

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

0515.79

Part 1: Tax Deed	Application Info	mation		No.			
Applicant Name Applicant Address				Applic	cation date	Jun 30, 2024	
Property description	RUTHERFORD A JAYE & TERESA MARIE				Certif	icate#	2022 / 2955
5 CLOVERLAND CT PENSACOLA, FL 32505 5 CLOVERLAND CT 07-0009-000 LT 5 CLOVERLAND S/D PB 3 P 52 OR 4106 P 580 CA			4106 P 580 CA	Date	certificate issued	06/01/2022	
Part 2: Certificat	es Owned by App	licant and F	iled w	ith Tax Deed	Applic	ation	
Column 1 Certificate Numbe	Colum er Date of Certif		-	olumn 3 ount of Certificate		Column 4 Interest	Column 5: Total (Column 3 + Column 4)
# 2022/2955	06/01/2	022		257.88		42.55	300.43
		-				→Part 2: Total*	300.43
Part 3: Other Ce	rtificates Redeem	ed by Applic	ant (C	ther than Co	unty)		
Column 1 Certificate Number	Column 2 Date of Other Certificate Sale	Column Face Amou Other Certif	int of	Column 4 Tax Collector's I	Fee	Column 5 Interest	Total (Column 3 + Column 4 + Column 5)
# 2023/2953	06/01/2023	2	260.73		6.25	15.64	282.62
				<u> </u>	· · · · ·	Part 3: Total*	282.62
Part 4: Tax Colle	ector Certified An	nounts (Line	s 1-7)		3		Hard those with the second of
1. Cost of all cert	ificates in applicant's	possession ar	nd other			d by applicant f Parts 2 + 3 above)	583.0
Delinquent taxes paid by the applicant				0.00			
3. Current taxes paid by the applicant 0.				0.00			
4. Property information report fee 200				200.00			
5. Tax deed application fee 175				175.00			
6. Interest accrue	ed by tax collector un	der s.197.542,	F.S. (s	ee Tax Collecto	r Instru	ıctions, page 2)	0.00
7. Total Paid (Lines 1-6) 958.							
	formation is true and that the property in					Escambia, Florid	
	ature, Tax delecto er Des	ignee			Date _	Escambia, Florid August 15th, 20	

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

+4.25

Par	rt 5: Clerk of Court Certified Amounts (Lines 8-14)	Sept. 1. Sep
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.	Sheriffs 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)(6) F.S.	c), 14,583
16.	Statutory opening bid (total of Lines 7, 14, 15, and 16 if applicable)	
Sign I	here: Date of sale 05/ Signature, Clerk of Court or Designee	/07/2025

INSTRUCTIONS

Tax Collector (complete Parts 1-4)

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

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

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

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

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

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

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

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

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

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

Clerk of Court (complete Part 5)

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

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

APPLICATION FOR TAX DEED

Section 197.502, Florida Statutes

Application Number: 2400915

To: Tax Collector of <u>ESCA</u>	MBIA COUNTY, F	Florida	
I, IDE IDE TECHNOLOGIES INC 3641 N.52 AVE HOLLYWOOD, FL 33021, hold the listed tax certificate an	d hereby surrender the sa	ime to the Tax (Collector and make tax deed application thereon
Account Number	Certificate No.	Date	Legal Description
07-0009-000	2022/2955	06-01-2022	LT 5 CLOVERLAND S/D PB 3 P 52 OR 4106 P 580 CA 154
 pay all delinquent an pay all Tax Collector's Sheriff's costs, if appl Attached is the tax sale certific 	ng tax certificates plus inte d omitted taxes, plus inter s fees, property information icable.	rest covering the	
Electronic signature on file IDE IDE TECHNOLOGIES INC 3641 N.52 AVE HOLLYWOOD, FL 33021			<u>06-30-2024</u>
Applicant	's signature		Application Date

