

# CERTIFICATION OF TAX DEED APPLICATION

Sections 197.502 and 197.542, Florida Statutes

0721-21

513  
R. 07/19

<b>Part 1: Tax Deed Application Information</b>					
Applicant Name Applicant Address	BUFFALO BILL LLC 1401 HWY A1A SUITE 202 VERO BEACH, FL 32963	Application date	Apr 27, 2020		
Property description	SALGADO MICHELLE & MOLES PATRICK 7085 FRANK REEDER RD PENSACOLA, FL 32526 9800 BLK TOWER RIDGE RD N 1/2 OF LT 15 BLK 2 S/D PLAT DB 102 P 600 LESS W 265 FT OR 6599 P 1898	Certificate #	2018 / 5673		
		Date certificate issued	06/01/2018		
		Deed application number	2000521		
		Account number	10-2369-600		
<b>Part 2: Certificates Owned by Applicant and Filed with Tax Deed Application</b>					
Column 1 Certificate Number	Column 2 Date of Certificate Sale	Column 3 Face Amount of Certificate	Column 4 Interest	Column 5: Total (Column 3 + Column 4)	
# 2018/5673	06/01/2018	371.36	18.57	389.93	
<b>→ Part 2: Total*</b>				<b>389.93</b>	
<b>Part 3: Other Certificates Redeemed by Applicant (Other than County)</b>					
Column 1 Certificate Number	Column 2 Date of Other Certificate Sale	Column 3 Face Amount of Other Certificate	Column 4 Tax Collector's Fee	Column 5 Interest	Total (Column 3 + Column 4 + Column 5)
# 2019/5449	06/01/2019	364.37	6.25	18.22	388.84
<b>Part 3: Total*</b>					<b>388.84</b>
<b>Part 4: Tax Collector Certified Amounts (Lines 1-7)</b>					
1. Cost of all certificates in applicant's possession and other certificates redeemed by applicant (*Total of Parts 2 + 3 above)				778.77	
2. Delinquent taxes paid by the applicant				0.00	
3. Current taxes paid by the applicant				307.86	
4. Property information report fee and Deed Application Recording and Release Fees				200.00	
5. Tax deed application fee				175.00	
6. Interest accrued by tax collector under s.197.542, F.S. (see Tax Collector Instructions, page 2)				0.00	
7. <b>Total Paid (Lines 1-6)</b>				<b>1,461.63</b>	
I certify the above information is true and the tax certificates, interest, property information report fee, and tax collector's fees have been paid, and that the property information statement is attached.					
Sign here:				Escambia County, Florida	
	Signature, Tax Collector or Designee			Date <u>May 18th, 2020</u>	

Send this certification to the Clerk of Court by 10 days after the date signed. See Instructions on Page 2

<b>Part 5: Clerk of Court Certified Amounts (Lines 8-14)</b>	
8. Processing tax deed fee	
9. Certified or registered mail charge	
10. Clerk of Court advertising, notice for newspaper, and electronic auction fees	
11. Recording fee for certificate of notice	
12. Sheriff's fees	
13. Interest (see Clerk of Court Instructions, page 2)	
14. <b>Total Paid (Lines 8-13)</b>	
15. Plus one-half of the assessed value of homestead property, if applicable under s. 197.502(6)(c), F.S.	
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, and 16 if applicable)	
18. Redemption fee	6.25
19. Total amount to redeem	
Sign here: _____ Date of sale <u>07/06/2021</u> Signature, Clerk of Court or Designee	

**INSTRUCTIONS**

**Tax Collector (complete Parts 1-4)**

**Part 2: Certificates Owned by Applicant and Filed with Tax Deed Application**

Enter the Face Amount of Certificate in Column 3 and the Interest in Column 4 for each certificate number. Add Columns 3 and 4 and enter the amount in Column 5.

**Part 3: Other Certificates Redeemed by Applicant (Other than County)**

**Total.** Add the amounts in Columns 3, 4 and 5

**Part 4: Tax Collector Certified Amounts (Lines 1-7)**

**Line 1,** enter the total of Part 2 plus the total of Part 3 above.

**Total Paid, Line 7:** Add the amounts of Lines 1-6

**Line 6, Interest accrued by tax collector.** Calculate the 1.5 percent interest accrued from the month after the date of application through the month this form is certified to the clerk. Enter the amount to be certified to the clerk on **Line 6**. The interest calculated by the tax collector stops before the interest calculated by the clerk begins. See Section 197.542, F.S., and Rule 12D-13.060(3), Florida Administrative Code.

The tax collector's interest for redemption at the time of the tax deed application is a cost of redemption, which encompasses various percentages of interest on certificates and omitted or delinquent taxes under Section 197.502, F.S. This interest is calculated before the tax collector calculates the interest in Section 197.542, F.S.

Attach certified statement of names and addresses of persons who must be notified before the sale of the property. Send this form and any required attachments to the Clerk of Court within 10 days after it is signed.

**Clerk of Court (complete Part 5)**

**Line 13: Interest** is calculated at the rate of 1.5 percent per month starting from the first day of the month after the month of certification of this form through the last day of the month in which the sale will be held. Multiply the calculated rate by the total of **Line 7**, minus **Line 6**, plus **Lines 8 through 12**. Enter the amount on **Line 13**.

