

ST. TAMMANY PARISH COUNCIL

RESOLUTION

RESOLUTION COUNCIL SERIES NO: C-3875

COUNCIL SPONSOR: BINDER/BRISTER

PROVIDED BY: DATA MANAGEMENT

RESOLUTION TO CONCUR/NOT CONCUR WITH THE CITY OF SLIDELL ANNEXATION AND REZONING OF .36 ACRES OF LAND MORE OR LESS FROM PARISH A-4 SINGLE FAMILY RESIDENTIAL DISTRICT TO SLIDELL A-6 SINGLE FAMILY RESIDENTIAL DISTRICT WHICH PROPERTY IS LOCATED AT 1717 BETH DRIVE, MORE PARTICULARLY IDENTIFIED AS LOTS 29A, AND 31A, SQUARE 2, PINE SHADOWS SUBDIVISION, SECTION 11, TOWNSHIP 9 SOUTH, RANGE 14 EAST, CITY OF SLIDELL, ST. TAMMANY PARISH, LA, WARD 8, DISTRICT 12.

WHEREAS, the City of Slidell is contemplating annexation of .36 acres and more or less owned by Deborah Hudson Gerchow, and located at 1717 Beth Drive, more particularly identified as Lots 29A, and 31A, Square 2, Pine Shadows Subdivision, Section 11, Township 9 South, Range 14 East, City of Slidell, St Tammany Parish, LA, Ward 8, District 12 (see attachments for complete description); and

WHEREAS, the property requires rezoning from Parish A-4 Single Family Residential District to City of Slidell A-6 Single Family Residential District which is not an intensification of zoning; and

WHEREAS, the property is not developed and the proposed annexation would result in a split of the sales tax revenues, as per the Sales Tax Enhancement Plan for the Parish and the City of Slidell, Ordinance C.S. No. 06-1413 adopted by the Parish Council on October 5, 2006 and providing for the annexation of property in Sales Tax District # 3 by the City of Slidell.

THE PARISH OF ST. TAMMANY HEREBY RESOLVES to Concur/Not Concur with the City of Slidell annexation and rezoning of .36 acres of land more or less, located at 1717 Beth Drive, more particularly identified as Lots 29A, and 31A, Square 2, Pine Shadows Subdivision, Section 11, Township 9 South, Range 14 East, City of Slidell, St Tammany Parish, LA from Parish A-4 Single Family Residential District to Slidell A-6 Single Family Residential District in accordance with the provisions of the Sales Tax Enhancement Plan.

BE IT FURTHER RESOLVED that should this property be annexed, the St. Tammany Parish Engineering Department will cooperate with the City of Slidell in the review of development proposals utilizing the applicable Parish or City Drainage Regulations, whichever is more restrictive, and in compliance with the provisions of the Sales Tax Enhancement Plan.

BE IT FURTHER RESOLVED that should this property be annexed, The St. Tammany Parish Engineering Department will cooperate with the City of Slidell in the review of development proposals utilizing the applicable Parish or City Traffic Impact Regulations, whichever is more restrictive and in compliance with the provisions of the Sales Tax Enhancement Plan.

THIS RESOLUTION HAVING BEEN SUBMITTED TO A VOTE, THE VOTE THEREON WAS AS FOLLOWS:

MOVED FOR ADOPTION BY: \_\_\_\_\_ SECONDED BY: \_\_\_\_\_

YEAS: \_\_\_\_\_

NAYS: \_\_\_\_\_

ABSTAIN: \_\_\_\_\_

ABSENT: \_\_\_\_\_

THIS RESOLUTION WAS DECLARED ADOPTED ON THE 5 DAY OF DECEMBER , 2013,  
AT A REGULAR MEETING OF THE PARISH COUNCIL, A QUORUM OF THE MEMBERS BEING  
PRESENT AND VOTING.

---

JERRY BINDER, COUNCIL CHAIRMAN

ATTEST:

---

THERESA L. FORD, COUNCIL CLERK



**St. Tammany Parish Government**  
City of Slidell, Louisiana

**Annexation**

City:	Slidell	City Case No:	A13-J0713-14	Staff Reference:	SL2013-07
Notification Date:	10/2/2013	Dead Line:	10/16/2013	Priority:	1
Owner:	Deborah Hudson Gerchow	Ward:	8	Council District:	12
Location:	1717 Beth Drive, more particularly identified Lots 29A, and 31A, Square 2, Pine Shadows Subdivision, Section 11, Township 9 South, Range 14 East, City of Slidell, St Tammany Parish, LA				
Existing Use:	Residential	Developed:		Intensification:	
Size:	36 acres	Population:		Concur:	
STR:	Sect 11, T-9-S, R-14-E	Annex Status:		Sales Tax:	
Ordinance:		City Dates:		Resolution:	
				Council Date:	

**City Actions**

**Council Actions**

**SL2013-07: STP Department notes:**

Date	Department	Originator	Note
10/24/2013	Planning	S Fontenot	<p>The proposal is consistent with the Louisiana Revised Statutes relative to annexation.</p> <p>The proposal is consistent with the annexation agreements between the Parish of St. Tammany and the City of Slidell</p> <p>The proposal is not an intensification of land use.</p>
10/15/2013	Engineering	J Oberry	<p>This property is in a parish defined critical drainage area due to shallow flooding observed in this general area. Parish drainage and fill requirements should be followed. A grading plan should be submitted to St Tammany Parish Engineering Dep't prior to the City of Slidell issuing a building permit.</p>
10/7/2013	Public Works	J Lobrano	<p>Property is located on a parish maintained road Beth Dr. and next to a parish maintained lateral ditch. If annexed the city shall maintain these sections.</p>
10/11/2013	Environmental Services	T Brown	<p>The DES has no issues.</p>

ST. TAMMANY PARISH COUNCIL

RESOLUTION

RESOLUTION COUNCIL SERIES NO. \_\_\_\_\_

COUNCIL SPONSOR: \_\_\_\_\_ PROVIDED BY: CAO

RESOLUTION TO CONCUR/NOT CONCUR WITH THE CITY OF SLIDELL ANNEXATION AND REZONING OF .36 ACRES OF LAND MORE OR LESS FROM PARISH A-4 SINGLE FAMILY RESIDENTIAL DISTRICT TO SLIDELL A-6 SINGLE FAMILY RESIDENTIAL DISTRICT WHICH PROPERTY IS LOCATED AT 1717 BETH DRIVE, MORE PARTICULARLY IDENTIFIED AS LOTS 29A, AND 31A, SQUARE 2, PINE SHADOWS SUBDIVISION, SECTION 11, TOWNSHIP 9 SOUTH, RANGE 14 EAST, CITY OF SLIDELL, ST TAMMANY PARISH, LA, WARD 8, DISTRICT 12.