Real Estate Search

Tangible Property Search

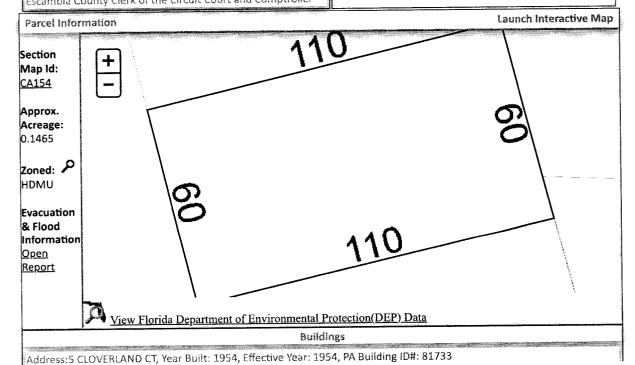
Sale List

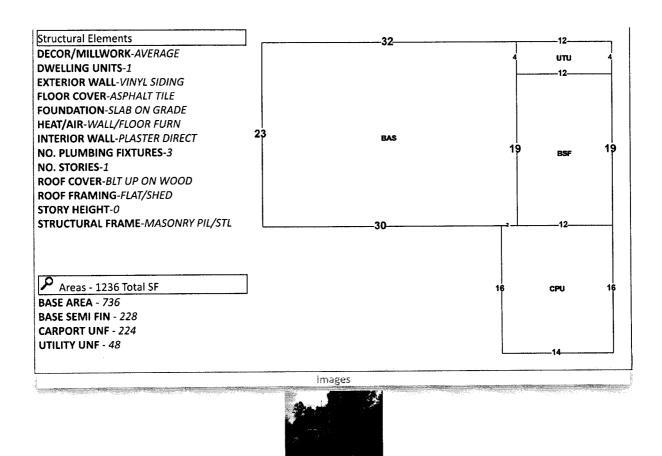
Back

Printer Friendly Version Nav. Mode

Account

Parcel ID **Assessments** General Information Imprv Total Cap Val Land Parcel ID: 3425300011000005 Year 2024 \$15,000 \$42,840 \$57,840 \$30,042 070009000 Account: \$29,167 \$40,568 \$55,568 2023 \$15,000 **RUTHERFORD A JAYE &** Owners: \$46,232 \$28,318 **TERESA MARIE** \$36,232 2022 \$10,000 5 CLOVERLAND CT Mail: PENSACOLA, FL 32505 Disclaimer 5 CLOVERLAND CT 32505 Situs: **Tax Estimator** SINGLE FAMILY RESID A Use Code: **Taxing COUNTY MSTU** File for Exemption(s) Online **Authority:** Open Tax Inquiry Window Tax Inquiry: **Report Storm Damage** Tax Inquiry link courtesy of Scott Lunsford Escambia County Tax Collector 2024 Certified Roll Exemptions Sales Data Type List: 🔑 HOMESTEAD EXEMPTION Official Records Value Type Sale Date Book Page (New Window) ۵ \$28,500 WD 02/1997 4106 580 Legal Description LT 5 CLOVERLAND S/D PB 3 P 52 OR 4106 P 580 CA 154 B 3083 722 \$11,100 WD 11/1991 12/1987 2492 599 \$23,000 WD Extra Features \$23,600 WD 06/1987 2419 299 FRAME BUILDING Official Records Inquiry courtesy of Pam Childers Escambia County Clerk of the Circuit Court and Comptroller





10/24/2023 12:00:00 AM

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:08/20/2024 (tc.5368)

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: 070009000 Certificate Number: 002955 of 2022

Payor: A J RUTHERFORD 5 CLOVERLAND CT PENSACOLA, FL 32505 Date 1/30/2025

			1
Clerk's Check # 1	Clerk's Total	\$631/24	1,24
Tax Collector Check # 1	Tax Collector's Total	\$1,122.38	•
	Postage	\$100,00	
	Researcher Copies	\$0.00	The state of the s
	Recording	\$10.00	
	Prep Fee	\$7.00	
	Total Received	\$1,770.62	

