APPLICATION FOR TAX DEED

Section 197.502, Florida Statutes

512 R. 12/16

Application Number: 2000403

To: Tax Collector of ES	SCAMBIA COUNTY	_, Florida	
I, TLOA OF FLORIDA LLC CAPITOL ONE BANK, C/O T NEW ORLEANS, LA 70154 hold the listed tax certificate	l-4077,		Collector and make tax deed application thereon:
Account Number	Certificate No.	Date	Legal Description
11-3538-500	2018/6907	06-01-2018	LTS 10 & 11 LYNNWOOD PB 4 P 14 OR 3066 P 693
pay all delinquentpay all Tax Collec Sheriff's costs, if a	nding tax certificates plus in and omitted taxes, plus int tor's fees, property informat applicable. tificate on which this applica	terest covering the	
Electronic signature on file TLOA OF FLORIDA LLC CAPITOL ONE BANK, C/G BOX 54077 NEW ORLEANS, LA 70	O TLOA HOLDINGS, LLC I	PO	<u>04-21-2020</u>
			Application Date

Applicant's signature

8.	t 5: Clerk of Court Certified Amounts (Lines 8-14) Processing tax deed fee	
9.		
	To state of toglocorou mail orange	
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.	Total Paid (Lines 8-13)	
15.	Plus one-half of the assessed value of homestead property, if applicable under s. 197.502(6)(c), F.S.	26974
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	6.03
Sign h	ere: Date of sale 4 - 5	5-71
	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.

CERTIFICATION OF TAX DEED APPLICATION

Sections 197.502 and 197.542, Florida Statutes

513 R. 07/19

Part 1: Tax Deed	1	A 1 1 C			Τ		
Applicant Name Applicant Address	TLOA OF FLORIDA LLC CAPITOL ONE BANK, C/O TLOA HOLDINGS, LLC PO BOX 54077 NEW ORLEANS, LA 70154-4077				Application date		Apr 21, 2020
Property description	ECHOLS ROBERT E JR & JAYME C 1011 E KATHLEEN AVE			Certificate #		2018 / 6907	
description	CANTONMENT, F	L 32533			Date o	ertificate issued	06/01/2018
	1011 KATHLEEN LTS 10 & 11 LYNN		4 P 14 OF	R 3066 P 693	Deed application number		2000403
						nt number	11-3538-500
Part 2: Certificate	ү		d Filed w	ith Tax Deed	Applic	ation	
Column 1 Certificate Numbe	Colun r Date of Certi			olumn 3 unt of Certificate		Column 4 Interest	Column 5: Total (Column 3 + Column 4)
# 2018/6907	06/01/2			574.02		28.70	602.7
			<u> </u>		L	→Part 2: Total*	602.7
Part 3: Other Cer	tificates Redeem	ed by Ap	olicant (C	ther than Co	unty)		
Column 1 Certificate Number	Column 2 Date of Other Certificate Sale	Face A	mn 3 mount of ertificate	Column 4 Tax Collector's Fee		Column 5 Interest	Total (Column 3 + Column 4 + Column 5)
# 2019/6541	06/01/2019		597.35		6.25	29.87	633.4
						Part 3: Total*	633.4
Part 4: Tax Colle							
					eemed		
1. Cost of all certi	ficates in applicant's	possessioi	and other			by applicant Parts 2 + 3 above)	1,236.1
	ficates in applicant's		and other				1,236.1 0.0
2. Delinquent taxe		ant	and other				
 Delinquent taxes Current taxes p 	es paid by the applic	ant		(*T	otal of	Parts 2 + 3 above)	0.0
 Delinquent taxes Current taxes p 	es paid by the applicant paid by the applicant pation report fee and	ant		(*T	otal of	Parts 2 + 3 above)	0.0 538.6
 Delinquent taxes Current taxes p Property inform Tax deed applied 	es paid by the applicant paid by the applicant pation report fee and	ant Deed Appl	ication Rec	(*T cording and Rele	otal of	Parts 2 + 3 above)	0.0 538.6 200.0
 Delinquent taxes Current taxes p Property inform Tax deed applied 	es paid by the applicant paid by the applicant pation report fee and cation fee	ant Deed Appl	ication Rec	(*T cording and Rele	ease Fe	Parts 2 + 3 above)	0.0 538.6 200.0 175.0 0.0
 Delinquent taxes Current taxes p Property inform Tax deed applie Interest accruent certify the above in 	es paid by the applicant paid by the applicant pation report fee and cation fee d by tax collector unformation is true and	Deed Appl der s.197.5	ication Rec 42, F.S. (se rtificates, in	ee Tax Collector	ease Fe	Parts 2 + 3 above) es etions, page 2) I Paid (Lines 1-6)	0.0 538.6 200.0 175.0
 Delinquent taxes Current taxes p Property inform Tax deed applie Interest accruent 	es paid by the applicant paid by the applicant pation report fee and cation fee d by tax collector unformation is true and	Deed Appl der s.197.5	ication Rec 42, F.S. (se rtificates, in	ee Tax Collector	ease Fe Instruc	Parts 2 + 3 above) es etions, page 2) I Paid (Lines 1-6)	0.0 538.6 200.0 175.0 0.0 2,149.8 d tax collector's fees

