

TAX COLLECTOR'S CERTIFICATION

**Application
Date / Number
Apr 21, 2014 / 140125**

This is to certify that the holder listed below of Tax Sale Certificate Number **2012 / 7061.0000** , issued the **1st day of June, 2012**, and which encumbers the following described property located in the County of Escambia, State of Florida to wit: **Parcel ID Number: 10-3045-000**

Certificate Holder:
BRIDGE TAX LLC - 447 US BANK % BRIDGE TAX LLC-447
PO BOX 645040
CINCINNATI, OHIO 45264

Property Owner:
HATCH HARRIET E
53 ARAPAHO DR
PENSACOLA , FLORIDA 32507

Legal Description:
LT 13 BLK 4 PERDIDO BAY COUNTRY CLUB ESTATES UNIT NO 1 PB 6 P 26 OR 4524 P 25 SEC 9/11 T 3S R 32W

has surrendered same in my office and made written application for tax deed in accordance with Florida Statutes. I certify that the following tax certificates, interest, ownership and encumbrance report fee, and Tax Collector's fees have been paid:

CERTIFICATES OWNED BY APPLICANT AND FILED IN CONNECTION WITH THIS TAX DEED APPLICATION:

| Cert. Year | Certificate Number | Date of Sale | Face Amt | T/C Fee | Interest | Total |
|------------|--------------------|--------------|------------|---------|----------|------------|
| 2012 | 7061.0000 | 06/01/12 | \$2,263.08 | \$0.00 | \$113.15 | \$2,376.23 |

CERTIFICATES REDEEMED BY APPLICANT OR INCLUDED (COUNTY) IN CONNECTION WITH THIS APPLICATION:

| Cert. Year | Certificate Number | Date of Sale | Face Amt | T/C Fee | Interest | Total |
|------------|--------------------|--------------|------------|---------|----------|------------|
| 2013 | 6504.0000 | 06/01/13 | \$2,155.43 | \$6.25 | \$107.77 | \$2,269.45 |

1. Total of all Certificates in Applicant's Possession and Cost of the Certificates Redeemed by Applicant or Included (County)
2. Total of Delinquent Taxes Paid by Tax Deed Application
3. Total of Current Taxes Paid by Tax Deed Applicant (2013)
4. Ownership and Encumbrance Report Fee
5. Tax Deed Application Fee
6. Total Certified by Tax Collector to Clerk of Court
7. Clerk of Court Statutory Fee
8. Clerk of Court Certified Mail Charge
9. Clerk of Court Advertising Charge
10. Sheriff's Fee
11. _____
12. Total of Lines 6 thru 11
13. Interest Computed by Clerk of Court Per Florida Statutes.....(%)
14. One-Half of the assessed value of homestead property. If applicable pursuant to section 197.502, F.S.
15. Statutory (Opening) Bid; Total of Lines 12 thru 14
16. Redemption Fee
17. Total Amount to Redeem

| |
|-------------|
| \$4,645.68 |
| \$0.00 |
| \$2,024.66 |
| \$250.00 |
| \$75.00 |
| \$6,995.34 |
| |
| |
| |
| |
| |
| |
| \$6,995.34 |
| |
| \$79,414.50 |
| |
| \$6.25 |
| |

*Done this 21st day of April, 2014

TAX COLLECTOR, ESCAMBIA COUNTY, FLORIDA

By Jenna Stewart

Date of Sale: November 3, 2014

* This certification must be surrendered to the Clerk of the Circuit Court no later than ten days after this date.

