

19-373

Tax Collector's Certification

CTY-513

Tax Deed Application Number
1900041

Date of Tax Deed Application
Apr 12, 2019

This is to certify that **FCAP AS CUSTODIAN FOR FTCFIMT, LLC**
FL TAX CERT FUND I MUNI TAX, LLC, holder of **Tax Sale Certificate Number 2017 / 5645**, Issued the 1st Day of June, 2017
and which encumbers the following described property in the county of Escambia County, State of Florida, to wit: **10-2409-530**

Cert Holder:
FCAP AS CUSTODIAN FOR FTCFIMT, LLC
FL TAX CERT FUND I MUNI TAX, LLC
PO BOX 775311
CHICAGO, IL 60677

Property Owner:
TOURNEY CATHY L
7515 BRIDLE PINES LN
PENSACOLA, FL 32526

BEG AT SE COR OF SEC WLY ALG S LI 2658 17/100 FT TO W LI
OF SE 1/4 N 00 DEG 24 MIN 10 SEC W ALG W LI (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
2017/5645	10-2409-530	06/01/2017	452.72	22.64	475.36

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
2018/5677	10-2409-530	06/01/2018	462.01	6.25	23.10	491.36

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	966.72
2. Total of Delinquent Taxes Paid by Tax Deed Applicant	0.00
3. Total of Current Taxes Paid by Tax Deed Applicant	412.87
4. Property Information 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)	1,754.59

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

Total Amount Paid

8. Clerk of Court Statutory Fee for Processing Tax Deed	
9. Clerk of Court Certified Mail Charge	
10. Clerk of Court Advertising Charge	
11. Clerk of Court Recording Fee for Certificate of Notice	
12. Sheriff's Fee	
13. Interest Computed by Clerk of Court Pursuant to Section 197.542, F.S.	
14. Total (Lines 8 - 13)	
15. One-half Assessed Value of Homestead Property, if Applicable per F.S.	22,326.00
16. Other Outstanding Certificates and Delinquent Taxes Not Included in this Application, If Applicable Per Florida Statutes	
17. Statutory (Opening) Bid; Total of Lines 7, 14, 15 (if applicable) and 16 (if applicable)	
18. Redemption Fee	6.25
19. Total Amount to Redeem	

Done this the 23rd day of April, 2019 Scott Lunsford, Tax Collector of Escambia County

Date of Sale: August 5, 2019

By *Jennifer McCasidy*

*This certification must be surrendered to the Clerk of the Circuit Court no later than ten (10) days after this date.
10-2409-530 2017

BEG AT SE COR OF SEC WLY ALG S LI 2658 17/100 FT TO W LI OF SE 1/4 N 00 DEG 24 MIN 10 SEC W ALG W LI 1655 FT N 89 DEG 41 MIN 54 SEC E 1129 N 00 DEG 24 MIN 10 SEC W 15 FT FOR POB N 89 DEG 41 MIN 54 SEC E 200 FT S 00 DEG 24 MIN 10 SEC E 330 FT S 89 DEG 41 MIN 54 SEC W 200 FT N 00 DEG 24 MIN 10 SEC W 330 FT TO POB AND 1/10 INT IN BEG AT SE COR OF NW 1/4 OF SE 1/4 W 203 08/100 FT N 90 DEG 315 FT FOR POB W 90 DEG 1116 38/100 FT TO E R/W LI OF TOWERIDGE RD N ALG E R/W LI OF RD 30 FT E 90 DEG 1116 38/100 FT TO PT 30 FT N OF POB S 90 DEG 30 FT TO POB OR 4546 P 51

APPLICATION FOR TAX DEED

Section 197.502, Florida Statutes

512
R. 12/16

Application Number: 1900041

To: Tax Collector of ESCAMBIA COUNTY, Florida

I,
FCAP AS CUSTODIAN FOR FTCFIMT, LLC
FL TAX CERT FUND I MUNI TAX, LLC
PO BOX 775311
CHICAGO, IL 60677,

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
10-2409-530	2017/5645	06-01-2017	BEG AT SE COR OF SEC WLY ALG S LI 2658 17/100 FT TO W LI OF SE 1/4 N 00 DEG 24 MIN 10 SEC W ALG W LI 1655 FT N 89 DEG 41 MIN 54 SEC E 1129 N 00 DEG 24 MIN 10 SEC W 15 FT FOR POB N 89 DEG 41 MIN 54 SEC E 200 FT S 00 DEG 24 MIN 10 SEC E 330 FT S 89 DEG 41 MIN 54 SEC W 200 FT N 00 DEG 24 MIN 10 SEC W 330 FT TO POB AND 1/10 INT IN BEG AT SE COR OF NW 1/4 OF SE 1/4 W 203 08/100 FT N 90 DEG 315 FT FOR POB W 90 DEG 116 38/100 FT TO E RW LI OF TOWERIDGE RD N ALG E RW LI OF RD 30 FT E 90 DEG 1116 38/100 FT TO PT 30 FT N OF POB S 90 DEG 30 FT TO POB OR 4546 P 51

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
FCAP AS CUSTODIAN FOR FTCFIMT, LLC
FL TAX CERT FUND I MUNI TAX, LLC
PO BOX 775311
CHICAGO, IL 60677

