

IN THE CIRCUIT COURT OF THE 14TH
JUDICIAL CIRCUIT IN AND FOR BAY
COUNTY, FLORIDA
GENERAL JURISDICTION DIVISION
CASE NO: 03-2009-CA-004524

BANK OF AMERICA, N.A.,

Plaintiff,

vs.

JOSEPH SOTO A/K/A JOSEPH A. SOTO; UNKNOWN SPOUSE OF
JOSEPH SOTO A/K/A JOSEPH A. SOTO IF ANY; 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; JOHN DOE AND JANE DOE AS UNKNOWN
TENANTS IN POSSESSION,

FILED
2010 AUG 25 A 11: 25
BILL KINSAUL
CLERK OF COURT
BAY COUNTY FLORIDA

Defendants

FINAL JUDGMENT OF FORECLOSURE

This action was heard before the court on August 25, 2010 . On the evidence presented
IT IS ORDERED AND ADJUDGED that:

1. Plaintiff, BANK OF AMERICA, N.A., C/O BANK OF AMERICA, N.A., 475 CROSS
POINT PARKWAY, GETZVILLE, NY 14068-9000, is due:

Principal:	\$263,551.47
Interest from APRIL 1, 2009 to the date of this Judgment:	\$23,004.60
Title Search Expense:	\$400.00
Ad Valorem Taxes:	
Attorneys' Fees Finding as to reasonable number of hours: 9.6 Finding as to reasonable hourly rate: \$125	
Attorney's Fees Total:	\$1,200.00



Court costs, now taxed:	\$2,679.40
Other:	
Late Charges Accrued Prior to Acceleration:	\$249.75
Inspections Conducted on Property:	\$45.00
Hazard Insurance Premiums:	
Subtotal:	\$291,130.22
Less: Escrow Balance	(\$529.73)
Less: Other	
TOTAL:	\$290,600.49

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 1, BLOCK 2 OF TREASURE ISLAND SECTION ONE,
ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT
BOOK 8, PAGE(S) 63, 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 September 29, 2010, to the highest bidder for cash, except as prescribed in paragraph 5, at the courthouse located at 300 East Fourth Street, Room 105 Panama City, FL 32401 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 A.M. 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.

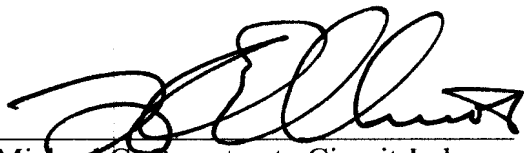
IF YOU ARE THE PROPERTY OWNER, YOU MAY CLAIM THESE FUNDS YOURSELF. YOU ARE NOT REQUIRED TO HAVE A LAWYER OR ANY OTHER REPRESENTATION AND YOU DO NOT HAVE TO ASSIGN YOUR RIGHTS TO ANYONE ELSE IN ORDER FOR YOU TO CLAIM ANY MONEY TO WHICH YOU ARE ENTITLED. PLEASE CHECK WITH THE CLERK OF THE COURT FOR BAY COUNTY, TELEPHONE NUMBER (850) 763-9061, 300 EAST FOURTH STREET, ROOM 105, PANAMA CITY, FL 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., (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.

DONE AND ORDERED in Panama City at BAY County, Florida, this 19th day of
AUGUST, 2010.


~~Michael C. Overstreet~~, Circuit Judge
THOMAS R. ELLINOR

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

JOSEPH SOTO A/K/A JOSEPH A. SOTO
3531 TREASURE CIRCLE
INGLEWOOD, CA 90302

CURRENT OCCUPANTS
3531 TREASURE CIRCLE
PANAMA CITY, FL 32408

09-87169(NATB)(FHLMC)