

# APPLICATION FOR TAX DEED

Section 197.502, Florida Statutes

512

R. 12/16

Application Number: 2000487

To: Tax Collector of ESCAMBIA COUNTY, Florida

I,

LIEGE TAX LIENS LLC 18  
US BANK % LIEGE TAX LIENS 18  
PO BOX 645040  
CINCINNATI, OH 45264-5040,

hold the listed tax certificate and hereby surrender the same to the Tax Collector and make tax deed application thereon:

Account Number	Certificate No.	Date	Legal Description
15-0535-000	2018/8582	06-01-2018	LT 19 BLK 43 WEST KING TRACT OR 2352 P 4 CA 105

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  
LIEGE TAX LIENS LLC 18  
US BANK % LIEGE TAX LIENS 18  
PO BOX 645040  
CINCINNATI, OH 45264-5040

04-21-2020  
Application Date

---

Applicant's signature

<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: _____	
Signature, Clerk of Court or Designee	
Date of sale <u>06/07/2021</u>	

#### 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

0621-25

513

R. 07/19

## Part 1: Tax Deed Application Information

Applicant Name Applicant Address	LIEGE TAX LIENS LLC 18 US BANK % LIEGE TAX LIENS 18 PO BOX 645040 CINCINNATI, OH 45264-5040	Application date	Apr 21, 2020
Property description	TURNER JESSE J 507 N E ST PENSACOLA, FL 32501 507 N E ST LT 19 BLK 43 WEST KING TRACT OR 2352 P 4 CA 105	Certificate #	2018 / 8582
		Date certificate issued	06/01/2018
		Deed application number	2000487
		Account number	15-0535-000

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

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)
# 2018/8582	06/01/2018	1,139.37	56.97	1,196.34
→Part 2: Total*				1,196.34

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

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)
# 2019/8104	06/01/2019	1,188.44	6.25	59.42	1,254.11
Part 3: Total*					1,254.11

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

1. Cost of all certificates in applicant's possession and other certificates redeemed by applicant (*Total of Parts 2 + 3 above)	2,450.45
2. Delinquent taxes paid by the applicant	0.00
3. Current taxes paid by the applicant	1,126.70
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>3,952.15</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:	<u>Escambia County, Florida</u>
Signature, Tax Collector or Designee	Date <u>May 7th, 2020</u>

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

**ROOF COVER-COMPOSITION SHG**  
**ROOF FRAMING-GABLE**  
**STORY HEIGHT-0**  
**STRUCTURAL FRAME-WOOD FRAME**

 Areas - 1210 Total SF

**BASE AREA - 1056**

**OPEN PORCH FIN - 154**

**48**

**BAS**

**48**

Images



**22**

**OPF**

**7**

**22**

7/29/19

The primary use of the assessment data is for the preparation of the current year tax roll. No responsibility or liability is assumed for inaccuracies or errors.

Last Updated:05/19/2020 (tc.5045)



# Chris Jones

## Escambia County Property Appraiser

Real Estate Search

Tangible Property Search

Sale List

[Back](#)
◀ Navigate Mode  Account  Reference ▶
[Printer Friendly Version](#)

General Information	
<b>Reference:</b>	000S009060019043
<b>Account:</b>	150535000
<b>Owners:</b>	TURNER JESSE J
<b>Mail:</b>	507 N E ST PENSACOLA, FL 32501
<b>Situs:</b>	507 N E ST 32501
<b>Use Code:</b>	SINGLE FAMILY RESID
<b>Taxing Authority:</b>	PENSACOLA CITY LIMITS
<b>Tax Inquiry:</b>	<a href="#">Open Tax Inquiry Window</a>
Tax Inquiry link courtesy of Scott Lunsford Escambia County Tax Collector	

Assessments				
Year	Land	Imprv	Total	Cap Val
2019	\$7,658	\$52,591	\$60,249	\$60,249
2018	\$7,658	\$49,460	\$57,118	\$57,118
2017	\$8,465	\$45,180	\$53,645	\$53,645

[Disclaimer](#)[Tax Estimator](#)

➤ [File for New Homestead  
Exemption Online](#)

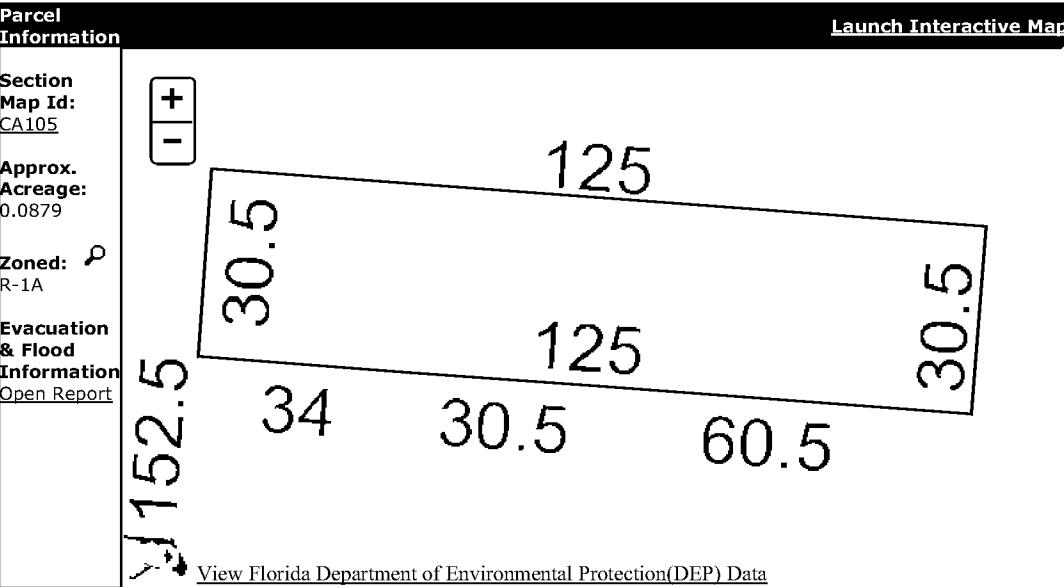
Sales Data				
Sale Date	Book	Page	Value	Type
01/1987	2352	4	\$100	WD
<a href="#">View Instr</a>				

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

2019 Certified Roll Exemptions	
None	

Legal Description	
LT 19 BLK 43 WEST KING TRACT OR 2352 P 4 CA 105	

Extra Features	
None	

[Buildings](#)

Address: 507 N E ST, Year Built: 1988, Effective Year: 1988

Structural Elements
DECOR/MILLWORK-AVERAGE
DWELLING UNITS-1
EXTERIOR WALL-VINYL SIDING
FLOOR COVER-CARPET
FOUNDATION-WOOD/NO SUB FLR
HEAT/AIR-CENTRAL H/AC
INTERIOR WALL-DRYWALL-PLASTER
NO. PLUMBING FIXTURES-5
NO. STORIES-1