\$1,265.78

PAM CHILDERS
Clerk of the Circuit Court

Received By: Deputy Clerk

Escambia County Government Complex • 221 Palafox Place Ste 110 • PENSACOLA, FLORIDA 32502 (850) 595-3793 • FAX (850) 595-4827 • http://www.clerk.co.escambia.fl.us

PAM CHILDERS

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



COUNTY OF ESCAMBIA OFFICE OF THE CLERK OF THE CIRCUIT COURT

BRANCH OFFICES ARCHIVES AND RECORDS JUVENILE DIVISION CENTURY

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

Case # 2022 TD 002955 Redeemed Date 1/30/2025

Name A J RUTHERFORD 5 CLOVERLAND CT PENSACOLA, FL 32505

Clerk's Total = TAXDEED	\$531,24 \$1,248,78
Due Tax Collector = TAXDEED	\$1,122.38
Postage = TD2	\$100\00
ResearcherCopies = TD6	\$0.00
Release TDA Notice (Recording) = RECORD2	\$10.00
Release TDA Notice (Prep Fee) = TD4	\$7.00
ResearcherCopies = TD6 Release TDA Notice (Recording) = RECORD2	\$0.00 \$10.00

• For Office Use Only

Date	Docket	Desc	Amount Owed	Amount Due	Payee Name	
	FINANCIAL SUMMARY					
No Information Available - See Dockets						





PAM CHILDERS CLERK OF THE CIRCUIT COURT ESCAMBIA COUNTY, FLORIDA

Tax Deed - Redemption Calculator
Account: 070009000 Certificate Number: 002955 of 2022

Redemption No V	Application Date 6/30/2024	Interest Rate 18%
	Final Redemption Payment ESTIMATED	Redemption Overpayment ACTUAL
	Auction Date 5/7/2025	Redemption Date 1/30/2025
Months	11	7
Tax Collector	\$958.05	\$958.05
Tax Collector Interest	\$158.08	\$100.60
Tax Collector Fee	\$6.25	\$6.25
Total Tax Collector	\$1,122.38	\$1,064:90
Record TDA Notice	\$17.00	\$17.00
Clerk Fee	\$119.00	\$119.00
Sheriff Fee	\$120.00	\$120.00
Legal Advertisement	\$200.00	\$200.00
App. Fee Interest	\$75.24	\$47.88
Total Clerk	\$531.24	\$503.88 CH
Release TDA Notice (Recording)	\$10.00	\$10.00
Release TDA Notice (Prep Fee)	\$7.00	\$7.00
Postage	\$100.00	\$0.00
Researcher Copies	\$0.00	\$0.00
Total Redemption Amount	\$1,770.62	\$1,585.78
	Repayment Overpayment Refund Amount	\$184.84
Book/Page	9191	1509



PROPERTY INFORMATION REPORT

3050 Concho Drive, Pensacola, Florida 32507 | Phone: 850-466-3077

CERTIFICATE #:

2022-2995

THE ATTACHED REPORT IS ISSUED TO:

Milalphel

Michael A. Campbell,

Dated: January 17, 2025

As President

TAX ACCOUNT #:

SCOTT LUNSFORD, ESCAMBIA COUNTY TAX COLLECTOR

07-0009-000

REPORT IS LIN	IS NOT TITLE INSURANCE. THE LIABILITY FOR ERROUTED TO THE PERSON(S) EXPRESSLY IDENTIFIED BY REPORT AS THE RECIPIENT(S) OF THE PROPERTY IN	Y NAME IN TH	HE PROPERTY
listing of the own tax information a encumbrances re title to said land	port prepared in accordance with the instructions given by the ner(s) of record of the land described herein together with currend a listing and copies of all open or unsatisfied leases, morts corded in the Official Record Books of Escambia County, Floas listed on page 2 herein. It is the responsibility of the party sted. If a copy of any document listed is not received, the officiately.	rent and delinque gages, judgmen orida that appea named above to	uent ad valorem ts and r to encumber the o verify receipt of
and mineral or an encroachments, or	ubject to: Current year taxes; taxes and assessments due nownly subsurface rights of any kind or nature; easements, restriction of the premises.	ions and covena	ints of record;
	not insure or guarantee the validity or sufficiency of any doc insurance policy, an opinion of title, a guarantee of title, or a		
Use of the term '	Report" herein refers to the Property Information Report and	the documents	attached hereto.
Period Searched: _	January 14, 2005 to and including January 14, 2025	Abstractor: _	Stacie Wright
BY			