04-12-2019
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:	011S321000310007
Account:	102409530
Owners:	TOURNEY CATHY L
Mail:	7515 BRIDLE PINES LN PENSACOLA, FL 32526
Situs:	7515 BRIDLE PINES LN 32526
Use Code:	MOBILE HOME
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	\$21,660	\$23,244	\$44,904	\$44,652
2017	\$21,660	\$22,559	\$44,219	\$43,734
2016	\$21,660	\$22,959	\$44,619	\$42,835

[Disclaimer](#)

Tax Estimator

> File for New Homestead Exemption Online

Sales Data					Official Records (New Window)
Sale Date	Book	Page	Value	Type	
03/2000	4546	51	\$73,500	WD	View Instr
12/1992	3375	544	\$63,500	WD	View Instr
03/1987	2481	551	\$13,800	WD	View Instr
08/1982	1672	86	\$13,706	SC	View Instr

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

2018 Certified Roll Exemptions
HOMESTEAD EXEMPTION

Legal Description
BEG AT SE COR OF SEC WLY ALG S LI 2658 17/100 FT TO W LI OF SE 1/4 N 00 DEG 24 MIN 10 SEC W ALG W LI 1655 FT N 89...

Extra Features
FRAME BUILDING
FRAME GARAGE

Parcel Information

Section Map Id:
01-1S-32

Approx. Acreage:
1.5200

Zoned:
LDR


Evacuation & Flood Information
[Open Report](#)

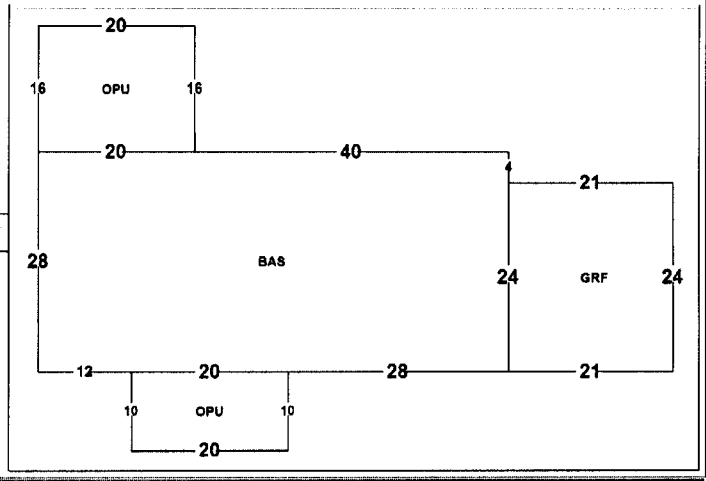
[Launch Interactive Map](#)

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

Buildings	
Address: 7515 BRIDLE PINES LN, Year Built: 1987, Effective Year: 1987	
Structural Elements	
DWELLING UNITS-1	
MH EXTERIOR WALL-VINYL/METAL	
MH FLOOR FINISH-CARPET	
MH FLOOR SYSTEM-TYPICAL	
MH HEAT/AIR-HEAT & AIR	

MH INTERIOR FINISH-
DRYWALL/PLASTER
MH MILLWORK-TYPICAL
MH ROOF COVER-METAL
MH ROOF FRAMING-GABLE HIP
MH STRUCTURAL FRAME-TYPICAL
NO. PLUMBING FIXTURES-6
NO. STORIES-1
STORY HEIGHT-0