<u>Cap Val</u>

\$53,947

\$52,942

\$51,854

\$70,685

\$69,630

\$64,872



Real Estate Search Tangible Property Search Sale List Printer Friendly Version **Assessments** General Information Imprv Total

Year Land Reference: 141N316001000010 2019 \$28,000 113538500 Account: 2018 \$28,000 Owners: ECHOLS ROBERT E JR & JAYME C 2017 \$26,700 1011 E KATHLEEN AVE Mail: CANTONMENT, FL 32533 Situs: 1011 KATHLEEN AVE 32533 SINGLE FAMILY RESID 🗜 Use Code: Taxing **Tax Estimator** COUNTY MSTU

Authority:

Tax Inquiry: Open Tax Inquiry Window Tax Inquiry link courtesy of Scott Lunsford Escambia County Tax Collector

Sales Data

Comptroller

Official Records Sale Book Page Value Type (New Date

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

Window) 09/1991 3066 693 \$39,500 WD View Instr

2019 Certified Roll Exemptions

HOMESTEAD EXEMPTION

Legal Description

LTS 10 & 11 LYNNWOOD PB 4 P 14 OR 3066 P 693

\$42,685

\$41,630

\$38,172

Disclaimer

> File for New Homestead

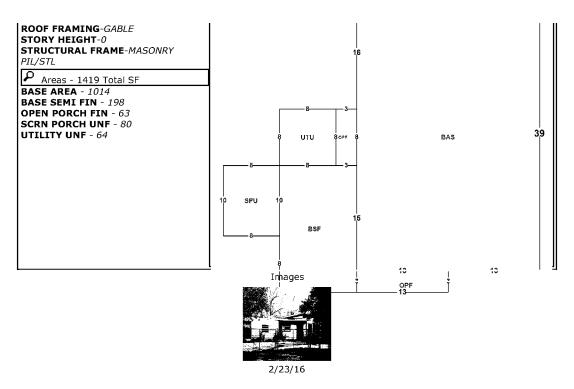
Exemption Online

Extra Features BLOCK/BRICK BUILDING

Parcel **Launch Interactive Map** Information Section Map Id: 14-1N-31-3 Approx. Acreage: 0.7409 Zoned: 🔑 LDR Evacuation & Flood Information Open Report View Florida Department of Environmental Protection(DEP) Data

Address:1011 KATHLEEN AVE, Year Built: 1957, Effective Year: 1957

DECOR/MILLWORK-BELOW AVERAGE DWELLING UNITS-1 EXTERIOR WALL-ALUMINUM SIDING FLOOR COVER-CARPET **FOUNDATION-SLAB ON GRADE HEAT/AIR-CENTRAL H/AC INTERIOR WALL-DRYWALL-PLASTER NO. PLUMBING FIXTURES-**3 NO. STORIES-1 **ROOF COVER-COMPOSITION SHG**