PROPERTY INFORMATION REPORT

CONTINUATION PAGE

January 17, 2025

Tax Account #: 07-0009-000

- 1. The Grantee(s) of the last deed(s) of record is/are: A. JAYE RUTHERFORD AND TERESA MARIE RUTHERFORD
 - By Virtue of Warranty Deed recorded 3/5/1997 in OR 4106/580
- 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 Leonard C. Wilkerson and Marquita M. Wilkerson recorded 3/5/1997 OR 4106/582
 - b. Lien in favor of Escambia County recorded 10/5/1998 OR 4316/999
 - c. Lien in favor of Escambia County recorded 10/10/1999 OR 4450/1476
- **4.** Taxes:

Taxes for the year(s) 2021-2023 are delinquent.

Tax Account #: 07-0009-000 Assessed Value: \$30,042.00 Exemptions: HOMESTEAD

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

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

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

PERDIDO TITLE & ABSTRACT, INC.

PROPERTY INFORMATION REPORT

3050 Concho Drive, Pensacola, Florida 32507 | Phone 850-466-3077

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

CERTIFICATION: TITLE SEARCH FOR TDA

TAX DEED SALE DATE:	MAY 7, 2025		
TAX ACCOUNT #:	07-0009-000		
CERTIFICATE #:	2022-2995		
those persons, firms, and/or agencies having	la Statutes, the following is a list of names and addresses of ng legal interest in or claim against the above-described ertificate is being submitted as proper notification of tax deed		
YES NO ☐ ☑ Notify City of Pensacola, P.0 ☐ ☑ Notify Escambia County, 19 ☐ Homestead for <u>2024</u> tax y	0 Governmental Center, 32502		
A JAYE RUTHERFORD	LEONARD C. WILKERSON		
TERESA MARIE RUTHERFORD	MARQUITA M. WILKERSON		
5 CLOVERLAND COURT	3013 MULDOON ROAD		
PENSACOLA, FL 32505	PENSACOLA, FL 32526		

Certified and delivered to Escambia County Tax Collector, this 17th day of January, 2025.

PERDIDO TITLE & ABSTRACT, INC.

Malphel

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

January 17, 2025 Tax Account #:07-0009-000

LEGAL DESCRIPTION EXHIBIT "A"

LT 5 CLOVERLAND S/D PB 3 P 52 OR 4106 P 580 CA 154

SECTION 34, TOWNSHIP 2 S, RANGE 30 W

TAX ACCOUNT NUMBER 07-0009-000 (0525-79)

OR BK 4106 PG0580 Escambia County, Florida INSTRUMENT 97-367404

DEED DOC STAMPS PD @ ESC CO \$ 199.50 03/05/97 ERNIE LEE MAGAHA, CLERK



This Warranty Deed

Made this 28th day of February A.D. 19 97 by Leonard C. Wilkerson and Marquita M. Wilkerson, husband and wife

hereinafter called the grantor, to A. Jaye Rutherford and Teresa Marie Rutherford, husband and wife

whose post office address is: 5 Cloverland Court Pensacola, Florida 32505 Grantees' SSN: 202-37-2886

hereinafter called the grantee: 534-84-7637 (Whenever used herein the term "grantor" and "grantee" include all the parties to this instrument and the heirs, legal representatives and assigns of individuals, and the successors and assigns of corporations)

Witnesseth, that the grantor, for and in consideration of the sum of \$ 10.00 and other valuable considerations, receipt whereof is hereby acknowledged, hereby grants, bargains, sells, aliens, remises, releases, conveys and confirms unto the grantee, all that certain land situate in Escambia County, Florida, viz:

Lot Five (5), Cloverland, a subdivision of a portion of Section 34, Township 2 South, Range 30 West, Escambia County, Florida, according to plat filed in Plat Book 3 at Page 52 of the records of Escambia County, Florida.

