

**Tax Collector's Certification**

CTY-513

**Tax Deed Application Number**  
1900198

**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 / 8198**, 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: **14-2380-010**

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

**Property Owner:**  
**WILLIAMS HEATHER E**  
**1707 E YONGE ST**  
**PENSACOLA, FL 32503**

COMMENCE AT THE NORTHWEST CORNER OF BLOCK 279, NEW CITY TRACT, ESCAMBIA COUNTY, FLORIDA, ACCORDING T (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
2017/8198	14-2380-010	06/01/2017	960.24	48.01	1,008.25

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
2018/8356	14-2380-010	06/01/2018	2,498.92	6.25	124.95	2,630.12

**Amounts Certified by Tax Collector (Lines 1-7):****Total Amount Paid**

- Total of all Certificates in Applicant's Possession and Cost of the Certificates Redeemed by Applicant
- Total of Delinquent Taxes Paid by Tax Deed Applicant
- Total of Current Taxes Paid by Tax Deed Applicant
- Property Information Report Fee
- Tax Deed Application Fee
- Total Interest Accrued by Tax Collector Pursuant to Section 197.542, F.S.
- Total (Lines 1 - 6)

3,638.37  
0.00  
2,336.02  
200.00  
175.00  
  
6,349.39

**Amounts Certified by Clerk of Court (Lines 8-15):****Total Amount Paid**

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

82,808.50  
  
  
6.25

Done this the 24th day of April, 2019 Scott Lunsford, Tax Collector of Escambia County

Date of Sale: 10-7-19

By B. Lunsford

\*This certification must be surrendered to the Clerk of the Circuit Court no later than ten (10) days after this date.  
14-2380-010 2017

COMMENCE AT THE NORTHWEST CORNER OF BLOCK 279, NEW CITY TRACT, ESCAMBIA COUNTY, FLORIDA, ACCORDING TO THE MAP

OF THE CITY OF PENSACOLA, COPYRIGHTED BY THOMAS C. WATSON IN 1906, THENCE SOUTH 89 DEGREES 57 MINUTES 09 SECONDS EAST ALONG THE NORTH LINE OF SAID BLOCK FOR 99.86 FEET TO THE POINT OF BEGINNING; THENCE NORTH 89 DEGREES 56 MINUTES 05 SECONDS EAST FOR 40.08 FEET; THENCE SOUTH 00 DEGREES 00 MINUTES 00 SECONDS EAST FOR 132.35 FEET ; THENCE SOUTH 89 DEGREES 56 MINUTES 19 SECONDS WEST FOR 40.07 FEET; THENCE NORTH 00 DEGREES 00 MINUTES 05 SECONDS WEST FOR 132.35 TO POB OR 7524 P 1501

# APPLICATION FOR TAX DEED

Section 197.502, Florida Statutes

512  
R. 12/16

Application Number: 1900198

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
14-2380-010	2017/8198	06-01-2017	COMMENCE AT THE NORTHWEST CORNER OF BLOCK 279, NEW CITY TRACT, ESCAMBIA COUNTY, FLORIDA, ACCORDING TO THE MAP OF THE CITY OF PENSACOLA, COPYRIGHTED BY THOMAS C. WATSON IN 1906, THENCE SOUTH 89 DEGREES 57 MINUTES 09 SECONDS EAST ALONG THE NORTH LINE OF SAID BLOCK FOR 99.86 FEET TO THE POINT OF BEGINNING; THENCE NORTH 89 DEGREES 56 MINUTES 05 SECONDS EAST FOR 40.08 FEET; THENCE SOUTH 00 DEGREES 00 MINUTES 00 SECONDS EAST FOR 132.35 FEET ; THENCE SOUTH 89 DEGREES 56 MINUTES 19 SECONDS WEST FOR 40.07 FEET; THENCE NORTH 00 DEGREES 00 MINUTES 05 SECONDS WEST FOR 132.35 TO POB OR 7524 P 1501

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](#)