DR-512
R.05/88

Application Number: 140125

Notice to Tax Collector of Application for Tax Deed

TO: Tax Collector of Escambia County

In accordance with Florida Statutes, I,

**BRIDGE TAX LLC - 447 US BANK % BRIDGE TAX
LLC-447
PO BOX 645040
CINCINNATI, Ohio, 45264**

holder of the following tax sale certificate hereby surrender same to the Tax Collector and make tax deed application thereon:

| Certificate No. | Parcel ID Number | Date | Legal Description |
|------------------------|-------------------------|-------------|---|
| 7061.0000 | 10-3045-000 | 06/01/2012 | LT 13 BLK 4 PERDIDO BAY COUNTRY CLUB ESTATES UNIT NO 1 PB 6 P 26 OR 4524 P 25 SEC 9/11 T 3S R 32W |

2013 TAX ROLL
HATCH HARRIET E
53 ARAPAHO DR
PENSACOLA , Florida 32507

I agree to pay all delinquent taxes, redeem all outstanding certificates not in my possession, pay any omitted taxes, and pay current taxes, if due, covering the land, and pay any interest earned (a) on tax certificates not in my possession, (b) on omitted taxes or (c) on delinquent taxes. I also agree to pay all Tax Collector's fees, ownership and encumbrance reports costs, Clerk of the Court costs, charges and fees and Sheriff's costs, if applicable. Attached is the above-mentioned tax sale certificate on which this application is based and all other certificates of the same legal description which are in my possession.

towercap (Donna Ernwein)
Applicant's Signature

04/21/2014
Date

Southern Guaranty Title Company

4400 Bayou Boulevard, Suite 13B

Pensacola, Florida 32503

Telephone: 850-478-8121

Facsimile: 850-476-1437

14-763

OWNERSHIP AND ENCUMBRANCE REPORT

File No.: 11380

August 4, 2014

Escambia County Tax Collector
P.O. Box 1312
Pensacola, Florida 32591

Pursuant to your request, the Company has caused a search to be made of the Public Records of Escambia County, Florida, solely as revealed by records maintained from 08-04-1994, through 08-04-2014, and said search reveals the following:

1. THE GRANTEE(S) OF THE LAST DEED(S) OF RECORD IS:

Harriet E. Hatch

2. The land covered by this Report is:

LEGAL DESCRIPTION IS ATTACHED HERETO AND MADE A PART HEREOF

3. The following unsatisfied mortgages, liens and judgments affecting the land covered by this Report appear of record:

SEE CONTINUATION PAGE ATTACHED HERETO AND MADE A PART HEREOF

4. Taxes:

SEE CONTINUATION PAGE ATTACHED HERETO AND MADE A PART HEREOF

The foregoing report is prepared and furnished for information only, is not intended to constitute or imply any opinion, warranty, guaranty, insurance, or similar assurance as to the status of title, and no determination has been made of the authenticity of any instrument described or referred to herein. The name search for the purposes of determining applicable judgments and liens is limited to the apparent record owner(s) shown herein, No attempt has been made to determine whether the land is subject to liens or assessments which are not shown as existing liens by the public records. The Company's liability hereunder shall not exceed the cost of this Report, or \$1,000.00 whichever is less.

THIS REPORT SHALL NOT BE USED FOR THE ISSUANCE OF TITLE INSURANCE.

Southern Guaranty Title Company

By: 

August 4, 2014

**OWNERSHIP AND ENCUMBRANCE REPORT
LEGAL DESCRIPTION**

File No.: 11380

August 4, 2014

Lot 13, Block 4, Perdido Bay Country Club Estates, Unit 1, as per plat thereof, recorded in Plat Book 6, Page 26, of the Public Records of Escambia County, Florida

**OWNERSHIP AND ENCUMBRANCE REPORT
CONTINUATION PAGE**

File No.: 11380

August 4, 2014

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

1. That certain mortgage executed by Harriet E. Hatch in favor of James B. Nutter & Company dated 07/26/2007 and recorded 08/06/2007 in Official Records Book 6194, page 1642 of the public records of Escambia County, Florida, in the original amount of \$300,000.00. (Reverse Mortgage)
2. That certain mortgage executed by Harriet E. Hatch in favor of Secretary of Housing & Urban Development dated 07/26/2007 and recorded 08/06/2007 in Official Records Book 6194, page 1652 of the public records of Escambia County, Florida, in the original amount of \$300,000.00. (Reverse Mortgage)
3. Taxes for the year 2011-2013 delinquent. The assessed value is \$158,829.00. Tax ID 10-3045-000.

