

19-492

Tax Collector's Certification

CTY-513

Tax Deed Application Number
1900192

Date of Tax Deed Application
Apr 17, 2019

This is to certify that **AFFILIATED TAX CO LLC - 17 US BANK % AFFILIATED TAX CO LL**, holder of **Tax Sale Certificate Number 2017 / 6098**, 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: **11-0048-000**

Cert Holder:
AFFILIATED TAX CO LLC - 17 US BANK % AFFILIATED TAX CO LL
PO BOX 645040
CINCINNATI, OH 45264-5040

Property Owner:
BROWN JAMES E JR & KRISTINA J
PO BOX 352
GONZALEZ, FL 32560

LT 8 & S 1/2 OF LT 9 BLK 6 DAVISON HOMES S/D PB 3 P 27 OR 5067 P 153

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 |
|-------------------------|----------------|------------|----------------------------|----------|--------|
| 2017/6098 | 11-0048-000 | 06/01/2017 | 616.46 | 30.82 | 647.28 |

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 |
|-------------------------|----------------|------------|----------------------------|---------------------|----------|--------|
| 2018/6213 | 11-0048-000 | 06/01/2018 | 616.58 | 6.25 | 30.83 | 653.66 |

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 | 1,300.94 |
| 2. Total of Delinquent Taxes Paid by Tax Deed Applicant | 0.00 |
| 3. Total of Current Taxes Paid by Tax Deed Applicant | 548.18 |
| 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) | 2,224.12 |

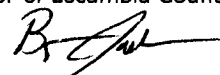
Amounts Certified by Clerk of Court (Lines 8-15):

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. | 29,457.50 |
| 16. Other Outstanding Certificates and Delinquent Taxes Not Included in this Application, | |
| 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 24th day of April, 2019 Scott Lunsford, Tax Collector of Escambia County

Date of Sale: 10-7-19

By 

*This certification must be surrendered to the Clerk of the Circuit Court no later than ten (10) days after this date.
11-0048-000 2017

APPLICATION FOR TAX DEED
Section 197.502, Florida Statutes

512
R. 12/16

Application Number: 1900192

To: Tax Collector of ESCAMBIA COUNTY, Florida

I,
AFFILIATED TAX CO LLC - 17 US BANK % AFFILIATED TAX CO LL
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 |
|----------------|-----------------|------------|---|
| 11-0048-000 | 2017/6098 | 06-01-2017 | LT 8 & S 1/2 OF LT 9 BLK 6 DAVISON HOMES S/D PB 3 P 27 OR 5067 P 153 |

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
AFFILIATED TAX CO LLC - 17 US BANK % AFFILIATED
TAX CO LL
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](#)

| <p>General Information</p> <p>Reference: 131N303000008006 Account: 110048000 Owners: BROWN JAMES E JR & KRISTINA J Mail: PO BOX 352 GONZALEZ, FL 32560 Situs: 1504 5TH AVE 32533 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</p> | <p>Assessments</p> <table border="1"> <thead> <tr> <th>Year</th> <th>Land</th> <th>Imprv</th> <th>Total</th> <th>Cap Val</th> </tr> </thead> <tbody> <tr> <td>2018</td> <td>\$12,255</td> <td>\$65,387</td> <td>\$77,642</td> <td>\$58,915</td> </tr> <tr> <td>2017</td> <td>\$12,255</td> <td>\$59,797</td> <td>\$72,052</td> <td>\$57,704</td> </tr> <tr> <td>2016</td> <td>\$12,255</td> <td>\$57,934</td> <td>\$70,189</td> <td>\$56,518</td> </tr> </tbody> </table> <p style="text-align: center;">Disclaimer</p> <p style="text-align: center;">Tax Estimator</p> <p style="text-align: center;">> File for New Homestead Exemption Online</p> | Year | Land | Imprv | Total | Cap Val | 2018 | \$12,255 | \$65,387 | \$77,642 | \$58,915 | 2017 | \$12,255 | \$59,797 | \$72,052 | \$57,704 | 2016 | \$12,255 | \$57,934 | \$70,189 | \$56,518 |
|--|--|----------|----------|----------|-------|---------|------|----------|----------|----------|----------|------|----------|----------|----------|----------|------|----------|----------|----------|----------|
| Year | Land | Imprv | Total | Cap Val | | | | | | | | | | | | | | | | | |
| 2018 | \$12,255 | \$65,387 | \$77,642 | \$58,915 | | | | | | | | | | | | | | | | | |
| 2017 | \$12,255 | \$59,797 | \$72,052 | \$57,704 | | | | | | | | | | | | | | | | | |
| 2016 | \$12,255 | \$57,934 | \$70,189 | \$56,518 | | | | | | | | | | | | | | | | | |