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:05/08/2020 (tc.3487)

Pam Childers
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY FLORIDA
INST# 2020038306 5/12/2020 10:25 AM
OFF REC BK: 8294 PG: 941 Doc Type: TDN

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That TLOA OF FLORIDA LLC CAPITOL ONE BANK C/O TLOA HOLDINGS LLC holder of Tax Certificate No. 06907, 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:

LTS 10 & 11 LYNNWOOD PB 4 P 14 OR 3066 P 693

SECTION 14, TOWNSHIP 1 N, RANGE 31 W

TAX ACCOUNT NUMBER 113538500 (0421-49)

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

ROBERT E ECHOLS JR and JAYME C ECHOLS

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 April, which is the 5th day of April 2021.

Dated this 12th day of May 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.

COUNTY

PAM CHILDERS CLERK OF THE CIRCUIT COURT ESCAMBIA COUNTY, FLORIDA

By: Emily Hogg Deputy Clerk





PAM CHILDERS CLERK OF THE CIRCUIT COURT ESCAMBIA COUNTY, FLORIDA

Tax Deed - Redemption Calculator
Account: 113538500 Certificate Number: 006907 of 2018

Redemption No V	pplication Date 04/21/2020	Interest Rate 18%
	Final Redemption Payment ESTIMATED	Redemption Overpayment ACTUAL
	Auction Date 04/05/2021	Redemption Date 08/03/2020
Months	12	4
Tax Collector	\$2,149.84	\$2,149.84
Tax Collector Interest	\$386.97	\$128.99
Tax Collector Fee	\$6.25	\$6.25
Total Tax Collector	\$2,543.06	\$2,285.08
Record TDA Notice	\$17.00	\$17.00
Clerk Fee	\$130.00	\$130.00
Sheriff Fee	\$120.00	\$120.00
Legal Advertisement	\$200.00	\$200.00
App. Fee Interest	\$84.06	\$28.02
Total Clerk	\$551.06	\$495.02
Release TDA Notice (Recording)	\$10.00	\$10.00
Release TDA Notice (Prep Fee)	\$7.00	\$7.00
Postage	\$60.00	\$0.00
Researcher Copies	\$40.00	\$0.00
Total Redemption Amount	\$3,211.12	\$2,797.10
	Repayment Overpayment Refund Amount	\$414.02
Book/Page	8294	941

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 # 2018 TD 006907 Redeemed Date 08/03/2020

Name ROBERT E ECHOLS JR 1011 E KATHLEEN AVE CANTONMENT, FL 32533

Clerk's Total = TAXDEED	\$5\$1.06 \$ 2460.10		
Due Tax Collector = TAXDEED	\$2,343.06		
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		
			ENANGASEU.	NEW YORK			
No Information Available - See Dockets							

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: 113538500 Certificate Number: 006907 of 2018

Payor: ROBERT E ECHOLS JR 1011 E KATHLEEN AVE CANTONMENT, FL 32533 Date 08/03/2020

Clerk's Check # 1	Clerk's Total	\$\$51/06 24LD.1
Tax Collector Check # 1	Tax Collector's Total	\$2,543.06
	Postage	\$60,00
	Researcher Copies	\$40.00
	Recording	\$10.00
	Prep Fee	\$7.00
	Total Received	-\$3,211.12

\$2477.10

PAM CHILDERS
Clerk of the Circuit Court

Received By L 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
ESCAMBIA COUNTY FLORIDA
INST# 2020063137 8/3/2020 3:55 PM
OFF REC BK: 8343 PG: 486 Doc Type: RTD

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 8294, Page 941, of Escambia County, for the tax certificate, tax deed, and property described below:

Tax Certificate No. Certificate No. 06907, issued the 1st day of June, A.D., 2018

TAX ACCOUNT NUMBER: 113538500 (0421-49)

DESCRIPTION OF PROPERTY:

LTS 10 & 11 LYNNWOOD PB 4 P 14 OR 3066 P 693

SECTION 14, TOWNSHIP 1 N, RANGE 31 W

NAME IN WHICH ASSESSED: ROBERT E ECHOLS JR and JAYME C ECHOLS

Dated this 3rd day of August 2020.

