

19-449

**Tax Collector's Certification**

CTY-513

**Tax Deed Application Number**  
1900190

**Date of Tax Deed Application**  
Apr 17, 2019

This is to certify that **AFFILIATED TAX CO LLC - 17 US BANK % AFFILIATED TAX CO LL**, holder of **Tax Sale Certificate Number 2017 / 1300**, Issued the 1st Day of June, 2017 and which encumbers the following described property in the county of Escambia County , State of Florida, to wit: **03-1758-155**

**Cert Holder:**  
**AFFILIATED TAX CO LLC - 17 US BANK % AFFILIATED TAX CO LL**  
**PO BOX 645040**  
**CINCINNATI, OH 45264-5040**

**Property Owner:**  
**HUYNH ANH HOANG & HOANG THAO THANH THI**  
**6990 CABRAL ST**  
**PENSACOLA, FL 32503**  
LT 21 BLK A BEAUCLERC ESTATES PB 7 P 62 OR 6413 P 1151 OR 6881 P 928

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, or if the certificate is held by the County, all appropriate fees have been deposited.

Certificates owned by applicant and filed in connection with this application:

Certificate Year/Number	Account Number	Sale Date	Face Amount of Certificate	Interest	Total
2017/1300	03-1758-155	06/01/2017	1,493.68	74.68	1,568.36

Certificates redeemed by applicant or included (County) in connection with this tax deed application:

Certificate Year/Number	Account Number	Sale Date	Face Amount of Certificate	Tax Collector's Fee	Interest	Total
2018/1333	03-1758-155	06/01/2018	1,507.19	6.25	75.36	1,588.80

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

**Total Amount Paid**

1. Total of all Certificates in Applicant's Possession and Cost of the Certificates Redeemed by Applicant	3,157.16
2. Total of Delinquent Taxes Paid by Tax Deed Applicant	0.00
3. Total of Current Taxes Paid by Tax Deed Applicant	1,393.06
4. Property Information Report Fee	200.00
5. Tax Deed Application Fee	175.00
6. Total Interest Accrued by Tax Collector Pursuant to Section 197.542, F.S.	
7. Total (Lines 1 - 6)	4,925.22

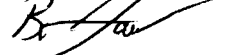
**Amounts Certified by Clerk of Court (Lines 8-15):**

**Total Amount Paid**

8. Clerk of Court Statutory Fee for Processing Tax Deed	
9. Clerk of Court Certified Mail Charge	
10. Clerk of Court Advertising Charge	
11. Clerk of Court Recording Fee for Certificate of Notice	
12. Sheriff's Fee	
13. Interest Computed by Clerk of Court Pursuant to Section 197.542, F.S.	
14. Total (Lines 8 - 13)	
15. One-half Assessed Value of Homestead Property, if Applicable per F.S.	58,657.00
16. Other Outstanding Certificates and Delinquent Taxes Not Included in this Application,	
17. Statutory (Opening) Bid; Total of Lines 7, 14, 15 (if applicable) and 16 (if	
18. Redemption Fee	6.25
19. Total Amount to Redeem	

Done this the 24th day of April, 2019 Scott Lunsford, Tax Collector of Escambia County

Date of Sale: 9-3-19

By 

\*This certification must be surrendered to the Clerk of the Circuit Court no later than ten (10) days after this date.  
03-1758-155 2017

**APPLICATION FOR TAX DEED**  
Section 197.502, Florida Statutes

512  
R. 12/16

Application Number: 1900190

To: Tax Collector of ESCAMBIA COUNTY, Florida

I,  
AFFILIATED TAX CO LLC - 17 US BANK % AFFILIATED TAX CO LL  
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
03-1758-155	2017/1300	06-01-2017	LT 21 BLK A BEAUCLERC ESTATES PB 7 P 62 OR 6413 P 1151 OR 6881 P 928

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  
AFFILIATED TAX CO LLC - 17 US BANK % AFFILIATED  
TAX CO LL  
PO BOX 645040  
CINCINNATI, OH 45264-5040

04-17-2019  
Application Date

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



**Chris Jones**  
Escambia County Property Appraiser

Real Estate Search    Tangible Property Search    Sale List

[Back](#)

◀ Navigate Mode     Account     Reference    ▶

[Printer Friendly Version](#)