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WHEREAS, the property requires rezoning from Parish A-4 Single Family Residential District to City of Slidell A-6 Single Family Residential District which **is not** an intensification of zoning; and

WHEREAS, the property **is not** developed and the proposed annexation **would** result in a split of the sales tax revenues, *as per the Sales Tax Enhancement Plan for the Parish and the City of Slidell, Ordinance C.S. No. 06-1413 adopted by the Parish Council on October 5, 2006 and providing for the annexation of property in Sales Tax District # 3 by the City of Slidell. (If Council does not concur, consider additional language explaining non-concurrence decision.)*

THE PARISH OF ST. TAMMANY HEREBY RESOLVES to **Concur/Not Concur** with the City of Slidell annexation and rezoning of .36 acres of land more or less, located at 1717 Beth Drive, more particularly identified as Lots 29A, and 31A, Square 2, Pine Shadows Subdivision, Section 11, Township 9 South, Range 14 East, City of Slidell, St Tammany Parish, LA from Parish A-4 Single Family Residential District to Slidell A-6 Single Family Residential District in accordance with the provisions of the Sales Tax Enhancement Plan.

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THIS RESOLUTION HAVING BEEN SUBMITTED TO A VOTE, THE VOTE THEREON WAS AS FOLLOWS:

MOVED FOR ADOPTION BY \_\_\_\_\_, SECONDED BY \_\_\_\_\_

YEAS:

NAYS:

ABSTAIN:

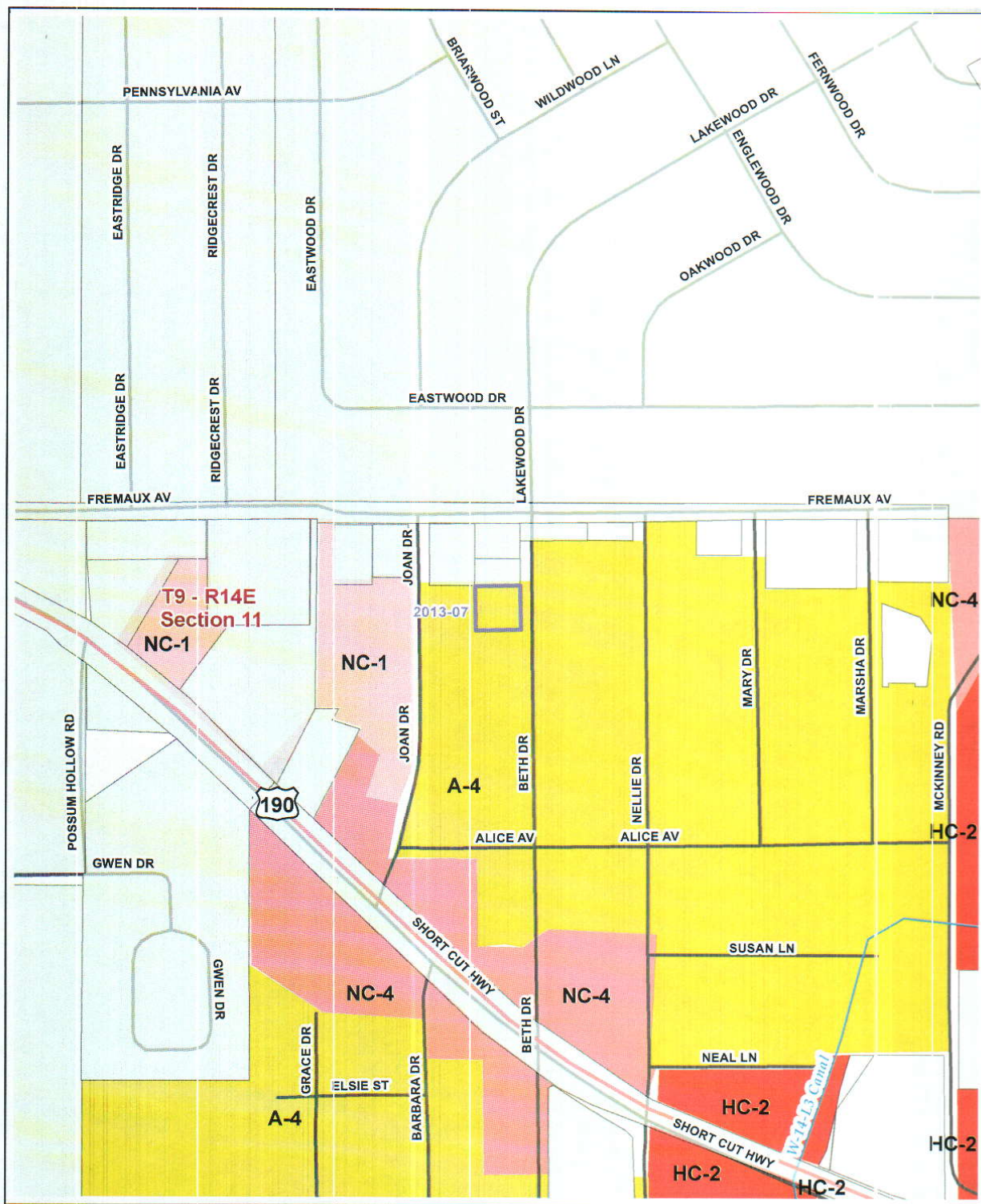
ABSENT:

THIS RESOLUTION WAS DECLARED ADOPTED ON THE \_\_\_\_\_ DAY OF \_\_\_\_\_, 2013, AT A REGULAR MEETING OF THE PARISH COUNCIL, A QUORUM OF THE MEMBERS BEING PRESENT AND VOTING.

\_\_\_\_\_  
JERRY BINDER, COUNCIL CHAIRMAN

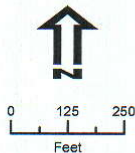
ATTEST:

\_\_\_\_\_  
THERESA FORD, CLERK OF COUNCIL (SL2013-07)



St. Tammany Parish Government  
P.O. Box 628  
Covington, LA 70434

- Streams
- Streets
- Major Roads
- T/R Sections
- SL2013-07
- Slidell



This map was produced by St. Tammany Parish Information Services.  
Note:  
This map is for planning purposes only. It is not a legally recorded plan, survey, official tax map or engineering schematic, and it is not intended to be used as such.  
Map layers were created from different sources at different scales, and the actual or relative geographic position of any feature is only as accurate as the source information.  
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Map Number: slg2013-130 Date: 10/08/2013.

## Slidell Annexation SL2013-07

E-1 Estate	NC-4 Neighborhood Institutional	MD-1 Medical Residential
E-2 Estate	NC-5 Retail and Service	MD-2 Medical Clinical
E-3 Estate	NC-6 Public, Cultural and Recreational	MD-3 Medical Facility
E-4 Estate	PBC-1 Planned Business Campus	MD-4 Medical Facility
A-1 Suburban	PBC-2 Planned Business Campus	PF-1 Public Facilities
A-1A Suburban	HC-1 Highway Commercial	PF-2 Public Facilities
A-2 Suburban	HC-2 Highway Commercial	CB-1 Community Based Facilities
A-3 Suburban	HC-2A Highway Commercial	ED-1 Primary Education
A-4 Single Family Residential	HC-3 Highway Commercial	ED-2 Secondary Education
A-4A Single Family Residential	HC-4 Highway Commercial	AT-1 Animal Training Housing
A-5 Two Family Residential	HC-5 Highway Commercial	RBG Riverboat Gaming District
A-6 Multiple Family Residential	I-1 Industrial	PUD Planned Unit Development
A-7 Multiple Family Residential	I-2 Industrial	AAO Abita Airport Overlay
A-8 Multiple Family Residential	I-3 Heavy Industrial	MHO Manufactured Housing Overlay
NC-1 Professional Office	I-4 Heavy Industrial	RO Rural Overlay
NC-2 Indoor Retail Service	SWM-1 Solid Waste Management	TND-1 Traditional Neighborhood Development
NC-3 Lodging	SWM-2 Solid Waste Management	TND-2 Traditional Neighborhood Development

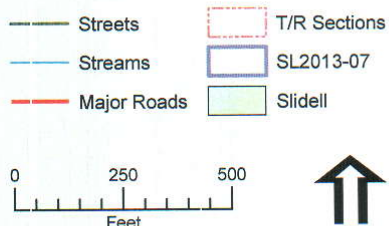




## Slidell Annexation SL2013-07



St. Tammany Parish Government  
P.O. Box 628  
Covington, LA 70434



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St. Tammany Parish Information Services.

