

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

FILED

REGIONS BANK

2012 MAR 19 P 3: 48

CASE NO.: 03-2010-CA-001097

Plaintiff,

v.

BILL KINSAUL  
CLERK OF COURT  
BAY COUNTY, FLORIDA



SEC.: O

ALEX PETSKA ; 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,  
DEWISEES, GRANTEES, OR OTHER  
CLAIMANTS; MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC. AS  
NOMINEE FOR CITIBANK FEDERAL  
SAVINGS BANK; EDGEWATER BEACH  
RESORT COMMUNITY ASSOCIATION, INC.;

Defendant(s).

\_\_\_\_\_ /

**FINAL JUDGMENT OF FORECLOSURE**  
Form 1.996(a)

**THIS ACTION** was tried before the court. On the evidence presented,

**IT IS ADJUDGED that:**

1. Plaintiff, REGIONS BANK, c/o P. O. Box 18001, Hattiesburg, MS 39404-8001 is  
due:

Principal:	\$	378,173.01
Interest to date of this judgment:	\$	24,620.75
Title search expenses:	\$	325.00
Taxes	\$	1,781.58
Attorneys' Fees:		
Finding as to reasonable number of hours:		_____

Finding as to reasonable hourly rate: \_\_\_\_\_

Other\*: \$ 0.00

(\*The requested attorney's fee is a flat rate that the firm's client has agreed to pay in this matter. Given the amount of the fee requested and the labor expended, the Court finds that a lodestar analysis is not necessary and that the flat fee is reasonable.)

Attorneys' fees total	\$	1,200.00
Court Costs, now taxed		
Filing Fee	\$	1,964.00
Service of Process at \$0.00 per defendant	\$	415.00
Other:		
Late Fees Through Date of Referral	\$	196.96
Appraisal, BPO	\$	400.00
Property Inspections	\$	159.70
		<hr/>
SUBTOTAL	\$	409,236.00
LESS: Escrow Balance	\$	0.00
LESS: Other	\$	0.00
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<b>TOTAL</b>	\$	<b>409,236.00</b>
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That shall bear interest at the rate of 4.75% a year.

2. Plaintiff hold a lien for the total sum superior to all claims or estates of defendant(s), on the following described property in Bay County, Florida:

EDGEWATERTOWER III, A CONDOMINIUM, ALL AS SET FORTH IN THE DECLARATION OF CONDOMINIUM AND

THE EXHIBITS ANNEXED THERETO AND FORMING A PART THEREOF, AS RECORDED IN OFFICIAL RECORDS

BOOK 1269, PAGE 31, AND RE-RECORDED IN OFFICIAL RECORDS BOOK 1269, PAGE 238 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: 11347 FRONT BEACH ROAD UNIT 304, PANAMA CITY BEACH, FL 32407

3. If the total sum due 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 April 24, 2012, to the highest bidder for cash, except as prescribed in Paragraph 4, at 11:00 a.m. at website: <https://www.bay.realforeclose.com>, in accordance with section 45.031, Florida Statutes, using the following method (CHECK ONE):

At the courthouse beginning at 11:00 AM on the prescribed date.

By electronic sale beginning at 11:00 AM on the prescribed date at the website.

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 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 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 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.**

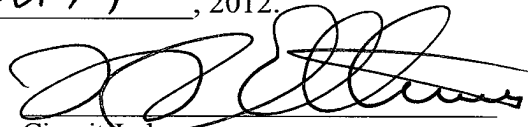
**IF YOU ARE A SUBORDINATE LIENHOLDER CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN 60 DAYS AFTER THE SALE. IF YOU FAIL TO FILE A CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS.**

If the property being foreclosed on has qualified for the homestead tax exemption in the most recent approved tax roll, the following provision applies:

**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, AT 850-763-9061, 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. (BAY) FOR BAY COUNTY AT 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. (BAY) FOR BAY COUNTY AT 850-769-3581 FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.**

ORDERED at Panama City, Florida, on March 19, 2012.

  
Circuit Judge

I certify that a true copy of the above and foregoing has been furnished to each of the following named addresses by [] regular U.S. Mail and/or [] facsimile or [] hand delivery on this 19 day of March 2011.

MORRIS HARDWICK SCHNEIDER, 9409 PHILADELPHIA ROAD, BALTIMORE, MD 21237

ALEX PETSKA, 217 BRIDLE PATH CIRCLE, OAK BROOK, IL 60523

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR CITIBANK  
FEDERAL SAVINGS BANK, C/O CT CORPORATION SYSTEM, REGISTERED AGENT, 1200  
SOUTH PINE ISLAND ROAD, PLANTATION, FL 33324

EDGEWATER BEACH RESORT COMMUNITY ASSOCIATION, INC., P.O. BOX 9454,  
PANAMA CITY BEACH, FL 32417



*Jennifer Sullivan*

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Deputy Clerk/Judicial Assistant