**Line 14:** Enter the total of Lines 8-13. Complete Lines 15-18, if applicable.

# APPLICATION FOR TAX DEED

Section 197.502, Florida Statutes

512  
R. 12/16

Application Number: 2000521

To: Tax Collector of ESCAMBIA COUNTY, Florida

I,  
BUFFALO BILL LLC  
1401 HWY A1A SUITE 202  
VERO BEACH, FL 32963,

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
10-2369-600	2018/5673	06-01-2018	N 1/2 OF LT 15 BLK 2 S/D PLAT DB 102 P 600 LESS W 265 FT OR 6599 P 1898

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  
BUFFALO BILL LLC  
1401 HWY A1A SUITE 202  
VERO BEACH, FL 32963

04-27-2020  
Application Date

\_\_\_\_\_  
Applicant's signature



# Chris Jones Escambia County Property Appraiser

Real Estate Search | Tangible Property Search | Sale List

← Navigate Mode  Account  Reference →

Printer Friendly Version

<p><b>General Information</b></p> <p><b>Reference:</b> 011S321000150002  <b>Account:</b> 102369600  <b>Owners:</b> SALGADO MICHELLE &amp; MOLES PATRICK  <b>Mail:</b> 7085 FRANK REEDER RD PENSACOLA, FL 32526  <b>Situs:</b> 9800 BLK TOWER RIDGE RD 32526  <b>Use Code:</b> VACANT RESIDENTIAL   <b>Taxing Authority:</b> COUNTY MSTU  <b>Tax Inquiry:</b> <a href="#">Open Tax Inquiry Window</a>                  Tax Inquiry link courtesy of Scott Lunsford Escambia County Tax Collector</p>	<p><b>Assessments</b></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>2019</td> <td>\$20,663</td> <td>\$0</td> <td>\$20,663</td> <td>\$20,663</td> </tr> <tr> <td>2018</td> <td>\$20,663</td> <td>\$0</td> <td>\$20,663</td> <td>\$20,663</td> </tr> <tr> <td>2017</td> <td>\$20,663</td> <td>\$0</td> <td>\$20,663</td> <td>\$20,663</td> </tr> </tbody> </table> <p style="text-align: center;"><b>Disclaimer</b></p> <hr/> <p style="text-align: center;"><b>Tax Estimator</b></p> <hr/> <p style="text-align: center;">&gt; <b>File for New Homestead Exemption Online</b></p>	Year	Land	Imprv	Total	Cap Val	2019	\$20,663	\$0	\$20,663	\$20,663	2018	\$20,663	\$0	\$20,663	\$20,663	2017	\$20,663	\$0	\$20,663	\$20,663
Year	Land	Imprv	Total	Cap Val																	
2019	\$20,663	\$0	\$20,663	\$20,663																	
2018	\$20,663	\$0	\$20,663	\$20,663																	
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<p><b>Sales Data</b></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>04/21/2010</td> <td>6599</td> <td>1898</td> <td>\$125,000</td> <td>WD</td> <td><a href="#">View Instr</a></td> </tr> <tr> <td>10/08/2009</td> <td>6517</td> <td>1710</td> <td>\$115,000</td> <td>CT</td> <td><a href="#">View Instr</a></td> </tr> <tr> <td>07/2000</td> <td>4583</td> <td>453</td> <td>\$95,000</td> <td>WD</td> <td><a href="#">View Instr</a></td> </tr> <tr> <td>10/1982</td> <td>1952</td> <td>262</td> <td>\$100</td> <td>QC</td> <td><a href="#">View Instr</a></td> </tr> <tr> <td>09/1982</td> <td>1681</td> <td>718</td> <td>\$100</td> <td>SC</td> <td><a href="#">View Instr</a></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)	04/21/2010	6599	1898	\$125,000	WD	<a href="#">View Instr</a>	10/08/2009	6517	1710	\$115,000	CT	<a href="#">View Instr</a>	07/2000	4583	453	\$95,000	WD	<a href="#">View Instr</a>	10/1982	1952	262	\$100	QC	<a href="#">View Instr</a>	09/1982	1681	718	\$100	SC	<a href="#">View Instr</a>	<p><b>2019 Certified Roll Exemptions</b></p> <p>None</p> <hr/> <p><b>Legal Description</b></p> <p>N 1/2 OF LT 15 BLK 2 S/D PLAT DB 102 P 600 LESS W 265 FT OR 6599 P 1898</p> <hr/> <p><b>Extra Features</b></p> <p>None</p>
Sale Date	Book	Page	Value	Type	Official Records (New Window)																																
04/21/2010	6599	1898	\$125,000	WD	<a href="#">View Instr</a>																																
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<p><b>Parcel Information</b></p> <p><b>Section Map Id:</b> 01-1S-32</p> <p><b>Approx. Acreage:</b> 1.4755</p> <p><b>Zoned:</b>  LDR</p> <p><b>Evacuation &amp; Flood Information</b>  <a href="#">Open Report</a></p>	<p><b>Launch Interactive Map</b></p>
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[View Florida Department of Environmental Protection\(DEP\) Data](#)

**Buildings**

Images  
None

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 **BUFFALO BILL LLC** holder of **Tax Certificate No. 05673**, issued the **1st** day of **June, A.D., 2018** has filed same in my office and has made application for a tax deed to be issued thereon. Said certificate embraces the following described property in the County of Escambia, State of Florida, to wit:

**N 1/2 OF LT 15 BLK 2 S/D PLAT DB 102 P 600 LESS W 265 FT OR 6599 P 1898**

**SECTION 01, TOWNSHIP 1 S, RANGE 32 W**

**TAX ACCOUNT NUMBER 102369600 (0721-21)**

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

**MICHELLE SALGADO and PATRICK MOLES**

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** Tuesday in the month of July, which is the **6th day of July 2021**.

Dated this 7th day of July 2020.