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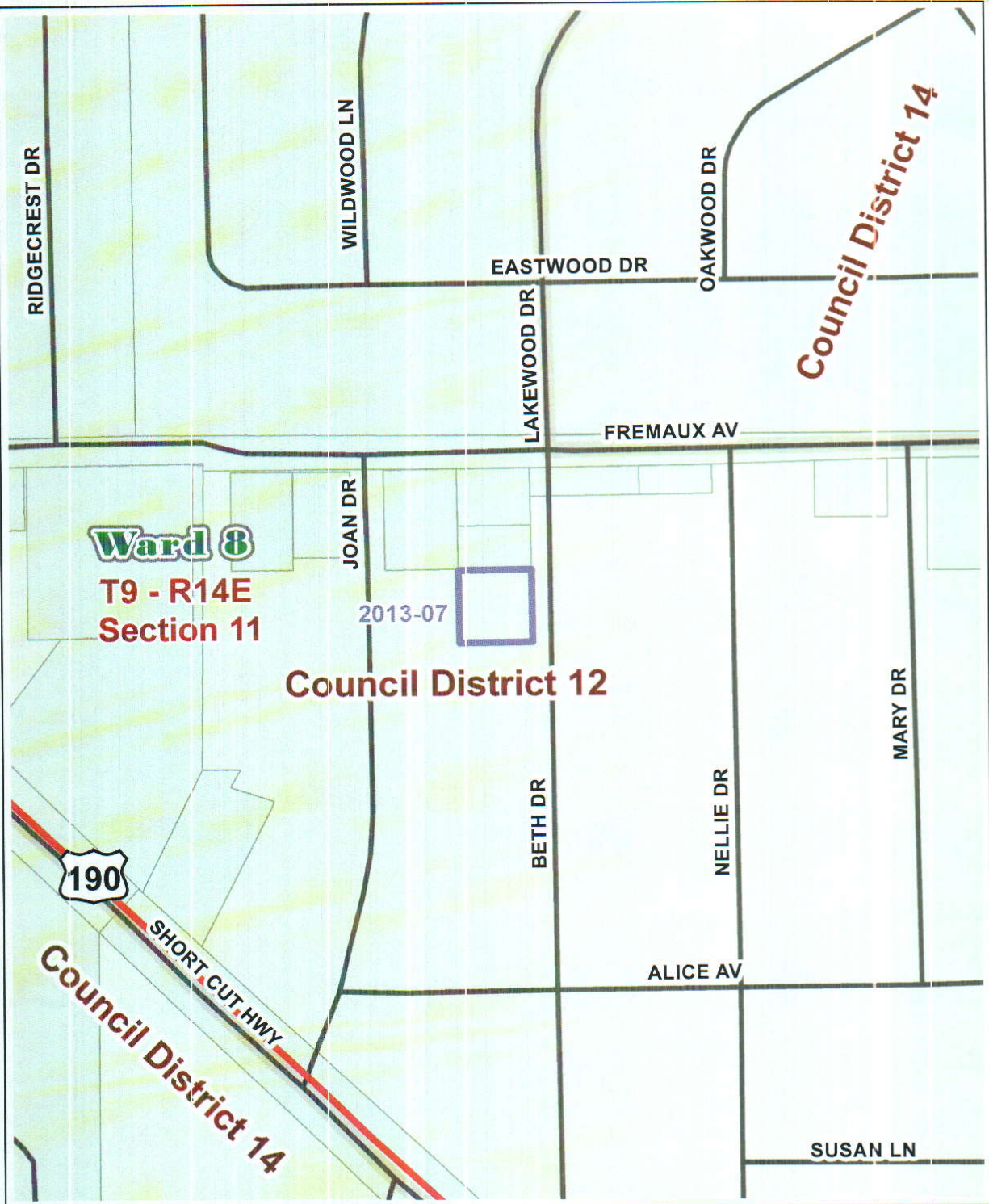
Map layers were created from different  
sources at different scales, and the  
actual or relative geographic position of  
any feature is only as accurate as the  
source information. Copyright (c) 2013.

St. Tammany Parish, Louisiana.

All rights Reserved.

Map Number: abg2013-132 Date: 10/08/2013.



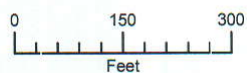


### Slidell Annexation SL2013-07



St. Tammany Parish Government  
P.O. Box 628  
Covington, LA 70434

- |              |                   |
|--------------|-------------------|
| Streams      | Council Districts |
| Streets      | Wards             |
| Major Roads  | Slidell           |
| T/R Sections | SL2013-07         |



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Map Number: abg2013-131 Date: 10/09/2013.



SL2013-07



## *The City of Slidell*

### PLANNING DEPARTMENT

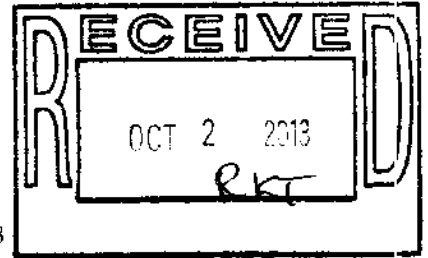
250 Bouscaren Street, Suite 203 • Slidell, Louisiana 70458

P.O. Box 828 • Slidell, Louisiana 70459-0828

Telephone (985) 646-4320 • Fax (985) 646-4356

TDD/TTY (800) 545-1833, ext. 375

[www.slidell.la.us](http://www.slidell.la.us)



TARA INGRAM-HUNTER  
Director

FREDDY DRENNAN  
Mayor

September 30, 2013

Mr. Robert K. Thompson, Special Revenue Manager  
St. Tammany Parish Government, Finance Dept.  
21490 Koop Drive  
Mandeville, Louisiana 70471

**CERTIFIED MAIL**  
**RETURN RECEIPT REQUESTED**  
**NO.: 7010 1060 0001 8084 2907**

RE: **ANNEXATION** – Annexation (**A13-10**) and Rezoning (**Z13-14**) request by Deborah Hudson Gerchow for property located at 1717 Beth Drive, more particularly identified Lots 29A and 31A, Square 2, Pine Shadows Subdivision, Section 11, Township 9 South, Range 14 East, containing 0.36 acres, more or less, into City of Slidell corporate limits with parallel rezoning from Parish Zoning District A-4 (Single Family Residential) to City Zoning District A-6 (Single Family Residential).

