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IN THE CIRCUIT COURT OF THE FOURTEENTH JUDICIAL CIRCUIT OF THE STATE OF FLORIDA, IN AND FOR BAY COUNTY CIVIL DIVISION

OCWEN LOAN SERVICING, LLC,

Plaintiff,

vs.

CASE NO. 03-2009-CA-003755

MARIO MORENO; UNKNOWN SPOUSE OF MARIO MORENO; IF LIVING, INCLUDING ANY UNKNOWN SPOUSE OF SAID DEFENDANT(S), IF REMARRIED, AND IF DECEASED, THE RESPECTIVE UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, CREDITORS, LIENORS, AND TRUSTEES, AND ALL OTHER PERSONS CLAIMING BY, THROUGH, UNDER OR AGAINST THE NAMED DEFENDANT(S); PALMETTO PLANTATION CONDOMINIUM ASSOCIATION, INC.; WHETHER DISSOLVED OR PRESENTLY EXISTING, TOGETHER WITH ANY GRANTEES, ASSIGNEES, CREDITORS, LIENORS, OR TRUSTEES OF SAID DEFENDANT(S) AND ALL OTHER PERSONS CLAIMING BY, THROUGH, UNDER, OR AGAINST DEFENDANT(S); UNKNOWN TENANT #1; **UNKNOWN TENANT #2;**



Defendant(s)

FINAL JUDGMENT

This action was tried before the court. On the evidence presented IT IS ADJUDGED that:

1. Plaintiff, OCWEN LOAN SERVICING, LLC, 12650 INGENUITY DR, ORLANDO, FL 32826, is due:

Principal Balance	\$240,137.83
Prejudgment Interest	\$21,462.29
Pre-Acceleration Late Charges	\$72.58
Property Inspection	\$40.50
Deferred Interest	\$2,165.91
Property Insurance	\$3,288.78
Property Taxes	\$1,991.07
Clerk's Filing Fee	\$905.00

Clerk's Certified Documents \$15.00
Service of Process \$645.80
Clerk's Summons Fee \$50.00
Recording Fee \$9.00
Attorney's Fee \$1,200.00
GRAND TOTAL \$271,983.76

that shall bear interest at the prevailing legal rate of interest.

2. Plaintiff holds a lien for the total sum superior to all claims or estates of defendants(s), PALMETTO PLANTATION CONDOMINIUM ASSOCIATION, INC.; on the following described property in Bay County, Florida:

UNIT NO. 21-A OF PALMETTO PLANTATION, A CONDOMINIUM, ACCORDING TO THE DECLARATION OF CONDOMINIUM RECORDED IN O. R. BOOK 2891, PAGE 1984, AND ALL EXHIBITS AND AMENDMENTS THEREOF, PUBLIC RECORDS OF BAY COUNTY, FLORIDA.

3. If the total sum with interest at the rate described by law and all costs of this action accruing subsequent to this judgment are not paid, the Clerk of this Court shall sell the property at public sale to the bighest bidder for cash, except as set forth hereinafter, on at 11:00 AM Central time at www.bay.realforeclosure.com in accordance with section 45.031, Florida Statutes.

- 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 attorney's 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 BAY COUNTY COURTHOUSE 300 EAST 4TH STREET, 3RD FLOOR, PANAMA CITY, FL, 32401, 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., 221 EAST 23RD STREET, SUITE B, PANAMA CITY, FL,32405, (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 THE RECEIPT OF THIS NOTICE.

- 8. The lost mortgage be and the same is, hereby reestablished. Plaintiff is the owner of said mortgage and holds harmless defendants and indemnifies defendants should any unknown party seek to enforce the lost mortgage against defendants.
- 9. The rights afforded the defendant(s) under FS 718.116 and 720.3085(2) are preserved in full and are not adversely affected or compromised by this order.

DONE AND ORDERED in Chambers this 2nd day of 2 2010, at Bay County, Florida.

Circuit Court Judge

cc:

Law Offices of Daniel C. Consuegra 9204 King Palm Drive Tampa, FL 33619-1328 Attorneys for Plaintiff

Mailed to all parties listed on the attached service list.

MASTER CIVIL SERVICE LIST

MARIO MORENO 1250 NE 32ND STREET POMPANO BEACH, FL 33064

PALMETTO PLANTATION CONDOMINIUM ASSOCIATION, INC. C/O GEORGE HAMM, DIRECTOR 703 CHESTNUT AVENUE LAKELAND, GA 31635

cc: CURRENT RESIDENTS 1120 15TH STREET UNIT 21-A MEXICO BEACH, FL 32456