<p><b>General Information</b></p> <p><b>Reference:</b> 281S302000021001  <b>Account:</b> 031758155  <b>Owners:</b> HUYNH ANH HOANG &amp; HOANG THAO THANH THI  <b>Mail:</b> 6990 CABRAL ST PENSACOLA, FL 32503  <b>Situs:</b> 6990 CABRAL ST 32503  <b>Use Code:</b> SINGLE FAMILY RESID   <b>Units:</b> 2  <b>Taxing Authority:</b> COUNTY MSTU  <b>Tax Inquiry:</b> <a href="#">Open Tax Inquiry Window</a>                  Tax Inquiry link courtesy of Scott Lunsford Escambia County Tax Collector</p>	<p><b>Assessments</b></p> <table border="1"> <thead> <tr> <th>Year</th> <th>Land</th> <th>Imprv</th> <th>Total</th> <th>Cap Val</th> </tr> </thead> <tbody> <tr> <td>2018</td> <td>\$14,250</td> <td>\$129,415</td> <td>\$143,665</td> <td>\$117,314</td> </tr> <tr> <td>2017</td> <td>\$14,250</td> <td>\$119,836</td> <td>\$134,086</td> <td>\$114,902</td> </tr> <tr> <td>2016</td> <td>\$14,250</td> <td>\$116,052</td> <td>\$130,302</td> <td>\$112,539</td> </tr> </tbody> </table> <p style="text-align: center;"><a href="#">Disclaimer</a></p> <hr/> <p style="text-align: center;"><b>Tax Estimator</b></p> <p style="text-align: center;">&gt; <a href="#">File for New Homestead Exemption Online</a></p>	Year	Land	Imprv	Total	Cap Val	2018	\$14,250	\$129,415	\$143,665	\$117,314	2017	\$14,250	\$119,836	\$134,086	\$114,902	2016	\$14,250	\$116,052	\$130,302	\$112,539
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<p><b>Sales Data</b></p> <table border="1"> <thead> <tr> <th>Sale Date</th> <th>Book</th> <th>Page</th> <th>Value</th> <th>Type</th> <th>Official Records (New Window)</th> </tr> </thead> <tbody> <tr> <td>07/12/2012</td> <td>6881</td> <td>928</td> <td>\$100</td> <td>QC</td> <td><a href="#">View Instr</a></td> </tr> <tr> <td>01/07/2009</td> <td>6413</td> <td>1151</td> <td>\$100</td> <td>QC</td> <td><a href="#">View Instr</a></td> </tr> <tr> <td>05/2001</td> <td>4708</td> <td>1368</td> <td>\$72,000</td> <td>WD</td> <td><a href="#">View Instr</a></td> </tr> <tr> <td>09/1994</td> <td>3661</td> <td>529</td> <td>\$77,000</td> <td>WD</td> <td><a href="#">View Instr</a></td> </tr> <tr> <td>04/1994</td> <td>3567</td> <td>618</td> <td>\$100</td> <td>QC</td> <td><a href="#">View Instr</a></td> </tr> <tr> <td>04/1994</td> <td>3567</td> <td>616</td> <td>\$100</td> <td>QC</td> <td><a href="#">View Instr</a></td> </tr> </tbody> </table> <p>Official Records Inquiry courtesy of Pam Childers Escambia County Clerk of the Circuit Court and Comptroller</p>	Sale Date	Book	Page	Value	Type	Official Records (New Window)	07/12/2012	6881	928	\$100	QC	<a href="#">View Instr</a>	01/07/2009	6413	1151	\$100	QC	<a href="#">View Instr</a>	05/2001	4708	1368	\$72,000	WD	<a href="#">View Instr</a>	09/1994	3661	529	\$77,000	WD	<a href="#">View Instr</a>	04/1994	3567	618	\$100	QC	<a href="#">View Instr</a>	04/1994	3567	616	\$100	QC	<a href="#">View Instr</a>	<p><b>2018 Certified Roll Exemptions</b></p> <p>HOMESTEAD EXEMPTION</p> <hr/> <p><b>Legal Description</b></p> <p>LT 21 BLK A BEAUCLERC ESTATES PB 7 P 62 OR 6413 P 1151 OR 6881 P 928</p> <hr/> <p><b>Extra Features</b></p> <p>None</p>
Sale Date	Book	Page	Value	Type	Official Records (New Window)																																						
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**Parcel Information** [Launch Interactive Map](#)