COMPTO

PAM CHILDERS CLERK OF THE CIRCUIT COURT ESCAMBIA COUNTY, FLORIDA

By:

Emily Hogg Deputy Clerk

Par	t 5: Clerk of Court Certified Amounts (Lines 8-14)	
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.	Total Paid (Lines 8-13)	
15.	Plus one-half of the assessed value of homestead property, if applicable under s. 197.502(6)(c), F.S.	26,973.50
16.	Statutory opening bid (total of Lines 7, 14, 15, and 16 if applicable)	
Sign	nere: Date of sale 04/05/2 Signature, Clerk of Court or Designee	021

INSTRUCTIONS + 6.25

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.



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

Part 1: Tax Deed	Арр	lication Infor	nation					
Applicant Name Applicant Address	TLOA OF FLORIDA LLC CAPITOL ONE BANK, C/O TLOA HOLDINGS, LLC PO BOX 54077 NEW ORLEANS, LA 70154-4077			Appl	lication date	Apr 21, 2020		
Property ECHOLS ROBERT E JR & JAYME C description 1011 E KATHLEEN AVE CANTONMENT, FL 32533			Certificate #		2018 / 6907			
	1011 KATHLEEN AVE 11-3538-500 LTS 10 & 11 LYNNWOOD PB 4 P 14 OR 3066 P 693			3066 P 693	Date certificate issued		06/01/2018	
Part 2: Certificat	es O	wned by Appl	icant and	d Filed wi	th Tax Deed	Appl	ication	
Column 1 Certificate Numbe	er	Column Date of Certific	-		olumn 3 unt of Certificate		Column 4 Interest	Column 5: Total (Column 3 + Column 4)
# 2018/6907		06/01/20)18		574.02		28.70	602.72
							→Part 2: Total*	602.72
Part 3: Other Ce	rtifica	ates Redeeme	d by Ap	plicant (C	ther than Co	unty)	
Column 1 Certificate Number		Date of Other Face A		mn 3 Tount of ertificate Column 4 Tax Collector's Fee		Fee	Column 5 Interest	Total (Column 3 + Column 4 + Column 5)
# 2019/6541		06/01/2019	!	597.35	\	6.25	29.87	633.47
	 -						Part 3: Total*	633.47
Part 4: Tax Colle	ector	Certified Am	ounts (L	ines 1-7)		Î.,		
1. Cost of all cert	ificate	es in applicant's	possessio	n and othe			ed by applicant of Parts 2 + 3 above	1,236.19
2. Delinquent tax	es pa	id by the applica	int					0.00
3. Current taxes	paid b	y the applicant						538.65
4. Property inform	nation	report fee						200.00
5. Tax deed appl	icatio	n fee						175.00
6. Interest accrue	ed by	tax collector und	ler s.197.5	42, F.S. (s	ee Tax Collecto	r Inst	ructions, page 2)	0.00
7. Total Paid (Lines 1-6) 2,14					2,149.84			
I certify the above in have been paid, an						y info	mation report fee, ar	nd tax collector's fees
	Υ.						Escambia, Florio	la
Sign here:	4	Say Calladas as De-				1	Date <u>July 31st, 2</u>	
Sign		Tax Collector or Desi					See Instructions on Do	

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

DR BK 4318 P61335 Escapbia County, Florida INSTRUMENT 98-535263

RCD Dct 06, 1998 10:39 am Escambia County, Florida

Ernie Lee Magaha Clerk of the Circuit Court INSTRUMENT 98-535263

EXHIBIT "A"

舞性・電影

LOTS 10 AND 11, LYNNWOOD, A SUBDIVISION OF A PORTION OF SECTION 14, TOWNSHIP 1 NORTH, RANGE 31 WEST, ACCORDING TO PLAT RECORDED IN PLAT BOOK 4 AT PAGE 14 OF THE PUBLIC RECORDS OF SAID COUNTY.