| <p>Sales Data</p> <table border="1"> <thead> <tr> <th>Sale Date</th> <th>Book</th> <th>Page</th> <th>Value</th> <th>Type</th> <th>Official Records (New Window)</th> </tr> </thead> <tbody> <tr> <td>02/2002</td> <td>5067</td> <td>153</td> <td>\$10,000</td> <td>WD</td> <td>View Instr</td> </tr> <tr> <td>09/2001</td> <td>5067</td> <td>151</td> <td>\$100</td> <td>WD</td> <td>View Instr</td> </tr> <tr> <td>01/1972</td> <td>654</td> <td>292</td> <td>\$2,500</td> <td>QC</td> <td>View Instr</td> </tr> </tbody> </table> <p>Official Records Inquiry courtesy of Pam Childers Escambia County Clerk of the Circuit Court and Comptroller</p> | Sale Date | Book | Page | Value | Type | Official Records (New Window) | 02/2002 | 5067 | 153 | \$10,000 | WD | View Instr | 09/2001 | 5067 | 151 | \$100 | WD | View Instr | 01/1972 | 654 | 292 | \$2,500 | QC | View Instr | <p>2018 Certified Roll Exemptions HOMESTEAD EXEMPTION</p> <p>Legal Description LT 8 & S 1/2 OF LT 9 BLK 6 DAVISON HOMES S/D PB 3 P 27 OR 5067 P 153</p> <p>Extra Features FRAME BUILDING</p> |
|--|-----------|------|----------|-------|-------------------------------|-------------------------------|---------|------|-----|----------|----|----------------------------|---------|------|-----|-------|----|----------------------------|---------|-----|-----|---------|----|----------------------------|---|
| Sale Date | Book | Page | Value | Type | Official Records (New Window) | | | | | | | | | | | | | | | | | | | | |
| 02/2002 | 5067 | 153 | \$10,000 | WD | View Instr | | | | | | | | | | | | | | | | | | | | |
| 09/2001 | 5067 | 151 | \$100 | WD | View Instr | | | | | | | | | | | | | | | | | | | | |
| 01/1972 | 654 | 292 | \$2,500 | QC | View Instr | | | | | | | | | | | | | | | | | | | | |

Parcel Information

Section Map Id:
13-1N-30-2

Approx. Acreage:
0.2962

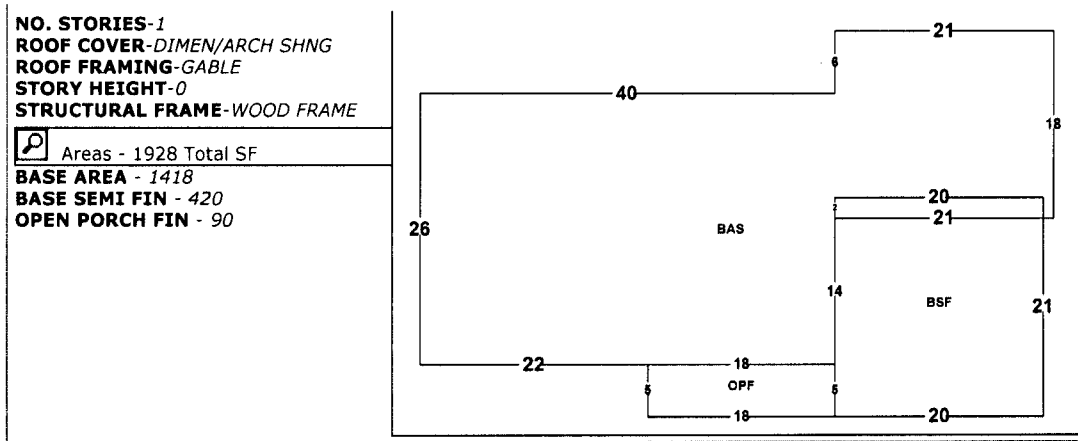
Zoned: LDR

Evacuation & Flood Information
[Open Report](#)

