

APPLICATION FOR TAX DEED

Section 197.502, Florida Statutes

512
R. 12/16

Application Number: 1900138

To: Tax Collector of ESCAMBIA COUNTY, Florida

I,
CATALINA TAX CO LLC SERIES 17 US BANK % CATALINA TAX -SER 17
PO BOX 645040
CINCINNATI, OH 45264-5040,

hold the listed tax certificate and hereby surrender the same to the Tax Collector and make tax deed application thereon:

Account Number	Certificate No.	Date	Legal Description
04-1281-000	2017/1690	06-01-2017	N 85 FT OF S 425 FT OF W1/2 OF BLK Y WEST PENSACOLA HTS PB 2 P 34A CASE 82-58-CP-03 OR 361 P 963 OR 4108 P 105 OR 6678 P 1628

I agree to:

- 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.
- pay all Tax Collector's fees, property information 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
CATALINA TAX CO LLC SERIES 17 US BANK %
CATALINA TAX -SER 17
PO BOX 645040
CINCINNATI, OH 45264-5040

04-17-2019
Application Date

Applicant's signature



Chris Jones Escambia County Property Appraiser

Real Estate Search Tangible Property Search Sale List

[Back](#)

Navigate Mode
 Account
 Reference

[Printer Friendly Version](#)

General Information

Reference: 421S302201050025
Account: 041281000
Owners: HILL RONALD W
Mail: 19001 HIGHWAY 63
 MOSS POINT, MS 39562
Situs: 6108 CHICAGO AVE 32526
Use Code: SINGLE FAMILY RESID

Taxing Authority: COUNTY MSTU
Tax Inquiry: [Open Tax Inquiry Window](#)
 Tax Inquiry link courtesy of Scott Lunsford
 Escambia County Tax Collector

Assessments

Year	Land	Imprv	Total	Cap Val
2018	\$13,005	\$55,424	\$68,429	\$68,429
2017	\$13,005	\$53,051	\$66,056	\$66,056
2016	\$13,005	\$51,412	\$64,417	\$64,417

[Disclaimer](#)

Tax Estimator

> File for New Homestead Exemption Online

Sales Data

Sale Date	Book	Page	Value	Type	Official Records (New Window)
12/17/2010	6678	1628	\$100	OT	View Instr
03/1997	4108	105	\$100	QC	View Instr
05/1989	4108	104	\$12,500	WD	View Instr
01/1969	361	968	\$100	WD	View Instr

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

2018 Certified Roll Exemptions
None

Legal Description

N 85 FT OF S 425 FT OF W1/2 OF BLK Y WEST PENSACOLA HTS PB 2 P 34A CASE 82-58-CP-03 OR 361 P 963 OR 4108 P 105 OR...

Extra Features
FRAME GARAGE

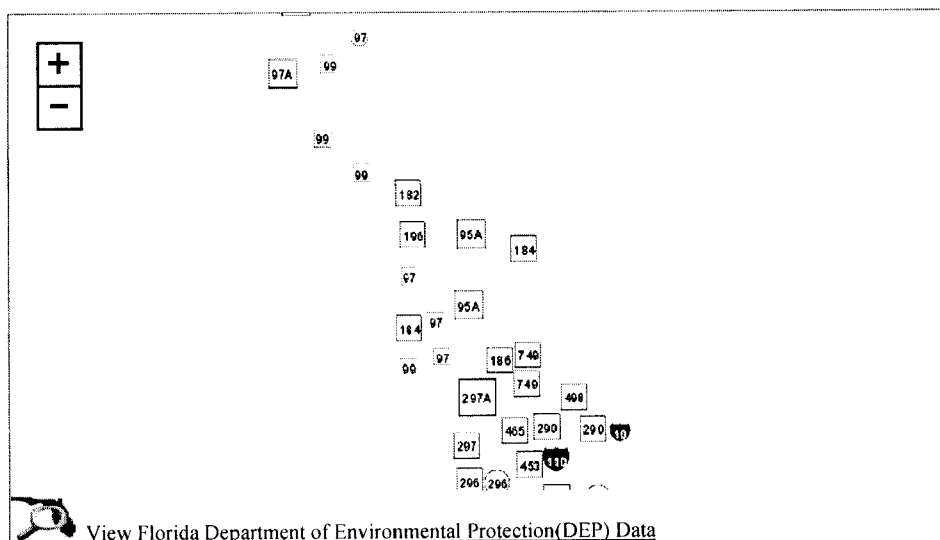
Parcel Information [Launch Interactive Map](#)