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



# CERTIFICATION OF TAX DEED APPLICATION

Sections 197.502 and 197.542, Florida Statutes

DR-513  
Rule 12D-16.002 F.A.C  
Effective 07/19  
Page 1 of 2

<b>Part 1: Tax Deed Application Information</b>					
Applicant Name Applicant Address	BUFFALO BILL LLC 1401 HWY A1A SUITE 202 VERO BEACH, FL 32963	Application date	Apr 27, 2020		
Property description	SALGADO MICHELLE & MOLES PATRICK 7085 FRANK REEDER RD PENSACOLA, FL 32526 9800 BLK TOWER RIDGE RD 10-2369-600 N 1/2 OF LT 15 BLK 2 S/D PLAT DB 102 P 600 LESS W 265 FT OR 6599 P 1898	Certificate #	2018 / 5673		
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<b>Part 3: Total*</b>					<b>388.84</b>
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1. Cost of all certificates in applicant's possession and other certificates redeemed by applicant (*Total of Parts 2 + 3 above)				778.77	
2. Delinquent taxes paid by the applicant				0.00	
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4. Property information report fee				200.00	
5. Tax deed application fee				175.00	
6. Interest accrued by tax collector under s.197.542, F.S. (see Tax Collector Instructions, page 2)				0.00	
7. <b>Total Paid (Lines 1-6)</b>				<b>1,461.63</b>	
I certify the above information is true and the tax certificates, interest, property information report fee, and tax collector's fees have been paid, and that the property information statement is attached.					
Sign here:	 Signature, Tax Collector or Designee			Escambia, Florida Date <u>August 27th, 2020</u>	

*Send this certification to the Clerk of Court by 10 days after the date signed. See Instructions on Page 2*

<b>Part 5: Clerk of Court Certified Amounts (Lines 8-14)</b>	
8. Processing tax deed fee	
9. Certified or registered mail charge	
10. Clerk of Court advertising, notice for newspaper, and electronic auction fees	
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13. Interest (see Clerk of Court Instructions, page 2)	
14. <b>Total Paid (Lines 8-13)</b>	
15. Plus one-half of the assessed value of homestead property, if applicable under s. 197.502(6)(c), F.S.	
16. Statutory opening bid (total of Lines 7, 14, 15, and 16 if applicable)	
Sign here: _____ Date of sale <u>07/06/2021</u> Signature, Clerk of Court or Designee	

**INSTRUCTIONS** + 6.25

**Tax Collector (complete Parts 1-4)**

**Part 2: Certificates Owned by Applicant and Filed with Tax Deed Application**  
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**Total.** Add the amounts in Columns 3, 4 and 5

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**Line 6, Interest accrued by tax collector.** Calculate the 1.5 percent interest accrued from the month after the date of application through the month this form is certified to the clerk. Enter the amount to be certified to the clerk on **Line 6**. The interest calculated by the tax collector stops before the interest calculated by the clerk begins. See Section 197.542, F.S., and Rule 12D-13.060(3), Florida Administrative Code.

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Attach certified statement of names and addresses of persons who must be notified before the sale of the property. Send this form and any required attachments to the Clerk of Court within 10 days after it is signed.

**Clerk of Court (complete Part 5)**

**Line 13: Interest** is calculated at the rate of 1.5 percent per month starting from the first day of the month after the month of certification of this form through the last day of the month in which the sale will be held. Multiply the calculated rate by the total of **Line 7**, minus **Line 6**, plus **Lines 8** through **12**. Enter the amount on **Line 13**.

**Line 14:** Enter the total of Lines 8-13. Complete Lines 15-18, if applicable.

**PAM CHILDERS**  
 CLERK OF THE CIRCUIT COURT  
 ARCHIVES AND RECORDS  
 CHILDSUPPORT  
 CIRCUIT CIVIL  
 CIRCUIT CRIMINAL  
 COUNTY CIVIL  
 COUNTY CRIMINAL  
 DOMESTIC RELATIONS  
 FAMILY LAW  
 JURY ASSEMBLY  
 JUVENILE  
 MENTAL HEALTH  
 MIS  
 OPERATIONAL SERVICES  
 PROBATE  
 TRAFFIC



**COUNTY OF ESCAMBIA  
 OFFICE OF THE  
 CLERK OF THE CIRCUIT COURT**

**BRANCH OFFICES  
 ARCHIVES AND RECORDS  
 JUVENILE DIVISION  
 CENTURY**

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

**PAM CHILDERS, CLERK OF THE CIRCUIT COURT  
 Tax Certificate Redeemed From Sale  
 Account: 102369600 Certificate Number: 005673 of 2018**

**Payor: MICHELLE RAMSEY 9526 PEBBLE STONE DR PENSACOLA FL 32526      Date  
 02/24/2021**

Clerk's Check #	1	Clerk's Total	\$572.08
Tax Collector Check #	1	Tax Collector's Total	\$1,796.75
		Postage	\$60.00
		Researcher Copies	\$0.00
		Recording	\$10.00
		Prep Fee	\$7.00
		Total Received	<del>\$2,445.83</del>

**#1904.17**

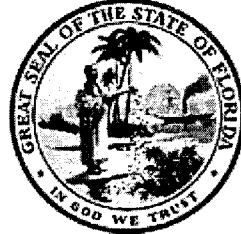
**\$1,921.17**

**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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**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 # 2018 TD 005673  
 Redeemed Date 02/24/2021**

**Name MICHELLE RAMSEY 9526 PEBBLE STONE DR PENSACOLA FL 32526**

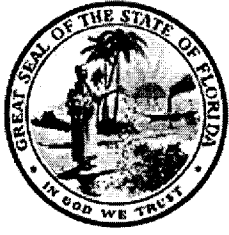
Clerk's Total = TAXDEED	\$572.08	<del>\$1,796.75</del> \$1904.17
Due Tax Collector = TAXDEED	\$1,796.75	
Postage = TD2	\$60.00	
ResearcherCopies = TD6	\$0.00	
Release TDA Notice (Recording) = RECORD2	\$10.00	
Release TDA Notice (Prep Fee) = TD4	\$7.00	

• For Office Use Only

Date	Docket	Desc	Amount Owed	Amount Due	Payee Name
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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: 102369600 Certificate Number: 005673 of 2018**