Pam Childers  
CLERK OF THE CIRCUIT COURT  
ESCAMBIA COUNTY FLORIDA  
INST# 2020047761 6/15/2020 11:54 AM  
OFF REC BK: 8313 PG: 200 Doc Type: TDN

## NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That **LIEGE TAX LIENS LLC 18 US BANK** holder of Tax Certificate No. **08582**, 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:

**LT 19 BLK 43 WEST KING TRACT OR 2352 P 4 CA 105**

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

**TAX ACCOUNT NUMBER 150535000 (0621-25)**

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

**JESSE J TURNER**

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 June, which is the 7th day of June 2021.**

Dated this 15th day of June 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 CHILDEERS**  
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

## Part 1: Tax Deed Application Information

Applicant Name Applicant Address	LIEGE TAX LIENS LLC 18 US BANK % LIEGE TAX LIENS 18 PO BOX 645040 CINCINNATI, OH 45264-5040	Application date	Apr 21, 2020
Property description	TURNER JESSE J 507 N E ST PENSACOLA, FL 32501 507 N E ST 15-0535-000 LT 19 BLK 43 WEST KING TRACT OR 2352 P 4 CA 105	Certificate #	2018 / 8582
		Date certificate issued	06/01/2018

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

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)
# 2018/8582	06/01/2018	1,139.37	56.97	1,196.34
→ Part 2: Total*				1,196.34

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

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)
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Part 3: Total*					1,254.11

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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>3,952.15</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 August 26th, 2020

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

**Part 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. <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: _____	
Signature, Clerk of Court or Designee	Date of sale <u>06/07/2021</u>

**INSTRUCTIONS** *+ 6.25*

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

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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  
ESCAMBIA COUNTY FLORIDA  
INST# 2021016992 2/17/2021 2:34 PM  
OFF REC BK: 8465 PG: 1789 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 8313, Page 200, of Escambia County, for the tax certificate, tax deed, and property described below:

Tax Certificate No. Certificate No. 08582, issued the 1st day of June, A.D., 2018

TAX ACCOUNT NUMBER: **150535000 (0621-25)**

### DESCRIPTION OF PROPERTY:

**LT 19 BLK 43 WEST KING TRACT OR 2352 P 4 CA 105**

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

NAME IN WHICH ASSESSED: JESSE J TURNER

Dated this 17th day of February 2021.

PAM CHILDERS  
CLERK OF THE CIRCUIT COURT  
ESCAMBIA COUNTY, FLORIDA



By:  
Emily Hogg  
Deputy Clerk

Recorded in Public Records 08/07/2013 at 03:40 PM OR Book 7057 Page 1439,  
 Instrument #2013058986, Pam Childers Clerk of the Circuit Court Escambia  
 County, FL

IN THE CIRCUIT COURT IN AND FOR ESCAMBIA COUNTY, FLORIDA

STATE OF FLORIDA

VS

CASE NO: 2003 CF 003275 B

**JESSE JEROME TURNER II**  
**7400 BELLERIVE**  
**APT/LOT 708**  
**HOUSTON, TX 77036**

**DIVISION: K**  
**DATE OF BIRTH: 02/23/1984**  
**SOCIAL SECURITY NBR: [REDACTED]**

**FINAL JUDGMENT FOR FINES, COSTS, AND ADDITIONAL CHARGES**

On , an order assessing fines, costs, and additional charges was entered against the Defendant, **JESSE JEROME TURNER II** requiring payment of certain sums for fines, costs, and additional charges. Defendant having failed to make full payment,

**IT IS ADJUDGED** that the Escambia County Clerk of the Circuit Court, **190 W GOVERNMENT ST, PENSACOLA, FLORIDA 32502** recover from Defendant those remaining unpaid fines, costs and additional charges in the sum of **\$918.00**, the amounts of which shall bear interest at the rate prescribed by law **4.75%** until satisfied.

It is further **ORDERED AND ADJUDGED** that a lien is hereby created against all of the property, both real and personal, of the defendant.

**FOR WHICH LET EXECUTION ISSUE.**

**DONE AND ORDERED** in open court/chambers in Pensacola, Escambia County, Florida, this

23 day of July, 2013.

Copy to: DEFENDANT

CLERK'S OFFICE  
 ESCAMBIA COUNTY, FL  
 CIRCUIT JUDGE DIVISION  
 FILED & INDEXED  
 2013 JUL 24 P 3 24  
 CIRCUIT JUDGE DIVISION  
 FILED & INDEXED  
 2013 JUL 24 P 3 24

Recorded in Public Records 08/07/2013 at 03:40 PM OR Book 7057 Page 1441,  
 Instrument #2013058988, Pam Childers Clerk of the Circuit Court Escambia  
 County, FL

IN THE CIRCUIT COURT IN AND FOR ESCAMBIA COUNTY, FLORIDA

STATE OF FLORIDA

VS

CASE NO: 2003 CF 003275 B

JESSE JEROME TURNER II  
 7400 BELLERIVE  
 APT/LOT 708  
 HOUSTON, TX 77036

DIVISION: K  
 DATE OF BIRTH: 02/23/1984  
 SOCIAL SECURITY NBR: [REDACTED]

FINAL JUDGMENT FOR FINES, COSTS, AND ADDITIONAL CHARGES

On , an order assessing fines, costs, and additional charges was entered against the Defendant, **JESSE JEROME TURNER II** requiring payment of certain sums for fines, costs, and additional charges. Defendant having failed to make full payment,

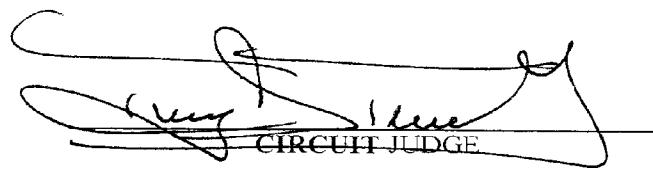
IT IS ADJUDGED that the Escambia County Clerk of the Circuit Court, **190 W GOVERNMENT ST, PENSACOLA, FLORIDA 32502** recover from Defendant those remaining unpaid fines, costs and additional charges in the sum of **\$918.00**, the amounts of which shall bear interest at the rate prescribed by law **4.75%** until satisfied.

It is further ORDERED AND ADJUDGED that a lien is hereby created against all of the property, both real and personal, of the defendant.

FOR WHICH LET EXECUTION ISSUE.