 **Areas - 2704 Total SF**
BASE AREA - 1680
GARAGE FIN - 504
OPEN PORCH UNF - 520

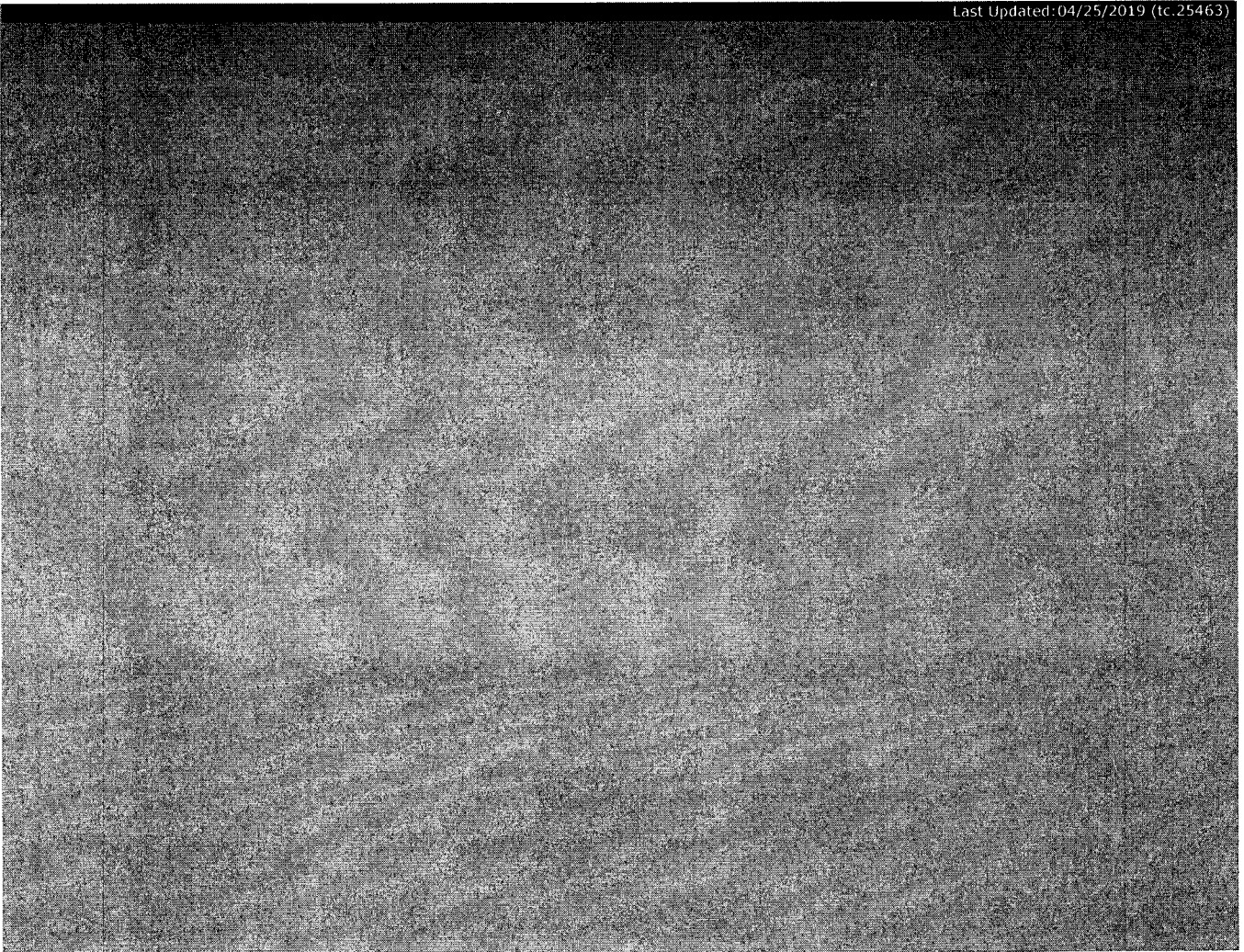


Images



3/13/19

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.



NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That FCAP AS CUSTODIAN FOR FTCFIMT LLC FL TAX CERT FUND I MUNI TAX LLC holder of Tax Certificate No. 05645, 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:

BEG AT SE COR OF SEC WLY ALG S LI 2658 17/100 FT TO W LI OF SE 1/4 N 00 DEG 24 MIN 10 SEC W ALG W LI 1655 FT N 89 DEG 41 MIN 54 SEC E 1129 N 00 DEG 24 MIN 10 SEC W 15 FT FOR POB N 89 DEG 41 MIN 54 SEC E 200 FT S 00 DEG 24 MIN 10 SEC E 330 FT S 89 DEG 41 MIN 54 SEC W 200 FT N 00 DEG 24 MIN 10 SEC W 330 FT TO POB AND 1/10 INT IN BEG AT SE COR OF NW 1/4 OF SE 1/4 W 203 08/100 FT N 90 DEG 315 FT FOR POB W 90 DEG 1116 38/100 FT TO E R/W LI OF TOWERIDGE RD N ALG E R/W LI OF RD 30 FT E 90 DEG 1116 38/100 FT TO PT 30 FT N OF POB S 90 DEG 30 FT TO POB OR 4546 P 51

SECTION 01, TOWNSHIP 1 S, RANGE 32 W

TAX ACCOUNT NUMBER 102409530 (19-373)

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

CATHY L TOURNEY

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 August, which is the 5th day of August 2019.

Dated this 26th day of April 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

19-373

Southern Guaranty Title Company

4400 Bayou Boulevard, Suite 13B

Pensacola, Florida 32503

Telephone: 850-478-8121

Facsimile: 850-476-1437

PROPERTY INFORMATION REPORT

File No.: 15131

May 3, 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 05-03-1999, through 05-03-2019, and said search reveals the following:

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

Cathy L. Tourney

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: 

May 3, 2019

**PROPERTY INFORMATION REPORT
LEGAL DESCRIPTION**

File No.: 15131

May 3, 2019

011S321000310007 - Full Legal Description

BEG AT SE COR OF SEC WLY ALG S LI 2658 17/100 FT TO W LI OF SE 1/4 N 00 DEG 24 MIN 10 SEC W ALG W LI 1655 FT N 89 DEG 41 MIN 54 SEC E 1129 N 00 DEG 24 MIN 10 SEC W 15 FT FOR POB N 89 DEG 41 MIN 54 SEC E 200 FT S 00 DEG 24 MIN 10 SEC E 330 FT S 89 DEG 41 MIN 54 SEC W 200 FT N 00 DEG 24 MIN 10 SEC W 330 FT TO POB AND 1/10 INT IN BEG AT SE COR OF NW 1/4 OF SE 1/4 W 203 08/100 FT N 90 DEG 315 FT FOR POB W 90 DEG 1116 38/100 FT TO E R/W LI OF TOWERIDGE RD N ALG E R/W LI OF RD 30 FT E 90 DEG 1116 38/100 FT TO PT 30 FT N OF POB S 90 DEG 30 FT TO POB OR 4546 P 51

**PROPERTY INFORMATION REPORT
CONTINUATION PAGE**

File No.: 15131

May 3, 2019

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

1. That certain mortgage executed by Cathy L. Tourney in favor of U.S. Small Business Administration dated 01/12/2005 and recorded 04/29/2005 in Official Records Book 5628, page 1044 of the public records of Escambia County, Florida, in the original amount of \$125,000.00.
2. Taxes for the year 2016-2018 delinquent. The assessed value is \$44,904.00. Tax ID 10-2409-530.