Redemption  Yes  No  
 Application Date   
 Interest Rate

	Final Redemption Payment ESTIMATED	Redemption Overpayment ACTUAL
	Auction Date <input type="text" value="07/06/2021"/>	Redemption Date <input type="text" value="02/24/2021"/>
Months	15	10
Tax Collector	<input type="text" value="\$1,461.63"/>	<input type="text" value="\$1,461.63"/>
Tax Collector Interest	\$328.87	\$219.24
Tax Collector Fee	<input type="text" value="\$6.25"/>	<input type="text" value="\$6.25"/>
Total Tax Collector	\$1,796.75	<input type="text" value="\$1,687.12"/> <i>TIC</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	\$105.08	\$70.05
Total Clerk	\$572.08	<input type="text" value="\$537.05"/> <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	\$2,485.83	\$2,241.17
	Repayment Overpayment Refund Amount	\$244.66
Book/Page	<input type="text" value="8327"/>	<input type="text" value="583"/>

## 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 8327, Page 583, of Escambia County, for the tax certificate, tax deed, and property described below:

Tax Certificate No. Certificate No. 05673, issued the 1st day of June, A.D., 2018

TAX ACCOUNT NUMBER: 102369600 (0721-21)

DESCRIPTION OF PROPERTY:

**N 1/2 OF LT 15 BLK 2 S/D PLAT DB 102 P 600 LESS W 265 FT OR 6599 P 1898**

**SECTION 01, TOWNSHIP 1 S, RANGE 32 W**

NAME IN WHICH ASSESSED: MICHELLE SALGADO and PATRICK MOLES

Dated this 24th day of February 2021.



PAM CHILDERS  
CLERK OF THE CIRCUIT COURT  
ESCAMBIA COUNTY, FLORIDA

By:  
Emily Hogg  
Deputy Clerk



**PROPERTY INFORMATION REPORT**  
3050 Concho Drive, Pensacola, Florida 32507 | Phone: 850-466-3077

THE ATTACHED REPORT IS ISSUED TO:

SCOTT LUNSFORD, ESCAMBIA COUNTY TAX COLLECTOR

TAX ACCOUNT #: 10-2369-600 CERTIFICATE #: 2018-5673

THIS REPORT IS NOT TITLE INSURANCE. THE LIABILITY FOR ERRORS OR OMISSIONS IN THIS REPORT IS LIMITED TO THE PERSON(S) EXPRESSLY IDENTIFIED BY NAME IN THE PROPERTY INFORMATION REPORT AS THE RECIPIENT(S) OF THE PROPERTY INFORMATION REPORT.

The attached Report prepared in accordance with the instructions given by the user named above includes a listing of the owner(s) of record of the land described herein together with current and delinquent ad valorem tax information and a listing and copies of all open or unsatisfied leases, mortgages, judgments and encumbrances recorded in the Official Record Books of Escambia County, Florida that appear to encumber the title to said land as listed on page 2 herein. It is the responsibility of the party named above to verify receipt of each document listed. If a copy of any document listed is not received, the office issuing this Report must be contacted immediately.

**This Report is subject to:** Current year taxes; taxes and assessments due now or in subsequent years; oil, gas, and mineral or any subsurface rights of any kind or nature; easements, restrictions and covenants of record; encroachments, overlaps, boundary line disputes, and any other matters that would be disclosed by an accurate survey and inspection of the premises.

This Report does not insure or guarantee the validity or sufficiency of any document attached, nor is it to be considered a title insurance policy, an opinion of title, a guarantee of title, or as any other form of guarantee or warranty of title.

Use of the term "Report" herein refers to the Property Information Report and the documents attached hereto.

Period Searched: April 19, 2001 to and including April 19, 2021 Abstractor: Stacie Wright

BY

Michael A. Campbell,  
As President  
Dated: April 22, 2021

**PROPERTY INFORMATION REPORT**  
**CONTINUATION PAGE**

April 14, 2021

Tax Account #: 10-2369-600

1. The Grantee(s) of the last deed(s) of record is/are: **PATRICK MOLES AND MICHELLE SALGADO**

**By Virtue of Warranty Deed recorded 07/07/2010 - OR 6599/1898.**

2. The land covered by this Report is: **See Attached Exhibit "A"**

**ABTRACTOR'S NOTE: WE FIND NO ACCESS TO SUBJECT PROPERTY.**

3. The following unsatisfied mortgages, liens, and judgments affecting the land covered by this Report appear of record:
  - a. **Mortgage in favor of Beach Community Mortgage Services, Inc. recorded 9/16/2010 – OR 6636/448**

4. Taxes:

**Taxes for the year(s) 2017-2019 are delinquent.**

**Tax Account #: 10-2369-600**

**Assessed Value: \$22,729.00**

**Exemptions: NONE**

5. We find the following HOA names in our search (if a condominium, the condo docs book and page are included for your review): **NONE**

Payment of any special liens/assessments imposed by City, County, and/or State.

Note: Escambia County and/or local municipalities may impose special liens/assessments. These liens/assessments are not discovered in a title search or shown above. These special assessments typically create a lien on real property. The entity that governs subject property must be contacted to verify payment status.

**PERDIDO TITLE & ABSTRACT, INC.**  
**PROPERTY INFORMATION REPORT**  
3050 Concho Drive, Pensacola, Florida 32507 | Phone 850-466-3077

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

**CERTIFICATION: TITLE SEARCH FOR TDA**

**TAX DEED SALE DATE:** JUL 6, 2021

**TAX ACCOUNT #:** 10-2369-600

**CERTIFICATE #:** 2018-5673

In compliance with Section 197.522, 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 2020 tax year.

MICHELLE RAMSEY FKA  
MICHELLE SALGADO  
PATRICK MOLES  
7085 FRANK REEDER RD  
PENSACOLA, FL 32526

BEACH COMMUNITY MORTGAGE  
SERVICES, INC.  
11 RACETRACK ROAD N.E. BLDG. A.  
FORT WALTON BEACH, FL 32547

PATRICK MOLES  
7317 WOODSIDE RD  
PENSACOLA, FL 32526

MICHELLE L. RAMSEY FKA  
MICHELLE SALGADO  
9526 PEBBLE STONE DRIVE  
PENSACOLA, FL 32526

Certified and delivered to Escambia County Tax Collector, this 21st day of April 2021.

