

BILL KINSAUL
CLERK OF COURT
BAY COUNTY, FLORIDA

2011 JUL 19 A 10:39

FILED



IN THE CIRCUIT COURT OF THE 14th JUDICIAL CIRCUIT IN & FOR BAY COUNTY, FLORIDA	FOR CLERK'S USE ONLY
Clerk Case Number: 2010-CA-002459 Division: Circuit Civil Regions Bank d/b/a Regions Mortgage, Successor by Merger to Union Planters Bank, N.A., Plaintiff(s), vs. Ernest L. Worrell and Dennis P. Worrell a/k/a Dennis Worrell; Unknown Tenants in Possession #1; If living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devisees, Grantees, or Other Claimants Defendant(s).	
FINAL JUDGMENT OF FORECLOSURE	

This action was tried before the court. On the evidence presented,

IT IS ORDERED AND ADJUDGED that:

1. Plaintiff, Regions Bank d/b/a Regions Mortgage, Successor by Merger to Union Planters Bank, N.A. is due:

Principal Due on Note and Mortgage	\$160,072.98
Interest to the date of this Judgment	\$16,322.46
Title Search Expenses	\$200.00
Taxes:	\$1,272.00

Court Costs Now Taxed

Filing Fee	\$945.00
Filing Fee for Lis Pendens	\$9.00
Publication for Service	\$420.40
Private Process Server	\$440.00

OTHER COSTS:

Pre-Acceleration Late Charges	\$633.60
Property Inspections	\$103.60
Insurance	\$339.80
JUDGMENT GRAND TOTAL	<u>\$180,758.84</u>

That shall bear interest at the rate of 6% 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:

Property Address: 17548 Suntime Street, Panama City Beach, FL 32413

a. Legal Description: BEGIN 50.00 FEET, NORTH OF THE SOUTHEAST CORNER OF LOT 7, BLOCK 10, L.M. WELLS GULF BEACH ESTATES, ACCORDING TO PLAT ON FILE IN PLAT BOOK 1, PAGE 67, IN THE OFFICE OF THE CLERK OF THE CIRCUIT COURT, BAY COUNTY, FLORIDA; THENCE SOUTH, ALONG THE EAST LINE OF LOTS 6 AND 7, OF SAID BLOCK 10, FOR A DISTANCE OF 103.00 FEET; THENCE WEST, PARALLEL TO THE SOUTH LINE OF SAID LOT 7, FOR A DISTANCE OF 65.00 FEET; THENCE NORTH, PARALLEL TO THE EAST LINE OF SAID LOTS 6 AND 7, FOR A DISTANCE OF 103.00 FEET; THENCE EAST, PARALLEL TO THE SOUTH LINE OF LOT 7, FOR A DISTANCE OF 65.00 FEET, TO THE POINT OF BEGINNING. BEING PART OF SAID LOTS 6 AND 7, BLOCK 10, L.M. WELLS GULF BEACH ESTATES.

b. Parcel ID No. 38403-020-000

3. If the total sum with interest at the rate prescribed 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 highest bidder for cash, except as set forth hereinafter, on August 24, 2011 at 11:00 am (CDT) at www.bay.realforeclose.com in accordance with Chapter 45, 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 the 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 (2010) 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.
7. Jurisdiction of this action is retained to enter further orders that are proper including, without limitation, a deficiency judgment.
8. 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 SIXTY (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, BILL KINSAUL, BAY COUNTY COURTHOUSE, 300 EAST 4TH STREET, PANAMA CITY, FL 32401, (907)763-9061, 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., 221 EAST 23RD STREET, SUITE B, PANAMA CITY, FL 32405, 850-769-3581 FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE

DONE AND ORDERED in Chambers in Bay County, Florida, this 19th day
of July, 2011.


Circuit Judge

Copies furnished to:

SHAPIRO, FISHMAN & GACHÉ, LLP: 4630 Woodland Corporate Blvd., Suite 100, Tampa, FL 33614

ERNEST L. WORRELL, 554 SUGARTOWN ROAD, MALVERN, PA 19355

DENNIS P. WORRELL A/K/A DENNIS WORRELL, 614B GARDENIA STREET, PANAMA CITY BEACH, FL 32407

UNKNOWN TENANTS IN POSSESSION #1 N/K/A TIM PATE, 17548 SUNTIME STREET, PANAMA CITY BEACH, FL 32413

10-186926 FC01
