

FILED

2011 NOV 28 P 2:04

BILL KINSAUL
CLERK OF COURT
BAY COUNTY, FLORIDA

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

HSBC BANK USA, NATIONAL ASSOCIATION, AS
TRUSTEE FOR DEUTSCHE BANK ALT 2006-AR2,

Plaintiff,

vs. CASE NO. 03-2010-CA-002639
DIVISION K

SPACE FOR RECORDING ONLY F.S. §695.26

MELISSA A. HAWKINS; THE UNKNOWN SPOUSE OF MELISSA A.
HAWKINS N/K/A ROGER HAWKINS; 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 SPOUSE, HEIRS, DEVISEES,
GRANTEES, OR OTHER CLAIMANTS; EMERALD POINTE RESORT
CONDOMINIUM ASSOCIATION, INC.; EMERALD POINTE RESORT
OWNERS ASSOCIATION, INC.

Defendant(s).

FINAL SUMMARY JUDGMENT OF MORTGAGE FORECLOSURE

IT IS ADJUDGED THAT:

1. Plaintiff HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR DEUTSCHE
BANK ALT 2006-AR2 3476 Stateview Blvd , Fort Mill, SC 29715 is due:

UNPAID PRINCIPAL BALANCE	\$106,156.54
INTEREST ON THE NOTE AND MORTGAGE FROM 04/01/2010 TO 06/01/2011	4,954.04
PER DIEM INTEREST AT 4% FROM 06/01/2011 TO 11/28/2011	2,093.40
TITLE SEARCH EXPENSES	175.00

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 a public sale on January 9, 2012, at 11:00AM CST, to the highest bidder for cash, except as prescribed in paragraph 4 WWW.BAY.REALFORECLOSE.COM

4. Plaintiff shall advance all subsequent costs of this 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 bid may be assigned without further Order of this Court and the Clerk shall credit the 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 amount remaining 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.

7. Jurisdiction of this action is retained to enter further orders that are proper including, without limitation, a deficiency judgment, if Plaintiff is not limited to in rem stay relief in an active bankruptcy case and/or if borrower(s) has not been discharged in bankruptcy or constructively served, together with additional attorney's fees, if appropriate.

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.

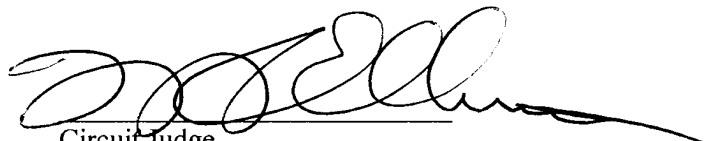
IF YOU ARE SUBORDINATE LIENHOLDER CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN 60 DAYS AFTER THE SALE. IF YOU FAIL TO FILE A CLAIM YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS.

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, BAY County, 300 East Fourth Street, Panama City, FL 32401, Phone: 850-747-5157, 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. - Panama City Office (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. - Panama City Office (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 28th day of

November, 2011.


Circuit Judge

Copies furnished to:
Shayna P. Marsteller, Esquire
Florida Default Law Group, P.L.
P.O. Box 25018
Tampa, FL 33622-5018

Service List

MELISSA A. HAWKINS
370 Faulkner Ct.
Ball Ground, GA 30107

THE UNKNOWN SPOUSE OF MELISSA A. HAWKINS N/K/A ROGER HAWKINS
370 Faulkner Ct.
Ball Ground, GA 30107

EMERALD POINTE RESORT CONDOMINIUM ASSOCIATION, INC.
c/o LAWRENCE, THOMAS, R.A.
5590 BAUER ROAD
PENSACOLA, FL 32507

EMERALD POINTE RESORT OWNERS ASSOCIATION, INC.
c/o DOUGLAS L. SMITH, Esq.
221 MCKENZIE AVE
PANAMA CITY, FL 32401