PLEASE NOTE THE FOLLOWING:

- A. Subject to current year taxes.
- B. Taxes and assessments due now or in subsequent years.
- C. Subject to Easements, Restrictions and Covenants of record.
- D. Encroachments, overlaps, boundary line disputes, and any other matters which would be disclosed by an accurate survey and inspection of the premises.
- E. Oil, gas and mineral or any other subsurface rights of any kind or nature.

SOUTHERN GUARANTY TITLE COMPANY

4400 BAYOU BLVD., SUITE 13-B, CORDOVA SQUARE

PENSACOLA, FLORIDA 32503

TEL. (850) 478-8121 FAX (850) 476-1437

Email: rcsgt@aol.com

Janet Holley
Escambia County Tax Collector
P.O. Box 1312
Pensacola, FL 32596

CERTIFICATION: TITLE SEARCH FOR TDA

TAX DEED SALE DATE: 11-03-2014

TAX ACCOUNT NO.: 10-3045-000

CERTIFICATE NO.: 2012-7061

In compliance with Section 197.256, Florida Statutes, the following is a list of names and addresses of those persons, firms and/or agencies having legal interest in or claim against the above described property. The above referenced tax sale certificate is being submitted as proper notification of tax deed sale.

YES NO

- Notify City of Pensacola, P.O. Box 12910, 32521
- Notify Escambia County, 190 Governmental Center, 32502
- Homestead for 2013 tax year.

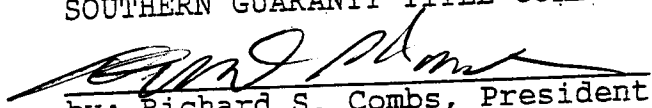
Harriet E. Hatch
53 Arapaho Dr.
Pensacola, FL 32507

James B. Nutter & Company
4153 Broadway
Kansas City, MO 64111

Secretary of Housing and Urban Development
451 Seventh St., S.W.
Washington, DC 20410

Certified and delivered to Escambia County Tax Collector,
this 4th day of August, 2014.

SOUTHERN GUARANTY TITLE COMPANY


by: Richard S. Combs, President

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

FILE NO. 00-19934
DOC. 227.50
REC: 10.50
TOTAL 238.00

WARRANTY DEED

09-3S-32-1000-013-004
Tax ID #

OR BK 4524 P80025
Escambia County, Florida
INSTRUMENT 00-706498

DEED REC STRIPS PD @ ESC CO \$ 227.50
02/15/00 ERNIE LEE, CLERK
By: Sally Feagle

STATE OF FLORIDA
COUNTY OF Escambia

KNOW ALL MEN BY THESE PRESENTS: That
Laura W. McGrady, Trustee of The Laura W. McGrady Trust, dated

2639 State Road 220 County Road Middlebury, Florida 32068 Grantor
for and in consideration of Ten Dollars (\$10.00) and other good and valuable considerations the receipt of which is hereby acknowledged has
bargained, sold, conveyed and granted unto
Harriet E. Hatch, a single woman

Address: P.O. Box 525 Orange Beach, Alabama 36561 Grantee
grantee's heirs, executors, administrators and assigns, forever, the following described property, situate, lying and being in the County of
Escambia State of Florida, to wit:

Lot 13, Block 4, of Perdido Bay Country Club Estates, Unit 1, as recorded in
Plat Book 6 at Page 26 of the public records of Escambia County, Florida.

The above described property is not the homestead of the Grantor.

This instrument prepared by:
Carol D. Eubanks
Southland Title of Pensacola, Inc.
1120 N. 12th Ave.
Pensacola, Florida 32501

Subject to taxes for current year and to valid easements and restrictions of record effecting the above property, if any, which are
not hereby reimposed. Subject also to oil, gas and mineral reservations of record.
Said grantor does fully warrant the title to said land and will defend the same against the lawful claims of all persons whomsoever.

*Wherever used herein the term "grantee/grantor" shall include the heirs, personal representatives,
successors and/or assigns of the respective parties hereto, the use of singular number shall include
the plural, and the plural the singular, the use of any gender shall include the other.