### General Information

**Reference:** 000S009025004279  
**Account:** 142380010  
**Owners:** WILLIAMS HEATHER E  
**Mail:** 1707 E YONGE ST  
 PENSACOLA, FL 32503  
**Situs:** 1707 E YONGE ST 32503  
**Use Code:** SINGLE FAMILY RESID   
**Taxing Authority:** PENSACOLA CITY LIMITS  
**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	\$56,710	\$141,947	\$198,657	\$165,617
2017	\$56,710	\$130,971	\$187,681	\$162,211
2016	\$46,640	\$0	\$46,640	\$46,640

[Disclaimer](#)

### Tax Estimator

[File for New Homestead Exemption Online](#)

### Sales Data

Sale Date	Book	Page	Value	Type	Official Records (New Window)
05/13/2016	7524	1501	\$299,900	WD	<a href="#">View Instr</a>

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

### 2018 Certified Roll Exemptions

HOMESTEAD EXEMPTION

### Legal Description

COMMENCE AT THE NORTHWEST CORNER OF BLOCK 279,  
 NEW CITY TRACT, ESCAMBIA COUNTY, FLORIDA,  
 ACCORDING TO THE MAP...

### Extra Features

None

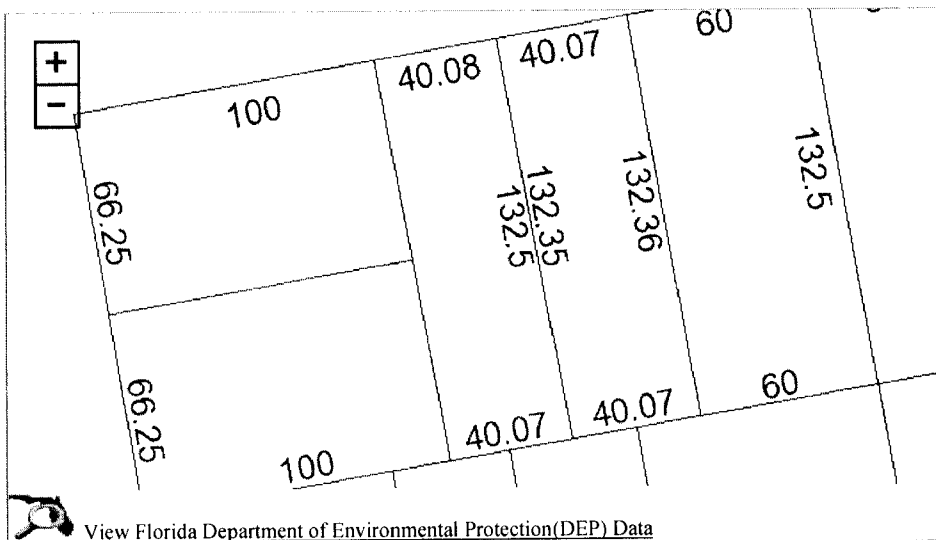
### Parcel Information

**Section Map Id:**  
 CA037

**Approx. Acreage:**  
 0.1200

**Zoned:**   
 R-1AA

**Evacuation & Flood Information**  
[Open Report](#)



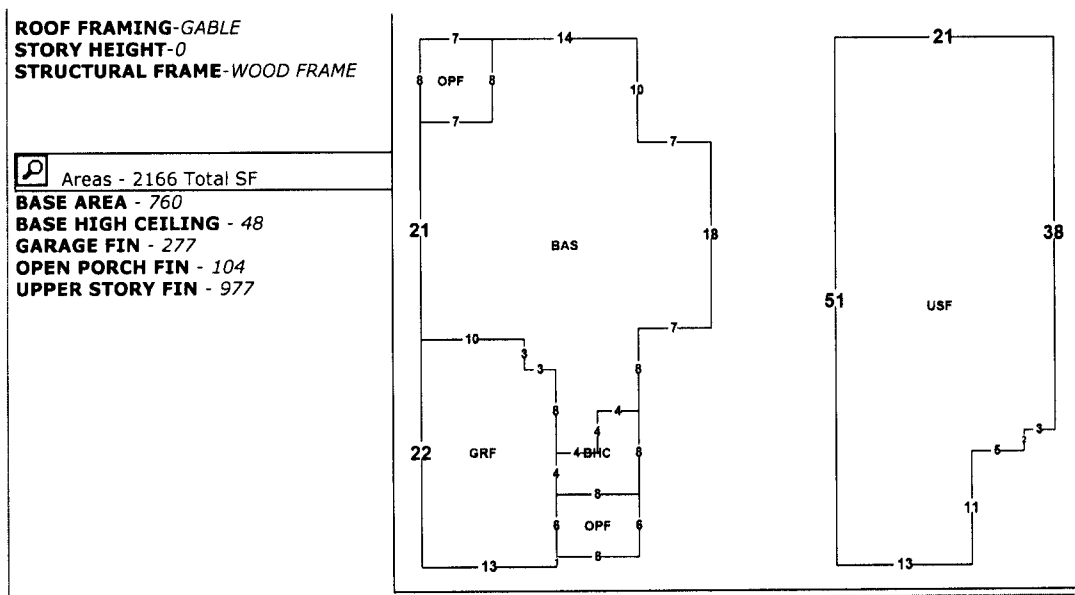
[View Florida Department of Environmental Protection \(DEP\) Data](#)