PERDIDO TITLE & ABSTRACT, INC.



BY: Michael A. Campbell, As It's President

NOTE: The above listed addresses are based upon current information available, but addresses are not guaranteed to be true or correct.

**PROPERTY INFORMATION REPORT**

**April 21, 2021**

**Tax Account #: 10-2369-600**

**LEGAL DESCRIPTION  
EXHIBIT "A"**

**N 1/2 OF LT 5 BLK 2 S/D PLAT DB 102 P 600 LESS W 265 FT OR 6599 P 1898**

**SECTION 01, TOWNSHIP 1 S, RANGE 32 W**

**TAX ACCOUNT NUMBER 10-2369-600 (0721-21)**

Recorded in Public Records 06/07/2010 at 11:28 AM OR Book 6599 Page 1898, Instrument #2010036126, Ernie Lee Magaha Clerk of the Circuit Court Escambia County, FL Recording \$35.50 Deed Stamps \$875.00

This document prepared by (and after recording return to): )  
 Name: Lisa Ciliento )  
 Firm Premium Title Services )  
 2015 Vaughn Road, Building )  
 400 )  
 Kennesaw, GA 30144 )  
 Phone: (877) 318-3442 )  
 Asset No. 1031150691 )  
 File No. CE1003-FL-101410 )

Above This Line Reserved For Official Use Only

**SPECIAL WARRANTY DEED AND SUPPORTING AFFIDAVIT OF POWER OF ATTORNEY**

STATE OF FLORIDA COUNTY OF Escambia

THIS DEED, made this 21st day of April, 2010, by and between HSBC Bank USA, N.A., as Indeenture Trustee for the registered Noteholders of Renaissance Home Equity Loan Trust 2006-2, a national banking association, organized and existing under the laws of The United States of America; hereinafter called the Grantor, whose mailing address is: c/o Ocwen Loan Servicing, LLC, 12001 Science Drive, Suite 110B Orlando, Florida 32826; and Patrick Moles and Michelle Salgado, hereinafter called the Grantee, whose mailing address is:

*husband & wife*

7085 FRANK LEEDER LN PENSACOLA, FL 32526

WITNESSETH, that the Grantor, for and in consideration for the sum of Ten Dollars (\$10.00) and other valuable consideration, the receipt whereof is hereby acknowledge, hereby grants, bargains, and sells unto the Grantee, and Grantee's successors, heirs, and assigns forever, all that certain parcel of land in the County of Escambia, State of Florida, to wit:

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

PARCEL ID #: 10-2370-200

TOGETHER, with all of 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 does hereby fully warrant the title to said land, and will defend the same against lawful claims of all persons whomsoever.



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

Signed, sealed and delivered in our presence:

Leisa Scholm  
Witness

HSBC Bank USA, N.A., as Indeenture Trustee for the registered Noteholders of Renaissance Home Equity Loan Trust 2006-2, by Ocwen Loan Servicing, LLC as Attorney-In-Fact

Leisa Scholm

Address: 12001 Science Drive, Suite 110B Orlando, Florida 32826

Print Name  
Theo Smith  
Witness

Theo Smith, REO Closer  
Print Name

BY Robert Kaltenbach  
Robert Kaltenbach, Senior Manager



STATE OF FLORIDA  
COUNTY OF ORANGE

The foregoing instrument was acknowledged before me this 21st day of April 2010, by Robert Kaltenbach, Senior Manager, who is personally known to me or who has produced \_\_\_\_\_ as identification and who did / (did not) take an oath.

NOTARY PUBLIC-STATE OF FLORIDA  
Leisa Scholm  
Commission # DD681657  
Expires: JUNE 04, 2011  
BONDED THRU ATLANTIC BONDING CO., INC.

Leisa Scholm

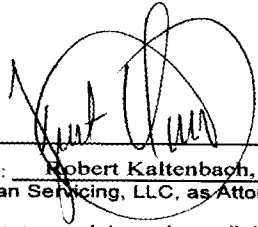
Notary Public  
Leisa Scholm

(Notorial Seal)

Printed Name  
My Commission Expires: 6/4/11

STATE OF FLORIDA  
COUNTY OF ORANGE

Before me, appeared the aforesaid Attorney-in-Fact, who swore or affirmed that: (1) the power of attorney given to the aforementioned Attorney-in-Fact and used herein to convey title is recorded at O.R. Book 1448, Page 227, Public Records of ESCAMBIA County, Florida; and (2) the undersigned Attorney-in-Fact has no knowledge or notice of termination or revocation of said Power of Attorney and that it remains in full force and effect.

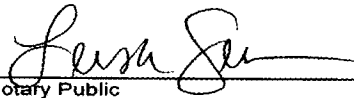


Printed Name: Robert Kaltbach, Senior Manager  
of Ocwen Loan Servicing, LLC, as Attorney-in-Fact

Sworn or affirmed and subscribed to before me, this same date as immediately hereinabove acknowledged, by the said authorizing officer of Robert Kaltbach, Senior Manager, as Attorney-in-Fact, who is personally known to me or who produced the same identification as immediately hereinabove noted in the acknowledgment.

NOTARY PUBLIC-STATE OF FLORIDA  
Leisa Scholm  
Commission #DD681657  
Expires: JUNE 04, 2011  
BONDED THRU ATLANTIC BONDING CO., INC.