Section Map Id:
42-1S-30-2

Approx. Acreage:
0.3157

Zoned:
MDR

Evacuation & Flood Information
[Open Report](#)

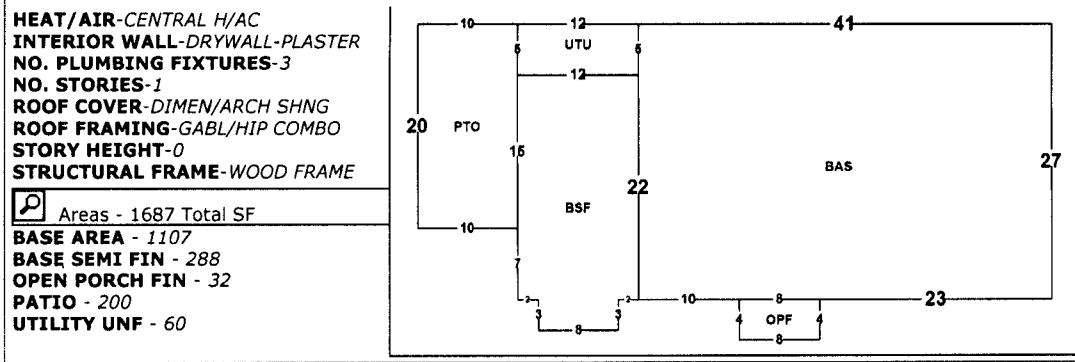


[View Florida Department of Environmental Protection\(DEP\) Data](#)

Buildings

Address:6108 CHICAGO AVE, Year Built: 1961, Effective Year: 1961

Structural Elements
DECOR/MILLWORK-AVERAGE
DWELLING UNITS-1
EXTERIOR WALL-BRICK-COMMON
EXTERIOR WALL-SIDING-SHT.AVG.
FLOOR COVER-HARDWOOD/PARQET
FOUNDATION-WOOD/SUB FLOOR



Images



12/1/14

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

Last Updated:04/26/2019 (tc.31863)

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That **CATALINA TAX CO LLC SERIES 17 US BANK** holder of **Tax Certificate No. 01690**, issued the **1st day of June, A.D., 2017** has filed same in my office and has made application for a tax deed to be issued thereon. Said certificate embraces the following described property in the County of Escambia, State of Florida, to wit:

N 85 FT OF S 425 FT OF W1/2 OF BLK Y WEST PENSACOLA HTS PB 2 P 34A CASE 82-58-CP-03 OR 361 P 963 OR 4108 P 105 OR 6678 P 1628

SECTION 42, TOWNSHIP 1 S, RANGE 30 W

TAX ACCOUNT NUMBER 041281000 (19-457)

The assessment of the said property under the said certificate issued was in the name of

RONALD W HILL

Unless said certificate shall be redeemed according to law, the property described therein will be sold to the highest bidder at public auction at 9:00 A.M. on the **first Monday** in the month of **October**, which is the **7th day of October 2019**.

Dated this 3rd day of May 2019.

In accordance with the AMERICANS WITH DISABILITIES ACT, if you are a person with a disability who needs special accommodation in order to participate in this proceeding you are entitled to the provision of certain assistance. Please contact Emily Hogg not later than seven days prior to the proceeding at Escambia County Government Complex, 221 Palafox Place Ste 110, Pensacola FL 32502. Telephone: 850-595-3793.



PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

By:
Emily Hogg
Deputy Clerk

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**

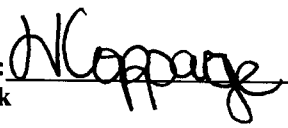
CLERK TO THE BOARD OF
COUNTY COMMISSIONERS
OFFICIAL RECORDS
COUNTY TREASURY
AUDITOR

**PAM CHILDERS, CLERK OF THE CIRCUIT COURT
Tax Certificate Redeemed From Sale
Account: 041281000 Certificate Number: 001690 of 2017**