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: rcsgt@aol.com

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

CERTIFICATION: TITLE SEARCH FOR TDA

TAX DEED SALE DATE: 8-5-2019

TAX ACCOUNT NO.: 10-2409-530

CERTIFICATE NO.: 2017-5645

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 2018 tax year.

Cathy L. Tourney
7515 Bridle Pines Lane
Pensacola, FL 32526

U.S. Small Business Administration
801 Tom Martin Dr., Ste 120
Birmingham, AL 35211

Certified and delivered to Escambia County Tax Collector,
this 7th day of May, 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.

Prepared By: Linda C. Stewart
CHELSEA TITLE AGENCY OF NW FLORIDA
4300 BAYOU BOULEVARD, STE-17-E
PENSACOLA, FL
incidental to the issuance of a title insurance policy.
File Number: 00-266-1s
Parcel ID #: 01-1S-32-1000-310-007
Grantee(s) SS #: [REDACTED]

REC 24.00
DOR 514.50

DR BK 4546 PG0051
Escambia County, Florida
INSTRUMENT 00-724335

DEED REC STRIPS PG 0 ESC CO \$ 514.50
04/12/00 ERNIE LEE HERRING, CLERK
L. [Signature]

**WARRANTY DEED
(INDIVIDUAL)**

This WARRANTY DEED, dated 03/31/2000
by

DEBORAH BAXLEY, unmarried woman

whose post office address is:

P. O. BOX 30405, PENSACOLA, FL 32503

hereinafter called the GRANTOR, to

CATHY L. TOURNEY, a single person

whose post office address is:

7515 BRIDLE PINES LN PENSACOLA FL 32526

hereinafter called the GRANTEE:

(Wherever used herein the terms "Grantor" and "Grantee" include all 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 \$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:

-SEE ATTACHED EXHIBIT 'A' FOR LEGAL DESCRIPTION-

SUBJECT TO covenants, conditions, restrictions, reservations, limitations, easements and agreements of record, if any; taxes and assessments for the year 2000 and subsequent years; and to all applicable zoning ordinances and/or restrictions and prohibitions imposed by governmental authorities, if any,

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 except as above noted, 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.

IN WITNESS WHEREOF, GRANTOR has signed and sealed these presents the date set forth above.

SIGNED IN THE PRESENCE OF THE FOLLOWING WITNESSES:

Signature: [Signature] Deborah Baxley
Print Name: RICHARD A. HOLIFIELD DEBORAH BAXLEY

Signature: [Signature]
Print Name: BILL BAKER

State of Florida
County of ESCAMBIA

I am a notary public of the state of Florida and my commission expires: _____ THE FOREGOING INSTRUMENT was acknowledged before me on 03/31/2000 by: **DEBORAH BAXLEY, unmarried woman** who is personally known to me or who has produced Driver's License as identification and who Did take an oath.

Notary Seal

Signature: [Signature]
Print Name: _____ Notary Public

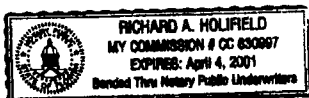


EXHIBIT - "A"

COMMENCING AT THE SOUTHEAST CORNER OF SECTION 1, TOWNSHIP 1 SOUTH, RANGE 32 WEST, THENCE WESTERLY ALONG THE SOUTH LINE OF SAID SECTION 1, A DISTANCE OF 2658.17 FEET TO THE WEST LINE OF THE SOUTHEAST QUARTER OF SAID SECTION 1; THENCE NORTH 00°24'10" WEST ALONG SAID WEST LINE OF THE SOUTHEAST QUARTER OF SECTION 1, A DISTANCE OF 1655.00 FEET; THENCE NORTH 89°41'54" EAST A DISTANCE OF 1129.00 FEET; THENCE NORTH 00°24'10" WEST A DISTANCE OF 15.0 FEET FOR THE POINT OF BEGINNING; THENCE NORTH 89°41'54" EAST A DISTANCE OF 200.00 FEET; THENCE SOUTH 00°24'10" EAST A DISTANCE OF 330.00 FEET; THENCE SOUTH 89°41'54" WEST A DISTANCE OF 200.00 FEET; THENCE NORTH 00°24'10" WEST A DISTANCE OF 330.00 FEET TO THE POINT OF BEGINNING.

TOGETHER WITH AN UNDIVIDED 1/10 INTEREST IN AND TO THE FOLLOWING DESCRIBED PROPERTY: BEGIN AT THE SOUTHEAST CORNER OF THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 1, TOWNSHIP 1 SOUTH, RANGE 32 WEST, THENCE WEST ALONG SAID QUARTER SECTION LINE 203.08 FEET; THENCE NORTH AT 90° ANGLE 315 FEET TO THE POINT OF BEGINNING OF THIS DESCRIPTION; THENCE WEST AT A 90° ANGLE 1116.38 FEET, MORE OR LESS TO THE EAST RIGHT OF WAY LINE OF TOWERIDGE ROAD; THENCE NORTH ALONG THE EAST RIGHT OF WAY OF SAID TOWERIDGE ROAD 30 FEET; THENCE EAST AT A 90° ANGLE 1116.38 FEET MORE OR LESS TO A POINT THAT IS 30 FEET NORTH OF THE POINT OF BEGINNING; THENCE SOUTH AT A 90° ANGLE 30 FEET TO THE POINT OF BEGINNING.