Dear Mr. Thompson:

This is to advise you that the Slidell Planning and Zoning Commissions will introduce the above request on October 21, 2013 to consider a Petition for Annexation by Deborah Hudson Gerchow for property located at 1717 Beth Drive. The public hearing for this request will be held on Monday, November 18, 2013 at 7:00 p.m. in the Slidell City Council Chambers located at 2045 Second Street, Third Floor. Final action on the Petition for Annexation and Zoning will not take place by the Slidell City Council until after the public hearing of the Slidell Planning and Zoning Commissions.

If you have any comments or questions regarding this annexation, please do not hesitate to contact the City Planning Department at (985) 646-4320.

Sincerely,

A handwritten signature in cursive script, reading "Theresa B. Alexander".

Theresa B. Alexander, Secretary  
Slidell Planning and Zoning Commissions

Enclosures

Cc: Ms. Deborah H. Gerchow (w/o encl)  
Freddy Drennan, Mayor (w/o encl)  
City of Slidell City Council (w/o encl)  
Tara Ingram-Hunter, Director of Planning (w/o encl)

/tba

CITY OF SLIDELL  
PETITION FOR ANNEXATION

Planning and Zoning Commissions  
City of Slidell, Parish of St. Tammany  
State of Louisiana

DATE: 9-23-13

- 1) According to the attached certificate of the Registrar of Voters for the Parish of St. Tammany, Louisiana, and according to our information and belief, there are one registered voters residing in the area to be annexed. To obtain this information call the Registrar of Voters office in Covington at (985) 809-5500.
- 2) The property owners of this area are: (please print clearly):

NAME: Deborah A. Gerchow  
MAILING ADDRESS: P.O. Box 2842, Slidell, LA 70458  
TELEPHONE NO. (985) 781-0969

There are: ☒ Resident property owners  
☐ Non-Resident property owners

- 3) I/we do hereby certify that the undersigned are the sole owners of the property to be annexed. **A copy of the Act of Sale/Deed must be attached.** Attach a plat of survey or a map drawn to scale of no smaller than 1" equals 100' showing the location, measurements, and ownership of all property proposed for annexation.
- 4) The legal description of the property to be annexed must be attached so that the new City boundaries can be defined with certainty and precision.
- 5) If the petitioner(s) is/are a corporation, partnership or other entity, the petitioner(s) must attach a copy of the resolution authorizing the petitioner to sign and authorizing the petition for annexation. If a couple, both husband and wife must sign the petition.
- 6) Petitioner(s) desire to have the property as described in paragraph 4 annexed to the City of Slidell, St. Tammany Parish, Louisiana.
- 7) A copy of the last paid tax statement must be submitted with this petition for annexation.
- 8) Original Certificate of Assessor certifying ownership and assessed valuation of property must be completed by the Assessor's office. A copy of last tax statement and survey of property should be attached when submitting form to the Assessor's office for completion. Assessor's telephone number is (985) 809-8180 if you have any questions.

**\*Petitioner, by signature below, acknowledges that they have been informed as to the estimated cost of connection to City utilities.**

The undersigned petitioner(s), after being duly sworn, did depose and say that all the allegations and statements of fact are true and correct.

PETITIONER(S) / OWNER(S) OF RECORD:

Deborah A. Gerchow 9-23-13  
Signature Date

SWORN TO AND SUBSCRIBED before me this 23<sup>rd</sup> day of September 2013.

Donell H. Williams  
Donell H. Williams NOTARY PUBLIC  
ID#42194  
Commissioned for State  
Parish of St. Tammany  
State of LA

CITY OF SLIDELL  
PETITION TO CHANGE ZONING DISTRICT CLASSIFICATION

Planning and Zoning Commission  
City of Slidell, Parish of St. Tammany  
State of Louisiana

DATE: 9/23/13

Petition is hereby made to the City of Slidell, Louisiana, to change the zoning classification of hereinafter described property.

(INSTRUCTIONS: Please print all information clearly.)

- 1) **LOCATION OF PROPERTY:** The property petitioned for zoning/rezoning is bounded by the following streets:

To the North of Beth Drive is Fremaux Avenue, to the East is Nellie Drive, to the South is Shortcut Highway, and the West is Joan Drive.

And identified by Lot, Square/Block, and Subdivision Name as follows:

Lots 29, 30, and 1/4 of Lot 31, Square 2, Pine Shadows Subdivision

NOTE: If the property does not have Lot, Square/Block, and Subdivision Name, attach a separate sheet giving description by Metes and Bounds.

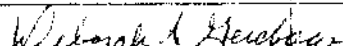
- 2) **TOTAL NUMBER OF ACRES** or part thereof: 0.36 Acres  
3) **The reasons for requesting the zoning change** are as follows:

I Deborah Gerchow request that my property at 1717 Beth Drive be annex and rezone so that I may receive city utilities.

- 4) A copy of the ACT OF SALE/DEED must be attached. Attach a PLAT SURVEY or a MAP DRAWN TO SCALE no smaller than 1" = 100' showing the location, measurements, and ownership of all property proposed for a change in zoning classification, so that the new zoning/rezoning can be defined with certainty and precision.  
5) If the petitioner(s) is/are a corporation, partnership or other entity, the petitioner must attach a COPY OF THE RESOLUTION AUTHORIZING THE PETITIONER TO SIGN and AUTHORIZING THE PETITION FOR ZONING. If a couple, both husband and wife must sign the petition.  
6) The following list of owners or authorized agents of 50% or more of the area of the land in which a change of classification is requested hereby petition the zoning classification of the afore described property be changed -

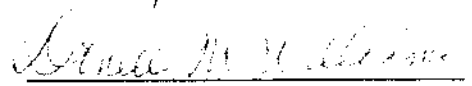
FROM: A4  
(Existing classification)

TO: A6  
(Proposed classification)

Signature	Printed Name	Mailing Address	Phone #	% Land Owned
	<u>Deborah A. Gerchow</u>	<u>P.O. Box 2842 Slidell, LA 70459</u>	<u>(985) 781-6969</u>	<u>100%</u>

BEFORE ME, the undersigned authority, personally appeared the persons whose signatures are affixed above, all of full age and majority, who declare under oath to me, NOTARY, that they are the owners of all that certain lot, piece, or parcel of land located as set forth beside their respective signatures, and that they know of their own personal knowledge that the above petitioners are the owners of at least fifty percent of the area hereinabove described for which a zoning change is requested, and that their signatures were executed freely and voluntarily and that they are duly qualified to sign.

SWORN TO AND SUBSCRIBED before me this 23rd day of September, 2013.

  
NOTARY PUBLIC  
Donell H. Williams  
J.D.#42194  
Commission Expires  
1/1/14  
Parish of St. Tammany  
State of Louisiana



After Recording Return To:  
Franklin American Mortgage Company  
501 Corporate Centre Drive, Suite 400  
Franklin, Tennessee 37067

St. Tammany Parish 92  
Instrmnt #: 1760854  
Registry #: 1973752 sfc  
03/15/2010 11:32:00 AM  
MB X CB MI UCC

[Space Above This Line For Recording Data]

## MORTGAGE

GERCHOW  
Loan Number 1001125999  
MIN 100052210011259991

### DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

- (A) "Security Instrument" means this document, which is dated **MARCH 8, 2010** together with all Riders to this document.
- (B) "Borrower" is **DEBORAH HUDSON GERCHOW, UNMARRIED 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.** The tax identification number of MERS is 54-1927784. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of Post Office Box 2026, Flint, Michigan 48501-2026, telephone (888) 679-MERS.