**Payor: HARVESTERS FEDERAL CREDIT UNION 480 S HIGHWAY 29 CANTONMENT, FL 32533
Date 05/09/2019**

Clerk's Check #	4462325025	Clerk's Total	\$509.03
Tax Collector Check #	1	Tax Collector's Total	\$4,390.36
		Postage	\$60.00
		Researcher Copies	\$0.00
		Recording	\$10.00
		Prep Fee	\$7.00
		Total Received	\$4,976.39 \$5,016.39

**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 # 2017 TD 001690
 Redeemed Date 05/09/2019**

Name HARVESTERS FEDERAL CREDIT UNION 480 S HIGHWAY 29 CANTONMENT, FL 32533

Clerk's Total = TAXDEED	\$509.03	> \$4,999.39
Due Tax Collector = TAXDEED	\$4,390.36	
Postage = TD2	\$60.00	
ResearcherCopies = TD6	\$0.00	
Release TDA Notice (Recording) = RECORD2	\$10.00	
Release TDA Notice (Prep Fee) = TD4	\$7.00	

• For Office Use Only

Date	Docket	Desc	Amount Owed	Amount Due	Payee Name
------	--------	------	-------------	------------	------------

FINANCIAL SUMMARY

No Information Available - See Dockets



PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

Tax Deed - Redemption Calculator

Account: 041281000 Certificate Number: 001690 of 2017

Redemption	<input type="text" value="No"/>	Application Date	<input type="text" value="04/17/2019"/>	Interest Rate	<input type="text" value="18%"/>
		Final Redemption Payment ESTIMATED		Redemption Overpayment ACTUAL	
Months	6	Auction Date	<input type="text" value="10/07/2019"/>	Redemption Date	<input type="text" value="05/09/2019"/>
Tax Collector	<input type="text" value="\$4,022.12"/>				
Tax Collector Interest	\$361.99				
Tax Collector Fee	<input type="text" value="\$6.25"/>				
Total Tax Collector	\$4,390.36			\$4,088.70	T.C.
Record TDA Notice	<input type="text" value="\$17.00"/>			<input type="text" value="\$17.00"/>	
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	\$42.03			\$7.01	
Total Clerk	\$509.03			\$474.01	C.H.
Release TDA Notice (Recording)	<input type="text" value="\$10.00"/>			<input type="text" value="\$10.00"/>	
Release TDA Notice (Prep Fee)	<input type="text" value="\$7.00"/>			<input type="text" value="\$7.00"/>	
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	\$5,016.39			\$4,579.71	
		Repayment Overpayment Refund Amount		\$436.68	+120+200 = \$756.68
Book/Page	<input type="text"/>			<input type="text"/>	

Notes

RELEASE OF NOTICE OF APPLICATION FOR TAX DEED

Pursuant to § 197.502(5)(c), Florida Statutes, the Escambia County Clerk of Court fully releases the Notice of Tax Deed Application recorded at Official Records Book 8089, Page 246, of Escambia County, for the tax certificate, tax deed, and property described below:

Tax Certificate No. Certificate No. 01690, issued the 1st day of June, A.D., 2017

TAX ACCOUNT NUMBER: **041281000 (19-457)**

DESCRIPTION OF PROPERTY:

**N 85 FT OF S 425 FT OF W1/2 OF BLK Y WEST PENSACOLA HTS PB 2 P 34A CASE 82-58-CP-03
OR 361 P 963 OR 4108 P 105 OR 6678 P 1628**

SECTION 42, TOWNSHIP 1 S, RANGE 30 W

NAME IN WHICH ASSESSED: RONALD W HILL

Dated this 9th day of May 2019.



PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

By:
Emily Hogg
Deputy Clerk



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 15, 2019

HARVESTERS FEDERAL CREDIT UNION
480 S HIGHWAY 29
CANTONMENT FL 32533

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

2017 TD 001690

\$756.68

TOTAL \$756.68

Very truly yours,

PAM CHILDERS
Clerk of Circuit Court

By:


Emily Hogg
Tax Deed Division



Pam Childers

Clerk of the Circuit Court and Comptroller, Escambia County

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

May 15, 2019

CATALINA TAX CO LLC SERIES 17 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
2017 TD 006551	\$467.00	\$7.01	\$474.01
2017 TD 001599	\$467.00	\$7.01	\$474.01
2017 TD 005318	\$467.00	\$7.01	\$474.01
2017 TD 005125	\$467.00	\$7.01	\$474.01
2017 TD 001690	\$467.00	\$7.01	\$474.01