View Florida Department of Environmental Protection(DEP) Data

[Launch Interactive Map](#)

| Buildings | |
|--|--|
| Address: 1504 5TH AVE, Year Built: 1958, Effective Year: 1958 | |
| <p><u>Structural Elements</u></p> <p>DECOR/MILLWORK-AVERAGE DWELLING UNITS-1 EXTERIOR WALL-BRICK-FACE/VENEER FLOOR COVER-CARPET FOUNDATION-WOOD/SUB FLOOR HEAT/AIR-CENTRAL H/AC INTERIOR WALL-DRYWALL-PLASTER NO. PLUMBING FIXTURES-3</p> | |



Images



7/21/14

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:04/25/2019 (tc.32331)

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That **AFFILIATED TAX CO LLC - 17 US BANK** holder of **Tax Certificate No. 06098**, 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:

LT 8 & S 1/2 OF LT 9 BLK 6 DAVISON HOMES S/D PB 3 P 27 OR 5067 P 153

SECTION 13, TOWNSHIP 1 N, RANGE 30 W

TAX ACCOUNT NUMBER 110048000 (19-492)

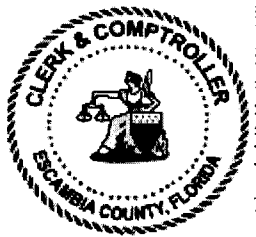
The assessment of the said property under the said certificate issued was in the name of

JAMES E BROWN JR and KRISTINA J BROWN

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



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: 110048000 Certificate Number: 006098 of 2017

Payor: KRISTINA J BROWN PO BOX 352 GONZALEZ, FL 32560 Date 06/13/2019

| | | | |
|-----------------------|---|-----------------------|-----------------------|
| Clerk's Check # | 1 | Clerk's Total | \$509.03 |
| Tax Collector Check # | 1 | Tax Collector's Total | \$2,430.54 |
| | | Postage | \$60.00 |
| | | Researcher Copies | \$40.00 |
| | | Recording | \$10.00 |
| | | Prep Fee | \$7.00 |
| | | Total Received | \$3,056.57 |

\$2,458.10

\$2475.10

PAM CHILDERS
 Clerk of the Circuit Court

Received By: _____
 Deputy Clerk

PAM CHILDERS
 CLERK OF THE CIRCUIT COURT
 ARCHIVES AND RECORDS
 CHILDSUPPORT
 CIRCUIT CIVIL
 CIRCUIT CRIMINAL
 COUNTY CIVIL
 COUNTY CRIMINAL
 DOMESTIC RELATIONS
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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

Case # 2017 TD 006098

Redeemed Date 06/13/2019

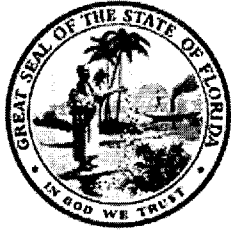
Name KRISTINA J BROWN PO BOX 352 GONZALEZ, FL 32560

| | |
|--|-------------------------------|
| Clerk's Total = TAXDEED | \$509.03 |
| Due Tax Collector = TAXDEED | \$2,480.54 2458.10 |
| Postage = TD2 | \$60.00 |
| ResearcherCopies = TD6 | \$40.00 |
| 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: 110048000 Certificate Number: 006098 of 2017