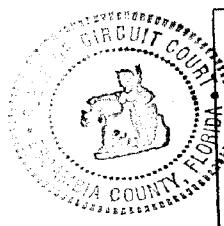
DONE AND ORDERED in open court/chambers in Pensacola, Escambia County, Florida, this

23<sup>rd</sup> day of July, 2013



CIRCUIT JUDGE

Copy to: DEFENDANT



CERTIFIED TO BE A TRUE COPY OF THE ORIGINAL ON FILE IN THIS OFFICE WITNESS MY HAND AND OFFICIAL SEAL PAM CHILDERS CLERK OF THE CIRCUIT COURT & COMPTROLLER ESCAMBIA COUNTY, FLORIDA	
BY:	<u>Pam Childers</u> D.C.
DATE:	11/30/13

PAM CHILDERS  
 CLERK OF CIRCUIT COURT  
 ESCAMBIA COUNTY, FLORIDA  
 CIRCUIT COURT DIVISION  
 FURN & RECONCILED  
 2013 JUL 24 P 3:24  
 CEO: D. M. FERRIS  
 11/30/13

Recorded in Public Records 10/12/2015 at 03:14 PM OR Book 7419 Page 1899,  
Instrument #2015078031, Pam Childers Clerk of the Circuit Court Escambia  
County, FL

Filing # 32408338 E-Filed 09/23/2015 03:48:16 PM

IN THE CIRCUIT COURT OF THE FIRST JUDICIAL CIRCUIT  
IN AND FOR ESCAMBIA COUNTY, FLORIDA

THE BANK OF NEW YORK MELLON, F/K/A  
THE BANK OF NEW YORK, AS INDENTURE  
TRUSTEE ON BEHALF OF THE  
NOTEHOLDERS AND THE NOTE INSURER  
OF ABFS MORTGAGE LOAN TRUST 2000-1,

Plaintiff(s),

vs.

JESSE JEROME TURNER; UNKNOWN  
SPOUSE OF JESSE JEROME TURNER; CLERK  
OF COURTS ESCAMBIA COUNTY; STATE OF  
FLORIDA DEPARTMENT OF REVENUE;  
UNKNOWN TENANT 1; UNKNOWN TENANT  
2; UNKNOWN TENANT 3; UNKNOWN  
TENANT 4;

Defendant(s).

CASE NO. *KCA 1505*

DIVISION *WE*

**NOTICE OF LIS PENDENS**

NOTICE IS HEREBY GIVEN that a suit has been instituted in the above Court by the above  
named Plaintiff(s) and against the above-named Defendant(s) seeking to foreclose a mortgage on the  
following real property in the County indicated in the description:

LOT 19, BLOCK 43, WEST KING TRACT, ACCORDING TO MAP OF CITY OF PENSACOLA,  
ESCAMBIA COUNTY, FLORIDA, COPYRIGHTED BY THOMAS C. WATSON IN THE YEAR  
1906.

SEP 28 2015

Dated this \_\_\_\_\_ day of \_\_\_\_\_, 2015.

**Aldridge Pite, LLP**  
Attorney for Plaintiff(s)  
1615 South Congress Avenue  
Suite 200  
Delray Beach, FL 33445  
Phone: 561.392.6391 Fax: 561.392.6965

BY:

*Gweneth M. Brimm*  
Fla. Bar#

**Gweneth M. Brimm**  
Bar #727601

Recorded in Public Records 7/24/2019 2:09 PM OR Book 8134 Page 1710,  
 Instrument #2019064347, Pam Childers Clerk of the Circuit Court Escambia  
 County, FL Recording \$10.00

Recording Requested By:  
 PHH MORTGAGE CORPORATION

When Recorded Return To:

LIEN RELEASE  
 PHH MORTGAGE CORPORATION  
 1795 INTERNATIONAL WAY  
 IDAHO FALLS, ID 83402

\*8010300690\*

CORPORATE ASSIGNMENT OF MORTGAGE

Escambia, Florida  
 SELLER'S SERVICING #:8010300690 "TURNER"  
 SELLER'S LENDER ID#: SCI

Date of Assignment: July 9, 2019  
 Assignor: JPMORGAN CHASE BANK, N.A. F/K/A JPMORGAN CHASE BANK F/K/A THE CHASE MANHATTAN BANK AS INDENTURE TRUSTEE UNDER THE INDENTURE DATED AS OF MARCH 1, 2000, ABFS MORTGAGE LOAN TRUST 2000-1 at 4 CHASE METROTECH CENTER, FL 6, BROOKLYN, NEW YORK 11201  
 Assignee: THE BANK OF NEW YORK MELLON, F/K/A, THE BANK OF NEW YORK AS SUCCESSOR TO JPMORGAN CHASE BANK, NATIONAL ASSOCIATION AS INDENTURE TRUSTEE FOR NOTEHOLDERS AND THE NOTE INSURER OF ABFS MORTGAGE LOAN TRUST 2000-1 at C/O PHH MORTGAGE CORPORATION, 5720 PREMIER PARK DRIVE, WEST PALM BEACH, FL 33407  
 Executed By: JESSE JEROME TURNER To: NEW JERSEY MORTGAGE AND INVESTMENT CORP.  
 Date of Mortgage: 02/02/2000 Recorded: 02/10/2000 in Book/Reel/Liber: 4522 Page/Folio: 1181 as Instrument No.: 00-705386 In the County of Escambia, State of Florida.

Property Address: 507 NORTH EAST STREET, PENSACOLA, FL 32501

\*\*The purpose of this Corrective Assignment of Mortgage is to correct the Assignee name on the Assignment of Mortgage recorded on 06/08/2010 as Instrument No.: 2010036504 in Book/Reel/Liber: 6600 Page/Folio: 949\*\*

KNOW ALL MEN BY THESE PRESENTS, that for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the said Assignor hereby assigns unto the above-named Assignee, the said Mortgage having an original principal sum of \$39,000.00 with interest, secured thereby, and the full benefit of all the powers and of all the covenants and provisos therein contained, and the said Assignor hereby grants and conveys unto the said Assignee, the Assignor's interest under the Mortgage.

TO HAVE AND TO HOLD the said Mortgage, and the said property unto the said Assignee forever, subject to the terms contained in said Mortgage.

JPMORGAN CHASE BANK, N.A. F/K/A JPMORGAN CHASE BANK F/K/A THE CHASE MANHATTAN BANK AS INDENTURE TRUSTEE UNDER THE INDENTURE DATED AS OF MARCH 1, 2000, ABFS MORTGAGE LOAN TRUST 2000-1

On 07/17/2019  
 By: Paul D. Savitsky

Name: Paul D. Savitsky  
 Title: Vice President  
 STATE OF New York NY  
 COUNTY OF Kings

On 07/17/2019, before me, Lynn G. Altobello, a Notary Public in and for Kings County in the State of New York, personally appeared Paul D. Savitsky, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,  
Lynn G. Altobello  
Lynn G. Altobello  
 Notary Expires 06/23/2022

LYNN G. ALTOBELLO
Notary Public, State of New York
No. 02AL6306755
Qualified in Kings County
Commission Expires June 23, 2022

(This area for notarial seal)

Prepared By:  
 John Joseph Garcia, PHH MORTGAGE CORPORATION 1795 INTERNATIONAL WAY, IDAHO FALLS, ID 83402 800-746-2936  
 \*JUG\*JJ3GMAC\*07/08/2019 05:03:03 PM\* GMAC40GMACA00000000000005516511\* FLESCAM\* 5010300690 FLSTATE\_MORT\_ASSIGN\_ASSN \*JUG\*JJ3GMAC\*

This Assignment is made without recourse, representation or warranty.