TOTAL \$2,370.05

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

19-457

Redeemed

PROPERTY INFORMATION REPORT

File No.: 15217

July 10, 2019

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 07-10-1999, through 07-10-2019, and said search reveals the following:

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

Ronald W. Hill

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

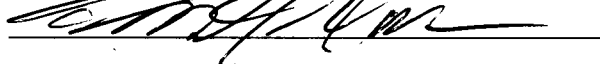
4. Taxes:

SEE CONTINUATION PAGE ATTACHED HERETO AND MADE A PART HEREOF

This report is not title insurance. Pursuant to s. 627.7843, Florida Statutes, the maximum liability of the issuer of this property information report for errors or omissions in this property information report is limited to the amount paid for this property information report, and is further limited to the person(s) expressly identified by name in the property information report as the recipients(s) of the property information report.

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

Southern Guaranty Title Company

By: 

July 10, 2019

**PROPERTY INFORMATION REPORT
LEGAL DESCRIPTION**

File No.: 15217

July 10, 2019

421S302201050025 - Full Legal Description

N 85 FT OF S 425 FT OF W1/2 OF BLK Y WEST PENSACOLA HTS PB 2 P 34A CASE 82-58-CP-03 OR 361 P 963 OR
4108 P 105 OR 6678 P 1628

**PROPERTY INFORMATION REPORT
CONTINUATION PAGE**

File No.: 15217

July 10, 2019

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

1. That certain mortgage executed by Ronald W. Hill and Evelyn P. Berube in favor of Harvesters Federal Credit Union dated 07/26/2002 and recorded 08/01/2002 in Official Records Book 4947, page 1263 of the public records of Escambia County, Florida, in the original amount of \$54,000.00.

All taxes paid. *RSC*

2. ~~Taxes for the year 2016-2018 delinquent.~~ The assessed value is \$68,429.99. Tax ID 04-1281-000.

PLEASE NOTE THE FOLLOWING:

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

SOUTHERN GUARANTY TITLE COMPANY

4400 BAYOU BLVD., SUITE 13-B, CORDOVA SQUARE
PENSACOLA, FLORIDA 32503

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

Email: rcsgr@aol.com

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

CERTIFICATION: TITLE SEARCH FOR TDA

TAX DEED SALE DATE: 10-7-2019

TAX ACCOUNT NO.: 04-1281-000

CERTIFICATE NO.: 2017-1690

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

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

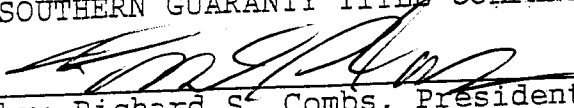
Ronald W. Hill
19001 Hwy. 63
Moss Point, MS 39562

Harvesters Federal Credit Union
480 S. Hwy. 29
Cantonment, FL 32533

Unknown Tenants
6108 Chicago Ave.
Pensacola, FL 32526

Certified and delivered to Escambia County Tax Collector,
this 12th day of July, 2019.

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.

Return to: (enclose self-addressed stamped envelope)

Name: Ronald W. Hill
Address: 6108 Chicago Avenue
Pensacola, FL 32526

This Instrument Prepared by:
Name: Kim H. Godfrey
Address: 4206 Lynn Ora Drive
Pensacola, FL 32504

Property Appraisers Parcel Identification
Folio Number(s) 42-15-30-2201-050-025

Grantor(s) S.S. # (s) EPB-267-38-6583
RWH-267-45-6948

DR BK 4108 P60105
Escambia County, Florida
INSTRUMENT 97-368711

DEED DOC STAMPS PD @ ESC CO \$ 0.70

03/11/97 ERNIE LEE MAGAHA, CLERK

By: *[Signature]*

Ernie Lee Magaha
Clerk of the Circuit Court
INSTRUMENT 97-368711

RCD Mar 11, 1997 03:01 pm
Escambia County, Florida

SPACE ABOVE THIS LINE FOR PROCESSING DATA

SPACE ABOVE THIS LINE FOR RECORDING DATA

This Quit Claim Deed, Executed the 11th day of March, 1997, by Evelyn P. Berube

first party, to Evelyn P. Berube and Ronald W. Hill, as joint tenants with right of survivorship whose post office address is 6108 Chicago Avenue, Pensacola FL 32526 - survivorship second party.

