

IN THE CIRCUIT COURT OF THE 14TH
JUDICIAL CIRCUIT IN AND FOR BAY
COUNTY, FLORIDA
GENERAL JURISDICTION DIVISION
CASE NO: 03-2009-CA-003000

AURORA LOAN SERVICES LLC,

Plaintiff,

vs.

LISA OSHESKY; TIMOTHY
OSHESKY; ANY AND ALL
UNKNOWN PARTIES CLAIMING BY,
THROUGH, UNDER, AND AGAINST
THE HEREIN NAMED INDIVIDUAL
DEFENDANT(S) WHO ARE NOT
KNOWN TO BE DEAD OR ALIVE ,
WHETHER SAID UNKNOWN
PARTIES MAY CLAIM AN INTEREST
AS SPOUSES, HEIRS, DEVISEES,
GRANTEES OR OTHER CLAIMANTS;
AMERICAN EXPRESS BANK, FSB;
JOHN DOE AND JANE DOE AS
UNKNOWN TENANTS IN
POSSESSION,

Defendants

FILED
2010 JUL 22 A 9:41
BIL KINSAUL
CLERK OF COURT
BAY COUNTY, FLORIDA

FINAL JUDGMENT OF FORECLOSURE

This action was heard before the court on July 22, 2010. On the evidence presented

IT IS ORDERED AND ADJUDGED that:

1. Plaintiff, AURORA LOAN SERVICES LLC, C/O AURORA LOAN SERVICES, LLC,
2617 COLLEGE PARK DRIVE, SCOTTSBLUFF, NE 69361, is due:

Principal:	\$176,250.00
Interest from November 1, 2008 to July 22, 2010 the date of this Judgment:	\$20,893.29
Title Search Expense:	\$200.00



* P B M *



* F 0 9 - 4 5 3 7 6 *



* D 1 1 0 1 *

Ad Valorem Taxes:	
Attorneys' Fees Finding as to reasonable number of hours: 8.7 Finding as to reasonable hourly rate: 150.00	
Attorney's Fees Total:	\$1,300.00
Court costs, now taxed:	\$1,351.50
Other:	
Late Charges Accrued Prior to Acceleration:	\$201.96
Inspections Conducted on Property:	\$60.00
Hazard Insurance Premiums:	\$2,279.77
Subtotal:	\$202,536.52
Less: Escrow Balance	
Less: Other	
TOTAL:	\$202,536.52

that shall bear interest at the rate of 6% a year.

2. Plaintiff holds a lien for the total sum superior to all claims or estates of defendant(s) on the following described property in BAY County, Florida:

LOT 13, BLOCK U, HOLIDAY BEACH, UNIT TWELVE, ACCORDING TO MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 10, PAGE 94 OF THE PUBLIC RECORDS OF BAY COUNTY, FLORIDA.

3. If the total sum with interest at the rate described in paragraph 1 and all costs accrued subsequent to this judgment are not paid, the clerk of this court shall sell the property at public sale on **AUG 27 2010**, 2010, to the highest bidder for cash, except as prescribed in paragraph 5, at the courthouse located at 300 EAST FOURTH STREET in BAY County in PANAMA CITY, Florida, in accordance with section 45.031, Florida Statutes, using the following method (CHECK ONE):

☐ At NOT APPLICABLE

☒ By electronic sale beginning at 11:00 AM on the prescribed date at www.bay.realforeclose.com

4. Plaintiff shall advance all subsequent costs of this action and shall be reimbursed for

them by the clerk if plaintiff is not the purchaser of the property for sale, provided, however, that the purchaser of the property for sale shall be responsible for the documentary stamps payable on the certificate of title. If plaintiff is the purchaser, the clerk shall credit plaintiff's bid with the total sum with interest and costs accruing subsequent to this judgment, or such part of it, as is necessary to pay the bid in full.

5. On filing the certificate of title the clerk shall distribute the proceeds of the sale, so far as they are sufficient, by paying: first, all of plaintiff's costs; second, documentary stamps affixed to the certificate; third, plaintiff's attorneys' fees; fourth, the total sum due to plaintiff, less the items paid, plus interest at the rate prescribed in paragraph 1 from this date to the date of the sale; and by retaining any remaining amount pending the further order of this court.
6. On filing the certificate of sale, defendant(s) and all persons claiming under or against defendant(s) since the filing of the notice of lis pendens shall be foreclosed of all estate or claim in the property, except as to claims or rights under chapter 718 or chapter 720, Florida Statutes, if any. Upon the filing of the certificate of title, the person named on the certificate of title shall be let into possession of the property. If any defendant remains in possession of the property, the clerk shall without further order of the court issue forthwith a writ of possession upon request of the person named on the certificate of title.
7. Jurisdiction of this action is retained to enter further orders that are proper including, without limitation, a deficiency judgment.