### Buildings

Year Built: 2016, Effective Year: 2016

#### Structural Elements

DECOR/MILLWORK-ABOVE AVERAGE  
 DWELLING UNITS-1  
 EXTERIOR WALL-SIDING-LAP.AAVG  
 FLOOR COVER-CARPET  
 FOUNDATION-SLAB ON GRADE  
 HEAT/AIR-CENTRAL H/AC  
 INTERIOR WALL-DRYWALL-PLASTER  
 NO. PLUMBING FIXTURES-9  
 NO. STORIES-2  
 ROOF COVER-DIMEN/ARCH SHNG



Images



1/23/17

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.30770)

## NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That **AFFILIATED TAX CO LLC - 17 US BANK** holder of **Tax Certificate No. 08198**, 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:

**COMMENCE AT THE NORTHWEST CORNER OF BLOCK 279, NEW CITY TRACT, ESCAMBIA COUNTY, FLORIDA, ACCORDING TO THE MAP OF THE CITY OF PENSACOLA, COPYRIGHTED BY THOMAS C. WATSON IN 1906, THENCE SOUTH 89 DEGREES 57 MINUTES 09 SECONDS EAST ALONG THE NORTH LINE OF SAID BLOCK FOR 99.86 FEET TO THE POINT OF BEGINNING; THENCE NORTH 89 DEGREES 56 MINUTES 05 SECONDS EAST FOR 40.08 FEET; THENCE SOUTH 00 DEGREES 00 MINUTES 00 SECONDS EAST FOR 132.35 FEET ; THENCE SOUTH 89 DEGREES 56 MINUTES 19 SECONDS WEST FOR 40.07 FEET; THENCE NORTH 00 DEGREES 00 MINUTES 05 SECONDS WEST FOR 132.35 TO POB OR 7524 P 1501**

**SECTION 00, TOWNSHIP 0 S, RANGE 00 W**

**TAX ACCOUNT NUMBER 142380010 (19-501)**

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

**HEATHER E WILLIAMS**

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**

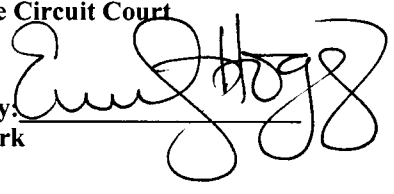
**PAM CHILDERS, CLERK OF THE CIRCUIT COURT**  
**Tax Certificate Redeemed From Sale**  
**Account: 142380010 Certificate Number: 008198 of 2017**

**Payor: WELLS FARGO REAL ESTATE TAX SERVICES CASH MAC F2302-04D PO BOX 14506**  
**DES MOINES IA 50306-9395 Date 05/16/2019**

Clerk's Check #	3964667	Clerk's Total	\$509.03
Tax Collector Check #	1	Tax Collector's Total	\$6,927.09
		Postage	\$60.00
		Researcher Copies	\$40.00
		Recording	\$10.00
		Prep Fee	\$7.00
		Total Received	<del>\$7,553.12</del>

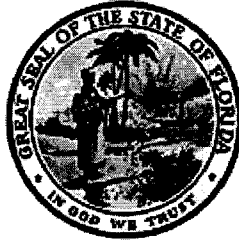
**\$6,621.89**

**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 008198  
 Redeemed Date 05/16/2019**

**Name WELLS FARGO REAL ESTATE TAX SERVICES CASH MAC F2302-04D PO BOX 14506 DES MOINES  
 IA 50306-9395**

Clerk's Total = TAXDEED	\$509.03
Due Tax Collector = TAXDEED	\$6,927.09
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
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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: 142380010 Certificate Number: 008198 of 2017**