OR BK 4310 P61334 Escambia County, Florida INSTRUMENT 98-535263

		LCAN NO: 499612604
22. Release. Upon payment of all sums secured by Instrument without charge to Borrower. Borrower shall pay a	this Security Instrumen	n, Lender shall release this Security
23. Attorneys' Fees. As used in this Security Inst	nument and the Note	"attorneys" fees" shall include one
attorneys tees awarded by an appellate court.		*
24. Riders to this Security Instrument. If one or m	ore riders are executed	by Borrower and recorded together
with this occurry instrument, the covenants and agreements.	of each such rider shall	he incornected into and chall amond
and supplement the covenants and agreements of this Secur	ity Instrument as if the	rider(s) were a part of this Security
instrument. [Uneck applicable poxtest]	4	•
Adjustable Rate RiderCondomini		1-4 Family Rider
Graduated Payment Rider Planned Ut	it Development Rider	Biweekly Payment Rider
Balloon Rider Rate Impro	vement Rider	Second Home Rider
IV.A. Rider	recify]	
BY SIGNING BELOW. Borrower accepts and agre	es to the terms and e	avenance contained in this Committee
mistrument and in any ficer(s) executed by Borrower and reco	orded with a.	orenand comment in this security
Signed, sealed and delivered in the presence of:	•	
	-17/A	5 8 1 8 1
4 .	Letter ((Sea)
1)01. E. t. t. T	Robert E Echols	, Jr . Валюжет
WITNESS: WILL AM EX FARRINGTON DE	1011 Kathleen A Cantonwent, FL	venue
Mary C. Charles	cam onvent. FL	32533
V 1/2 +	North C	dais to
LANGE 47 Relaid		(Scal)
WITNESS: Line A House	идуме с. есно	DLS Battower
· 11.		
(Scal)	· · · · · · · · · · · · · · · · · · ·	(Scal)
Bernwer	*	Barmwer
•		
STATE OF FLORIDA	ŧ .	
COUNTY OF ESCAMBIA		
The foregoing instrument was acknowledged before me this	23rd	day of September
1993 . hy Robert E. Echols. Cr. a marr	ied man . MATER	RV FIG WITE LAYME C Frunce
6.	i octimb	Di His Will Smith C. Echeps
who is personally known to me or who has produced	FRS LICENSES	
as identification and who did take an oath.		
	NOTARY PUBLIC	
	1100 1	-
Mark .	a werent a	with the
		(), ()
	My Commission Exp	ites: 111 6-98
GMACM - CMS. @DE Ft 198027	G* 7	Form 3010 9/90
		FOR Q1 Q5 MIN3
	•	

If Lender exercises this option, Londer shall give Borrower potice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period. Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of. (a) 5 days (or such other period as applicable law may specify for teinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument, or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument, and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. Sale of Note: Change of Loan Servicer. The Note of a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

20. 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 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 the 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 Substance affecting the Property is necessary. Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 20, "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 20, "Environmental Law" means tederal 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:

21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Burrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice. Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 24, including, but not limited to, reasonable autorneys' fees and costs of title evidence.

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Form 3010 9/90

OR BK 4318 P61332 Escambia County, Florida INSTRUMENT 98-535263

LOAN NO: 499612604

value of the Property immediately before the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or it, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages. Borrower fails to respond to Lender within 30 days after the date the notice is given. Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs I and 2 or change the amount of such payments.

- 41. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for 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 successors 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 mores. 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 17. 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. Loan Charges, if the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.
- 14. 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 other 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.
- 15. 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.
 - 16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.
- 17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

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Form 3010 9/90 Initials

OR BK 4318 P61331 Escambia County, Florida INSTRUMENT 98-535263

Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. 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 all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property. If Borrower fails to perform the 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, probate, for condemnation or forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sams secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and emering on the Property to make repairs. Although Lender may take action under this paragraph 7. Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

- 8. Mortgage Insurance. It Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument. Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect, Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.
- 9. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.
- 10. 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 fieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sams secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property in which the lair market value of the Property immediately before the taking is equal to or greater than the amount of the sams secured by this Security Instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sams secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sams secured immediately before the taking, divided by (b) the fair market

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Form 2010,9/90

OR BK 4318 PG1330 Escapbia County, Florida INSTRUMENT 98-535263

LOAN NO: 499612604

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs i and 2 shall be applied: first, to any prepayment charges due under the Note: second, to amounts payable under paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner. Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly. Borrower shall promptly furnish to Lender receipts evidencing the payments.