(D) "Lender" is **FRANKLIN AMERICAN MORTGAGE COMPANY**

Lender is a corporation organized and existing under the laws of **THE STATE OF TENNESSEE**

Lender's address is **501 CORPORATE CENTRE DRIVE, SUITE 400, FRANKLIN, TENNESSEE 37067**

(E) "Note" means the promissory note signed by Borrower and dated **MARCH 8, 2010**  
The Note states that Borrower owes Lender **EIGHTY-THREE THOUSAND AND 00/100ths**

Dollars (U.S. \$ **83,000.00**) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **APRIL 1, 2040**

LOUISIANA--Single Family--Fannie Mae/Freddie Mac UNIFORM INSTRUMENT  
GV2017.HP



Form 3019 1/01 (rev. 8/09)  
(page 1 of 14 pages)

(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, any prepayment charges and 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. All Riders to this Security Instrument are deemed to be a part of this Security Instrument as if fully incorporated herein. The following Riders are to be executed by Borrower [check box as applicable]:

- |   |   |   |
|---|---|---|
| <input type="checkbox"/> Adjustable Rate Rider  | <input type="checkbox"/> Condominium Rider              | <input type="checkbox"/> 1 - 4 Family Rider |
| <input type="checkbox"/> Biweekly Payment Rider | <input type="checkbox"/> Planned Unit Development Rider |   |
| <input type="checkbox"/> Balloon Rider          | <input type="checkbox"/> Second Home Rider              |   |
| <input type="checkbox"/> Other(s)<br>[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 (24 C.F.R. Part 3500), 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.

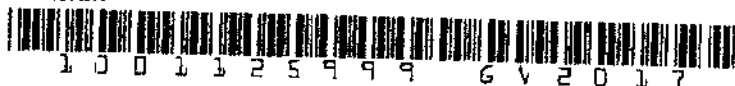
(Q) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

#### 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, with power of sale, the following described property located in the Parish of **ST. TAMMANY** :

LOUISIANA--Single Family--Fannie Mae/Freddie Mac UNIFORM INSTRUMENT  
GV2017.BP

Form 3019 1/01 (rev. 8/09)  
(page 2 of 14 pages)



1 0 0 1 1 2 5 9 9 9 6 V 2 0 1 7

LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF.

which currently has the address of 1717 BETH DRIVE  
[Street]  
SLIDELL, Louisiana 70458 ("Property Address");  
[City] [Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and hypothecate the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges.** Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.





St Tammany Parish Clerk of Court Inst#1760854

**EXHIBIT "A"**

**LEGAL DESCRIPTION**

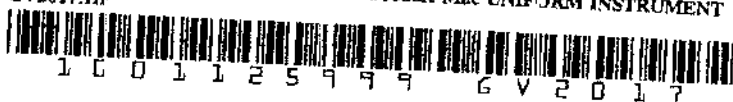
**LOTS 29A & 31A, SQ. 2, PINE SHADOWS S/D, ST. TAMMANY PARISH, LA**

THUS DONE, AND PASSED, on this 9th day of March, 2010, in the presence of the undersigned Notary Public, and in the presence of the undersigned competent witnesses, who hereinto sign their names, along with Borrower, after being duly sworn and after reading of the whole.

Deborah Hudson Gerchow (Seal)  
DEBORAH HUDSON GERCHOW -Borrower  
\_\_\_\_\_(Seal)  
-Borrower  
Witness:  
Fletcher W Cochran (Seal)  
Fletcher W Cochran -Borrower  
\_\_\_\_\_(Seal)  
-Borrower  
Witnesses:

Melissa Duchmann  
Melissa Duchmann.

\_\_\_\_\_[Space Below This Line For Acknowledgment]  
Kelly Ann Killian  
Notary qualified in \_\_\_\_\_ Parish





**St. Tammany Parish  
Assessor's Office**

St. Tammany Parish Justice Center  
701 North Columbia Street • Covington, Louisiana 70433

**Louis Fitzmorris**  
Assessor

**September 3, 2013**

**Assessor Certificate**

**DEBORAH GERCHOW  
PO BOX 2842  
SLIDELL, LA 70458**

**Assessment No: 126-137-9275**

**Is listed on the 2013 tax roll with the following described property:**

**LOT 29A 31A SQ 2 PINE SHADOWS SUB A RESUB OF LOTS 29 30 31 SQ 2 CB 393 333 CB 405  
231 INST NO 1361304 INST NO 1363317 INST NO 1633768 INST NO 1760850**

**Total Assessed Valuation - 9,801**

**Assessor Louis Fitzmorris**

By: *Berinda Durand*

**Deputy Assessor**





Rodney J. Strain, Jr.  
Sheriff & Ex-Officio Tax Collector  
Parish of St. Tammany  
State of Louisiana

# 2012 Tax Statement

Real Estate

Retain this portion for your records.

Due Date  
11/30/2012

Bill Number	Bill Date	Account Number	Parcel Number	Property Location
00090062	11/30/2012	000533140	1261379275	1717 BETH DR

GERCHOW, DEBORAH H  
P O BOX 2842  
SLIDELL LA 70458

This is your *Tax Notice*. If a  
mortgage company is responsible or  
if you have sold the property, please  
forward to the responsible party.

LOT 29A 31A SQ 2 PINE SHADOWS SUB A RESUB OF LOTS 29 30 31 SQ 2 CB 993 333 CB 40			City Rate	0.00	Homestead Assessment	7,500.00
Book / Page			School Rate	0.00	Local Assessment	1,650.00
Jurisdiction Code: 26			County Rate	0.00	Bridge Assessment	8,151.00
Description: BFO (RURAL OUTSIDE LEVEE)			Utility Rate	0.00	Net Assessment	2,301.00
Classification Code: RE			Description: REAL ESTATE		Total Assessment	9,801.00
Description			Rate		Base Tax	
LAW ENFORC			11.660000		26.81	
SCHOOL DIS			20.900000		48.09	
SCHOOL CON			3.780000		8.70	
SCHOOL MAI			4.810000		11.07	
SCHOOL BLD			3.420000		7.87	
OPERATION			35.270000		81.16	
FLORIDA PA			2.750000		6.33	
DRAINAGE M			1.830000		4.21	
LIBRARY			5.350000		12.31	
PARISH SPE			2.710000		6.24	
PUBLIC HEA			1.830000		4.21	
ANIMAL SHE			.850000		1.96	
COUNCIL ON			1.690000		3.89	
Description			Rate		Base Tax	
CORONER'S			3.3800		7.78	
ALIMONY 1			3.0000		6.90	
FIRE DIST			29.7000		68.34	
MOSQUITO D			4.5000		10.35	
NORTHSHORE			5.0000		11.61	
SLIDELL HO			7.0000		16.11	
FIRE DIST			.....		38.00	
Sub Total					382.84	
Penalty		Interest 01/01/2013	Payments	Current Charge	Total	
			382.84	\$ 382.84	\$ 0.00	

1% interest per month when delinquent.

DO NOT MAIL PAYMENT WITH THIS CHANGE OF ADDRESS NOTICE.

