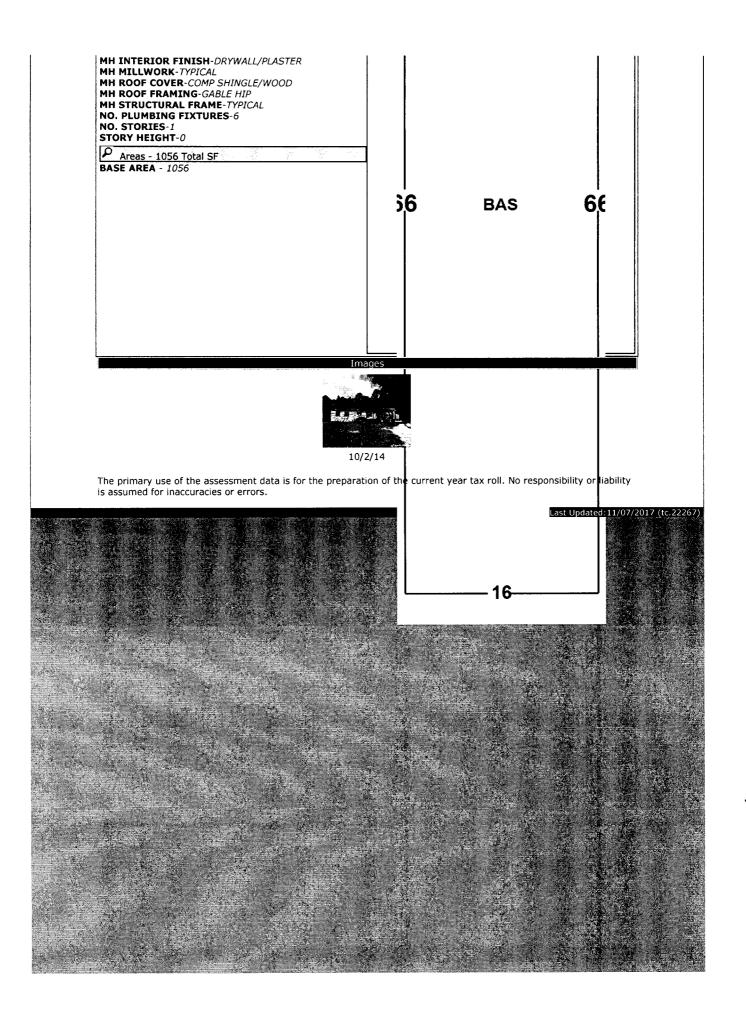
Amounts Certified by Tax Collector (Lines 1-7):	Total Amount Paid
1. Total of all Certificates in Applicant's Possession and Cost of the Certificates Redeemed by Applicant	2,249.52
2. Total of Delinquent Taxes Paid by Tax Deed Applicant	0.00
3. Total of Current Taxes Paid by Tax Deed Applicant	645.39
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)	3,269.91
Amounts Certified by Clerk of Court (Lines 8-15):	<b>Total Amount Paid</b>
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.	a.com/
<ol> <li>Other Outstanding Certificates and Delinquent Taxes Not Included in this Application,</li> </ol>	
17. Statutory (Opening) Bid; Total of Lines 7, 14, 15 (if applicable) and 16 (if	
18. Redemption Fee	6.25
19. Total Amount to Redeem	

Done this the 13th day of November, 2017 Scott Lunsford, Tax Collector of Escambia County

Date of Sale: March 5, 2018

By Brew

\*This certification must be surrendered to the Clerk of the Circuit Court no later than ten (10) days after this date. 09-4897-130 2015