(Wherever used herein the terms "first party" and "second party" include all the parties to this instrument and their legal representatives and assigns of individuals and the successors and assigns of corporations, wherever the context so admits or requires.)

Witnesseth, That the first party, for and in consideration of the sum of \$ ten dollars and other good and valuable consideration in hand paid by the said second party, the receipt whereof is hereby acknowledged, does hereby remise, release, and quit claim unto the second party forever, all the right, title, interest, claim and demand which the said first party has in and to the following described lot, piece or parcel of land, situate, lying and being in the County of Escambia, State of Florida, to-wit:

The North 85 ft. of the South 425 ft. of the West half of Block Y, West Pensacola Heights, a subdivision of a portion of Township 1 and 2 South, Ranges 30 and 31 West, as per plat recorded in Plat Book 2 at page 34 of the public records of Escambia County, Florida, otherwise designated as Lot 5, Block Y, West Pensacola Heights Subdivision.

To Have and to Hold The same together with all and singular the appurtenances thereunto belonging or in anywise appertaining, and all the estate, right, title, interest, lien, equity and claim whatsoever of the said first party, either in law or equity to the only proper use, benefit and behoof of the said second party forever.

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

Signed, sealed and delivered in the presence of:

Kimberly H. Godfrey
Witness Signature (as first Grantor)

Kimberly H. Godfrey
Printed Name

Rosa M. Henderson
Witness Signature (as to first Grantor)

Rosa M. Henderson
Printed Name

Witness Signature (as to Co-Grantor, if any)

Printed Name

Witness Signature (as to Co-Grantor, if any)

Printed Name

STATE OF Florida)

COUNTY OF Escambia)

Evelyn P. Berube

known to me to be the person described in and who executed the foregoing instrument, who acknowledged before me that she executed the same, and an oath was not taken. (Check one:) Said person(s) is/are personally known to me. Said person(s) provided the following type of identification: personal knowledge



NOTARY RUBBER STAMP SEAL
KIMBERLY H. GODFREY
MY COMMISSION # CC288286 EXPIRES
March 12, 1997
BONDED THRU TRIZY PLAN INSURANCE, INC.

Evelyn P. Berube
Grantor Signature

Evelyn P. Berube

Printed Name

6108 Chicago Avenue

Post Office Address

Pensacola FL 32526

Co-Grantor Signature, (if any)

Printed Name

Post Office Address

I hereby Certify that on this day, before me, an officer duly authorized to administer oaths and take acknowledgments, personally appeared

Witness my hand and official seal in the County and State last aforesaid

this 11th day of March, A.D. 1997

Kimberly H. Godfrey
Notary Signature

Kimberly H. Godfrey
Printed Name

PREPARED BY:

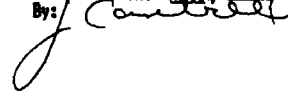
STONEWALL TITLE GROUP LLC
✓STONEWALL TITLE GROUP LLC
1306B EAST CERVANTES STREET
PENSACOLA, FLORIDA 32501

2850
189.00

Our File Number: **20020220**

DR BK 4947 PG1263
Escambia County, Florida
INSTRUMENT 2002-991194

MTG DOC STAMPS PD @ ESC CO \$ 189.00
08/01/02 ERNIE LEE MAGAHA, CLERK

By: 

Instrument exempt from
Class "C" Intangible Tax
ERNIE LEE MAGAHA, CLERK

(Space Above This Line For Recording Data)

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on July 26th, 2002. The mortgagor are RONALD W. HILL, a married man, and EVELYN P. BERUBE, an unmarried woman, whose address is 6108 CHICAGO AVE., PENSACOLA, FL 32526 ("Borrower").

This Security Instrument is given to **HARVESTERS FEDERAL CREDIT UNION** which is organized and existing under the laws of **FLORIDA** and whose address is **480 SOUTH HIGHWAY 29, CANTONMENT, FLORIDA 32533** ("Lender").

Borrower owes Lender the principal sum of **Fifty-Four Thousand and 00/100 (U.S. \$54,000.00)** Dollars. 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 **July 26th, 2017**. 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:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

This property does not constitute the homestead of Mortgagor, Ronald W. Hill who resides at 13657 Ryland St., Stapleton, AL 36578

which has the address of

6108 CHICAGO AVE.,


PENSACOLA, FL

(Street)

(City)

32526 ("Property Address");
(Zip Code)

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


E.P.B.