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 nonce identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set form above within 10 days of the giving of notice.

5. Hazard or Property Insurance. Borrower shall keep the improvements now existing of hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender, Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Burrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the testoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the surus secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

6. 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 and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property.

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Form 3010 3/90

OR BK 4318 P61329 Escarbia County, Florida INSTRUMENT 98-535263

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 COVENANTS that Borrower is lawfully seised 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:

Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due
the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a hen on the Property; (b) yearly leasehold payments or ground rents on the Property, if any: (c) yearly hazard or property insurance premiums, (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a 3-ender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. Section 2601 of seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are piedged as additional security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law. Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow hems when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

Upon payment in full of all sums secored by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 21, Lender shall acquire or self the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sams secured by this Security Instrument.

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Form 3010 9/90

RETURN TO: WILSON, HARRELL, SMITH, BOLES & FARRINGTON, P.A. 307 S. PALAFOX STREET PENSACOLA, FL 32501 WHS# 6013-26522

PREPARED BY: Annessa Whitson

GMAC Mortgage Corporation

3450 Buschwood Park Tampa, FL 33618

RETURN TO: GMAC Mortgage Corporation

100 Witmer Road

Horsham, PA 19044-3963

ATTN: Capital Markets

- [Space Above This Line For Recording Data] -

MORTGAGE

LOAN NO: 499612604

THIS MORTGAGE ("Security Instrument") is given on September 23, 1998 . The mortgagor is Robert E. Echols, Jr. a married man , joined by his wife JAYME C. ECHOLS

("Borrower"). This Security Instrument is given to GMAC Mortgage Corporation

which is organized and existing under the laws of Permsylvania address is 100 Witmer Road, P.O. Box 963, Horsham, PA 19044

, and whose

("Lender"). Burrower owes Lender the principal sum of

Forty Five Thousand and 00/100

Dollars (U.S. \$ 45.000.00

Escaphia Count

INSTRUMENT

INTRIGIBLE THE PE

10/06/98 \$3902

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 October 1, 2013 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 mongage, grant and convey to Lender the following described property located in Escambaa County, Florida:

See Schedule A attached hereto and made a part hereof.

which has the address of 1011: Kathleen Avenue, Cantonnest Florida 32533 ("Property Address");

IZur Code

FLORIDA - Single Family FNMA/FHLMC UNIFORM INSTRUMENT GMACM - CMS.0008.FL (9402)

Page 1 of 7

49450.39

Order: kw3120

(Street, Cuy).