IN WITNESS WHEREOF the Assignor has caused these presents to be executed in its name, by its proper officer thereunto duly authorized, the AUGUST 03, 2012.

**THE BANK OF NEW YORK MELLON, AS  
INDENTURE TRUSTEE ON BEHALF OF THE  
NOTEHOLDERS AND THE NOTE INSURER  
OF ABFS MORTGAGE LOAN TRUST 2000-1,  
MORTGAGE BACKED NOTES  
BY ITS ATTORNEY IN FACT  
OCWEN LOAN SERVICING, LLC**

Signed, sealed and delivered in the presence of:

1661 Worthington Road, Suite 100  
W. Palm Beach, FL 33409

By:

Name: Noemi Morales  
Title: Sr. Contract Manager

1661 Worthington Road, Suite 100  
West Palm Beach, FL 33409

TE 33469  
Jami Dorobiala

State of Florida )  
 )SS.

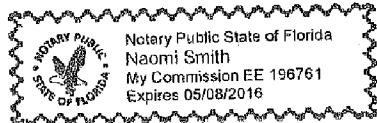
## Seaside on Main Beach

On April 11, 2012, before my 10th birthday, I was born.

mentally impaired Naomi May

On AUGUST 03, 2012, before me, the undersigned, a Notary Public for said County and State, personally appeared Noemi Morales, of 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409, personally known to me to be the person that executed the foregoing instrument and acknowledged that he/she is the Sr. Contract Manager at Ocwen Loan Servicing, LLC, Attorney In Fact For THE BANK OF NEW YORK MELLON, AS INDENTURE TRUSTEE ON BEHALF OF THE NOTEHOLDERS AND THE NOTE INSURER OF ABFS MORTGAGE LOAN TRUST 2000-1, MORTGAGE BACKED NOTES and that he/she did execute the foregoing instrument. He/She is personally known to me.

Witness my hand and official seal.



Notary Public – Naomi Smith

Recorded in Public Records 08/29/2012 at 11:30 AM OR Book 6900 Page 955,  
Instrument #2012066118, Ernie Lee Magaha Clerk of the Circuit Court Escambia  
County, FL Recording \$18.50

Prepared by: Nadine Alvarez  
When Recorded Mail To:  
OCWEN LOAN SERVICING, LLC  
1661 Worthington Road Suite 100  
West Palm Beach, FL 33409  
Phone Number: 561-682-8835  
493442782327  
Attorney Code: 24106

**ASSIGNMENT OF MORTGAGE  
FLORIDA**

This **ASSIGNMENT OF MORTGAGE** is from **THE BANK OF NEW YORK MELLON, AS  
INDENTURE TRUSTEE ON BEHALF OF THE NOTEHOLDERS AND THE NOTE INSURER OF ABFS  
MORTGAGE LOAN TRUST 2000-1, MORTGAGE BACKED NOTES**, whose address is c/o Ocwen Loan  
Servicing, LLC. 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409 ("Assignor") to **THE BANK OF  
NEW YORK MELLON, F/K/A THE BANK OF NEW YORK, AS INDENTURE TRUSTEE ON BEHALF  
OF THE NOTEHOLDERS AND THE NOTE INSURER OF ABFS MORTGAGE LOAN TRUST 2000-1**,  
address is C/O OCWEN LOAN SERVICING, LLC, 1661 Worthington Road, Suite 100, West Palm Beach, Florida,  
33409 ("Assignee").

For good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the  
Assignor does by these presents hereby grant, bargain, sell, transfer and set over unto the Assignee, its successors,  
transferees and assigns forever, all of the right, title and interest of said Assignor in and to the following instrument  
describing land therein, duly recorded in the Office of the Public Records of **ESCAMBIA** County, State of  
**FLORIDA**, as follows;

Mortagor: JESSE JEROME TURNER

Mortgagee: NEW JERSEY MORTGAGE AND INVESTMENT CORP.

Document Date: FEBRUARY 02, 2000

Amount: \$ 39,000.00

Recording Date: FEBRUARY 10, 2000

Book/Volume/Docket/Liber: 4522

Page/Folio: 1181

Instrument: 00-705386

Property Address: 507 NORTH EAST STREET, CITY OF PENSACOLA, FL

**LEGAL DESCRIPTION:**

Lot Nineteen (19), Block Forty-Three (43), WEST KING TRACT,  
according to map of City Of Pensacola, Escambia County, Florida,  
copyrighted by Thos. C. Watson in the year 1905.

**THE CHASE MANHATTAN BANK, AS  
INDENTURE TRUSTEE UNDER THE  
INDENTURE DATED AS OF MARCH 1, 2000  
ABFS MORTGAGE LOAN TRUST 2000-1  
By Its Attorney-In-Fact, Ocwen Federal Bank,  
FSB,  
By Its Successor In Interest Ocwen Loan  
Servicing, LLC**

Signed, sealed and delivered in the presence of:

~~Jonathan Burgess  
1661 Worthington Road, Suite 100  
W. Palm Beach, FL 33409~~

Jaicel Valverde  
1661 Worthington Road, Suite 100  
West Palm Beach, FL 33409

State of Florida )  
County of Palm Beach )  
 )SS.

On APRIL 29, 2010, before me, the undersigned, a Notary Public for said County and State, personally appeared Scott Anderson, of 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409, personally known to me to be the person that executed the foregoing instrument and acknowledged that he is the Executive Vice President of Residential Loan Servicing, OCWEN LOAN SERVICING, LLC., Successor in Interest TO OCWEN FEDERAL BANK FSB ATTORNEY-IN-FACT FOR THE CHASE MANHATTAN BANK, AS INDENTURE TRUSTEE UNFER THE INDENTURE DATED AS OF MARCH 1, 2000 ABFS MORTGAGE LOAN TRUST 2000-1, and that he did execute the foregoing instrument. He is personally known to me.

Witness my hand and official seal.

---

**Notary Public**



NOTARY PUBLIC-STATE OF FLORIDA  
Elsie Ramirez  
Commission #DD914835  
Expires: AUG. 09, 2013  
BONDED THRU ATLANTIC BONDING CO., INC.