Redemption Yes No
 Application Date
 Interest Rate

| | Final Redemption Payment ESTIMATED | Redemption Overpayment ACTUAL |
|--------------------------------|--|---|
| | Auction Date <input type="text" value="10/07/2019"/> | Redemption Date <input type="text" value="06/13/2019"/>  |
| Months | 6 | 2 |
| Tax Collector | <input type="text" value="\$2,224.12"/> | <input type="text" value="\$2,224.12"/> |
| Tax Collector Interest | \$200.17 | \$66.72 |
| Tax Collector Fee | <input type="text" value="\$6.25"/> | <input type="text" value="\$6.25"/> |
| Total Tax Collector | \$2,430.54 | <input type="text" value="\$2,297.09"/> TC |
| 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 | \$14.01 |
| Total Clerk | \$509.03 | <input type="text" value="\$481.01"/> CH |
| 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 | \$3,056.57 | \$2,795.10 |
| | Repayment Overpayment Refund Amount | \$261.47 |
| Book/Page | <input type="text" value="8089"/> | <input type="text" value="498"/> |

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 498, of Escambia County, for the tax certificate, tax deed, and property described below:

Tax Certificate No. Certificate No. 06098, issued the 1st day of June, A.D., 2017

TAX ACCOUNT NUMBER: 110048000 (19-492)

DESCRIPTION OF PROPERTY:

LT 8 & S 1/2 OF LT 9 BLK 6 DAVISON HOMES S/D PB 3 P 27 OR 5067 P 153

SECTION 13, TOWNSHIP 1 N, RANGE 30 W

NAME IN WHICH ASSESSED: JAMES E BROWN JR and KRISTINA J BROWN

Dated this 13th day of June 2019.



PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

By:
Emily Hogg
Deputy Clerk

Southern Guaranty Title Company

4400 Bayou Boulevard, Suite 13B

Pensacola, Florida 32503

Telephone: 850-478-8121

Facsimile: 850-476-1437

19-492

Redeemed

PROPERTY INFORMATION REPORT

File No.: 15252

July 11, 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 07-11-1999, through 07-11-2019, and said search reveals the following:

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

James E. Brown, Jr. and Kristina J. Brown, husband and wife

2. The land covered by this Report is:

LEGAL DESCRIPTION IS ATTACHED HERETO AND MADE A PART HEREOF

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

SEE CONTINUATION PAGE ATTACHED HERETO AND MADE A PART HEREOF

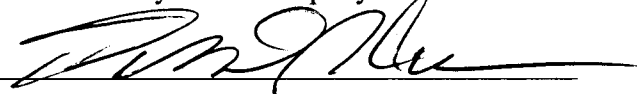
4. Taxes:

SEE CONTINUATION PAGE ATTACHED HERETO AND MADE A PART HEREOF

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 11, 2019

**PROPERTY INFORMATION REPORT
LEGAL DESCRIPTION**

File No.: 15252

July 11, 2019

Lot 8 and the South 1/2 of Lot 9, Block 6, Davison Homes Subdivision, according to the plat thereof recorded in Plat Book 3, page 27, Public Records of Escambia County, Florida.

**PROPERTY INFORMATION REPORT
CONTINUATION PAGE**

File No.: 15252

July 11, 2019

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

1. That certain mortgage executed by James E. Brown, Jr. and Kristina J. Brown, husband and wife in favor of Harvesters Federal Credit Union dated 05/08/2003 and recorded 05/12/2003 in Official Records Book 5136, page 858 of the public records of Escambia County, Florida, in the original amount of \$60,000.00.
2. All Taxes Paid. The assessed value is \$77,642.00. Tax ID 11-0048-000.

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: rcsqt@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.: 11-0048-000

CERTIFICATE NO.: 2017-6098

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

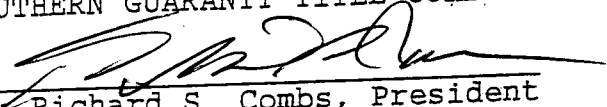
 X Homestead for 2018 tax year.

James E. Brown, Jr.
Kristina J. Brown
P.O. Box 352
Gonzalez, FL 32560
and
1504 5th Ave.
Cantonment, FL 32533

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

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.