IN WITNESS WHEREOF, grantor has hereunto set grantor's hand and seal on February 2, 2000

Witness: Jennifer W. McGee
Jennifer W. McGee
Witness: Melody Feagle
Melody Feagle

Laura W. McGrady
Laura W. McGrady, Trustee of The Laura W.
McGrady Trust, dated (Seal)
(Seal)
(Seal)

STATE OF Florida
COUNTY OF Clay

The foregoing instrument was acknowledged before me this and day of February, 2000
by Laura W. McGrady, Trustee of The Laura W. McGrady Trust, dated

who is/are personally known to me or who has/have produced
drivers license military ID
as identification and who did not take an oath.

My Commission expires:

Melody Feagle
Name of Notary Public;
Notary Public
Serial Number:



**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, and if not, what person or entity will be responsible for maintenance. The disclosure must additionally provide that Escambia County does not accept roads for maintenance that have not been built or improved to meet county standards. Escambia County Code of Ordinances Chapter 1-29.2, Article V requires this disclosure be attached along with other attachments to the deed or other method of conveyance required to be made part of the public records of Escambia County, Florida. NOTE: Acceptance for filing of 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: Arapaho Drive Pensacola, Florida
Legal Address of Property: Arapaho Drive Pensacola, Florida

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

This form completed by:

Southland Title of Pensacola, Inc.

Name 1120 N. 12th Ave.
Address Pensacola, Florida 32501
City, State, Zip Code

As to Seller(s): Laura W. McGrady

Seller's Name: Laura W. McGrady, Trustee
of The Laura W. McGrady Trust

Seller's Name: _____

Witness Name: Jennifer Miller

Witness Name: Melody Feagle

As to Buyer(s):

Buyer's Name: Harriet E. Hatch

Buyer's Name: _____

Witness Name: [Signature]

Witness Name: JAMES A. SOBBAN

THIS FORM APPROVED BY THE
ESCAMBIA COUNTY BOARD
OF COUNTY COMMISSIONERS
Effective: 4/15/95

RCD Feb 15, 2000 11:54 am
Escambia County, Florida

Ernie Lee Magaha
Clerk of the Circuit Court
INSTRUMENT 00-706498

Requested by and returned to:

James B. Nutter
4153 Broadway
Kansas City, Missouri 64111

Prepared by: *[Signature]*

FHA Case Number: 091-4219341-952
27033

Returned to:
Lenders First Choice
1785 Mayaguez Street
Suite 100
San Valley, CA 90088

cer 2057137

State of Florida

**ADJUSTABLE RATE
HOME EQUITY CONVERSION MORTGAGE**

THIS MORTGAGE ("Security Instrument") is given on July 26, 2007. The mortgagor is Harriet E Hatch, a single woman, whose address is 53 ARAPAHO DRIVE, PENSACOLA, FLORIDA 32507 ("Borrower"). This Security Instrument is given to James B. Nutter & Company, which is organized and existing under the laws of the state of Missouri, and whose address is 4153 Broadway, Kansas City, Missouri 64111 ("Lender"). Borrower has agreed to repay to Lender amounts which Lender is obligated to advance, including future advances, under the terms of a Home Equity Conversion Loan Agreement dated the same date as this Security Instrument ("Loan Agreement"). The agreement to repay is evidenced by Borrower's Note dated the same date as this Security Instrument ("Note"). This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest at a rate subject to adjustment, and all renewals, extensions and modifications of the Note, up to a maximum principal amount Three Hundred Thousand and 00/100 Dollars (\$300,000.00); (b) the payment of all other sums, with interest, advanced under Paragraph 5 to protect the security of this Security Instrument or otherwise due under the terms of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. The full debt, including all amounts described in (a), (b), and (c) above, if not paid earlier, is due and payable on JUNE 16, 2088. For this purpose, Borrower does hereby mortgage, grant and convey to Lender, the following described property located in ESCAMBIA County, Florida:

The real property located at the address 53 ARAPAHO DRIVE, PENSACOLA, FLORIDA 32507, in the parish of ESCAMBIA, state of FLORIDA, described more fully on Exhibit A attached to this Mortgage.