Redemption ☐ 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="05/16/2019"/>
Months	6	1
Tax Collector	<input type="text" value="\$6,349.39"/>	<input type="text" value="\$6,349.39"/>
Tax Collector Interest	\$571.45	\$95.24
Tax Collector Fee	<input type="text" value="\$6.25"/>	<input type="text" value="\$6.25"/>
Total Tax Collector	\$6,927.09	<input style="border: 1px solid black; border-radius: 50%;" type="text" value="\$6,450.88"/> <i>ITC</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	\$42.03	<input style="border: 1px solid black; border-radius: 50%;" type="text" value="\$7.01"/>
Total Clerk	\$509.03	<input style="border: 1px solid black; border-radius: 50%;" 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="\$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	\$7,553.12	\$6,941.89
	Repayment Overpayment Refund Amount	\$611.23
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 581, of Escambia County, for the tax certificate, tax deed, and property described below:

Tax Certificate No. Certificate No. 08198, issued the 1st day of June, A.D., 2017

TAX ACCOUNT NUMBER: **142380010 (19-501)**

### DESCRIPTION OF PROPERTY:

**COMMENCE AT THE NORTHWEST CORNER OF BLOCK 279, NEW CITY TRACT, ESCAMBIA COUNTY, FLORIDA, ACCORDING TO THE MAP OF THE CITY OF PENSACOLA, COPYRIGHTED BY THOMAS C. WATSON IN 1906, THENCE SOUTH 89 DEGREES 57 MINUTES 09 SECONDS EAST ALONG THE NORTH LINE OF SAID BLOCK FOR 99.86 FEET TO THE POINT OF BEGINNING; THENCE NORTH 89 DEGREES 56 MINUTES 05 SECONDS EAST FOR 40.08 FEET; THENCE SOUTH 00 DEGREES 00 MINUTES 00 SECONDS EAST FOR 132.35 FEET ; THENCE SOUTH 89 DEGREES 56 MINUTES 19 SECONDS WEST FOR 40.07 FEET; THENCE NORTH 00 DEGREES 00 MINUTES 05 SECONDS WEST FOR 132.35 TO POB OR 7524 P 1501**

**SECTION 00, TOWNSHIP 0 S, RANGE 00 W**

NAME IN WHICH ASSESSED: HEATHER E WILLIAMS

Dated this 16th day of May 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

19-501

Redeemed

**PROPERTY INFORMATION REPORT**

File No.: 15261

July 12, 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:

Heather E. Williams

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 12, 2019

**PROPERTY INFORMATION REPORT  
LEGAL DESCRIPTION**

File No.: 15261

July 12, 2019

**000S009025004279 - Full Legal Description**

COMMENCE AT THE NORTHWEST CORNER OF BLOCK 279, NEW CITY TRACT, ESCAMBIA COUNTY, FLORIDA, ACCORDING TO THE MAP OF THE CITY OF PENSACOLA, COPYRIGHTED BY THOMAS C. WATSON IN 1906, THENCE SOUTH 89 DEGREES 57 MINUTES 09 SECONDS EAST ALONG THE NORTH LINE OF SAID BLOCK FOR 99.86 FEET TO THE POINT OF BEGINNING; THENCE NORTH 89 DEGREES 56 MINUTES 05 SECONDS EAST FOR 40.08 FEET; THENCE SOUTH 00 DEGREES 00 MINUTES 00 SECONDS EAST FOR 132.35 FEET ; THENCE SOUTH 89 DEGREES 56 MINUTES 19 SECONDS WEST FOR 40.07 FEET; THENCE NORTH 00 DEGREES 00 MINUTES 05 SECONDS WEST FOR 132.35 TO POB OR 7524 P 1501

**PROPERTY INFORMATION REPORT  
CONTINUATION PAGE**

File No.: 15261

July 12, 2019

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

1. That certain mortgage executed by Heather E. Williams in favor of University Lending Group, LLC dated 05/13/2016 and recorded 05/17/2016 in Official Records Book 7524, page 1503 of the public records of Escambia County, Florida, in the original amount of \$284,900.00.
2. All Taxes Paid. The assessed value is \$198,657.00. Tax ID 14-2380-010.