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

Parcel Identification Number: 34-28-30-0011-000-005

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

And the grantor hereby covenants with said grantee that the grantor is lawfully seized of said land in fee simple; that the grantor has good right and lawful authority to sell and convey said land; that the grantor hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free of all encumbrances except taxes accruing subsequent to December 31, 19 96

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

Signed, sealed and delivered in our presence: Marilyn Unger nne M. Joyce Marquita 3013 Muldoon Road Pensacola, Florida 32526 LS Florida

State of Escambia County of

The foregoing instrument was acknowledged before me this 28th day of February 19 97 by Leonard C. Wilkerson and Marquita M. Wilkerson, husband and wife

who is personally known to me or who has produced a current driver's license as identification.

Return to ewyers Title Agency 👵 North Florida, Inc. P.O. Box 12027 Pensacola, Ft. 325811

File No: 3A-51970

THIS INSTRUMENT PREPARED BY: Marilyn Unger, an employee of Lawyers Title Agency of North Florida, Inc. 2100 Creighton Road Pensacola, Florida

32504

Print Name MARILYN UNGER Notary Public SW THE MY COMMISSION & CC 534467 EXPIRES: June 27, 2000 Bonded Thru Notary Public Unde

WD-1

OR BK 4106 PG0581 Escambia County, Florida INSTRUMENT 97-367404

Ernie Lee Magaha Clerk of the Circuit Co INSTRUMENT **97-367404**

RESIDENTIAL SALES ABUTTING ROADWAY MAINTENANCE DISCLOSURE

ATTENTION: Pursuant to Escambia County Code of Ordinances Chapter 1-29.2, Article V, sellers of residential lots are required to disclose to buyers whether abutting roadways will be maintained by Escambia County. The disclosure must additionally provide that Escambia County does not accept roads for maintenance that have not been built or improved to meet county standards. Escambia County Code of Ordinances Chapter 1-29.2, Article V requires this disclosure be attached along with other attachments to the deed or other method of conveyance required to be made part of the public records of Escambia County, Florida. Note: Acceptance for filing by County employees of this disclosure shall in no way be construed as an acknowledgment by the County of the veracity of any disclosure statement.

Name of Roadway: 5 Cloverland Court

WITNESSES AS TO SELLER(S):

Effective: 4/15/95

Legal Address of Property: 5 Cloverland Court

The County (x) has accepted () has not accepted the abutting roadway for maintenance.

This form completed by: Leonard C. Wilkerson 3013 Muldoon Road Pensacola, Florida 32526

Print name: Marilyn Unger

Print name: Jeanne M. Joyce

Print name: Marilyn Unger

Print name: Marilyn Unger

A. Jaye Rutherford

This form approved by the Escambia County Board of County Commissioners

Leonard C. Wilkerson

Marquita M. Wilkerson

Marquita M. Wilkerson

Marquita M. Wilkerson

A. Jaye Rutherford

RCD Mar 05, 1997 01:56 pm

Escambia County N. Florida

https://dory.escambiaclerk.com/LandmarkWeb1.4.6.134/Search/DocumentAndInfoByBookPage?Key=Assessor&booktype=OR&booknumber=4106&p...