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, 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. 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. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note.

2. Payment of Property Charges. Borrower shall pay all property charges consisting of taxes, ground rents, flood and hazard insurance premiums, and special assessments in a timely manner, and shall provide evidence of payment to Lender, unless Lender pays property charges by withholding funds from monthly payments due to the Borrower or by charging such payments to a line of credit as provided for in the Loan Agreement.

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

In the event of loss, Borrower shall give Lender immediate notice by mail. Lender may make proof of loss if not made promptly by Borrower. Each insurance company concerned is hereby authorized and directed to make payment for such loss to Lender, instead of to Borrower and Lender jointly. Insurance proceeds shall be applied to restoration or repair of the damaged Property, 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 first to the reduction of any indebtedness under a Second Note and Second Security Instrument held by the Secretary on the Property and then to the reduction of the indebtedness under the Note and this Security Instrument. Any excess insurance proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.

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

4. 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 after the execution of this Security Instrument and Borrower (or at least one Borrower, if initially more than one person are Borrowers) and shall continue to occupy the Property as Borrower's principal residence for the term of the Security Instrument. "Principal residence" shall have the same meaning as in the Loan Agreement.

Borrower shall not commit waste or destroy, damage or substantially change the Property or allow the Property to deteriorate, reasonable wear and tear excepted. 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 fee title shall not be merged unless Lender agrees to merger in writing.

5. Charges to Borrower and Protection of Lender's Rights in the Property. Borrower shall pay all governmental or municipal charges, fines and impositions that are not included in Paragraph 2. Borrower shall pay these obligations on time directly to the entity which is owed the payment. If failure to pay would adversely affect Lender's interest in the Property, upon Lender's request Borrower shall promptly furnish to Lender receipts evidencing these payments. Borrower shall promptly discharge any lien which has priority over this Security Instrument in the manner provided in Paragraph 12(c).

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

To protect Lender's security in the Property, Lender shall advance and charge to Borrower all amounts due to the Secretary for the Mortgage Insurance Premium ("MIP") as defined in the Loan Agreement as well as all sums due to the loan servicer for servicing activities ("Servicing Fee") as defined in the Loan Agreement. Any amounts disbursed by Lender under this Paragraph are obligatory and shall become an additional debt of Borrower as provided for in the Loan Agreement and shall be secured by this Security Instrument.

6. **Inspection.** Lender or its agent may enter on, inspect or make appraisals of the Property in a reasonable manner and at reasonable times provided that Lender shall give the Borrower notice prior to any inspection or appraisal specifying a purpose for the inspection or appraisal which must be related to Lender's interest in the Property. If the Property is vacant or abandoned or the loan is in default, Lender may take reasonable action to protect and preserve such vacant or abandoned Property without notice to the Borrower.

7. **Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation, or other taking of any part of the Property, or for conveyance in place of condemnation shall be paid to Lender. The proceeds shall be applied first to the reduction of any indebtedness under a Second Note and Second Security Instrument held by the Secretary on the Property, and then to the reduction of the indebtedness under the Note and this Security Instrument. Any excess proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.

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

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

(a) **Due and Payable.** Lender may require immediate payment in full of all sums secured by this Security Instrument if:

- (i) A Borrower dies and the Property is not the principal residence of at least one surviving Borrower; or
- (ii) All of a Borrower's title in the Property (or his or her beneficial interest in a trust owning all or part of the Property) is sold or otherwise transferred and no other Borrower retains (a) title to the Property in fee simple, (b) a leasehold under a lease for less than 99 years which is renewable or a lease having a remaining period of not less than 50 years beyond the date of the 100th birthday of the youngest Borrower, or (c) a life estate in the Property (or a beneficial interest in a trust with such an interest in the Property).