**RESIDENTIAL SALES
ABUTTING ROADWAY
MAINTENANCE DISCLOSURE**

ATTENTION: Pursuant to Escambia County Code of Ordinances Chapter 1-29.2, Article V, sellers of residential lots are required to disclose to buyers whether abutting roadways will be maintained by Escambia County. 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 or 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 the 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.

Name of Roadway: BRIDLE PINES LANE

Legal Address of Property: 7515 BRIDLE PINES LN PENSACOLA FL 32526

The County () has accepted (x) has not accepted the abutting roadway for maintenance.

This form completed by: Chelsea Title Agency of Northwest Florida, Inc.
4300 Bayou Blvd., #17E, Pensacola, FL 32503

AS TO SELLER(S):

Deborah Baxley
Seller: DEBORAH BAXLEY

Richard A. Holifield
Witness: RICHARD A. HOLIFIELD

Seller: _____ Witness: _____

AS TO BUYER(S):

Cathy L. Tourney
Buyer: CATHY L. TOURNEY

Richard A. Holifield
Witness: RICHARD A. HOLIFIELD

Buyer: _____ Witness: _____

This form approved by the Escambia County Board of County Commissioners Effective 4/15/95

MAIL ANY NOTICE OF DEFAULT TO:
U.S. SMALL BUSINESS ADMINISTRATION
801 Tom Martin Drive, Suite 120
Birmingham, Alabama, 35211

THIS INSTRUMENT PREPARED BY AND MAIL TO:
Terry J. Miller, Attorney/Advisor
U.S. SMALL BUSINESS ADMINISTRATION
One Baltimore Place, Suite 300
Atlanta, Georgia 30308
(404)347-3771

TOURNEY, Cathy L.
3627-08643 Loan No. DLH 84367740-00

This document exempt from
Class 'C' Intangible Tax
Ernie Lee Magaha, Clerk

SPACE ABOVE THIS LINE FOR RECORDER'S USE

MORTGAGE (Direct)

This mortgage made and entered into this 12th day of January 2005, by and between Cathy L. Tourney, a single person, 7515 Bridle Pines Lane, Pensacola, Florida 32526 (hereinafter referred to as mortgagor) and the Administrator of the Small Business Administration, an agency of the Government of the United States of America (hereinafter referred to as mortgagee), who maintains an office and place of business at 801 Tom Martin Drive, Suite 120, Birmingham, Alabama, 35211

WITNESSETH, that for the consideration hereinafter stated, receipt of which is hereby acknowledged, the mortgagor does hereby mortgage, sell, grant, assign, and convey unto the mortgagee, his successors and assigns, all of the following described property situated and being in the County of Escambia, State of Florida:

Described in Exhibit "A" attached hereto and made a part hereof.

It is hereby agreed between the parties hereto, that if the mortgagor, subsequent to the date of this mortgage, conveys, contracts, or attempts to sell the above described mortgaged property in any way or manner whatsoever, while said property is mortgaged to the mortgagee, and without the written consent of the mortgagee, then and in such event the whole sum of principal and interest of the debt secured by this mortgage shall, at the option of the mortgagee, become immediately due and payable, and this mortgage may be foreclosed at once if said debt is not paid in full.

"This transaction is exempt from the Florida Intangible Tax since a governmental agency is holder of the indebtedness".

Together with and including all buildings, all fixtures including but not limited to all plumbing, heating, lighting, ventilating, refrigerating, incinerating, air conditioning apparatus, and elevators (the mortgagor hereby declaring that it is intended that the items herein enumerated shall be deemed to have been permanently installed as part of the realty), and all improvements now or hereafter existing thereon; the hereditaments and appurtenances and all other rights thereunto belonging, or in anywise appertaining, and the reversion and reversions, remainder and remainders, all rights of redemption, and the rents, issues, and profits of the above described property (provided, however, that the mortgagor shall be entitled to the possession of said property and to collect and retain the rents, issues, and profits until default hereunder). To have and to hold the same unto the mortgagee and the successors in interest of the mortgagee forever in fee simple or such other estate, if any, as is stated herein.

The mortgagor covenants that he is lawfully seized and possessed of and has the right to sell and convey said property; that the same is free from all encumbrances except as hereinabove recited; and that he hereby binds himself and his successors in interest to warrant and defend the title aforesaid thereto and every part thereof against the claims of all persons whomsoever.

This instrument is given to secure the payment of a promissory note dated January 12, 2005 in the principal sum of \$125,000.00 and maturing on January 12, 2035.

1. The mortgagor covenants and agrees as follows:

a. He will promptly pay the indebtedness evidenced by said promissory note at the times and in the manner therein provided.

b. He will pay all taxes, assessments, water rates, and other governmental or municipal charges, fines, or impositions, for which provision has not been made hereinbefore, and will promptly deliver the official receipts therefor to the said mortgagee.

c. He will pay such expenses and fees as may be incurred in the protection and maintenance of said property, including the fees of any attorney employed by the mortgagee for the collection of any or all of the indebtedness hereby secured, or for foreclosure by mortgagee's sale, or court proceedings, or in any other litigation or proceeding affecting said premises. Attorneys' fees reasonably incurred in any other way shall be paid by the mortgagor.