Real Estate Search

Tangible Property Search

Sale List

Amendment 1/Portability Calculations

**Imprv** 

\$24,876

\$24,237

\$22,120

Disclaimer

Amendment 1/Portability Calculations

★ File for New Homestead Exemption

Online

#### Back

Year

2017

2016

2015

Assessments

Land

\$13,300

\$13,300

\$13,300

Navigate Mode Account OReference Printer Friendly Version

Cap Val

\$38,176

\$37,537

\$35,420

Total

\$38,176

\$37,537

\$35,420

**General Information** Reference:

332S312000014001 **Account:** 094897130 MCKEWEN GERALD E

Owners: Mail:

Situs:

Use Code:

**Taxing** Authority:

Sales Data

**Schools** (Elem/Int/High):

Tax Inquiry:

Tax Inquiry link courtesy of Scott Lunsford Escambia County Tax Collector

**PLEASANT** GROVE/BAILEY/ESCAMBIA

C/O LONNIE CREECH

212 TUBING RD BROUSSARD, LA 70518

MOBILE HOME &

COUNTY MSTU

Open Tax Inquiry Window

2501 KINGSPORT AVE 32507

2017 Certified Roll Exemptions

Official Records Sale Date Book Page Value Type (New Window)

01/1997 4219 276 \$9,500 WD

View Instr

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

#### Legal Description

BEG AT SE COR OF LT 25 BLK A GULF BEACH MANOR PB 1 P 16 N ALG E LI 400 FT FOR POB CONT SAME COURSE 100 FT DEFLECT 90...

**Extra Features** FRAME BUILDING

Parcel Information Launch Interactive Map Section Map Id: 33-2S-31-5 Approx. Acreage: 0.3500 12! Zoned: P MDR Evacuation & Flood Information Open Report View Florida Department of Environmental Protection(DEP) Data

#### Buildings

Address: 2501 KINGSPORT AVE, Year Built: 1998, Effective Year: 1998

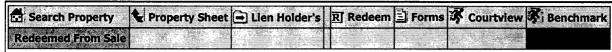
Structural Elements

**DWELLING UNITS-1** 

MH EXTERIOR WALL-VINYL/METAL

MH FLOOR FINISH-CARPET

MH FLOOR SYSTEM-TYPICAL MH HEAT/AIR-HEAT & AIR





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

**Tax Deed - Redemption Calculator** Account: 094897130 Certificate Number: 005768 of 2015

Redemption Yes >	Application Date 10/27/2017	Interest Rate 18%
	Final Redemption Payment ESTIMATED	Redemption Overpayment ACTUAL
	Auction Date 03/05/2018	Redemption Date 12/13/2017
Months	5	2
Tax Collector	\$3,269.91	\$3,269.91
Tax Collector Interest	\$245.24	\$98.10
Tax Collector Fee	\$6.25	\$6.25
Total Tax Collector	\$3,521.40	\$3,374.26
Clerk Fee	\$130.00	\$130.00
Sheriff Fee	\$120.00	\$120.00
Legal Advertisement	\$200.00	\$200.00
App. Fee Interest	\$33.75	\$13.50
Total Clerk	\$483.75	\$463.50 CH
Postage	\$60.00	\$0.00
Researcher Copies	\$40.00	\$0.00
Total Redemption Amount	\$4,105.15	\$3,837.76
	Repayment Overpayment Refund Amount	\$267.39 + 120 + 200 = \$587.39
		\$267.39 + 120 + 200 = \$587.39)

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 005768 Redeemed Date 12/13/2017

Name VANDERBILT MORTGAGE AND FINANCE INC PO BOX 9800 MARYVILLE TN 37802-9985

Clerk's Total = TAXDEED	\$483.75
Due Tax Collector = TAXDEED	\$3,521.40
Postage = TD2	\$60.00
ResearcherCopies = TD6	\$40.00

### • For Office Use Only

Date	Docket	Desc	Amount Owed	Amount Due	Payee Name
			FINANCIAL SUM	MARY	A STATE OF S
No Inforr	nation Availa	ble - See D	ockets		