(b) **Due and Payable with Secretary Approval.** Lender may require immediate payment in full of all sums secured by this Security Instrument, upon approval by an authorized representative of the Secretary, if:

- (i) The Property ceases to be the principal residence of a Borrower for reasons other than death and the Property is not the principal residence of at least one other Borrower; or
- (ii) For a period of longer than twelve (12) consecutive months, a Borrower fails to physically occupy the Property because of physical or mental illness and the Property is not the principal residence of at least one other Borrower; or
- (iii) An obligation of the Borrower under this Security Instrument is not performed.

(c) **Notice to Lender.** Borrower shall notify Lender whenever any of the events listed in subparagraphs (a) and (b) of this Paragraph 9(a)(ii) or (b) occur.

(d) **Notice to Secretary and Borrower.** Lender shall notify the Secretary and Borrower whenever the loan becomes due and payable under this Paragraph 9(a)(ii) and (b). Lender shall not have the right to commence foreclosure until Borrower has had thirty (30) days after notice to either:

- (i) Correct the matter which resulted in the Security Instrument coming due and payable; or
- (ii) Pay the balance in full; or
- (iii) Sell the Property for the lesser of the balance or 95% of the appraised value and apply the net proceeds of the sale toward the balance; or

— Annually Adjusting Variable Rate Feature - The interest rate will never increase or decrease by more than two percentage points (2.0%) on any single Change Date. The interest rate will never be more than five percentage points (5.0%) higher or lower than the initial interest rate stated in Paragraph 2 of this Note.

X Monthly Adjusting Variable Rate Feature - The Calculated Interest Rate will never increase above 15.990%.

The Calculated Interest Rate will be adjusted if necessary to comply with the rate limitation(s) described above and will be in effect until the next Change Date. At any change date, if the Calculated Interest Rate equals the Existing Interest Rate, the interest rate will not change.

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

24. Attorneys' Fees. As used in this Security Instrument and the Note, "attorneys' fees" shall include any attorneys' fees awarded by an appellate court.

25. 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 all riders that are applicable].

| | | | |
|--------------------------|---------------------------|-------------------------------------|-----------|
| <input type="checkbox"/> | Condominium Rider | <input checked="" type="checkbox"/> | PUD Rider |
| <input type="checkbox"/> | Shared Appreciation Rider | <input type="checkbox"/> | Other |

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.

Witnesses: *Stephanie C Beck*
Stephanie C Beck

Signature: *Harriet E Hatch*
HARRIET E HATCH (Borrower)

EXHIBIT "A"

THE FOLLOWING DESCRIBED PROPERTY, SITUATE, LYING AND BEING IN THE COUNTY OF ESCAMBIA, STATE OF FLORIDA, TO WIT:

LOT 13, BLOCK 4, OF PERDIDO BAY COUNTRY CLUB ESTATES, UNIT 1, AS RECORDED IN PLAT BOOK 6 AT PAGE 26 OF THE PUBLIC RECORDS OF ESCAMBIA COUNTY, FLORIDA.

FOR INFORMATIONAL PURPOSES ONLY: THE APN IS SHOWN BY THE COUNTY ASSESSOR AS 10-3045-000; SOURCE OF TITLE IS BOOK 4524, PAGE 0025 (RECORDED 02/15/00)

Requested by and returned to:

James B. Nutter
4153 Broadway
Kansas City, Missouri 64111

Prepared by: *[Signature]*

FHA Case Number: 091-4219341-952
27033

Refinance
Lenders First Choice
1700 Voyager Street
Suite 100
San Valley, CA 94588