d. For better security of the indebtedness hereby secured, upon the request of the mortgagee, its successors or assigns, he shall execute and deliver a supplemental mortgage or mortgages covering any additions, improvements, or betterments made to the property hereinabove described and all property acquired by it after the date hereof (all in form satisfactory to mortgagee). Furthermore, should mortgagor fail to cure any default in the payment of a prior or inferior encumbrance on the property described by this instrument, mortgagor hereby agrees to permit mortgagee to cure such default, but mortgagee is not obligated to do so; and such advances shall become part of the indebtedness secured by this instrument, subject to the same terms and conditions.

e. The rights created by this conveyance shall remain in full force and effect during any postponement or extension of the time of payment of the indebtedness evidenced by said promissory note or any part thereof secured hereby.

f. He will continuously maintain hazard insurance, of such type or types and in such amounts as the mortgagee may from time to time require on the improvements now or hereafter on said property, and will pay promptly when due any premiums therefor. All insurance shall be carried in companies acceptable to mortgagee and the policies and renewals thereof shall be held by mortgagee and have attached thereto loss payable clauses in favor of and in form acceptable to the mortgagee. In event of loss, mortgagor will give immediate notice in writing to mortgagee, and mortgagee may make proof of loss if not made promptly by mortgagor, and each insurance company concerned is hereby authorized and directed to make payment for such loss directly to mortgagee instead of to mortgagor and mortgagee jointly, and the insurance proceeds, or any part thereof, may be applied by mortgagee at its option either to the reduction of the indebtedness hereby secured or to the restoration or repair of the property damaged or destroyed. In event of foreclosure of this mortgage, or other transfer of title to said property in extinguishment of the indebtedness secured hereby, all right, title, and interest of the mortgagor in and to any insurance policies then in force shall pass to the purchaser or mortgagee or, at the option of the mortgagee, may be surrendered for a refund.

g. He will keep all buildings and other improvements on said property in good repair and condition; will permit, commit, or suffer no waste, impairment, deterioration of said property or any part thereof; in the event of failure of the mortgagor to keep the buildings on said premises and those erected on said premises, or improvements thereon, in good repair, the mortgagee may make such repairs as in its discretion it may deem necessary for the proper preservation thereof; and the full amount of each and every such payment shall be immediately due and payable and shall be secured by the lien of this mortgage.

h. He will not voluntarily create or permit to be created against the property subject to this mortgage any lien or liens inferior or superior to the lien of this mortgage without the written consent of the mortgagee; and further, he will keep and maintain the same free from the claim of all persons supplying labor or materials for construction of any and all buildings or improvements now being erected or to be erected on said premises.

i. He will not rent or assign any part of the rent of said mortgaged property or demolish, or remove, or substantially alter any building without the written consent of the mortgagee.

j. All awards of damages in connection with any condemnation for public use of or injury to any of the property subject to this mortgage are hereby assigned and shall be paid to mortgagee, who may apply the same to payment of the installments last due under said note, and mortgagee is hereby authorized, in the name of the mortgagor, to execute and deliver valid acquittances thereof and to appeal from any such award.

k. The mortgagee shall have the right to inspect the mortgaged premises at any reasonable time.

2. Default in any of the covenants or conditions of this instrument or of the note or loan agreement secured hereby shall terminate the mortgagor's right to possession, use, and enjoyment of the property, at the option of the mortgagee or his assigns (it being agreed that the mortgagor shall have such right until default). Upon any such default, the mortgagee shall become the owner of all of the rents and profits accruing after default as security for the indebtedness secured hereby, with the right to enter upon said property for the purpose of collecting such rents and profits. This instrument shall operate as an assignment of any rentals on said property to that extent.

TOURNEY, Cathy L.
3627-08643 / DLH 84367740-00

3. The mortgagor covenants and agrees that if he shall fail to pay said indebtedness or any part thereof when due, or shall fail to perform any covenant or agreement of this instrument or the promissory note secured hereby, the entire indebtedness hereby secured shall immediately become due, payable, and collectible without notice, at the option of the mortgagee or assigns, regardless of maturity, and the mortgagee or his assigns may before or after entry sell said property without appraisal (the mortgagor having waived and assigned to the mortgagee all rights of appraisal):

(I) at judicial sale pursuant to the provisions of 28 U.S.C. 2001 (a); or

(II) at the option of the mortgagee, either by auction or by solicitation of sealed bids, for the highest and best bid complying with the terms of sale and manner of payment specified in the published notice of sale, first giving four weeks' notice of the time, terms, and place of such sale, by advertisement not less than once during each of said four weeks in a newspaper published or distributed in the county in which said property is situated, all other notice being hereby waived by the mortgagor (and said mortgagee, or any person on behalf of said mortgagee, may bid with the unpaid indebtedness evidenced by said note). Said sale shall be held at or on the property to be sold or at the Federal, county, or city courthouse for the county in which the property is located. The mortgagee is hereby authorized to execute for and on behalf of the mortgagor and to deliver to the purchaser at such sale a sufficient conveyance of said property, which conveyance shall contain recitals as to the happening of the default upon which the execution of the power of sale herein granted depends; and the said mortgagor hereby constitutes and appoints the mortgagee or any agent or attorney of the mortgagee, the agent and attorney in fact of said mortgagor to make such recitals and to execute said conveyance and hereby covenants and agrees that the recitals so made shall be effectual to bar all equity or right of redemption, homestead, dower, and all other exemptions of the mortgagor, all of which are hereby expressly waived and conveyed to the mortgagee; or

(III) take any other appropriate action pursuant to state or Federal statute either in state or Federal court or otherwise for the disposition of the property.