**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.: 14-2380-010

CERTIFICATE NO.: 2017-8198

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

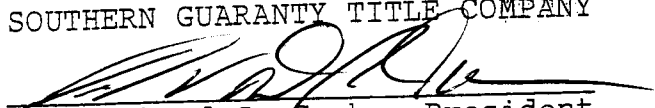
X     Homestead for 2018 tax year.

Heather E. Williams  
1707 E. Yonge St.  
Pensacola, FL 32503

University Lending Group, LLC  
29777 Telegraph Rd., Ste 3580  
Southfield, MI 48034

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.

Prepared by and return to:  
Deedra L. Lamy  
Emerald Coast Title, Inc.  
811 N. Spring Street  
Pensacola, FL 32501  
850-434-3223  
File Number: 15-11168

[Space Above This Line For Recording Data]

## Warranty Deed

**This Warranty Deed** made this 13th day of May, 2016 between Adoor Properties, LLC, a Florida Limited Liability Company whose post office address is 17 East Main Street, Suite #200, Pensacola, FL 32502, grantor, and Heather E. Williams, a single woman whose post office address is 3950 Plantation Cove Court, Milton, FL 32583, grantee:

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

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

COMMENCE AT THE NORTHWEST CORNER OF BLOCK 279, NEW CITY TRACT, ESCAMBIA COUNTY, FLORIDA, ACCORDING TO THE MAP OF THE CITY OF PENSACOLA, COPYRIGHTED BY THOMAS C. WATSON IN 1906, THENCE SOUTH 89 DEGREES 57 MINUTES 09 SECONDS EAST ALONG THE NORTH LINE OF SAID BLOCK FOR 99.86 FEET TO THE POINT OF BEGINNING; THENCE NORTH 89 DEGREES 56 MINUTES 05 SECONDS EAST FOR 40.08 FEET; THENCE SOUTH 00 DEGREES 00 MINUTES 00 SECONDS EAST FOR 132.35 FEET ; THENCE SOUTH 89 DEGREES 56 MINUTES 19 SECONDS WEST FOR 40.07 FEET; THENCE NORTH 00 DEGREES 00 MINUTES 05 SECONDS WEST FOR 132.35 FEET TO THE POINT OF BEGINNING.

Parcel ID # 000S00-9025-003-279


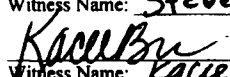
**Together** with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

**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, 2015.

**In Witness Whereof**, grantor has hereunto set grantor's hand and seal the day and year first above written.

Signed, sealed and delivered in our presence:

  
Witness Name: Steven Sebold  
  
Witness Name: Kacie Bidnick

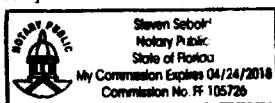
Adoor Properties LLC

By:   
Justin G. Witkin

State of Florida  
County of Escambia

The foregoing instrument was acknowledged before me this 13th day of May, 2016 by Justin G. Witkin, Authorized Signatory of Adoor Properties LLC. He ☐ is personally known to me or ☒ has produced a driver's license as identification.

[Notary Seal]



  
Notary Public

Printed Name: Steven Sebold

My Commission Expires: 4-24-18

## Abutting Roadway Maintenance

STATE OF FLORIDA  
COUNTY OF ESCAMBIA

**ATTENTION:** Pursuant to Escambia County Ordinances Chapter 1-29.2, Article V, sellers of residential lots are required to disclose to Buyers whether abutting roadways will be maintained by Escambia County, and if not what person or entity will be responsible for maintenance. The disclosure must additionally provide that Escambia County does not accept roads for maintenance that have not been built or improved to meet county standards. Escambia County Code of Ordinances Chapter 1-29.2, Article V, requires this disclosure be attached along with other attachments to the deed or other method of conveyance required to be made part of 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 acknowledgment by the County of the veracity of any disclosure statement.

Name of Roadway: 1707 E. Yonge Street, Pensacola, FL 32503

THE COUNTY (x) HAS ACCEPTED ( ) HAS NOT ACCEPTED THE ABUTTING ROADWAY FOR MAINTENANCE.