Mortgage Deed

Executed the 28th day of February
A.D. 19 97 by
A. Jaye Rutherford and Teresa Marie
Rutherford, husband and wife

hereinafter called the mortgagor, to

Leonard C. Wilkerson and Marquita M.
Wilkerson, husband and wife

OR BK 4106 PG0582 Escambia County, Florida INSTRUMENT 97-367405

MTG DOC STANDS PD @ ESC CO \$ 96.25 03/05/97 ERNIE LEE MAGGHA, CLERK By: A CLERK

INTANGIBLE TAX PD e ESC CD \$ 55.00 03/05/97 ERNIE LEE MAGNIG CLERK

hereinafter called the mortgagee:

Witnesseth, that for good and valuable considerations, and also in consideration of the aggregate sum named in the promissory note of even date herewith, hereinafter described, the mortgagor hereby grants, bargains, sells, aliens, remises, conveys and confirms unto the mortgagee all the certain land of which the mortgagor is now seized and in possession situate in

Escambia

County, Florida, viz:

Lot Five (5), Cloverland, a subdivision of a portion of Section 34, Township 2 South, Range 30 West, Escambia County, Florida, according to plat filed in Plat Book 3 at Page 52 of the records of Escambia County, Florida.

Prepared by and return to:

Marilyn Unger Lawyers Title Agency of North Florida, Inc. 2100 Creighton Road Pensacola, Florida 32504

3A-51970

5/93 100-1/3

OR BK 4106 PG0583 Escambia County, Florida INSTRUMENT 97-367405

To Have and to Hold the same, together with the tenements, hereditaments and appurtenances thereto belonging, and the rents, issues and profits thereof, unto the mortgagee, in fee simple.

And the mortgagor covenants with the mortgagee that the mortgagor is indefeasibly seized of said land in fee simple; that the mortgagor has good right and lawful authority to convey said land as aforesaid; that the mortgagor will make such further assurances to perfect the fee simple title to said land in the mortgagee as may reasonably be required; that the mortgagor hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free and clear of all encumbrances

Provided Always, that if said mortgagor shall pay unto said mortgagee the certain promissory note hereinafter substantially copied or identified, to-wit:

File No.: 3A-51970

MORTGAGE NOTE

\$ 27,500.00

February 28 , 19 97

For value received, the undersigned jointly and severally , promise to pay to the order of Leonard C. Wilkerson and Marquita M. Wilkerson, husband and wife

the principal sum of **Twenty Seven Thousand Five Hundred Dollars & No/100**Dollars (\$ 27,500.00) with interest thereon at the rate of 10 per centum per annum from date until maturity, said interest being payable as set forth below, both principal and interest being payable in lawful money of the United States of America at

3013 Muldoon Road Pensacola, Florida 32526

or at such other address as the holder from time to time may specify by written notice to the maker, said principal and interest to be paid on the date and in the manner following:

In equal monthly installments of \$290.00 commencing on April 1, 1997 and continuing on the first day of each month thereafter until the principal sum of \$27,500.00 and the interest accrued thereon has been paid. Said installment when so paid shall be applied first to the interest then accrued and the balance thereof to the reduction of the principal hereof.

privilege is reserved to prepay, at any time, all or any parts of indebtedness due hereunder without premium or fee.

This note is to be construed and enforced according to the laws of the State of Florida, and is secured by mortgage on real estate of even date herewith.

If default be made in the payment of any of said sums or interest or in the performance of any agreements contained herein or in the said mortgage, and if such default is not made good within 5 days, then, at the option of the holder of the same, the principal sum then remaining unpaid with accrued interest shall immediately become due and collectible without notice, time being the essence of this contract, and said principal sum and said accrued interest shall both bear interest at the maximum rate per annum allowed by law, from such time until paid.

Each maker and endorser waives presentment, protest, notice of protest and notice of dishonor and agrees to pay all costs, including a reasonable attorney's fee, whether suit be brought or not, if counsel shall after maturity of this note or default hereunder or under said mortgage, be employed to collect this note or to protect the security thereof.