In the event of a sale as hereinabove provided, the mortgagor or any person in possession under the mortgagor shall then become and be tenants holding over and shall forthwith deliver possession to the purchaser at such sale or be summarily dispossessed, in accordance with the provisions of law applicable to tenants holding over. The power and agency hereby granted are coupled with an interest and are irrevocable by death or otherwise, and are granted as cumulative to the remedies for collection of said indebtedness provided by law.

4. The proceeds of any sale of said property in accordance with the preceding paragraphs shall be applied first to pay the costs and expenses of said sale, the expenses incurred by the mortgagee for the purpose of protecting or maintaining said property, and reasonable attorneys' fees; secondly, to pay the indebtedness secured hereby; and thirdly, to pay any surplus or excess to the person or persons legally entitled thereto.

5. In the event said property is sold at a judicial foreclosure sale or pursuant to the power of sale hereinabove granted, and the proceeds are not sufficient to pay the total indebtedness secured by this instrument and evidenced by said promissory note, the mortgagee will be entitled to a deficiency judgment for the amount of the *deficiency without regard to appraisal*.

6. In the event the mortgagor fails to pay any Federal, state, or local tax assessment, income tax or other tax lien, charge, fee, or other expense charged against the property, the mortgagee is hereby authorized at his option to pay the same. Any sums so paid by the mortgagee shall be added to and become a part of the principal amount of the indebtedness evidenced by said note, subject to the same terms and conditions. If the mortgagor shall pay and discharge the indebtedness evidenced by said promissory note, and shall pay such sums and shall discharge all taxes and liens and the costs, fees, and expenses of making, enforcing, and executing this mortgage, then this mortgage shall be canceled and surrendered.

7. The covenants herein contained shall bind and the benefits and advantages shall inure to the respective successors and assigns of the parties hereto. Whenever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall include all genders.

8. No waiver of any covenant herein or of the obligation secured hereby shall at any time thereafter be held to be a waiver of the terms hereof or of the note secured hereby.

9. In compliance with section 101.106 of the Rules and Regulations of the Small Business Administration [13 C.F.R. 101.106], this instrument is to be construed and enforced in accordance with applicable Federal law.

10. A judicial decree, order, or judgment holding any provision or portion of this instrument invalid or unenforceable shall not in any way impair or preclude the enforcement of the remaining provisions or portions of this instrument.

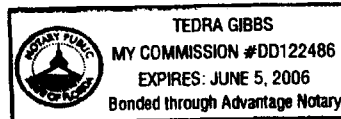
11. Any written notice to be issued to the mortgagor pursuant to the provisions of this instrument shall be addressed to the mortgagor at 7515 Bridle Pines Lane, Pensacola, Florida 32526 and any written notice to be issued to the mortgagee shall be addressed to the mortgagee at 801 Tom Martin Drive, Suite 120 Birmingham, Alabama, 35211.

IN WITNESS WHEREOF, the mortgagor has executed this instrument and the mortgagee has accepted delivery of this instrument as of the day and year aforesaid.

STATE OF FLORIDA)
COUNTY OF ESCAMBIA)ss

Cathy L. Tourney
Cathy L. Tourney

The foregoing instrument was acknowledged before me this
9th day of MARCH, 2005 by
Cathy L. Tourney who produced a
FIDL T650-114-56-663-0 as identification.



[Signature]
Notary Public, State of Florida at Large
My Commission Expires: 6/5/06

Name: TOURNEY, Cathy L.

Control No. / Loan No: 3627-08643 / DLH 84367740-00

EXHIBIT "A"

COMMENCING AT THE SOUTHEAST CORNER OF SECTION 1, TOWNSHIP 1 SOUTH, RANGE 32 WEST, THENCE WESTERLY ALONG THE SOUTH LINE OF SAID SECTION 1, A DISTANCE OF 2658.17 FEET TO THE WEST LINE OF THE SOUTHEAST QUARTER OF SAID SECTION 1; THENCE NORTH 00°24'10" WEST ALONG SAID WEST LINE OF THE SOUTHEAST QUARTER OF SECTION 1, A DISTANCE OF 1655.00 FEET; THENCE NORTH 89°41'54" EAST A DISTANCE OF 1129.00 FEET; THENCE NORTH 00°24'10" WEST A DISTANCE OF 15.0 FEET FOR THE POINT OF BEGINNING; THENCE NORTH 89°41'54" EAST A DISTANCE OF 200.00 FEET; THENCE SOUTH 00°24'10" EAST A DISTANCE OF 330.00 FEET; THENCE SOUTH 89°41'54" WEST A DISTANCE OF 200.00 FEET; THENCE NORTH 00°24'10" WEST A DISTANCE OF 330.00 FEET TO THE POINT OF BEGINNING.

TOGETHER WITH AN UNDIVIDED 1/10 INTEREST IN AND TO THE FOLLOWING DESCRIBED PROPERTY: BEGIN AT THE SOUTHEAST CORNER OF THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 1, TOWNSHIP 1 SOUTH, RANGE 32 WEST, THENCE WEST ALONG SAID QUARTER SECTION LINE 203.08 FEET; THENCE NORTH AT 90° ANGLE 315 FEET TO THE POINT OF BEGINNING OF THIS DESCRIPTION; THENCE WEST AT A 90° ANGLE 1116.38 FEET, MORE OR LESS TO THE EAST RIGHT OF WAY LINE OF TOWERIDGE ROAD; THENCE NORTH ALONG THE EAST RIGHT OF WAY OF SAID TOWERIDGE ROAD 30 FEET; THENCE EAST AT A 90° ANGLE 1116.38 FEET MORE OR LESS TO A POINT THAT IS 30 FEET NORTH OF THE POINT OF BEGINNING; THENCE SOUTH AT A 90° ANGLE 30 FEET TO THE POINT OF BEGINNING.

