

IN THE CIRCUIT COURT OF THE
14TH JUDICIAL CIRCUIT, IN AND FOR BAY COUNTY,
FLORIDA
CIVIL DIVISION:
CASE NO.: 03-2010-CA-001320

GMAC MORTGAGE, LLC,
Plaintiff,

vs.

OLGA M. ARNOLD; MORTGAGE
ELECTRONIC REGISTRATION SYSTEMS,
INC., ACTING SOLELY AS NOMINEE FOR
GMAC MORTGAGE CORPORATION DBA
DITECH.COM; PALISADES OWNERS'
ASSOCIATION, INC.; ROBERT D. ARNOLD
A/K/A BOB ARNOLD; UNKNOWN TENANT
(S) IN POSSESSION OF THE SUBJECT
PROPERTY,

Defendants.

FINAL JUDGMENT OF FORECLOSURE

THIS ACTION was tried before the Court. On the evidence presented

IT IS ADJUDGED that:

1. Plaintiff, GMAC MORTGAGE, LLC, is due:

Principal	\$	92,499.91
Interest from 12/1/2009 to 9/19/2011 (date of judgment)	\$	11,154.76
Escrow:		
Taxes	\$	318.00
Hazard Insurance	\$	563.93
Pre-Acceleration Late Charges	\$	121.52
Property Inspections	\$	146.25
Subtotal:	\$	104,804.37
Costs, now taxed:		
Clerk Filing Fee	\$	964.00
Service of Process	\$	509.50
Mediation Fee	\$	400.00
Total:	\$	106,677.87

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 estate of the defendant(s), on the following described property in Bay County, Florida:

CONDOMINIUM PARCEL; APARTMENT #12 OF PALISADES CONDOMINIUM, PHASE I, ACCORDING TO THE DECLARATION OF CONDOMINIUM, DATED THE 6TH DAY OF NOVEMBER, 1974 AND RECORDED IN OFFICIAL RECORDS BOOK 496, PAGE 631, AND AMENDMENTS RECORDED IN OFFICIAL RECORDS BOOK 668, PAGE 244; OFFICIAL RECORDS BOOK 720, PAGE 126; AND

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BILL KINSAUL
CLERK OF COURT
BAY COUNTY, FLORIDA

OFFICIAL RECORDS BOOK 865, PAGE 129; AND THE RELATED BY-LAWS AND ARTICLES OF INCORPORATION, OF THE PUBLIC RECORDS OF BAY COUNTY, FLORIDA. TOGETHER WITH ALL OF ITS APPURTENANCES ACCORDING TO THE DECLARATION OF CONDOMINIUM. SUBJECT, HOWEVER, TO ALL OF THE PROVISIONS OF THE DECLARATION OF CONDOMINIUM.

Property Address: 6901 N LAGOON DRIVE 12 PANAMA CITY, FL 32408

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 subject property at public sale on October 24, 2016 to the highest bidder for cash, except as prescribed in Paragraph 4, at the courthouse located 300 EAST FOURTH STREET in BAY County in Panama City, Florida, in accordance with section 45.031, Florida Statutes, using the following method(s).

4. ✓ 5 At www.bay.realforeclose.com beginning at 11:00 AM on the prescribed date.

By electronic sale beginning at 11:00 AM on the prescribed date at _____ 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 the plaintiff's costs; second, documentary stamps affixed to the Certificate; third, plaintiff's attorneys' fees; fourth, the total sum due to the 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 of 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 chapter 720, Florida Statutes, if any. Upon the filing of the certificate of title, the person named on the certificate of tile 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 Plaintiff is the Purchaser at the sale, Plaintiff's bid is hereby assigned FEDERAL NATIONAL MORTGAGE ASSOCIATION, and the Clerk of Court is hereby directed to issue a Certificate of Title to assignee named therein.

NOTICE PURSUANT TO SECTION 45.031, FLORIDA STATUTES.

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 THE 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, 300 EAST 4TH STREET, PANAMA CITY, FL, 32401, (850) 747-3548, 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 FLORIDA RURAL LEGAL SERVICES, LEGAL SERVICES OF NORTH FLORIDA, INC. 221 EAST 23RD STREET, SUITE B PANAMA CITY, FL 32405 PHONE: (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 THE FLORIDA RURAL LEGAL SERVICES, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

ORDERED at BAY County, Florida on September 19, 2011.



Circuit Judge

Copies sent to:
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MAILING LIST

Case No: 03-2010-CA-001320

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UNKNOWN TENANT (S)
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PANAMA CITY, FL 32408