State of Florida

**ADJUSTABLE RATE
HOME EQUITY CONVERSION SECOND MORTGAGE**

091-4219341-952

THIS MORTGAGE ("Security Instrument" or "Second Security Instrument" is given on July 26, 2007. The mortgagor is Harriet E Hatch, a single woman, whose address is 53 ARAPAHO DRIVE, PENSACOLA, FLORIDA 32507 ("Borrower"). This Security Instruments given to the Secretary of Housing and Urban Development, and whose address is 451 Seventh Street, S.W., Washington, DC 20410 ("Lender") or ("Secretary"). Borrower has agreed to repay to Lender amounts which Lender is obligated to advance, including future advances, under the terms of a Home Equity Conversion Loan Agreement dated the same date as this Security Instrument ("Loan Agreement"). The agreement to repay is evidenced by Borrower's Note dated the same date as this Security Instrument ("Second Note"). This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Second Note, with interest, at a rate subject to adjustment, and all renewals, extensions and modifications of the Note, up to a maximum principal amount of Three Hundred Thousand and 00/100 Dollars (\$300,000.00); (b) the payment of all other sums, with interest, advanced under Paragraph 5 to protect the security of this Security Instrument or otherwise due under the terms of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. The full debt, including all amounts described in (a), (b), and (c) above, if not paid earlier, is due and payable on JUNE 16, 2088. For this purpose, Borrower does hereby mortgage, grant and convey to Lender, the following described property located in ESCAMBIA County, Florida:

The real property located at the address 53 ARAPAHO DRIVE, PENSACOLA, FLORIDA 32507, in the parish of ESCAMBIA, state of FLORIDA, described more fully on Exhibit A attached to this Mortgage.

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, 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 grant and convey the Property and that the Property is only encumbered by a First Security Instrument given by Borrower and dated the same date as this Security Instrument ("First Security Instrument"). 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:

without charge to Borrower. Borrower shall pay any recordation costs.

24. Attorneys' Fees. As used in this Security Instrument and the Note, "attorneys' fees" shall include any attorneys' fees awarded by an appellate court.

25. 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 all riders that are applicable].

| | | | |
|--------------------------|---------------------------|-------------------------------------|-----------|
| <input type="checkbox"/> | Condominium Rider | <input checked="" type="checkbox"/> | PUD Rider |
| <input type="checkbox"/> | Shared Appreciation Rider | <input type="checkbox"/> | Other |

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.

Witnesses: Stephanie C Beck
Stephanie C Beck

Signature: Harriet E Hatch
HARRIET E HATCH (Borrower)

STATE OF FLORIDA Escambia COUNTY OF

The foregoing instrument was acknowledged before me this 26th day of July 2007, by Harriet E Hatch, who is personally known to me; who has produced Driver license as identification and who did (did not) take an oath.



Stephanie C Beck
Notary Public
Name: Stephanie C Beck

EXHIBIT "A"

**THE FOLLOWING DESCRIBED PROPERTY, SITUATE, LYING AND BEING IN THE
COUNTY OF ESCAMBIA, STATE OF FLORIDA, TO WIT:**

**LOT 13, BLOCK 4, OF PERDIDO BAY COUNTRY CLUB ESTATES, UNIT 1, AS
RECORDED IN PLAT BOOK 6 AT PAGE 26 OF THE PUBLIC RECORDS OF
ESCAMBIA COUNTY, FLORIDA.**

**FOR INFORMATIONAL PURPOSES ONLY: THE APN IS SHOWN BY THE COUNTY
ASSESSOR AS 10-3045-000; SOURCE OF TITLE IS BOOK 4524, PAGE 0025
(RECORDED 02/15/00)**

**STATE OF FLORIDA
COUNTY OF ESCAMBIA**

**CERTIFICATE OF NOTICE OF MAILING
NOTICE OF APPLICATION FOR TAX DEED**

CERTIFICATE # 07061 of 2012

I, PAM CHILDERS, CLERK OF THE CIRCUIT COURT OF ESCAMBIA COUNTY, FLORIDA, do hereby certify that I did on October 2, 2014, mail a copy of the foregoing Notice of Application for Tax Deed, addressed to:

| | |
|--|---|
| HARRIET E HATCH 53 ARAPAHO DR PENSACOLA, FL 32507 | JAMES B NUTTER & COMPANY 4153 BROADWAY KANSAS CITY MO 64111 |
| SECRETARY OF HOUSING AND URBAN DEVELOPMENT 451 SEVENTH ST SE WASHINGTON DC 20410 | |

WITNESS my official seal this 2nd day of October 2014.



PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

By:
Emily Hogg
Deputy Clerk

WARNING

THERE ARE UNPAID TAXES ON PROPERTY WHICH YOU OWN OR IN WHICH YOU HAVE A LEGAL INTEREST. THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON November 3, 2014, UNLESS THE TAXES ARE PAID. SHOULD YOU NEED FURTHER INFORMATION CONTACT THE CLERK OF THE CIRCUIT COURT IMMEDIATELY AT THE COUNTY COURTHOUSE IN PENSACOLA, FLORIDA, OR CALL 850-595-3793.

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That **BRIDGE TAX LLC – 447 US BANK** holder of Tax Certificate No. **07061**, issued the 1st day of **June, A.D., 2012** 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 13 BLK 4 PERDIDO BAY COUNTRY CLUB ESTATES UNIT NO 1 PB 6 P 26 OR 4524 P 25
SEC 9/11 T 3S R 32W**

SECTION 09, TOWNSHIP 3 S, RANGE 32 W

TAX ACCOUNT NUMBER 103045000 (14-763)

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

HARRIET E HATCH

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 November, which is the 3rd day of November 2014.

Dated this 2nd day of October 2014.

In accordance with the AMERICANS WITH DISABILITIES ACT, if you are a person with a disability who needs special accommodation in order to participate in this proceeding you are entitled to the provision of certain assistance. Please contact Emily Hogg not later than seven days prior to the proceeding at Escambia County Government Complex, 221 Palafox Place Ste 110, Pensacola FL 32502. Telephone: 850-595-3793.



**PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA**

By:
Emily Hogg
Deputy Clerk

WARNING

THERE ARE UNPAID TAXES ON PROPERTY WHICH YOU OWN OR IN WHICH YOU HAVE A LEGAL INTEREST. THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON November 3, 2014, UNLESS THE TAXES ARE PAID. SHOULD YOU NEED FURTHER INFORMATION CONTACT THE CLERK OF THE CIRCUIT COURT IMMEDIATELY AT THE COUNTY COURTHOUSE IN PENSACOLA, FLORIDA, OR CALL 850-595-3793.

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That **BRIDGE TAX LLC – 447 US BANK** holder of Tax Certificate No. **07061**, issued the **1st day of June, A.D., 2012** 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 13 BLK 4 PERDIDO BAY COUNTRY CLUB ESTATES UNIT NO 1 PB 6 P 26 OR 4524 P 25
SEC 9/11 T 3S R 32W**

SECTION 09, TOWNSHIP 3 S, RANGE 32 W

TAX ACCOUNT NUMBER 103045000 (14-763)

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

HARRIET E HATCH

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 November, which is the 3rd day of November 2014.

Dated this 2nd day of October 2014.

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.

Post Property:

53 ARAPAHO DR 32507



**PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA**

By:
Emily Hogg
Deputy Clerk

WARNING

THERE ARE UNPAID TAXES ON PROPERTY WHICH YOU OWN OR IN WHICH YOU HAVE A LEGAL INTEREST. THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON November 3, 2014, UNLESS THE TAXES ARE PAID. SHOULD YOU NEED FURTHER INFORMATION CONTACT THE CLERK OF THE CIRCUIT COURT IMMEDIATELY AT THE COUNTY COURTHOUSE IN PENSACOLA, FLORIDA, OR CALL 850-595-3793.

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That **BRIDGE TAX LLC – 447 US BANK** holder of **Tax Certificate No. 07061**, issued the **1st day of June, A.D., 2012** 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 13 BLK 4 PERDIDO BAY COUNTRY CLUB ESTATES UNIT NO 1 PB 6 P 26 OR 4524 P 25
SEC 9/11 T 3S R 32W**

SECTION 09, TOWNSHIP 3 S, RANGE 32 W

TAX ACCOUNT NUMBER 103045000 (14-763)

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

HARRIET E HATCH

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 **November**, which is the **3rd day of November 2014**.

Dated this 2nd day of October 2014.

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.

Personal Services:

HARRIET E HATCH
53 ARAPAHO DR
PENSACOLA, FL 32507

PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA



By:
Emily Hogg
Deputy Clerk