#### **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: 094897130 Certificate Number: 005768 of 2015

Payor: VANDERBILT MORTGAGE AND FINANCE INC PO BOX 9800 MARYVILLE TN 37802-9985 Date 12/13/2017

Clerk's Check # 5531534754	Clerk's Total	\$483.75
Tax Collector Check # 1	Tax Collector's Total	\$3,521.40
	Postage	\$60.00
	Researcher Copies	\$40.00
	Total Received	\$4,105.15

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 •

December 19, 2017

VANDERBILT MORTGAGE AND FINANCE INC PO BOX 9800 MARYVILLE TN 37802

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 005768

\$587.39

TOTAL \$587.39

Very truly yours,

PAM CHILDERS

Clerk of Circuit Cou

By:

Emily Hog

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 •

December 19, 2017

5T WEALTH PARTNERS LP DEPARTMENT #6200 PO BOX 830539 BIRMINGHAM AL 35283

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 005768	\$450.00	\$13.50	\$463.50

TOTAL \$463.50

Very truly yours,

PAM CHILDERS
Clerk of Circuit Cou

Emily Hogg

Tax Deed Division

# OWNERSHIP AND ENCUMBRANCE REPORT CONTINUATION PAGE

File No.: 14181 January 4, 2018

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

- 1. That certain mortgage executed by Gerald Ernest McKewen in favor of CMH Homes, Inc. dba Clayton Homes dated 01/30/1997 and recorded 02/04/1998 in Official Records Book 4219, page 279 of the public records of Escambia County, Florida, in the original amount of \$46,485.39.
- 2. All Taxes Paid. The assessed value is \$38,176.00. Tax ID 09-4897-130.

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

Email: rcsgt@aol.com

Scott Lunsford

P.O. Box 1312 Pensacola, FL 32591		
	TITLE SEARCH FOR TDA	
TAX DEED SALE DATE: 3-5-2018		
TAX ACCOUNT NO.: 09-4897-130		
CERTIFICATE NO.: 2015-5768		
In compliance with Section 197.256, is a list of names and addresses of agencies having legal interest in described property. The above refer being submitted as proper notificat	or claim against the above renced tax sale certificat	<u> </u>
YES NO		
X Notify City of Pensacola,	, P.O. Box 12910, 32521	
X Notify Escambia County, 1	190 Governmental Center, 3	32502
X Homestead for tax y	year.	
Gerald Ernest McKewwn		
c/o Lonnie Creech		
212 Tubing Rd.		
Broussard, LA 70518		
Unknown Tenants 2501 Kinsport Ave.		
Pensacola, FL 32507		÷
Cmh Homes, Inc. dba Clayton Homes 8897 Pensacola Blvd. Pensacola, FL 32534		
Certified and delivered to Escambia this 5th day of January , 2018	a County Tax Collector,  3	
SOUTHERN GUARANTY TIPLE 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.

13+30

OR BK 4219 PGO276 Escambia County, Florida INSTRUMENT 98-454619

DEED DOC STAMPS PD @ ESC CO \$ 66.50 02/04/98 EBNIE LEE-MAGNIA, CLERK 1 By:

Prepared by and return to:

Will Call No .:

Michael D. Tidwell
200 East Government Street Suite 240-B
Pensacola, Florida 32501
904-434-3223
File No.: 97-1099

[Space Above This Line For Recording Data]\_\_\_\_\_

## **Warranty Deed**

This Warranty Deed made this 30th day of January, 1997 between

Carl Ray McKinley, a single man whose post office address is 8195 Sledgeville Drive, Pensacola, Florida 32507 grantor, and

Gerald Ernest McKewen, a single man whose post office address is 2501 Kingsport, Pensacola, Florida 32506 grantee:

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

WITNESSETH, that said grantor, for and in consideration of the sum of TEN AND NO/100 DOLLARS (\$10.00) and other good and valuable considerations to said grantor in hand paid by said grantee, the receipt whereof is hereby acknowledged, has granted, bargained, and sold to the said grantee, and grantee's heirs and assigns forever, the following described land, situate, lying and being in **Escambia County, Florida** to-wit:

COMMENCE AT AN IRON ROD AT THE SOUTHEAST CORNER OF LOT 25, BLOCK A, GULF BEACH MANOR, A SUBDIVISION, ACCORDING TO PLAT RECORDED IN PLAT BOOK 1, PAGE 16, OF THE PUBLIC RECORDS OF ESCAMBIA COUNTY, FLORIDA; THENCE NORTH ALONG THE EAST LINE OF SAID BLOCK A FOR A DISTANCE OF 400 FEET FOR THE POINT OF BEGINNING; THENCE CONTINUE ALONG THE SAME COURSE A DISTANCE OF 100.00 FEET; THENCE DEFLECT 90 DEGREES LEFT FOR A DISTANCE OF 150.00 FEET; THENCE DEFLECT 90 DEGREES LEFT FOR A DISTANCE OF 100.00 FEET; THENCE DEFLECT 90 DEGREES LEFT FOR A DISTANCE OF 150.00 FEET TO THE POINT OF BEGINNING; LYING AND BEING IN SECTION 33, TOWNSHIP 2 SOUTH, RANGE 31 WEST, ESCAMBIA COUNTY, FLORIDA.

Parcel Identification Number: 33-2S-31-2000-010-001

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

(Seal)

that said land is free of all encumbrances, except taxes accruing subsequent to December 31, 1996.

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

Signed, sealed and delivered in our presence:

vilness vame:

Itness Name: ////// D MITCHE

STATE OF Florida COUNTY OF Escambia

The foregoing instrument was acknowledged before me this 30th day of Jamary, 1997 by Carl Ray McKinley, who is personally known to me or has produced a Driver's License as identification.

[Notary Seal]

Printed Name:

My Commission Expires:

DAVID S. LONG
My Comm. Exp. 6/29/98
PUBLIC # 389085
Bonded By HAI
800-422-1555

### **Abutting Roadway Maintenance**

STATE OF FLORIDA COUNTY OF ESCAMBIA

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

2501 Kingsport Avenue, Pensacola, Florida 32506	
THE COUNTY ( X ) HAS ACCEPTED ( ) HAS NOT ACCEPTED THE ABUTT	ING ROADWAY FOR MAINTENANCE.
If not, it will be the responsibility ofroad.	to maintain, repair and improve the
This form completed by: David S. Long Michael D. Tidwell, Attorney 200 East Government Street Suite 24	0-B
Pensacola, Florida 32501  May Date 1-395  Carl Ray McKinley	Date
As To seller:  David STATE OF FLORIDA COUNTY OF ESCAMBIA	Suches Linda Mirchell
The foregoing instrument was acknowledged before me Carl Ray McKinley, a single man who are personally known to me of have produced PL Notary Public Commission No.:  My Commission Expires On:	/, <u></u> )
Gerald Ernest McKewen	Date
As to Buyets:	Tourishing CHOS MITTONELL
STATE OF FLORIDA COUNTY OF ESCAMBIA	* -
The foregoing instrument was acknowledged before me Gerald Ernest McKewen, a single man who are personally known to me or has produced/_/	
Nothry Public Commission No.:	のはある。 DAVID & LONG の サンドル・ My Computation (10000000)
My Commission Expires On:	→ On Jun. 29, 1998



RCD Feb 04, 1998 03:11 pm Escambia County, Florida 33+4,50 mon

Prepared by and return to:

OR BK 4219 PGO279
Escambia County, Florida
INSTRUMENT 98-454620

MTG DOC STAMPS PD @ ESC CD \$ 162.75 02/04/98 ERNDE LEE MAGAHA, SLERK By:

INTANGIBLE TAX PD @ ESC CO \$ 92.97
02/04/98 ERNIE LEE MAGAHA CLERK
By:

200 East Government Street Suite 240-B Pensacola, Florida 32501 904-434-3223 File No.: 97-1099 Will call No.:

[Space Above This Line For Recording Data]

### **MORTGAGE**

THIS MORTGAGE ("Security Instrument") is given on **January 30, 1997**. The mortgagor is **Gerald Ernest McKewen, a single man** whose address is

("Borrower").