**Section Map Id:** 28-1S-30

**Approx. Acreage:** 0.4414


**Zoned:** MDR

**Evacuation & Flood Information**  
[Open Report](#)

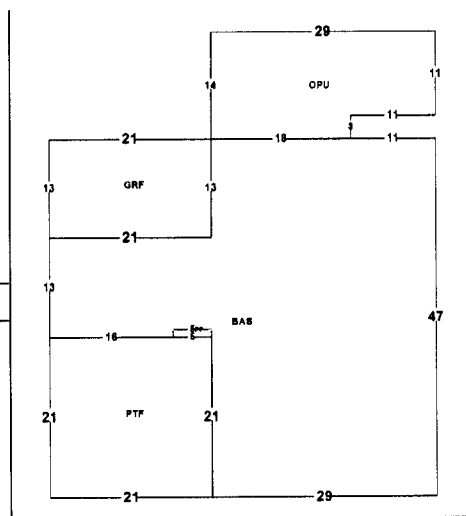
[View Florida Department of Environmental Protection \(DEP\) Data](#)

<b>Buildings</b>	
Address: 6990 CABRAL ST, Year Built: 1973, Effective Year: 1973	
<b>Structural Elements</b>	
<b>DECOR/MILLWORK-ABOVE AVERAGE</b>	
<b>DWELLING UNITS-1</b>	

**EXTERIOR WALL**-BRICK-FACE/VENEER  
**FLOOR COVER**-CARPET  
**FOUNDATION**-SLAB ON GRADE  
**HEAT/AIR**-CENTRAL H/AC  
**INTERIOR WALL**-DRYWALL-PLASTER  
**NO. PLUMBING FIXTURES**-6  
**NO. STORIES**-1  
**ROOF COVER**-COMPOSITION SHG  
**ROOF FRAMING**-GABLE  
**STORY HEIGHT**-0  
**STRUCTURAL FRAME**-WOOD FRAME

 Areas - 2723 Total SF


**BASE AREA** - 1631  
**GARAGE FIN** - 273  
**OPEN PORCH FIN** - 5  
**OPEN PORCH UNF** - 373  
**PATIO FINISHED** - 441



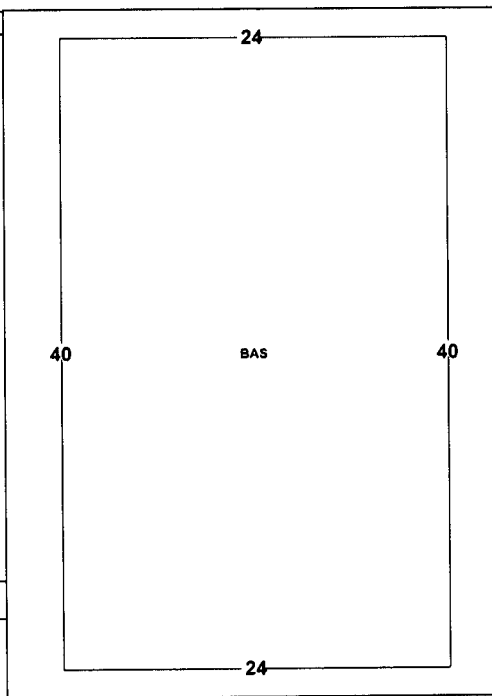
Year Built: 1985, Effective Year: 1985

**Structural Elements**

**DECOR/MILLWORK**-AVERAGE  
**DWELLING UNITS**-1  
**EXTERIOR WALL**-VINYL SIDING  
**FLOOR COVER**-CARPET  
**FOUNDATION**-SLAB ON GRADE  
**HEAT/AIR**-CENTRAL H/AC  
**INTERIOR WALL**-DRYWALL-PLASTER  
**NO. PLUMBING FIXTURES**-3  
**NO. STORIES**-1  
**ROOF COVER**-COMPOSITION SHG  
**ROOF FRAMING**-GABLE  
**STORY HEIGHT**-0  
**STRUCTURAL FRAME**-WOOD FRAME

 Areas - 960 Total SF

**BASE AREA** - 960



Images



2/11/19

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: 04/25/2019 (tc.27417)

## NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That **AFFILIATED TAX CO LLC - 17 US BANK** holder of **Tax Certificate No. 01300**, issued the **1st day of June, A.D., 2017** 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 21 BLK A BEAUCLERC ESTATES PB 7 P 62 OR 6413 P 1151 OR 6881 P 928**

**SECTION 28, TOWNSHIP 1 S, RANGE 30 W**

**TAX ACCOUNT NUMBER 031758155 (19-449)**

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

**ANH HOANG HUYNH and THAO THANH THI HOANG**

Unless said certificate shall be redeemed according to law, the property described therein will be sold to the highest bidder at public auction at 9:00 A.M. on the **first** Tuesday in the month of September, which is the **3rd day of September 2019**.