Change of Address Notification: If you are still the owner of the above described property and your address has changed, you are requested to complete and detach this section and mail it to: St. Tammany Assessor, 701 N. Columbia St., Covington, LA 70433

Name: \_\_\_\_\_

Bill Number: 00090062  
Parcel Number: 1261379275

Address: \_\_\_\_\_

Changes require signature of all owners

City: \_\_\_\_\_ State: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Zip: \_\_\_\_\_ Phone: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Detach and mail this portion with your payment

Bill Number	Bill Date	Due Date	2012 Tax Statement
00090062	11/30/2012	11/30/2012	
Parcel Number		Property Location	
1261379275		1717 BETH DR	

000533140  
GERCHOW, DEBORAH H  
P O BOX 2842  
SLIDELL LA 70458

Make Check or Money order  
payable to:  
St. Tammany Parish Tax Collector  
P.O. Box 608  
Covington, LA 70434-0608

LOT 29A 31A SQ 2 PINE SHADOWS SUB A RESUB OF LOTS  
29 30 31 SQ 2 CB 993 333 CB 40

Penalty	
Interest	
Payments	382.84
Current Charge	\$ 382.84
Total	\$ 0.00
Amount Remitted	

00002082032300090062100000000000

09/03/2013 10:21 St Tammany Parish Sheriff's Office  
albakario

Year/Bill 2012 90062 PAYMENT  
Category 20 REAL ESTATE  
Receipt 1659155  
Amount 382.84  
Batch 67719  
External batch1  
Deposit # RAC  
Customer 533140 GERCHOW, DEBORAH H  
Parcel ID 1261379275  
Post date 12/10/2012  
Yr/Per/Jnl 2013 06 60413  
Cash Account CASHPOOL 101045

Eff date 12/07/12  
Entry date/time 12/07/12 09:07:45  
Clerk atil120  
Department 10 Property T  
Source Lockbox Processing  
Paid by CID 431660  
Pd By Ref COUNTRYWIDEHOME1  
Check #  
Pay Method 4 BANK XFER  
Web Transaction? Released? Y  
Posted? Y Reversed? N  
Reason

Line	Chg	Cd	Desc	Interest	Principal	Adjusted
1	1		LAW ENFORCEMEN	.00	26.81	.00
2	2		SCHOOL DIST NO	.00	48.09	.00
3	3		SCHOOL CONST T	.00	8.70	.00
4	4		SCHOOL MAINT O	.00	11.07	.00
5	5		SCHOOL BLDG RE	.00	7.87	.00
6	6		OPERATION AND	.00	81.16	.00
7	7		FLORIDA PARISH	.00	6.33	.00
8	8		DRAINAGE MAINT	.00	4.21	.00
9	9		LIBRARY	.00	12.51	.00
10	11		PARISH SPECIAL	.00	6.24	.00
11	12		PUBLIC HEALTH	.00	4.21	.00
12	100		ANIMAL SHELTER	.00	1.96	.00
13	101		COUNCIL ON AGI	.00	3.89	.00
14	104		CORONER'S MILL	.00	7.78	.00
15	13		ALIMONY 1	.00	6.90	.00
16	15		FIRE DIST 01	.00	68.34	.00
17	28		MOSQUITO DIST	.00	10.35	.00
18	47		NORTHSHORE HAR	.00	11.51	.00
19	63		SLIDELL HOSPIT	.00	16.11	.00
20	106		FIRE DIST 1 PA	.00	39.00	.00

Installment 1  
Interest .00  
Principal 382.84

Tuesday 3-Sep-2013 10:06 AM  
taxpayer/rpt5x3  
no picture

Page 1  
USER:Guest

Assessor Louis Fitzmorris  
St. Tammany Parish  
Property Owner's Parcel Report

\*\*\* WORK IN PROGRESS \*\*\*

Current TAX YEAR: 2013		Reviewed	09/26/08
		City Mills	0.00
Parcel #	126-137-9275	Parish Mills	149.43
Name	GERCHOW, DEBORAH H	Ward	08RO
		Subdivision	P56
C/O		PINE SHADOWS TD 10	
Addr	PO BOX 2842		
City	SLIDELL, LA 70458	** HOMESTEAD EXEMPTION **	
		Total Assessed Value	9,801
		Less Homestead Value	7,500
Prior Owner	GERCHOW, DEBORAH HUDSON	Land	1,650
		Improvements	8,151
		Est. City	\$0.00
		Est. Parish	\$382.84
Phys Address	1717 BETH DR	Est. Tax & Fees	\$382.84

	Code	Qty	Value	Description
-----				
Assmnt 1	11	2.0	1,650	COUNTRY LOTS (IMP)

	Value	Description
-----		
Spcl 106	39.00	Fire Dist. 1 Parcel Fee

----- p r o p e r t y   d e s c r i p t i o n -----

LOT 29A 31A SQ 2 PINE SHADOWS SUB A RESUB OF LOTS 29 30 31 SQ 2 CB 393 333  
CB 405 231 INST NO 1361304 INST NO 1363317 INST NO 1633768 INST NO 1760850

-----



**ST. TAMMANY PARISH  
REGISTRAR OF VOTERS**

M. DWAYNE WALL, CERA  
REGISTRAR



**STATE OF LOUISIANA  
PARISH OF ST. TAMMANY**

**CERTIFICATE OF REGISTRAR OF VOTERS**

I, the undersigned Registrar of Voters for the Parish of St. Tammany, State of Louisiana, do hereby certify that the property described in the attached survey by John E. Bonneau & Associates, Inc., Survey drawing # 2003 209, dated April 4, 2003 and further identified as a certain lot or parcel of ground comprised of Lots 29, 30 and North  $\frac{1}{2}$  of Lot 31, Square 2 situated in Pine Shadows Subdivision located in Section 11, Township 9 South, Range 14 East in St. Tammany Parish, State of Louisiana, and by the records in the Registrar of Voters office has one registered voter within said property Deborah Ann Gerchow.

In faith whereof, witness my official signature and the impress of my official seal at Covington, Louisiana, on this 13<sup>th</sup> day of September, 2013.

A handwritten signature in black ink, appearing to read "M. Dwayne Wall", is written over a horizontal line.

M. Dwayne Wall  
Registrar of Voters  
St. Tammany Parish, Louisiana

**Attachments:**

Legal description, Map and Survey

Cc: Joanne Reed

701 N. COLUMBIA ST. • COVINGTON, LOUISIANA 70433 • 985-809-5500  
520 OLD SPANISH TRAIL • SUITE 4C • SLIDELL, LOUISIANA 70458 • 985-646-4125  
FAX NUMBER 985-809-5508

03R132\GERCHOW

ACT OF CORRECTION  
AMERICA

UNITED STATES OF

BY: FLETCHER W. COCHRAN

STATE OF LOUISIANA

PARISH OF ST. TAMMANY

BE IT KNOWN, that on this 10TH day of SEPTEMBER, 2004

BEFORE ME, the undersigned authority, a Notary Public, duly commissioned and qualified in and for the Parish of St. Tammany, State of Louisiana, therein residing, and in the presence of the witnesses hereinafter named and undersigned:

PERSONALLY CAME AND APPEARED: FLETCHER W. COCHRAN, who after being duly sworn, did depose and say that That he was the Notary in an Act of Collateral Mortgage by DEBORAH HUDSON WIFE OF AND MARION M. GERCHOW in favor of PARISH NATIONAL BANK, dated APRIL 25TH, 2004 and reg. In Inst. No. 1363321 on MAY 2, 2004 in the official records of St. Tammany Parish, Louisiana

APPEARER wishes to correct an error which was made in said ACT OF COLLATERAL MORTGAGE in which the the legal description had an error, wherein it read:

"...LOTS 29, 20 AND NORTH 1/2 OF LOT 31, SQUARE 2, PINE SHADOWS SUBDIVISION"

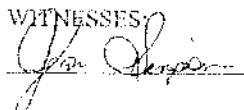
when in fact they should read as follows


"... LOTS 29, 30 AND NORTH 1/2 OF LOT 31, SQUARE 2, PINE SHADOWS SUBDIVISION"

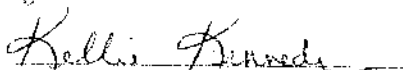
and said error should be corrected in the records

THUS DONE AND PASSED, in my office in Slidell, Louisiana, on the day, month and year herein first above written, in the presence of the undersigned competent witnesses, who hereunto sign their names with the said appearers and me, Notary, after reading of the whole

WITNESSES:



  
FLETCHER W. COCHRAN



  
PATRICIA C. NELSON, NOTARY PUBLIC

#9810

St. Tammany Parish, LA  
District #: 145-000  
Register #: 143000-001  
09/17/2004 12:46:00 PM  
RE X OF MI 000

DEBORAH HUDSON WIFE OF/AND MARION M. GERCHOW, both persons of the full age of majority and a residents of the State of Mississippi, who declared unto me, Notary, that Deborah Hudson Gerchow has been married but three times, first to Leo Wallace Bates, Jr., from whom she was divorced, secondly to Daniel Elmer Holt from whom she was divorced and thirdly to Marion M. Gerchow with whom she is presently living and residing; that Marion M. Gerchow has been married but twice, first to Ann Averette from whom he was divorced and secondly to Deborah Hudson Gerchow with whom he is presently living and residing;

MAILING ADDRESS: 12030 Lott McCarthy Road, Picayune, MS 39466

here present and accepting purchasing for himself his heirs and assigns and acknowledging due delivery and possession thereof, the following described property, to wit:

ALL THAT CERTAIN LOT OF PARCEL OF GROUND, together with all the building and improvements thereon, and all the rights, ways, privileges, servitudes, appurtenances and advantages thereunto belonging or in anywise appertaining, lying and being situated in the PARISH OF ST. TAMMANY, LOUISIANA, and more fully described as follows, to wit:

LOTS 29,30 AND NORTH 1/2 OF LOT 31, SUBSE 2, PINE SHADOWS SUBDIVISION, ALL AS MORE FULLY SHOWN ON THE PLAN OF SUBDIVISION FILED IN THE OFFICIAL RECORDS OF ST. TAMMANY PARISH, LA.  
MUNICIPAL NO. 1717 BETH DRIVE SLIDELL, LA 70458

BEING THE SAME PROPERTY ACQUIRED BY VERNON HARRIN PER JUDGMENT OF POSSESSION FILED IN THE OFFICIAL RECORDS OF ST. TAMMANY PARISH, LA.

To have and to hold the above described property unto the said purchaser his heirs and assigns forever.

This sale is made and accepted for and in consideration of the price and sum of EIGHTY-FOUR THOUSAND AND NO/100'S (\$84,000.00) Dollars cash, which the purchaser has well and truly paid, in ready and current money, of the said vendor who hereby acknowledges the receipt thereof and grants full acquittance and discharge therefor.

All State and Parish Taxes up to and including the taxes due and payable in 2002 are paid as per declaration of the parties hereto.

The certificates of mortgage and conveyance are hereby waived and all parties release me, Notary, of all liabilities from the non production of same.

The parties to this act are aware that no survey has been made in connection with this transaction and hereby release and relieve Susan Little, Notary of St. Tammany and me, Notary, from any liability in connection herewith and any loss or damage resulting from or arising out of discrepancies in square footage or acreage content and defects which might have been disclosed by a survey of the property.

Wherever used herein, the singular shall include the plural, the plural the singular and the use of an, parcel shall include all parcels.

THUS DONE AND PASSED in my office in St. Tammany Parish, Louisiana, on the day, month and year herein first above written in the presence of the undersigned competent witnesses who herewith sign their names unto the said



Louisiana Secretary of State

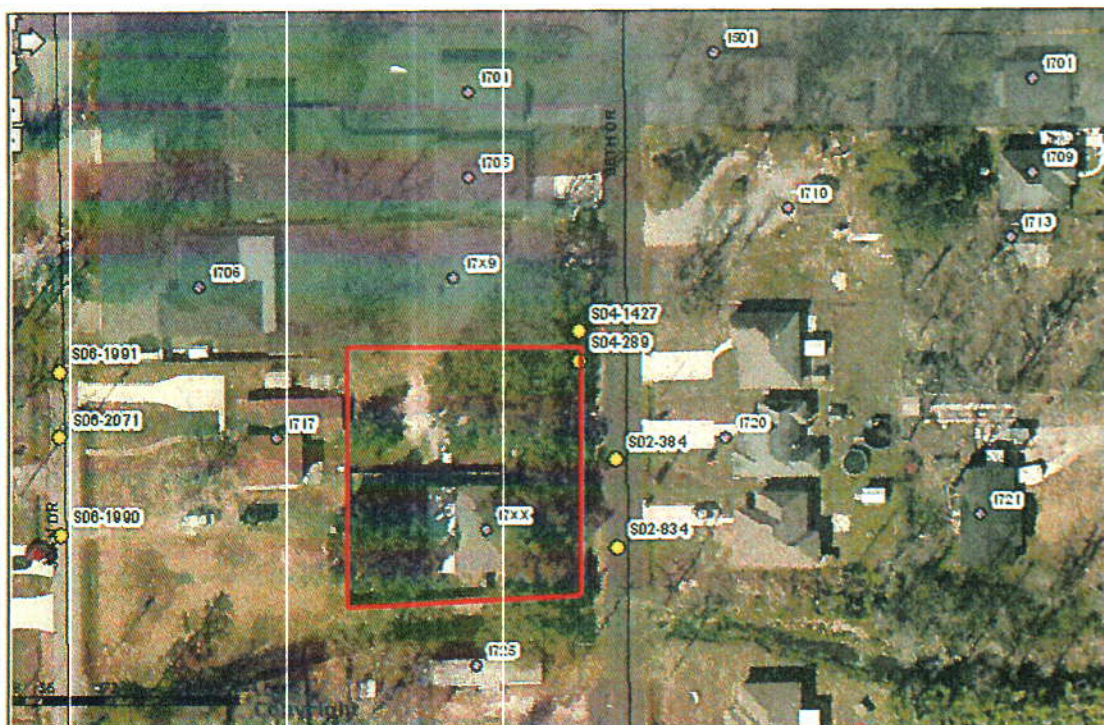
Street Address List

For Parish ST. TAMMANY - 52 AND Ward <ALL> AND Precinct <ALL> AND City SLIDELL AND Street <ALL> Beth D- FROM 1717 TO 1717 ALL