(Notarial Seal)



Notary Public

Leisa Scholm  
Printed Name  
My Commission Expires: 6/4/11

**EXHIBIT A**  
Legal Description

CE1003-FL-101410

The North one half of Lot 15, Block 2, of National Land Sales Company' Subdivision, being a portion of Section 1, Township 1 South, Range 32 West as per plat recorded in Deed Book 102, at page 600 of the Public Records of Escambia County, Florida. Less and Except;

The West 265.00 Feet of said Lot 15, as described in Official Records Book 2852, at page 711, of the Public Records of Escambia County, Florida. And begin at the Northwest corner of Lot 16, Block 2 of the Subdivision of Section 1, Township 1 South, Range 32 West, Escambia County, Florida, according to a plat recorded in Deed Book 102, at page 600, of the Public Records of said County; thence North 89 degrees 32 minutes 00 seconds East, and along the south right-of-way line of a county road for 545.16' and the Point of Beginning; thence continue along same course for 104.0'; thence South 00 degrees 11 minutes 00 seconds East for 315.07'; thence South 89 degrees 32 minutes 00 seconds West for 104.0'; thence North 00 degrees 11 minutes 00 seconds East for 315.07' to the Point of Beginning.

Being Property Conveyed by Certificate of Title from Ernie Lee Magaha, Clerk of the Circuit Court to HSBC Bank USA, N.A., as Indenture Trustee for the Registered Noteholders of Renaissance Home Equity Loan Trust 2006-2, recorded October 13, 2007, in OR Book 6517, page 1710, Escambia County, Florida.

Recorded in Public Records 09/16/2010 at 10:29 AM OR Book 6636 Page 448, Instrument #2010060670, Ernie Lee Magaha Clerk of the Circuit Court Escambia County, FL Recording \$78.00

PREMIUM TITLE SICS  
2015 VAUGHN RD BLDG 400  
KENNESAW, GA 30144

Ernie Lee Magaha  
CLERK OF THE CIRCUIT COURT  
ESCAMBIA COUNTY FLORIDA  
INST# 2010036127 06/07/2010 at 11:28 AM  
OFF REC BK: 6599 PG: 1902 - 1909 Doc Type: MTG  
RECORDING: \$69.50 MTG Stamps \$429.80 Int. Tax \$245.47

After Recording Return To:  
BEACH COMMUNITY MORTGAGE  
SERVICES, INC.  
11 RACETRACK ROAD, N.E.,  
BLDG. A  
FORT WALTON BEACH, FL 32547

This document prepared by:  
KATHY CHAPPELL  
BEACH COMMUNITY MORTGAGE  
SERVICES, INC.  
11 RACETRACK ROAD, N.E.,  
BLDG. A  
FORT WALTON BEACH, FL 32547  
(850) 315-4100

[Space Above This Line For Recording Data]

**MORTGAGE**

\*This Instrument being rerecorded  
to add the Exhibit A Legal Description

SALGADO  
Loan #: 4907918900  
MIN: 100052217011717381  
PIN:  
Case #: 091-4943960-703

THIS MORTGAGE ("Security Instrument") is given on **MAY 6, 2010**. The mortgagor is **MICHELLE L. SALGADO AND HUSBAND, PATRICK E. MOLES** ("Borrower"). This Security Instrument is given to Mortgage Electronic Registration Systems, Inc. ("MERS") (solely as nominee for Lender, as hereinafter defined, and Lender's successors and assigns), as mortgagee. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of PO Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS. **BEACH COMMUNITY MORTGAGE SERVICES, INC.** ("Lender") is organized and existing under the laws of **FLORIDA**, and has an address of **11 RACETRACK ROAD, N.E., BLDG. A, FORT WALTON BEACH, FL 32547**. Borrower owes Lender the principal sum of **ONE HUNDRED TWENTY TWO THOUSAND SEVEN HUNDRED THIRTY FIVE Dollars (U.S. \$122,735.00)**. 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 **JUNE 1, 2040**. 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 MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS the following described property located in **ESCAMBIA** County, Florida:

**SEE ATTACHED EXHIBIT A**  
which has the address of **7085 FRANK REEDER ROAD, PENSACOLA, Florida 32526** ("Property Address");

**TOGETHER WITH** all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument; but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing or canceling this Security Instrument.

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BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

**1. Payment of Principal, Interest and Late Charge.** Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and late charges due under the Note.

**2. Monthly Payment of Taxes, Insurance, and Other Charges.** Borrower shall include in each monthly payment, together with the principal and interest as set forth in the Note and any late charges, a sum for (a) taxes and special assessments levied or to be levied against the Property, (b) leasehold payments or ground rents on the Property, and (c) premiums for insurance required under Paragraph 4. In any year in which the Lender must pay a mortgage insurance premium to the Secretary of Housing and Urban Development ("Secretary"), or in any year in which such premium would have been required if Lender still held the Security Instrument, each monthly payment shall also include either: (i) a sum for the annual mortgage insurance premium to be paid by Lender to the Secretary, or (ii) a monthly charge instead of a mortgage insurance premium if this Security Instrument is held by the Secretary, in a reasonable amount to be determined by the Secretary. Except for the monthly charge by the Secretary, these items are called "Escrow Items" and the sums paid to Lender are called "Escrow Funds."

Lender may, at any time, collect and hold amounts for Escrow Items in an aggregate amount not to exceed the maximum amount that may be required for Borrower's escrow account under the Real Estate Settlement Procedures Act of 1974, 12 U.S.C. Section 2601 *et seq.* and implementing regulations, 24 CFR Part 3500, as they may be amended from time to time ("RESPA"), except that the cushion or reserve permitted by RESPA for unanticipated disbursements or disbursements before the Borrower's payments are available in the account may not be based on amounts due for the mortgage insurance premium.

If the amounts held by Lender for Escrow Items exceed the amounts permitted to be held by RESPA, Lender shall account to Borrower for the excess funds as required by RESPA. If the amounts of funds held by Lender at any time are not sufficient to pay the Escrow Items when due, Lender may notify the Borrower and require Borrower to make up the shortage as permitted by RESPA.

The Escrow Funds are pledged as additional security for all sums secured by this Security Instrument. If Borrower tenders to Lender the full payment of all such sums, Borrower's account shall be credited with the balance remaining for all installment items (a), (b), and (c) and any mortgage insurance premium installment that Lender has not become obligated to pay to the Secretary, and Lender shall promptly refund any excess funds to Borrower. Immediately prior to a foreclosure sale of the Property or its acquisition by Lender, Borrower's account shall be credited with any balance remaining for all installments for items (a), (b), and (c).