If not, it will be the responsibility of \_\_\_\_\_ to maintain, repair and improve the road.

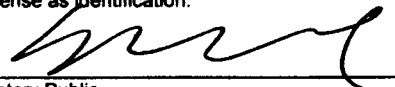
This form completed by:

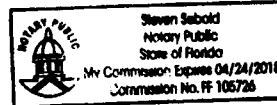
Michael D. Tidwell, Attorney, 811 North Spring Street, Pensacola, Florida 32501

 Date 5-13-16  
Justin Witkin, Authorized Signatory for Adoor Properties LLC

STATE OF FLORIDA  
COUNTY OF ESCAMBIA

The foregoing instrument was acknowledged before me this 13th day of May, 2016 by Justin Witkin, Authorized Signatory for Adoor Properties, LLC, a Florida Limited Liability Company who has produced a driver's license as identification.

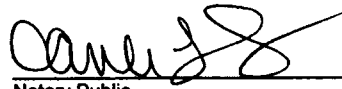
  
Notary Public

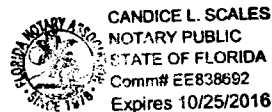


 Date May 13, 2016  
Heather E. Williams

STATE OF FLORIDA  
COUNTY OF ESCAMBIA

The foregoing instrument was acknowledged before me this 13th day of May, 2016 by Heather E. Williams, a single woman who has produced a driver's license as identification.

  
Notary Public





19 pgs



**Emerald Coast Title, Inc.**  
811 N. Spring Street  
Pensacola, FL 32501

RECORD AND RETURN TO:  
UNIVERSITY LENDING GROUP, LLC  
29777 TELEGRAPH ROAD  
SUITE 3580  
SOUTHFIELD, MI 48034

Prepared By: Tina Engle  
UNIVERSITY LENDING GROUP, LLC  
30500 NORTHWESTERN HWY.  
STE. 201  
FARMINGTON HILLS, MI 48334

15-11168

[Space Above This Line For Recording Data]

MIN 1009750-0945809341-6  
PARCEL TAX ID#: 000S00-9025-003-279

Loan No. 945809341

PMI CASE#: 0434482

## MORTGAGE

### DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

- (A) "Security Instrument" means this document, which is dated May 13th, 2016 together with all Riders to this document.  
(B) "Borrower" is HEATHER E WILLIAMS, AN UNMARRIED WOMAN

Borrower is the mortgagor under this Security Instrument. Borrower's address is 3950 PLANTATION COVE COURT, PACE, FL 32583

(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the mortgagee under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(D) **"Lender"** is UNIVERSITY LENDING GROUP, LLC

Lender is a a LIMITED LIABILITY COMPANY  
laws of THE STATE OF MICHIGAN  
29777 TELEGRAPH ROAD #3580, SOUTHFIELD, MI 48034

organized and existing under the  
Lender's address is

(E) **"Note"** means the promissory note signed by Borrower and dated May 13th 2016 . The Note states that Borrower owes Lender TWO HUNDRED EIGHTY FOUR THOUSAND NINE HUNDRED AND NO/100

Dollars (U.S. \$ 284,900.00 ) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than June 1st, 2046

(F) **"Property"** means the property that is described below under the heading "Transfer of Rights in the Property."

(G) **"Loan"** means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(H) **"Riders"** means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

<input type="checkbox"/> Adjustable Rate Rider	<input type="checkbox"/> Condominium Rider	<input type="checkbox"/> Second Home Rider
<input type="checkbox"/> Balloon Rider	<input type="checkbox"/> Biweekly Payment Rider	<input type="checkbox"/> 1-4 Family Rider
<input type="checkbox"/> Other(s) [specify]	<input type="checkbox"/> Planned Unit Development Rider	

(I) **"Applicable Law"** means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(J) **"Community Association Dues, Fees, and Assessments"** means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(K) **"Electronic Funds Transfer"** means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(L) **"Escrow Items"** means those items that are described in Section 3.

(M) **"Miscellaneous Proceeds"** means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(N) **"Mortgage Insurance"** means insurance protecting Lender against the nonpayment of, or default on, the Loan.