Recorded in Public Records 06/08/2010 at 03:14 PM OR Book 6600 Page 949,  
 Instrument #2010036504, Ernie Lee Magaha Clerk of the Circuit Court Escambia  
 County, FL Recording \$18.50

Prepared by: Jaicel Valverde  
 OCWEN LOAN SERVICING, LLC  
 1661 Worthington Road Suite 100  
 West Palm Beach, FL 33409  
 Phone Number: 561-682-8835  
 493442782327  
 Attorney Code: 22862

**ASSIGNMENT OF MORTGAGE  
 FLORIDA**

This ASSIGNMENT OF MORTGAGE is from THE CHASE MANHATTAN BANK, AS INDENTURE TRUSTEE UNFER THE INDENTURE DATED AS OF MARCH 1, 2000 ABFS MORTGAGE LOAN TRUST 2000-1, whose address is c/o Ocwen Loan Servicing, LLC. 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409 ("Assignor") to THE BANK OF NEW YORK MELLON, AS INDENTURE TRUSTEE ON BEHALF OF THE NOTEHOLDERS AND THE NOTE INSURER OF ABFS MORTGAGE LOAN TRUST 2000-1, MORTGAGE BACKED NOTES , address is C/O OCWEN LOAN SERVICING, LLC. 1661 Worthington Road, Suite 100, West Palm Beach, Florida, 33409 ("Assignee").

For good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the Assignor does by these presents hereby grant, bargain, sell, transfer and set over unto the Assignee, its successors, transferees and assigns forever, all of the right, title and interest of said Assignor in and to the following instrument describing land therein, duly recorded in the Office of the Public Records of ESCAMBIA, County, State of FLORIDA, as follows;

Mortagor: JESSE JEROME TURNER

Mortgagee: NEW JERSEY MORTGAGE AND INVESTMENT CORP.

Document Date: FEBRUARY 02, 2000

Amount: \$ 39,000.00

Recording Date: FEBRUARY 10, 2000

Book/Volume/Docket/Liber: 4522

Page/Folio: 1181

Instrument: 00-705386

Property Address: 507 NORTH EAST STREET, CITY OF PENSACOLA, FL

**LEGAL DESCRIPTION:**

**Lot Nineteen (19), Block Forty-Three (43), WEST KING TRACT,  
 according to map of City Of Pensacola, Escambia County, Florida,  
 copyrighted by Thos. C. Watson in the year 1906.**

Together with any and all notes and obligations therein described or referred to, the debt respectively secured thereby and all sums of money due and to become due thereon, with interest thereon, and attorney's fees and all other charges.

This Assignment is made without recourse, representation or warranty.

IN WITNESS WHEREOF the Assignor has caused these presents to be executed in its name, by its proper officer thereunto duly authorized, the APRIL 29, 2010

BK: 6049 PG: 182 Last Page

**Schedule A**

**Lot Nineteen (19), Block Forty-Three (43), WEST KING TRACT,  
according to map of City Of Pensacola, Escambia County, Florida,  
copyrighted by Thos. C. Watson in the year 1906.**

**File No: 99-014500**

Recorded in Public Records 12/13/2006 at 03:31 PM OR Book 6049 Page 181,  
 Instrument #2006123581, Ernie Lee Magaha Clerk of the Circuit Court Escambia  
 County, FL Recording \$18.50

LOAN ID: 3000007087

015# 34427823

Atty code: 00317  
06-69623B

## ASSIGNMENT OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS that NEW JERSEY MORTGAGE AND INVESTMENT CORP., with an office located at 5 BECKER FARM ROADROSELAND, NJ 07068 for consideration paid, does hereby assign, transfer and set over unto

that certain mortgage deed dated February 2, 2000

from Jesse JEROME Turner

to NEW JERSEY MORTGAGE AND INVESTMENT CORP.

filed for record in the office of the County Clerk of Escambia County, FL, on the 10 day of February, 2000, at \_\_\_\_\_ o'clock \_\_\_\_\_ m, and recorded in Book 4522 of Mortgages at page 1181 of the records of said county, together with the note or notes therein mentioned and all indebtedness secured thereby.

DATED this 7th day of February, 2000

Borrowers Address: 507 North EAST Street, Pensacola, FL 32501

Parcel #: 00-0S-00-9060-019-043

Attest:

LINDA CHRISTIAN, ASST SECRETARY

NEW JERSEY MORTGAGE AND INVESTMENT CORP.

MARK TOLSTOI, VICE PRESIDENT

SEE ATTACHED LEGAL DESCRIPTION.

ACKNOWLEDGEMENT (For Corporation)

STATE OF NEW JERSEY }  
 County of ESSEX } SS.

On this 7th day of February, 2000, before me, the undersigned, a Notary Public for said state, personally appeared LINDA CHRISTIAN who executed the within instrument as ASST SECRETARY and MARK TOLSTOI who executed the within instrument as VICE PRESIDENT personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument on behalf of the corporation therein named, and acknowledged to me that such corporation executed the within instrument pursuant to its by-laws or a resolution of its board of directors.

WITNESS my hand and official seal.

Signature:

Douglas R. Woodfield  
 NOTARY PUBLIC OF NEW JERSEY  
 MY COMMISSION EXPIRES APR. 4, 2000

My Commission expires:

OR BK 4522 PG 1 190  
 Escambia County, Florida  
 INSTRUMENT 00-705386

LOAN ID# 3000007087

(This Addendum is to be used with variable, adjustable or renegotiable balloon mortgage loans in Florida.)

**ADDENDUM TO MORTGAGE OF February 2, 2000 DATE  
 TO NEW JERSEY MORTGAGE AND INVESTMENT CORP.  
 IN THE PRINCIPAL AMOUNT OF \$39,000.00.**

THIS IS A BALLOON MORTGAGE SECURING A VARIABLE, ADJUSTABLE OR RENEGOTIABLE RATE OBLIGATION. ASSUMING THAT THE INITIAL RATE OF INTEREST WERE TO APPLY FOR THE ENTIRE TERM OF THE MORTGAGE, THE FINAL PRINCIPAL PAYMENT OF THE PRINCIPAL BALANCE DUE UPON MATURITY WOULD BE APPROXIMATELY **\$35,335.33**, TOGETHER WITH AN ACCRUED INTEREST, IF ANY AND ALL ADVANCEMENTS MADE BY THE MORTGAGEE UNDER THE TERMS OF THIS MORTGAGE. THE ACTUAL BALANCE DUE UPON MATURITY MAY VARY DEPENDING ON CHANGES IN THE RATE OF INTEREST.

Except as modified by this Addendum, the Mortgage shall continue in full force and effect.

**IN WITNESS WHEREOF, BORROWER(S) SIGNING BELOW ACKNOWLEDGE RECEIPT OF A COPY OF THIS ADDENDUM.**

*Jesse Jerome Turner*  
 Jesse JEROME Turner

February 2, 2000

Date

Date

Date

Date

Date

Date

RCD Feb 10, 2000 11:56 am  
 Escambia County, Florida

*Ernie Lee Magaha*  
 Clerk of the Circuit Court  
 INSTRUMENT 00-705386

OR BK 4522 PG 1 189  
 Escambia County, Florida LOAN ID# 3000007087  
 INSTRUMENT 00-705386

ADDENDUM TO MORTGAGE OF February 2, 2000  
 TO NEW JERSEY MORTGAGE AND INVESTMENT CORP. IN THE  
 PRINCIPAL AMOUNT OF \$39,000.00 ("Mortgage")  
 FOR JUNIOR BALLOON MORTGAGE LOAN OF LESS THAN FIVE YEARS AND  
 WITH A PRINCIPAL AMOUNT OF LESS THAN OR EQUAL TO \$500,000 OR ANY  
 BALLOON MORTGAGE LOANS FOR A HOME IMPROVEMENT CONTRACTOR EITHER  
 OF WHICH HAVE PERIODIC PAYMENTS THAT ARE NOT INTEREST ONLY  
 ("Covered...Loans")



**Check if applicable**

(This disclosure is to be used with Covered fixed rate balloon mortgage Loans in Florida.)