Parcel ID #: 01-1S-32-1000-310-007

More commonly known as: 7515 Bridle Pines Lane, Pensacola, Florida 32526

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



BRANCH OFFICES
ARCHIVES AND RECORDS
JUVENILE DIVISION
CENTURY

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

COUNTY OF ESCAMBIA
OFFICE OF THE
CLERK OF THE CIRCUIT COURT

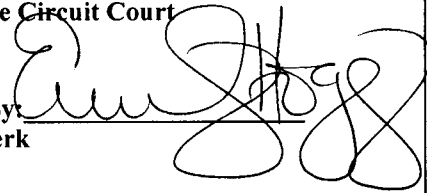
PAM CHILDERS, CLERK OF THE CIRCUIT COURT
Tax Certificate Redeemed From Sale
Account: 102409530 Certificate Number: 005645 of 2017

Payor: CATHY TOURNEY 7515 BRIDLE PINES LN PENSACOLA, FL 32526 Date 05/30/2019

Clerk's Check #	4462319728	Clerk's Total	\$495.02	2580.34
Tax Collector Check #	1	Tax Collector's Total	\$1,866.12	1941.17
		Postage	\$1.20	
		Researcher Copies	\$8.00	
		Recording	\$10.00	
		Prep Fee	\$7.00	
		Total Received	\$2,397.34	

\$1958.17

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
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 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 005645
 Redeemed Date 05/30/2019**

Name CATHY TOURNEY 7515 BRIDLE PINES LN PENSACOLA, FL 32526

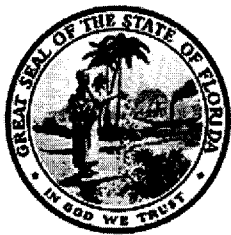
Clerk's Total = TAXDEED	\$495.02	1941.17
Due Tax Collector = TAXDEED	\$1,866.12	
Postage = TD2	\$11.20	
ResearcherCopies = TD6	\$8.00	
Release TDA Notice (Recording) = RECORD2	\$10.00	
Release TDA Notice (Prep Fee) = TD4	\$7.00	

• For Office Use Only

Date	Docket	Desc	Amount Owed	Amount Due	Payee Name
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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: 102409530 Certificate Number: 005645 of 2017

Redemption Yes No
 Application Date
 Interest Rate

	Final Redemption Payment ESTIMATED	Redemption Overpayment ACTUAL
	Auction Date <input type="text" value="08/05/2019"/>	Redemption Date <input type="text" value="05/30/2019"/>
Months	4	1
Tax Collector	<input type="text" value="\$1,754.59"/>	<input type="text" value="\$1,754.59"/>
Tax Collector Interest	\$105.28	\$26.32
Tax Collector Fee	<input type="text" value="\$6.25"/>	<input type="text" value="\$6.25"/>
Total Tax Collector	\$1,866.12	<input type="text" value="\$1,787.16"/> <i>IC</i>
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	\$28.02	\$7.01
Total Clerk	\$495.02	<input type="text" value="\$474.01"/> <i>CH</i>
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="\$11.20"/>	<input type="text" value="\$0.00"/>
Researcher Copies	<input type="text" value="\$8.00"/>	<input type="text" value="\$0.00"/>
Total Redemption Amount	\$2,397.34	\$2,278.17
	Repayment Overpayment Refund Amount	\$119.17
Book/Page	<input type="text" value="8085"/>	<input type="text" value="1434"/>

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 8085, Page 1434, of Escambia County, for the tax certificate, tax deed, and property described below:

Tax Certificate No. Certificate No. 05645, issued the 1st day of June, A.D., 2017

TAX ACCOUNT NUMBER: 102409530 (19-373)

DESCRIPTION OF PROPERTY:

BEG AT SE COR OF SEC WLY ALG S LI 2658 17/100 FT TO W LI OF SE 1/4 N 00 DEG 24 MIN 10 SEC W ALG W LI 1655 FT N 89 DEG 41 MIN 54 SEC E 1129 N 00 DEG 24 MIN 10 SEC W 15 FT FOR POB N 89 DEG 41 MIN 54 SEC E 200 FT S 00 DEG 24 MIN 10 SEC E 330 FT S 89 DEG 41 MIN 54 SEC W 200 FT N 00 DEG 24 MIN 10 SEC W 330 FT TO POB AND 1/10 INT IN BEG AT SE COR OF NW 1/4 OF SE 1/4 W 203 08/100 FT N 90 DEG 315 FT FOR POB W 90 DEG 1116 38/100 FT TO E R/W LI OF TOWERIDGE RD N ALG E R/W LI OF RD 30 FT E 90 DEG 1116 38/100 FT TO PT 30 FT N OF POB S 90 DEG 30 FT TO POB OR 4546 P 51

SECTION 01, TOWNSHIP 1 S, RANGE 32 W

NAME IN WHICH ASSESSED: CATHY L TOURNEY

Dated this 30th day of May 2019.



PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

By:
Emily Hogg
Deputy Clerk