**3. Application of Payments.** All payments under Paragraphs 1 and 2 shall be applied by Lender as follows:

First, to the mortgage insurance premium to be paid by Lender to the Secretary or to the monthly charge by the Secretary instead of the monthly mortgage insurance premium;

Second, to any taxes, special assessments, leasehold payments or ground rents, and fire, flood and other hazard insurance premiums, as required;

Third, to interest due under the Note;

Fourth, to amortization of the principal of the Note; and

Fifth, to late charges due under the Note.

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**4. Fire, Flood and Other Hazard Insurance.** Borrower shall insure all improvements on the Property, whether now in existence or subsequently erected, against any hazards, casualties, and contingencies, including fire for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. Borrower shall also insure all improvements on the Property, whether now in existence or subsequently erected, against loss by floods to the extent required by the Secretary. All insurance shall be carried with companies approved by Lender. The insurance policies and any renewals shall be held by Lender and shall include loss payable clauses in favor of, and in a form acceptable to, Lender.

In the event of loss, Borrower shall give Lender immediate notice by mail. Lender may make proof of loss if not made promptly by Borrower. Each insurance company concerned is hereby authorized and directed to make payment for such loss directly to Lender, instead of to Borrower and to Lender jointly. All or any part of the insurance proceeds may be applied by Lender, at its option, either(a) to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts applied in the order in Paragraph 3, and then to prepayment of principal, or (b) to the restoration or repair of the damaged Property. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments which are referred to in Paragraph 2, or change the amount of such payments. Any excess insurance proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.

In the event of foreclosure of this Security Instrument or other transfer of title to the Property that extinguishes the indebtedness, all right, title and interest of Borrower in and to insurance policies in force shall pass to the purchaser.

**5. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds.** Borrower shall occupy, establish and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument (or within sixty days of a later sale or transfer of the Property) and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender determines that requirement will cause undue hardship for Borrower, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall notify Lender of any extenuating circumstances. Borrower shall not commit waste or destroy, damage or substantially change the Property or allow the Property to deteriorate, reasonable wear and tear excepted. Lender may inspect the Property if the Property is vacant or abandoned or the loan is in default. Lender may take reasonable action to protect and preserve such vacant or abandoned Property. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with the provision of the lease. If Borrower acquires fee title to the Property, the leasehold and fee title shall not be merged unless Lender agrees to the merger in writing.

**6. Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in place of condemnation, are hereby assigned and shall be paid to Lender to the extent of the full amount of the indebtedness that remains unpaid under the Note and this Security Instrument. Lender shall apply such proceeds to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts applied in the order provided in Paragraph 3, and then to prepayment of principal. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments, which are referred to in Paragraph 2, or change the amount of such payments. Any excess proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.

**7. Charges to Borrower and Protection of Lender's Rights in the Property.** Borrower shall pay all governmental or municipal charges, fines and impositions that are not included in Paragraph 2. Borrower

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shall pay these obligations on time directly to the entity which is owed the payment. If failure to pay would adversely affect Lender's interest in the Property, upon Lender's request Borrower shall promptly furnish to Lender receipts evidencing these payments.

If Borrower fails to make these payments or the payments required by Paragraph 2, or fails to perform any other covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, for condemnation or to enforce laws or regulations), then Lender may do and pay whatever is necessary to protect the value of the Property and Lender's rights in the Property, including payment of taxes, hazard insurance and other items mentioned in Paragraph 2.

Any amounts disbursed by Lender under this Paragraph shall become an additional debt of Borrower and be secured by this Security Instrument. These amounts shall bear interest from the date of disbursement at the Note rate, and at the option of Lender shall be immediately due and payable.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

**8. Fees.** Lender may collect fees and charges authorized by the Secretary.

**9. Grounds for Acceleration of Debt.**

**(a) Default.** Lender may, except as limited by regulations issued by the Secretary in the case of payment defaults, require immediate payment in full of all sums secured by this Security Instrument if:

- (i) Borrower defaults by failing to pay in full any monthly payment required by this Security Instrument prior to or on the due date of the next monthly payment, or
- (ii) Borrower defaults by failing, for a period of thirty days, to perform any other obligations contained in this Security Instrument.

**(b) Sale Without Credit Approval.** Lender shall, if permitted by applicable law (including section 341(d) of the Garn-St Germain Depository Institutions Act of 1982, 12 U.S.C. 1701j-3(d)) and with the prior approval of the Secretary, require immediate payment in full of all sums secured by this Security Instrument if:

- (i) All or part of the Property, or a beneficial interest in a trust owning all or part of the Property, is sold or otherwise transferred (other than by devise or descent) and
- (ii) The Property is not occupied by the purchaser or grantee as his or her principal residence, or the purchaser or grantee does so occupy the Property but his or her credit has not been approved in accordance with the requirements of the Secretary.

**(c) No Waiver.** If circumstances occur that would permit Lender to require immediate payment in full, but Lender does not require such payments, Lender does not waive its rights with respect to subsequent events.

**(d) Regulations of HUD Secretary.** In many circumstances regulations issued by the Secretary will limit Lender's rights in the case of payment defaults, to require immediate payment in full and foreclose if not paid. This Security Instrument does not authorize acceleration or foreclosure if not permitted by regulations of the Secretary.

**(e) Mortgage Not Insured.** Borrower agrees that should this Security Instrument and the Note are not to be eligible for insurance under the National Housing Act within **60 days** from the date hereof, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. A written statement of any authorized agent of the Secretary dated

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subsequent to **60 days** from the date hereof, declining to insure this Security Instrument and the Note shall be deemed conclusive proof of such ineligibility. Notwithstanding the foregoing, this option may not be exercised by Lender when the unavailability of insurance is solely due to Lender's failure to remit a mortgage insurance premium to the Secretary.