Dated this 29th day of April 2019.

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



# Pam Childers

Clerk of the Circuit Court and Comptroller, Escambia County

Clerk of Courts • County Comptroller • Clerk of the Board of County Commissioners • Recorder •

May 7, 2019

AFFILIATED TAX CO LLC – 17 US BANK  
PO BOX 645040  
CINCINNATI OH 45264

Dear Certificate Holder:


The records of this office show that an application for a tax deed had been made on the property represented by the numbered certificate listed below. The property redeemed prior to sale; therefore your application fees are now refundable.

TAX CERT	APP FEES	INTEREST	TOTAL
2017 TD 001300	\$467.00	\$0.00	\$467.00

**TOTAL \$467.00**

Very truly yours,

PAM CHILDERS  
Clerk of Circuit Court

By:   
Emily Hogg  
Tax Deed Division

**Southern Guaranty Title Company**

4400 Bayou Boulevard, Suite 13B  
Pensacola, Florida 32503  
Telephone: 850-478-8121  
Facsimile: 850-476-1437

A-449  
Redeemed

**PROPERTY INFORMATION REPORT**

File No.: 15203

June 4, 2019

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 06-04-1999, through 06-04-2019, and said search reveals the following:

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

Anh Hoang Nuynh and Dung Thi My Pham, a married couple, and Thao Thanh Thi Hoang, a single woman

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

This report is not title insurance. Pursuant to s. 627.7843, Florida Statutes, the maximum liability of the issuer of this property information report for errors or omissions in this property information report is limited to the amount paid for this property information report, and is further limited to the person(s) expressly identified by name in the property information report as the recipients(s) of the property information report.

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

Southern Guaranty Title Company

By: 

June 4, 2019

**PROPERTY INFORMATION REPORT  
LEGAL DESCRIPTION**

File No.: 15203

June 4, 2019

**Lot 21, Block A, Beauclerc Estates, as per plat thereof, recorded in Plat Book 7, Page 62, of the Public Records of Escambia County, Florida**



**PROPERTY INFORMATION REPORT  
CONTINUATION PAGE**

File No.: 15203

June 4, 2019

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

1. That certain mortgage executed by Anh Hoang Nuynh and Dung Thi My Pham, a married couple, and Thao Thanh Thi Hoang, a single woman in favor of American Financing Corp. dated 05/11/2019 and recorded 05/20/2019 in Official Records Book 8097, page 1813 of the public records of Escambia County, Florida, in the original amount of \$102,767.00.
  
2. All Taxes Paid. The assessed value is \$143,668.00. Tax ID 03-1758-155.

**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: rcsqt@aol.com

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

CERTIFICATION: TITLE SEARCH FOR TDA

TAX DEED SALE DATE: 9-3-2019

TAX ACCOUNT NO.: 03-1758-155

CERTIFICATE NO.: 201701300

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

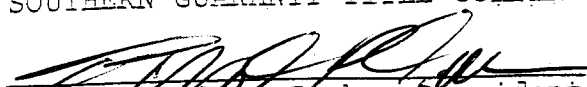
Homestead for 2018 tax year.

Anh Hoang Huynh  
Dung Thi My Pham  
Thao Thanh Thi Hoang  
6990 Cabral St.  
Pensacola, FL 32503

American Financing Corp.  
3045 S. Parker Rd., Bldg B, Ste 100  
Aurora, CO 80014

Certified and delivered to Escambia County Tax Collector,  
this 4th day of June, 2019.

SOUTHERN GUARANTY TITLE COMPANY

  
by: Richard E. Combs, President

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

**This Document Prepared By:**

William E. Curphey, P.C.  
25400 US 19 N, Suite 236  
Clearwater, FL 33763

**After Recording Return To &**

**Mail Tax Statements To:**

Anh Hoang Huynh and Dung Thi My Pham  
6990 Cabral Street,  
Pensacola, FL 32503

**Order #:** 1903773-FL

**Parcel ID #:** 28-1s-30-2000-021-001

**QUIT CLAIM DEED**

This QUITCLAIM DEED is made this 11<sup>th</sup> day of May, 2019, by ANH HOANG HUYNH, now married herein joined by their spouse DUNG THI MY PHAM and THAO THANH THI HOANG, single woman, whose address is 6990 Cabral Street, Pensacola, FL 32503, hereinafter "Grantor," and ANH HOANG HUYNH and DUNG THI MY PHAM, a married couple, and THAO THANH THI HOANG, single woman whose address is 6990 Cabral Street, Pensacola, FL 32503, hereinafter "Grantee." Wherever used herein the terms "Grantor" and "Grantee" include all the parties to this instrument and the heirs, legal representatives and assigns of individuals, and the successors and assigns of corporations.