10000 693 may 3066m Prepared By: VICKI S. DAVIS CHELSEA TITLE COMPANY 312 S. Baylen St. Pensacola, FL 32501 Incluental to the lesuance of a title insurance policy. File No.: T-57232-C Parcel 10 # 11-3537-000 Grantee(s) 55 * 263-94-3729, 593-40-8247 WARRANTY DEED (INDIVIDUAL) September 30, 1991 This WARRANTY DEED, dated BILLIE JUNE RAYBON, AN UNREMARRIED WIDOW whose post office address is P. O. BOX 472 GONZALEZ, FL 32560 hereinafter called the GRAHTOR, to ROBERT E. ECHOLS, JR. and JAYME C. ECHOLS, HUSSAND AND WIFE where post office address is 1011 E. KATHLEEN AVENUE CANTONMENT, FL 32533 hereinefter onlied the GRANTEE: (Wherever 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.) WITNESSETH: That the GRANTOR, for and in consideration of the sum of \$10,00 and other valuable considerations, receipt whereof is hereby acknowledged, hereby grants, bargains, sells, allens, realses, releases, convoys and confirms unto the GRAMEE, all that certain land situate in ESCAMBIA County, Florida, Viz: Lots 10 and 11, LYNNWOOD, a subdivision of a portion of Section 14, Township 1 North, Range 31 West, according to Plat recorded in Plat Book 4 at Page 14 of the public records of said County. W.H., COMPTROLLER D.C. 11900.C. \Box DATE JOE A FLO တ C 25 ω SUBJECT TO coverants, conditions, restrictions, reservations, limitations, expenses and agreements of record, if any; taxes and assessments for the year 1931 and subsequent years; and to all applicable zonling ordinances and/or restrictions and prohibitions imposed by governmental authorities, if any, TOGETHER with all the tenements, hereditaments and appurtenances thereto belonging or in anywise apportaining. TO HAVE AND TO HOLD, the same in fee simple forever. AND THE GRANTOR hereby covenants with said CHANTEE that except as above noted, the GRANTOR is lawfully asized of said land in fee simple; that the CRANTOR has good right and lawful authority to sell and convey said land; that the GRANTOR horeby fully warrants the title to said land and will defend the same against the langui claims of all persons whomsoever. IM WITNESS WHEREOF, GRANIOR has signed and sealed these presents the date set forth above JUNE RAYBON SIGNED IN OUR PRESENCE: State of Florida County of ESCAMBIA , and my commission expires: florida I am a notary public of the state of __ September 30, 1991 THE FORECOING LISTRUMENT was acknowledged before me on BILLIE JUNE RAYBON, AN UNREMARRIED WIDOW VIÇKI A. DAVIS Vicki A. Davis NOTARY PUBLIC

My Commission Expres 7-21-15

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PROPERTY INFORMATION REPORT

January 15, 2021

Tax Account #: 11-3538-500

LEGAL DESCRIPTION EXHIBIT "A"

LTS 10 & 11 LYNNWOOD PB 4 P 14 OR 3066 P 693

SECTION 14, TOWNSHIP 1 N, RANGE 31 W

TAX ACCOUNT NUMBER 11-3538-500 (0421-49)

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

Pensacola, FL 32591	
CERTIFICATION: TITLE SEARCH	FOR TDA
TAX DEED SALE DATE:	APR 5, 2021
TAX ACCOUNT #:	11-3538-500
CERTIFICATE #:	2018-6907
those persons, firms, and/or agencies h	orida Statutes, the following is a list of names and addresses of aving legal interest in or claim against the above-described le certificate is being submitted as proper notification of tax deed
YES NO	
X Notify City of Pensacola X Notify Escambia County X Homestead for 2020 to	190 Governmental Center, 32502
ROBERT E. ECHOLS, JR. AND JAY 1011 KATHLEEN AVE CANTONMENT, FL 32533	ME C. ECHOLS GMAC MORTGAGE CORPORATION 100 WITMER ROAD PO BOX 963 HORSHAM, PA 19044
Certified and delivered to Escambia C	ounty Tax Collector, this 15 day of January, 2021

PERDIDO TITLE & ABSTRACT, INC.

Metaliell

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

CONTINUATION PAGE

1/15/2021

Tax Account #: 11-3538-500

- 1. The Grantee(s) of the last deed(s) of record is/are: **ROBERT E. ECHOLS, JR. AND JAYME C. ECHOLS**
 - By Virtue of Warranty Deed recorded 10/2/1991 OR 3066/693
- 1. The land covered by this Report is: See Attached Exhibit "A"
- 2. The following unsatisfied mortgages, liens, and judgments affecting the land covered by this Report appear of record:
 - a. Mortgage/Judgment/Lien/etc. in favor of GMAC Mortgage Corporation recorded 10/6/1998 OR 4318/1328
- **3.** Taxes:

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

Tax Account #: 11-3538-500 Assessed Value: \$ 55,187 Exemptions: HOMESTEAD

4. 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.



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 #:11-3538-500
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: October 2, 1991to and including January 12, 2021 Abstractor: Katrina Williams
RV

Michael A. Campbell, As President

Dated: January 18, 2021