 \wedge

Documentary Tax has been paid and proper stamps have been affixed to	A. Jage Rutherford	(Seal)
the Mortgage.	Geresa Mercel wher fock	2(Seal)
Maker's Address	Teresa Marie Rutherford	
5 Cloverland Court		(Seal)
Pensacola, Florida 32505		(Seal)

Form No.: PTS-MTG107W

OR BK 4106 P60584 Escambia County, Florida INSTRUMENT 97-367405

and shall perform, comply with and abide by each and every the agreements, stipulations, conditions and covenants thereof, and of this mortgage, then this mortgage and the estate hereby created, shall cease, determine and be null and void.

And the mortgagor hereby further covenants and agrees to pay promptly when due the principal and interest and other sums of money provided for in said note and this mortgage, or either; to pay all and singular the taxes, assessments, levies, liabilities, obligations, and encumbrances of every nature on said property; to permit, commit or suffer no waste, impairment or deterioration of said land or the improvements thereon at any time; to keep the buildings now or hereafter on said land fully insured in a sum of not less than

Full insurable value

in a company or companies acceptable to the mortgagee, the policy or policies to be held by, and payable to, said mortgagee, and in the event any sum of money becomes payable by virtue of such insurance the mortgagee shall have the right to receive and apply the same to the indebtedness hereby secured, accounting to the mortgagor for any surplus; to pay all costs, charges, and expenses, including lawyer's fees and title searches, reasonably incurred or paid by the mortgagee because of the failure of the mortgagor to promptly and fully comply with the agreements, stipulations, conditions and covenants of said note and this mortgage, or either; to perform, comply with and abide by each and every the agreements, stipulation, conditions and covenants set forth in said note and this mortgage or either. In the event the mortgagor fails mortgage, or either, the mortgagee may pay the same, without waiving or affecting the option to foreclose or any other right hereunder, and all such payments shall bear interest from date thereof at the highest lawful rate then allowed by the laws of the State of Florida.

If any sum of money herein referred to be not promptly paid within 5 days next after the same becomes due, or if each and every the agreements, stipulations, conditions and covenants of said note and this mortgage, or either, are not fully performed, complied with and abided by, then the entire sum mentioned in said note, and this mortgage, or the entire balance unpaid thereon, shall forthwith or thereafter, at the option of the mortgagee, become and be due and payable, anything in said note or herein to the contrary notwithstanding. Failure by the mortgagee to exercise any of the rights or options herein provided shall not constitute a waiver of any rights or options under said note or this mortgage accrued or thereafter accruing.

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

WIICCH.	
Signed, sealed and delivered in the presence of:	Name & Address A. Jayo Rutherford
Name: Jeanne M. Joyce	Name & Address Teresa Marie Rutherford
	Name & Address
Nazoe:	RCD Mar 05, 1997 01:56 pm Escambia County, Florida LS
STATE OF Florida COUNTY OF Escambia	Name & Address Ernie Lee Magaha Clerk of the Circuit Court INSTRUMENT 97-367405
The foregoing instrument was acknowledged before me th A. Jaye Rutherford and Teresa Mar:	
who is personally known to me or who has produced C	urrent driver's license
	as identification.
Print Na Notary E My Com	

5/93 100-3/3

OR BK 4316 PGØ999 Escambia County, Florida INSTRUMENT 98-531380 RCD Oct 05, 1998 01:45 pm Escambia County, Florida

NOTICE OF LIEN

STATE OF FLORIDA COUNTY OF ESCAMBIA

Ernie Lee Magaha Clerk of the Circuit Court INSTRUMENT 98-531380

FIRE PROTECTION MUNICIPAL SERVICE BENEFIT UNIT (MSBU)

RUTHERFORD A JAYE & RUTHERFORD TERESA 5_CLOVERLAND CT Re: PENSACOLA FL 32505

ACCT.NO. 07 0009 000 000

AMOUNT

\$70.40

THIS Notice of Lien is hereby filed pursuant to Section 1-15-63 of the Escambia County, Florida Code of Ordinances for delinquent annual assessments for fiscal years prior to and including September 30, 1998 plus a 10% penalty charge against real property, more particularly described as:

LOT 5 CLOVERLAND S/D PB 3 P 52 OR 1728 P CA 154 OR 4106 P 580

PROP.NO. 34 2S 30 0011 000 005

CHANGE CIRCUIT

filed in the public records of Escambia County. This constitutes a lien against the property identified above until discharged and satisfied by payment to the Clerk of the Circuit Court of the lien, plus penalties, in the total amount of \$70.40. Evidence of discharge and satisfaction of this lien can be recorded in the public records of Escambia County, Florida by the Clerk of the Circuit Court.