WITNESSETH, that said Grantor, for in consideration of the sum of TEN (\$10.00) dollars, to Grantor in hand paid by Grantee, the receipt whereof is hereby acknowledged, does hereby remise, release and quitclaim unto the said Grantee forever, all the right, title, interest, claim and demand which the Grantor has in and to the following described lot, piece or parcel of land in Escambia County, State of Florida, to-wit:

**SEE COMPLETE LEGAL DESCRIPTION ATTACHED AS EXHIBIT A**

Parcel ID #: 28-1s-30-2000-021-001

Commonly known as: 6990 Cabral Street, Pensacola, FL 32503

TO HAVE AND TO HOLD, the same together with all and singular improvements and appurtenances thereunto belonging or in anywise appertaining thereto, in fee simple forever.

TH

DP

AH

IN WITNESS WHEREOF, Grantor has executed this deed under seal on the day and year first written above.

Signed, sealed and delivered in our presence:

Witnesses:

Victoria Bud  
Witness

Witness

VICTORIA L Buchanan  
Print Name

Print Name

[Signature]  
Witness

Witness

HANH U DAM  
Print Name

Print Name

STATE OF Florida

COUNTY OF Santa Rosa

[Signature]

ANH HOANG HUYNH

[Signature]

DUNG THI MY PHAM

The foregoing instrument was acknowledged before me this 11<sup>th</sup> day of May, 2019, by ANH HOANG HUYNH and DUNG THI MY PHAM, who is personally known to me or who has produced valid driver's license (type of identification) as identification.



Victoria Bud  
Notary Public VICTORIA L Buchanan  
My commission expires 4/13/20

IN WITNESS WHEREOF, Grantor has executed this deed under seal on the day and year first written above.

Signed, sealed and delivered in our presence:

Witnesses:

Victoria A Bud  
Witness

Witness

Victoria L Buchan  
Print Name

Print Name

[Signature]  
Witness

Witness

HANK U DAM  
Print Name

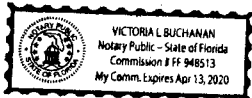
Print Name

STATE OF Florida

COUNTY OF Santa Rosa

[Signature]  
THAO THANH THI HOANG

The foregoing instrument was acknowledged before me this 11<sup>th</sup> day of May, 2019, by THAO THANH THI HOANG, who is personally known to me or who has produced valid driver's license (type of identification) as identification.



Victoria A Bud  
Notary Public Victoria L Buchan  
My commission expires 4/13/20

DISCLAIMER: The preparer makes no representation other than the validity of the form of this instrument. Preparer did not perform a title search on, or a boundary survey of, the property conveyed and makes no representation as to status of the title, property use or zoning regulations. Preparer has offered no legal advice to the Grantor or Grantee on: the type of deed to use, the tenancy created, nor any other legal or tax implication of this conveyance. If Grantor or Grantee want this advice, they should seek independent legal counsel.

**EXHIBIT A**

LOT 21, BLOCK A, BEAUCLERC ESTATES, A SUBDIVISION OF A PORTION OF  
LOT 2, SECTION 28, TOWNSHIP 1 SOUTH, RANGE 30 WEST, ESCAMBIA COUNTY, FLORIDA,  
AS RECORDED IN PUBLIC RECORDS OF SAID COUNTY, IN PLAT BOOK 7, PAGE 62 OR 6413  
P 1151.

Parcel ID: 28-1S-30-2000-021-001

For information purposes only: 6990 Cabral St., Pensacola, FL 32503

WHEN RECORDED, SEND TO:  
American Financing Corporation  
3045 S. Parker Rd. Bld B, Suite 100  
Aurora, COLORADO 80014

This instrument was prepared by:  
Clydelle Winfree  
American Financing Corporation  
3045 S. Parker Rd. Bld B, Suite 100  
Aurora, COLORADO 80014  
303-695-7000

FITCO

Loan Number: 20130264465

(Space Above This Line For Recording Data)

103-1903773-FL

**MORTGAGE**

FHA Case Number:  
091-6673299-703

MIN: 100339700002679582

SIS Telephone #: (888) 679-MERS

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 10, 12, 17, 19 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 15.