THIS IS A BALLOON MORTGAGE AND THE FINAL PRINCIPAL PAYMENT OR THE PRINCIPAL BALANCE DUE UPON MATURITY IS \$35,335.33, TOGETHER WITH ACCRUED INTEREST, IF ANY, AND ALL OTHER ADVANCEMENTS MADE BY THE MORTGAGEE UNDER THE TERMS OF THE MORTGAGE.



**Check if applicable**

(This disclosure is to be used with Covered variable, adjustable or renegotiable rate balloon mortgage Loans in Florida.)

THIS IS A BALLOON MORTGAGE SECURING A VARIABLE, ADJUSTABLE OR RENEGOTIABLE RATE OBLIGATION. ASSUMING THAT THE INITIAL RATE OF INTEREST WERE TO APPLY FOR THE ENTIRE TERM OF THE MORTGAGE, THE FINAL PRINCIPAL PAYMENT OF THE PRINCIPAL BALANCE DUE UPON MATURITY WOULD BE APPROXIMATELY \$35,335.33, TOGETHER WITH ACCRUED INTEREST, IF ANY, AND ALL ADVANCEMENTS MADE BY THE MORTGAGEE UNDER THE TERMS OF THIS MORTGAGE. THE ACTUAL BALANCE DUE UPON MATURITY MAY VARY DEPENDING ON CHANGES IN THE RATE OF INTEREST.

Except as modified by this Addendum, the Mortgage shall continue in full force and effect.

IN WITNESS WHEREOF, BORROWER(S) SIGNING BELOW ACKNOWLEDGE RECEIPT OF A COPY OF THIS ADDENDUM.

  
 Jesse JEROME Turner

February 2, 2000

Date

\_\_\_\_\_  
 Date

\_\_\_\_\_  
 Date

\_\_\_\_\_  
 Date

\_\_\_\_\_  
 Date

\_\_\_\_\_  
 Date

OR BK 4522 PG 188  
 Escambia County, Florida  
 INSTRUMENT 00-705386

those Rents actually received; and (vi) Lender shall be entitled to have a receiver appointed to take possession of and manage the Property and collect the Rents and profits derived from the Property without any showing as to the inadequacy of the Property as security.

If the Rents of the Property are not sufficient to cover the costs of taking control of and managing the Property and of collecting the Rents any funds expended by Lender for such purposes shall become indebtedness of Borrower to Lender secured by the Security Instrument pursuant to Uniform Covenant 7.

Borrower represents and warrants that 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.

Lender, or Lender's agents or a judicially appointed receiver, shall not be required to enter upon, take control of or maintain the Property before or after giving notice of default to Borrower. However, Lender, or Lender's agents, or a judicially appointed receiver, may do so at any time when a default occurs. 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 all the sums secured by the Security Instrument are paid in full.

**I. CROSS-DEFAULT PROVISION.** Borrower's default or breach under any note or agreement in which Lender has an interest shall be a breach under the Security Instrument and Lender may invoke any of the remedies permitted by the Security Instrument.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in the 1-4 Family Rider.

  
 Jesse JEROME Turner \_\_\_\_\_ (Seal)  
 Borrower

OR BK 4522 PG 1 187  
 Escambia County, Florida  
 INSTRUMENT 00-705386

## 1-4 FAMILY RIDER Assignment Of Rents

THIS 1-4 FAMILY RIDER is made this 2nd day of **February, 2000**, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to **NEW JERSEY MORTGAGE AND INVESTMENT CORP.**

(the "Lender") of the same date and covering the Property described in the Security Instrument and located at:

507 North EAST Street, City of PENSACOLA, FL 32501  
 [Property Address]

**1-4 FAMILY COVENANTS.** In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

**A. ADDITIONAL PROPERTY SUBJECT TO THE SECURITY INSTRUMENT.** In addition to the Property described in the Security Instrument, the following items are added to the Property description, and shall also constitute the Property covered by the Security Instrument: building materials, appliances and goods of every nature whatsoever now or hereafter located in, on, or used, or intended to be used in connection with the Property, including, but not limited to, those for the purposes of supplying or distributing heating, cooling, electricity, gas, water, air and light, fire prevention and extinguishing apparatus, security and access control apparatus, plumbing, bath tubs, water heaters, water closets, sinks, ranges, stoves, refrigerators, dishwashers, disposals, washers, dryers, awnings, storm windows, storm doors, screens, blinds, shades, curtains and curtain rods, attached mirrors, cabinets, paneling and attached floor coverings now or hereafter attached to the Property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the Property covered by the Security Instrument. All of the foregoing together with the Property described in the Security Instrument (or the leasehold estate if the Security Instrument is on a leasehold) are referred to in this 1-4 Family Rider and the Security Instrument as the "Property".

**B. USE OF PROPERTY; COMPLIANCE WITH LAW.** Borrower shall not seek, agree to or make a change in the use of the Property or its zoning classification, unless Lender has agreed in writing to change. Borrower shall comply with all laws, ordinances, regulations and requirements of any governmental body applicable to the Property.

**C. SUBORDINATE LIENS.** Except as permitted by federal law, Borrower shall not allow any lien inferior to the Security Instrument to be perfected against the Property without Lender's prior written permission.

**D. RENT LOSS INSURANCE.** Borrower shall maintain insurance against rent loss in addition to the other hazards for which insurance is required by Uniform Covenant 5.

**E. "BORROWER'S RIGHT TO REINSTATE" DELETED.** Uniform Covenant 18 is deleted.

**F. BORROWER'S OCCUPANCY.** Unless Lender and Borrower otherwise agree in writing, the first sentence in Uniform Covenant 6 concerning Borrower's occupancy of the Property is deleted. All remaining covenants and agreements set forth in Uniform Covenant 6 shall remain in effect.

**G. ASSIGNMENT OF LEASES.** Upon Lender's request, Borrower shall assign to Lender all leases of the Property and all security deposits made in connection with leases of the Property. Upon the assignment, Lender shall have the right to modify, extend or terminate the existing leases and to execute new leases, in Lender's sole discretion. As used in this paragraph G, the word "lease" shall mean "sublease" if the Security Instrument is on a leasehold.