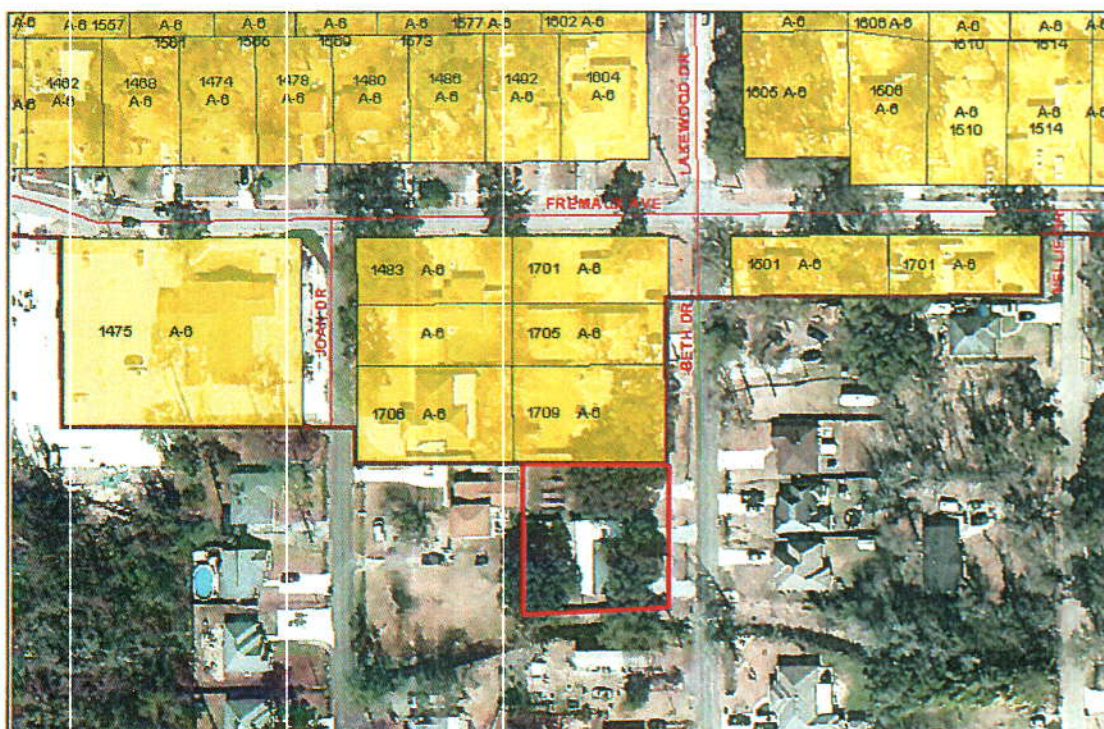
City	Zip	Street	Apt	Ward	Prct	CT	SB	TX	JP	House#	R	Stat	Reg #	Name
SLIDELL	70458	BETH DR		00	S11	//	13	08	08	1717	W	A	5886173	GERCHOW, DEBORAH ANN

Report Count: 1



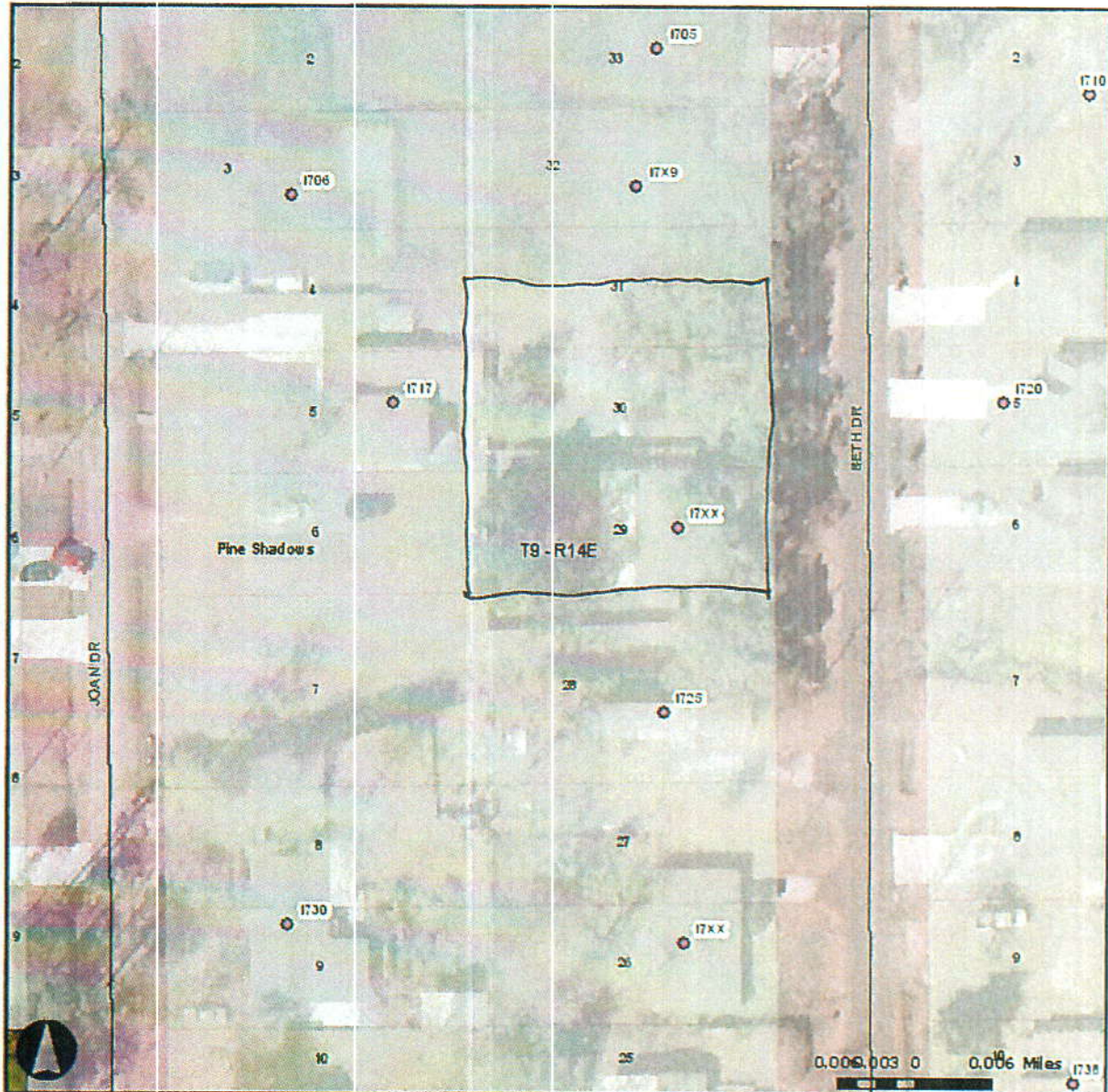


St. Tammany Parish GIS Map  
1717 Beth Drive – Parish Zoning: A-4 (Single Family Residential)





# Map



Address

major\_roads

Streets

Streams & Rivers

Township/Range

Subdivisions

SD Parcels

Land\_Parcels

Cities

Water Bodies

parish\_land

## Copyright

STPBasicMap  
MIS/GIS Department



Google

To see all the details that are visible on the screen, use the "Print" link next to the map.



Map data ©2013 Google