**10. Reinstatement.** Borrower has a right to be reinstated if Lender has required immediate payment in full because of Borrower's failure to pay an amount due under the Note or this Security Instrument. This right applies even after foreclosure proceedings are instituted. To reinstate the Security Instrument, Borrower shall tender in a lump sum all amounts required to bring Borrower's account current including, to the extent they are obligations of Borrower under this Security Instrument, foreclosure costs and reasonable and customary attorney's fees and expenses properly associated with the foreclosure proceeding. Upon reinstatement by Borrower, this Security Instrument and the obligations that it secures shall remain in effect as if Lender had not required immediate payment in full. However, Lender is not required to permit reinstatement if: (i) Lender has accepted reinstatement after the commencement of foreclosure proceedings within two years immediately preceding the commencement of a current foreclosure proceeding, (ii) reinstatement will preclude foreclosure on different grounds in the future, or (iii) reinstatement will adversely affect the priority of the lien created by this Security Instrument.

**11. Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time of payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successor in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

**12. Successors and Assigns Bound; Joint and Several Liability; Co-signers.** The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of Paragraph 9(b). Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

**13. Notices.** Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

**14. Governing Law; Severability.** This Security Instrument shall be governed by Federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

**15. Borrower's Copy.** Borrower shall be given one conformed copy of the Note and of this Security Instrument.

**16. Hazardous Substances.** Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to



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do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substances affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 16, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 16 "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

**17. Assignment of Rents.** Borrower unconditionally assigns and transfers to Lender all the rents and revenues of the Property. Borrower authorizes Lender or Lender's agents to collect the rents and revenues and hereby directs each tenant of the Property to pay the rents to Lender or Lender's agents. However, prior to Lender's notice to Borrower of Borrower's breach of any covenant or agreement in the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender and Borrower. This assignment of rents constitutes an absolute assignment and not an assignment for additional security only.

Upon default as provided in Paragraph 9(a), and upon written demand by Lender to Borrower: (a) all rents received by Borrower shall be held by Borrower as trustee for benefit of Lender only, to be applied to the sums secured by this Security Instrument; (b) Lender shall be entitled to collect and receive all of the rents of the Property; and (c) each tenant of the Property shall pay all rents due and unpaid to Lender or Lender's agent on Lender's written demand to the tenant.

Borrower has not executed any prior assignment of the rents and has not and will not perform any act that would prevent Lender from exercising its rights under this Paragraph 17.

Lender shall not be required to enter upon, take control of or maintain the Property before or after giving notice of breach to Borrower. Any application of rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of rents of the Property shall terminate when the debt secured by the Security Instrument is paid in full.

**18. Foreclosure Procedure:** If Lender requires immediate payment in full under paragraph 9, Lender may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies in this paragraph 18, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If the Lender's interest in this Security Instrument is held by the Secretary and the Secretary requires immediate payment in full under Paragraph 9, the Secretary may invoke the nonjudicial power of sale provided in the Single Family Mortgage Foreclosure Act of 1994 ("Act") (12 U.S.C. 3751 *et seq.*) by requesting a foreclosure commissioner designated under the Act to commence foreclosure and to sell the Property as provided in the Act. Nothing in the preceding sentence shall deprive the Secretary of any rights otherwise available to a Lender under this Paragraph 18 or applicable law.

**19. Release.** Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordations costs.

**20. Attorneys' Fees.** As used in this Security Instrument and the Note, "attorneys' fees" shall

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include any attorneys' fees awarded by an appellate court.

**21. Riders to this Security Instrument.** If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument.

The Following Rider(s) are to be executed by Borrower and are attached hereto and made a part thereof [check box as applicable]:

- Condominium Rider
- Growing Equity Rider
- Adjustable Rate Rider
- Planned Unit Development Rider
- Graduated Payment Rider
- Other(s) [specify]

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

*Michelle Salgado* 5/6/10  
 - BORROWER - MICHELLE L. SALGADO - DATE -

*Patrick E. Moles* 5-6-10  
 PATRICK E. MOLES - DATE -

Borrower's Mailing Address: 7085 FRANK REEDER ROAD, PENSACOLA, FL 32526

Signed, sealed, and delivered in the presence of:

*[Signature]*  
 \_\_\_\_\_  
 Cynthia E. Ellis

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STATE OF FLORIDA

COUNTY OF ESCAMBIA

The foregoing instrument was acknowledged before me this 6TH day of MAY, 2010, by MICHELLE L. SALGADO AND HUSBAND, PATRICK E. MOLES, Who is personally known to me or has produced Dr. Weastman as identification.

*[Handwritten Signature]*  
Notary Public  
My Commission Expires:  
Serial #:



CYNTHIA ESTRADA ELLIS  
MY COMMISSION # 00 766571  
EXPIRES: March 21, 2012  
Bonded Thru Budget Notary Services

**EXHIBIT A**  
Legal Description

CE1003-FL-101410

The North one half of Lot 15, Block 2, of National Land Sales Company' Subdivision, being a portion of Section 1, Township 1 South, Range 32 West as per plat recorded in Deed Book 102, at page 600 of the Public Records of Escambia County, Florida. Less and Except;

The West 265.00 Feet of said Lot 15, as described in Official Records Book 2852, at page 711, of the Public Records of Escambia County, Florida. And begin at the Northwest corner of Lot 16, Block 2 of the Subdivision of Section 1, Township 1 South, Range 32 West, Escambia County, Florida, according to a plat recorded in Deed Book 102, at page 600, of the Public Records of said County; thence North 89 degrees 32 minutes 00 seconds East, and along the south right-of-way line of a county road for 545.16' and the Point of Beginning; thence continue along same course for 104.0'; thence South 00 degrees 11 minutes 00 seconds East for 315.07'; thence South 89 degrees 32 minutes 00 seconds West for 104.0'; thence North 00 degrees 11 minutes 00 seconds East for 315.07' to the Point of Beginning.