This lien shall not be assigned to any person. Until fully satisfied by payment, discharged or barred by law, this lien shall remain equal in rank and dignity with the liens of all state, county, district or municipal taxes and special assessments and superior in rank and dignity to all other subsequently filed liens, encumbrances, titles and claims in, to, or against the property. This lien may be enforced at any time by the Board of County Commissioners subsequent to the date of recording of this Notice of Lien for the amount due under the recorded lien, including all penalties, plus costs and a reasonable attorney's fee by proceedings in a court of equity to foreclose liens in the manner in which a mortgage lien is foreclosed or under the provisions of Chapter 173, Florida Statutes or the collection and enforcement of payment thereof may be accomplished by any other method authorized by law.

Date: 09/04/1998

Ernie Lee Magana Clerk of the Circuit Cour

wanda M. McBrearty Deputy Finance Director

OR BK 4450 PG1476 Escambia County, Florida INSTRUMENT 99-642063

NOTICE OF LIEN

RCD Aug 10, 1999 07:48 am Escambia County, Florida

Ernie Lee Magaha Clerk of the Circuit Court INSTRUMENT 99-642063

STATE OF FLORIDA COUNTY OF ESCAMBIA

FIRE PROTECTION MUNICIPAL SERVICE BENEFIT UNIT (MSBU)

Re: RUTHERFORD A JAYE &

ACCT.NO. 07 0009 000 000

TERESA MARIE 5 CLOVERLAND 32505 PENSACOLA FL

Service of the servic ta d'a

> AMOUNT \$35.20

THIS Notice of Lien is hereby filed pursuant to Section 1-15-63 of the Escambia County, Florida Code of Ordinances for delinquent annual assessments for the fiscal year October 1, 1998 through September 30, 1999 plus a 10% penalty charge against real property, more particularly described as:

LT 5 CLOVERLAND S/D PB 3 P 52 OR 4106 P 580 CA 154

PROP.NO. 34 2S 30 0011 000 005

filed in the public records of Escambia County. This constitutes a lien against the property identified above until discharged and satisfied by payment to the Clerk of the Circuit Court of the lien, plus penalties, in the total amount of \$35.20. Evidence of discharge and satisfaction of this lien can be recorded in the public records of Escambia County, Florida by the Clerk of the Circuit Court.

This lien shall not be assigned to any person. Until fully satisfied by payment, discharged or barred by law, this lien shall remain equal in rank and dignity with the liens of all state, county, district or municipal taxes and special assessments and superior in rank and dignity to all other subsequently filed liens, encumbrances, titles and claims in, to, or against the property. This lien may be enforced at any time by the Board of County Commissioners subsequent to the date of recording of this Notice of Lien for the amount due under the recorded lien, including all penalties, plus costs and a reasonable attorney's fee by proceedings in a court of equity to foreclose liens in the manner in which a mortgage lien is foreclosed or under the provisions of Chapter 173, Florida Statutes or the collection and enforcement of payment of may be accomplished by any other method authorized by Lawrence of the Circuit Court by Deputy Clerk

Date: 05/24/1999

Bennies of the Circuit Court of Chapter 173, Florida Statutes or the collection and enforcement of payment of may be accomplished by any other method authorized by County Court of Chapter 173, Florida Statutes or the collection of the Circuit Court of the Circuit Court of Chapter 173 of the Circuit Court of Chapter 174 of the Circuit Court of Chapter 175 of the

Deputy Clerk

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