- (A) "Security Instrument" means this document, which is dated May 11, 2019, together with all Riders to this document.
- (B) "Borrower" is Anh Hoang Huynh and Dung Thi My Pham, a married couple, and ThaoThanh Thi Hoang, a single woman. Borrower is the mortgagor under this Security Instrument.
- (C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the mortgagee under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.
- (D) "Lender" is American Financing Corporation. Lender is A Colorado Corporation, organized and existing under the laws of Colorado. Lender's address is 3045 S. Parker Rd. Bld B, Suite 100, Aurora, COLORADO 80014.



(E) "Note" means the promissory note signed by Borrower and dated May 11, 2019. The Note states that Borrower owes Lender ONE HUNDRED TWO THOUSAND SEVEN HUNDRED SIXTY-SEVEN AND NO/100 Dollars (U.S. \$102,767.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than June 1, 2049.

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(G) "Loan" means the debt evidenced by the Note, plus interest, late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower (check box as applicable):

- Adjustable Rate Rider
- Condominium Rider
- Planned Unit Development Rider
- Other(s) (specify):

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(L) "Escrow Items" means those items that are described in Section 3.

(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.) and its implementing regulation, Regulation X (12 C.F.R. Part 1024), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) "Secretary" means the Secretary of the United States Department of Housing and Urban Development or his designee.

(R) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, the following described property located in the County of Escambia:





This Instrument Prepared by:

ANH HOANG HUYNH

6990 Cabral Street, Pensacola, FL 32503

Space above this line for recording data

### Quit Claim Deed

This Quit Claim Deed, Executed the 12<sup>TH</sup> day of July, 2012,

by ANH HOANG HUYNH, a single man whose post office address is 6990 Cabral Street, Penascola, FL 32503, first party.

TO ANH HOANG HUYNH, a single man AND THAO THANH THI HOANG, a single woman, As Joint Tenants With Rights Of Survivorship, whose post office address is 6990 Cabral Street, Penascola, FL 32503 second party. *(Wherever used herein the terms "first party" and "second party" include all the parties to this instrument and the heirs, legal representatives, and the successors and assigns of corporations. Wherever the context so admits or requires.)*

Witnesseth, That the first party, for and in consideration of the sum of \$ 10.00 (Ten Dollars) in hand paid by the said second party, the receipt whereof is hereby acknowledged, does hereby remise, release and quit claim unto the second party forever, all the right, title, interest, claim and demand which the said first party has in and to the following described lot, piece or parcel of land, situate, lying and being in the County of Escambia, State of Florida, to wit:

PARCEL ID# 28-1S-30-2000-021-001

LOT 21, BLOCK A, BEAUCLERC ESTATES, A SUBDIVISION OF A PORTION OF LOT 2, SECTION 28, TOWNSHIP 1 SOUTH, RANGE 30 WEST, ESCAMBIA COUNTY, FLORIDA, AS RECORDED IN PUBLIC RECORDS OF SAID COUNTY, IN BLAT BOOK 7 PAGE 62 OR 6413 P 1151

Subject to all Rights, Reservations, Restrictions, Agreements and Easement of record if any.

To Have and to Hold The same together with all and singular the appurtenances thereunto belonging or in anywise appertaining, and all the estate, right, title, interest, lien, equity and claim whatsoever of the said first party, either in law or equity to the only proper use, benefit and behoof of the said second party forever.

IN Witness Whereof, the said first party has signed and sealed these presents the day and year first written.

Signed, sealed and delivered in the presence of:

Edward J. Smith  
Witness Signature (as to Grantor)  
Printed Name Edward J. Smith

Anh Hoang Huynh  
Grantor Signature ANH HOANG HUYNH

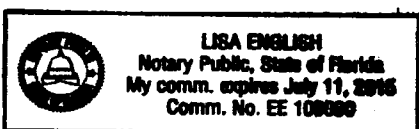
Lisa English  
Witness Signature (as to Grantor)  
Printed Name LISA ENGLISH

6990 Cabral Street, Penascola, FL 32503  
Post Office Address

STATE OF FLORIDA  
COUNTY OF ESCAMBIA

The Foregoing Instrument Was Acknowledged Before Me this July 12, 2012  
by Anh Hoang Huynh Who is Personally Known to Me or Who Has Produced Florida Drivers License as Identification.

Lisa English  
Notary Signature



(SEA)