**H. ASSIGNMENT OF RENTS; APPOINTMENT OF RECEIVER; LENDER IN POSSESSION.** The Borrower absolutely and unconditionally assigns and transfers to Lender all the rents and revenues ("Rents") of the Property, regardless of to whom the Rents of the Property are payable. Borrower authorizes Lender or Lender's agents to collect the Rents, and agrees that each tenant of the Property shall pay the Rents to Lender or Lender's agents. However, Borrower shall receive the rents until (i) Lender has given Borrower notice of default pursuant to paragraph 21 of the Security Instrument and (ii) Lender has given notice to the tenant(s) that the Rents are to be paid to Lender or Lender's agent. This assignment of Rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of breach to Borrower: (i) all Rents received by Borrower shall be held by Borrower as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument; (ii) Lender shall be entitled to collect and receive all of the Rents of the Property; (iii) Borrower agrees that each tenant of the Property shall pay all Rents due and unpaid to Lender or Lender's agents upon Lender's written demand to the tenant; (iv) unless applicable law provides otherwise, all Rents collected by Lender or Lender's agents shall be applied first to the costs of taking control of and managing the Property and collecting the Rents, including, but not limited to, attorney's fees, receiver's fees, premiums on receiver's bonds, repair and maintenance costs, insurance premiums, taxes, assessments and other charges on the Property, and then to the sums secured by the Security Instrument; (v) Lender's agents or any judicially appointed receiver shall be liable to account for only

OR BK 4522 PG 1 186  
 Escambia County, Florida  
 INSTRUMENT 00-705386 LOAN ID# 3000007087

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.

Signed, sealed and delivered in the presence of:

Douglas Fahr  
 Witness

Douglas Forbes  
 Witness

Ashley Watson  
 Ashley Watson

Jesse Jerome Turner (Seal)  
 Jesse JEROME Turner Borrower

\_\_\_\_\_ (Seal)  
 Borrower

----- [Space Below This Line For Acknowledgment] -----

STATE OF FLORIDA }  
 COUNTY OF ESCAMBIA }  
 }  
 }SS:  
 }

On this 2nd day of February, 2000, before me, the subscriber, personally appeared Jesse JEROME Turner who, I am satisfied, acknowledged that HE/SHE/THEY signed, sealed and delivered the same as HIS/HER/THEIR act ~~and in the presence of~~ for the purposes therein expressed.

"Notary Public - State of FL"  
 Comm. Exp. February 11, 2002  
 Comm. No. CCT15768

Ashley Watson Notary Public

Receipt of a true copy of this instrument, provided without charge, is hereby acknowledged.

Ashley Watson (Seal)  
 Witness Ashley Watson Borrower

Michelle Keever (Seal)  
 Witness Michelle Keever Borrower

\_\_\_\_\_ (Seal)  
 Borrower

OR BK 4522 PG 1 85  
 Escambia County, Florida  
 INSTRUMENT 00-705386

LOAN ID# 3000007087

**19. Sale of Note; Change of Loan Servicer.** The Note or 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 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:

**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 Borrower 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 sale 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 21, including, but not limited to, attorneys' fees and costs of title evidence permitted by Rules of Court.

**22. Release.** Upon payment of all sums secured by this Security Instrument, Lender shall cancel this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

**23. No Claim of Credit for Taxes.** Borrower will not make deduction from or claim credit on the principal or interest secured by this Security Instrument by reason of any governmental taxes, assessments or charges. Borrower will not claim any deduction from the taxable value of the Property by reason of this Security Instrument.

**24. 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. [Check applicable box(s)]

<input type="checkbox"/> Adjustable Rate Rider	<input type="checkbox"/> Condominium Rider	<input checked="" type="checkbox"/> 1-4 Family Rider
<input type="checkbox"/> Graduated Payment Rider	<input type="checkbox"/> Planned Unit Development Rider	<input type="checkbox"/> Biweekly Payment Rider
<input type="checkbox"/> Balloon Rider	<input type="checkbox"/> Rate Improvement Rider	<input type="checkbox"/> Second Home Rider
<input type="checkbox"/> V.A. Rider	<input type="checkbox"/> Other(s) [specify] RIDER "A" LEGAL DESCRIPTION	

OR BK 4522 PG 1 184  
 Escambia County, Florida  
 INSTRUMENT 00-705386

LOAN ID# 3000007087

If the Property is abandoned by Borrower, or if, 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 1 and 2 or change the amount of such payments.

**11. 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 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 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 certified mail return receipt requested 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 certified mail return receipt requested 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.

If Lender exercises this option, Lender shall give Borrower notice 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 reinstatement) 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 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.

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 Escambia County, Florida  
 INSTRUMENT 00-705386

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. 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 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 sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering 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.** If 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 lieu 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 sums 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 fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums 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 sums secured immediately before the taking, divided by (b) the fair market 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.

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 Escambia County, Florida  
 INSTRUMENT 00-705386

LOAN ID# 3000007087

("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien 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 Lender 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. §2601 *et 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 pledged 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 Items 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 secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 21, Lender shall acquire or sell 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 sums secured by this Security Instrument.

**3. Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 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 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.

**5. Hazard or Property Insurance.** Borrower shall keep the improvements now existing or 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 Borrower 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 restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums 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.

46.50  
 136.50  
 78.00

LOAN ID# 3000007087

Record and Return To:  
**First American Title**  
**127 S. Alcaniz Street**  
**Pensacola, FL 32501**

99-014500

OR BK 4522 PG 1 18 1  
**Escambia County, Florida**  
**INSTRUMENT 00-705386**

MTG DOC STAMPS PD @ ESC CO \$ 136.50  
 02/10/00 ERNIE LEE MAGANA, CLERK  
 By: D. Lewis  
 INTANGIBLE TAX PD @ ESC CO \$ 78.00  
 02/10/00 ERNIE LEE MAGANA, CLERK  
 By: D. Lewis

-----|SPACE ABOVE THIS LINE FOR RECORDING DATA-----

TAX PARCEL 00-08-00-9060-019-043

LOAN ID#:3000007087

Prepared By: Jennifer Lewis  
**NEW JERSEY MORTGAGE AND INVESTMENT CORP.**  
**5 BECKER FARM ROAD**  
**ROSELAND, NJ 07068**

## MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on **February 2, 2000**. The mortgagor **Jesse JEROME Turner** ("Borrower"). This Security Instrument is given to **NEW JERSEY MORTGAGE AND INVESTMENT CORP.** which is organized and existing under the laws of THE STATE OF NEW JERSEY, and whose principal office and mailing address is **5 BECKER FARM ROAD ROSELAND, NJ 07068** ("Lender"). Borrower owes Lender the principal sum of **Thirty Nine Thousand** (U.S. \$39,000.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments of interest only with the full debt, if not paid earlier, due and payable on **February 7, 2015**. ("Maturity Date").