2003

This Warranty Deed

OR BK 5067 P60153
Escambia County, Florida
INSTRUMENT 2003-058309

Made this 7th day of February A.D. 2003
by Raymond Stewart McGowan and Michael
Henry McGowan

DEED DOC STAMPS PD @ ESC CO \$ 70.00
02/11/03 ERNIE LEE MOSENA, CLERK
By: *[Signature]*

hereinafter called the grantor, to
James E. Brown, Jr. and Kristina J.
Brown, husband and wife

whose post office address is:
1360 Conference Rd.
Cantonment, FL 32533
Grantees' Tax Id # :

hereinafter called the grantee:
(Whenever used herein the term "grantor" and "grantee" include all the parties to this instrument and the heirs, legal representatives and assigns of individuals, and the successors and assigns of corporations)

Witnesseth, that the grantor, for and in consideration of the sum of \$ 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 EXHIBIT "A" MADE A PART HEREOF BY REFERENCE attached hereto and by this reference made a part hereof.

SUBJECT TO Covenants, restrictions, easements of record and taxes for the current year.

Said property is not the homestead of the Grantor(s) under the laws and constitution of the State of Florida in that neither Grantor(s) or any members of the household of Grantor(s) reside thereon.

Parcel Identification Number: 13-1N-30-3000-008-006

Together with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining. To Have and to Hold, the same in fee simple forever.

And the grantor hereby covenants with said grantee that the grantor is lawfully seized of said land in fee simple; that the grantor has good right and lawful authority to sell and convey said land; that the grantor hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free of all encumbrances except taxes accruing subsequent to December 31, 1999

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

Signed, sealed, and delivered in our presence:

[Signature]
Name: Robert Combs

[Signature] LS
Name & Address: Raymond Stewart McGowan

[Signature]
Name: Richard Combs

[Signature] LS
Name & Address: Michael Henry McGowan

State of Florida
County of Escambia

The foregoing instrument was acknowledged before me this 7th day of February, 2003, by

Raymond Stewart McGowan and Michael Henry McGowan

who is personally known to me or who has produced

as identification.

Picture I.D.

[Signature]
Notary Public
Print Name: Robert K. Combs
My Commission Expires: _____

PREPARED BY: Robert Combs
RECORD & RETURN TO:
Southern Guaranty Title Company
5514 North Davis Highway, Suite 112
Pensacola, Florida 32503
P.O. No. 225718



EXHIBIT "A" MADE A PART HEREOF BY REFERENCE

Lot 8 and the South 1/2 of Lot 9, Block 6, Davison Homes
Subdivision, being a subdivision of a portion of Lot 3 of
Section 113, Township 1 North, Range 30 West, Escambia County,
Florida, according to the plat thereof recorded in Plat Book 3,
Page 27, Public Records of said County.

RCD Feb 11, 2003 12:45 pm
Escambia County, Florida

ERNIE LEE MAGAHA
Clerk of the Circuit Court
INSTRUMENT 2003-058309

PREPARED BY:
S. Avery Smith, Esq.
STONEWALL TITLE GROUP LLC ✓
1306B EAST CERVANTES STREET
PENSACOLA, FLORIDA 32501

2850
210.00

Our File Number: **20030113**

OR BK 5136 P80858
 Escambia County, Florida
 INSTRUMENT 2003-094668

MTG DOC STAMPS PD @ ESC CO \$ 210.00
 05/12/03 ERNIE LEE MAGAHA, CLERK
 By: *[Signature]*

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

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MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on May 8th, 2003. The mortgagor are **JAMES E. BROWN, JR, A MARRIED MAN, JOINED BY HIS WIFE, KRISTINA J. BROWN,** whose address is **1360 CONFERENCE ROAD, CANTONMENT, FLORIDA 32533** ("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 **Sixty Thousand and 00/100 (U.S. \$60,000.00)** 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 **May 8th, 2018.** 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

which has the address of **1504 5TH AVENUE,** **CANTONMENT, FLORIDA**
(Street) (City)
32533 ("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."

[Signature]
 Initial Here