IF THIS PROPERTY IS SOLD AT PUBLIC AUCTION, THERE MAY BE ADDITIONAL MONEY FROM THE SALE AFTER PAYMENT OF PERSONS WHO ARE ENTITLED TO BE PAID FROM THE SALE PROCEEDS PURSUANT TO THIS FINAL JUDGMENT.

IF YOU ARE A SUBORDINATE LIENHOLDER CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN 60 DAYS AFTER THE SALE. IF YOU FAIL TO FILE A CLAIM YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS.

IF YOU ARE THE PROPERTY OWNER, YOU MAY CLAIM THESE FUNDS YOURSELF. YOU ARE NOT REQUIRED TO HAVE A LAWYER OR ANY OTHER

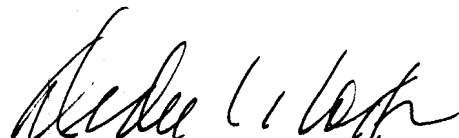

REPRESENTATION AND YOU DO NOT HAVE TO ASSIGN YOUR RIGHTS TO ANYONE ELSE IN ORDER FOR YOU TO CLAIM ANY MONEY TO WHICH YOU ARE ENTITLED. PLEASE CHECK WITH THE CLERK OF THE COURT FOR BAY COUNTY, TELEPHONE NUMBER 850-763-9061, 300 EAST FOURTH STREET, ROOM 105, PANAMA CITY, FL, WITHIN TEN (10) DAYS AFTER THE SALE TO SEE IF THERE IS ADDITIONAL MONEY FROM THE FORECLOSURE SALE THAT THE CLERK HAS IN THE REGISTRY OF THE COURT.

IF YOU DECIDE TO SELL YOUR HOME OR HIRE SOMEONE TO HELP YOU CLAIM THE ADDITIONAL MONEY, YOU SHOULD READ VERY CAREFULLY ALL PAPERS YOU ARE REQUIRED TO SIGN, ASK SOMEONE ELSE, PREFERABLY AN ATTORNEY WHO IS NOT RELATED TO THE PERSON OFFERING TO HELP YOU, TO MAKE SURE THAT YOU UNDERSTAND WHAT YOU ARE SIGNING AND THAT YOU ARE NOT TRANSFERRING YOUR PROPERTY OR THE EQUITY IN YOUR PROPERTY WITHOUT THE PROPER INFORMATION. IF YOU CANNOT AFFORD TO PAY AN ATTORNEY, YOU MAY CONTACT LEGAL SERVICES OF NORTH FLORIDA, INC., 850-769-3581, TO SEE IF YOU QUALIFY FINANCIALLY FOR THEIR SERVICES. IF THEY CANNOT ASSIST YOU, THEY MAY BE ABLE TO REFER YOU TO A LOCAL BAR REFERRAL AGENCY OR SUGGEST OTHER OPTIONS. IF YOU CHOOSE TO CONTACT LEGAL SERVICES OF NORTH FLORIDA, INC. FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

8. In the event the instant case is dismissed by the Plaintiff, the Clerk of Court is hereby directed to release any original loan documents filed with the Court to counsel of record for Plaintiff.
9. If the Plaintiff is the purchaser at the sale, the Plaintiff's bid is hereby assigned to Federal National Mortgage Association, and the Clerk of the Court is hereby directed to issue a Certificate of Title to the assignee named therein.

DONE AND ORDERED in Panama City at BAY County, Florida, this 22 day of

July, 2010.


Deedee S. Costello, Circuit Judge


Copies furnished to:
LAW OFFICES OF DAVID J. STERN, P.A.

LISA OSHESKY
TIMOTHY OSHESKY
818 RADCLIFF AVE.
LYNN HAVEN, FL 32444

AMERICAN EXPRESS BANK, FSB
C/O PRESIDENT, VICE PRESIDENT OR ANY PERSON AUTHORIZED TO ACCEPT SERVICE

4315 SOUTH 2700 WEST
SALT LAKE CITY, UT 84184

CURRENT TENANTS
6931 BEACH DR.
PANAMA CITY, FL 32408

09-45376(ALS)(FNM)