**BORROWER MUST REPAY THE ENTIRE UNPAID PRINCIPAL BALANCE OF THE LOAN AND INTEREST THEN DUE. THIS CALLED A "BALLOON PAYMENT." THE LENDER IS UNDER NO OBLIGATION TO REFINANCE THE LOAN AT THAT TIME.** 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. This Security Instrument and the Note secured hereby are subject to modification (including changes in the interest rate, the due date, and other terms and conditions), as defined in Florida Laws 1985, ch. 353, § 1 *et seq.*, and upon such modification, shall have the benefit of the lien priority provisions of that law. The maximum principal amount secured by this Security Instrument is **\$39,000.00**. For these purposes, Borrower does hereby mortgage, grant and convey to Lender the following described property located in **Escambia, FLORIDA: Lot 19, Block 43, WEST KING TRACT**, according to map of City of Pensacola, Escambia County, Florida, copyrighted by Thomas C. Watson in the year 1906.

which has the address of:

**507 North EAST Street****City of****PENSACOLA**

[City]

("Property Address");

Florida

[Street]

32501

[Zip code]

TOGETHER WITH all the improvements now or hereafter erected on the Property, and all easements, appurtenances, and fixtures now or hereafter a part of the Property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property".

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:

**1. 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

State of Florida  
Escambia County

## WARRANTY DEED

Know All Men by These Presents: That I, Essiola Knight

for and in consideration of. Ten Dollars and other good and valuable  
considerations -----

the receipt whereof is hereby acknowledged, do bargain, sell, convey and grant unto...

**Jesse Jerome Turner**

880 Rockley Drive Pensacola, FL 32503

..... his heirs, executors, administrators and assigns, forever, the following described real property, situate, lying and being in the City of Pensacola County of Escambia State of Florida to-wit:

Lot Nineteen (19), Block Forty-Three (43), West King Tract, according to map of said City copyrighted by Thos. C. Watson in the year 1906, and on which property there is a dwelling commonly known as number 507 North "E" Street, Pensacola, Florida.

D.S. PD. \$ .50  
DATE 2-13-87  
JOE A. FLOWERS, COMPTROLLER  
BY O. Flowers D.C.  
CERT. REG. #59-2043328-27-01

FEB 13 3 16 PM '89  
FILED AND RECORDED  
THE PUBLIC RECORDS OFFICE  
ESCANBIA CO. FLA. ON  
IN BOOK & PAGE NOTED ABOVE  
JOE A. FLOWERS, COUNTY CLERK  
ESCANBIA COUNTY

52183

Together with all and singular the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining, free from all exemptions and right of homestead.

And I covenant that I am well seized of an indefeasible estate in fee simple in the said property, and have a good right to convey the same; that it is free of lien or encumbrance, and that I, my heirs, executors and administrators, the said grantee, executors, administrators and assigns, in the quiet and peaceful possession and enjoyment thereof, against all persons lawfully claiming the same, shall and will forever warrant and defend.

IN WITNESS WHEREOF, I have here  
day of January A. D. 19 87

Signed, sealed and delivered in the presence of

✓ Dattu J. Meeson  
Puryear O. L.

State of Florida  
Escambia County

Before the subscriber personally appeared.....Essiola Knight

his wife, known to me, and known to me to be the individual \_\_\_\_\_ described by said name \_\_\_\_\_ in and who executed the foregoing instrument and acknowledged that \_\_\_\_\_ he \_\_\_\_\_ executed the same for the uses and purposes therein set forth.

Given under my hand and official seal this 22nd day of January 1887.

This instrument was prepared by:

110 Rua da Rua St. Francisco Fla.  
Address Phone # H38-8021

My commission expires

NOTARY PUBLIC STATE OF FLORIDA  
BY COMMISSION EXP. AUG. 4, 1990  
BONDED THRU GENERAL INS. UND.

**PROPERTY INFORMATION REPORT**

**March 30, 2021**

**Tax Account #: 15-0535-000**

**LEGAL DESCRIPTION  
EXHIBIT "A"**

**LT 19 BLK 43 WEST KING TRACT OR 2352 P 4 CA 105**

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

**TAX ACCOUNT NUMBER: 15-0535-000 (0621-25)**

**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:** JUN 7, 2021

**TAX ACCOUNT #:** 15-0535-000

**CERTIFICATE #:** 2018-8582

**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.

<b>JESSE J TURNER</b> <b>507 N E ST</b> <b>PENSACOLA, FL 32501</b>	<b>JESSE TURNER</b> <b>7400 BELLERIVE APT/LOT 708</b> <b>HOUSTON, TX 77036</b>
--	--

**THE BANK OF NEW YORK MELLON  
F/K/A THE BANK OF NEW YORK, AS  
SUCCESSOR TO JP MORGAN CHASE BANK,  
NATIONAL ASSOCIATION AS INDENTURE  
TRUSTEE FOR NOTEHOLDERS AND THE NOTE INSURER OF  
ABFS MORTGAGE LOAN TRUST 2000-1  
C/O PHH MORTGAGE CORPORATION  
5720 PREMIER PARK DRIVE  
WEST PARM BEACH, FL 33407**

**Certified and delivered to Escambia County Tax Collector, this 30<sup>th</sup> day of March, 2021.**

**PERDIDO TITLE & ABSTRACT, INC.**

*W. H. MacCord*

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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**

March 30, 2021

Tax Account #: 15-0535-000

1. The Grantee(s) of the last deed(s) of record is/are: **JESSE JEROME TURNER**

**By Virtue of Warranty Deed recorded 2/13/1987 – OR 2352/4**

2. The land covered by this Report is: **See Attached Exhibit “A”**
3. The following unsatisfied mortgages, liens, and judgments affecting the land covered by this Report appear of record:
  - a. **Mortgage in favor of New Jersey Mortgage and Investment Corp. recorded 2/10/2000 – OR 4522/1181 assigned to The Chase Manhatten Bank recorded 12/13/2006 – OR 6049/181, reassigned to The Bank of New York Mellon as Indenture Trustee recorded 06/08/2010 – OR 6600/949, reassigned to The Bank of New York Mellon...1 recorded 8/29/2012 – OR 6900/955 and assigned TO THE BANK OF NEW YORK....recorded 7/24/2019 – OR 8124/1710 – OR 8134/1710, together with Lis Pendens recorded 10/12/2015 – OR 7419/1899 docket included. Abstractor’s Note: Court Case includes a suggestion of Bankruptcy.**
  - b. **Judgment in favor of State of FL/Escambia County recorded 8/7/2013 – OR 7057/1439**
  - c. **Judgment in favor of State of FL/Escambia County recorded 8/7/2013 – OR 7057/1441**
4. Taxes:

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

**Tax Account #: 15-0535-000**

**Assessed Value: \$64,005**

**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.



## 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 #: 15-0535-000

CERTIFICATE #: 2018-8582

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: February 13, 1987 to and including March 29, 2021 Abstractor: Vicki Campbell

BY

Michael A. Campbell,  
As President  
Dated: March 30, 2021