This Security Instrument is given to CMH Homes, Inc d/b/a Clayton Homes, which is organized and existing under the laws of Tennessee, and whose address is 8897 Pensacola Bivd, Pensacola, Florida 32534 ("Lender").

Borrower owes Lender the principal sum of Forty Six Thousand Four Hundred Eighty Five and 39/100 Dollars (U.S. \$46,485.39). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on February 1, 2022. This 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:

COMMENCE AT AN IRON ROD AT THE SOUTHEAST CORNER OF LOT 25, BLOCK A, GULF BEACH MANOR, A SUBDIVISION, ACCORDING TO PLAT RECORDED IN PLAT BOOK 1, PAGE 16, OF THE PUBLIC RECORDS OF ESCAMBIA COUNTY, FLORIDA; THENCE NORTH ALONG THE EAST LINE OF SAID BLOCK A FOR A DISTANCE OF 400 FEET FOR THE POINT OF BEGINNING; THENCE CONTINUE ALONG THE SAME COURSE A DISTANCE OF 100.00 FEET; THENCE DEFLECT 90 DEGREES LEFT FOR A DISTANCE OF 150.00 FEET; THENCE DEFLECT 90 DEGREES LEFT FOR A DISTANCE OF 150.00 FEET; THENCE DEFLECT 90 DEGREES LEFT FOR A DISTANCE OF 150.00 FEET TO THE POINT OF BEGINNING; LYING AND BEING IN SECTION 33, TOWNSHIP 2 SOUTH, RANGE 31 WEST, ESCAMBIA COUNTY, FLORIDA.

Together with a 1998 Clayton Phoenix mobile home serial number WHC008742GA.

which has the address of 2501 Kinsport Avenue, Pensacola, Florida ("Property Address")
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".

Single Family -FNMA-FHLMC UNIFORM INSTRUMENT Page 1 of §

Initials;

Mortgage Identification No:

- 21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.
- 22. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.
- 23. Attorneys' Fees. As used in this Security Instrument and the Note, "attorneys' fees" shall include any attorneys' fees awarded by an appellate court.
- 24. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument.

  [Check applicable box(es)]

[ [ [	] Adjustable Rate Rider ] Graduated Payment Rider ] Balloon Rider ] V.A. Rider	[	Condominium Rider Biweekly Payment Rider Rate Improvement Rider Second Home Rider	[	] 1-4 Family Rider ] PUD Rider
ĺ	] Other(s) [specify]	•	,		

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Signed, sealed and delivered in the presence of:

Witness Name:

INDA MITCHELL

Gerald Ernest McKeven

(Seal)

Single Family -FNMA FHLMC UNIFORM INSTRUMENT

Page 7 of 8

Initials:

Mortgage Identification No:

# OWNERSHIP AND ENCUMBRANCE REPORT LEGAL DESCRIPTION

File No.: 14181

January 4, 2018

332S312000014001 - Full Legal Description

BEG AT SE COR OF LT 25 BLK A GULF BEACH MANOR PB 1 P 16 N ALG E LI 400 FT FOR POB CONT SAME COURSE 100 FT DEFLECT 90 DEG LEFT 150 FT 90 DEG LEFT 100 FT DEFLECT 90 DEG LEFT 150 FT TO POB OR 4219 P 276

### **Southern Guaranty Title Company**

4400 Bayou Boulevard, Suite 13B

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

Facsimile: 850-476-1437

OWNERSHIP AND ENCUMBRANCE REPORT

File No.: 14181

January 4, 2018

redeland

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 01-04-1998, through 01-04-2018, and said search reveals the following:

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

Gerald Ernest McKewen

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: ( R / / / /

January 4, 2018