

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

JPMORGAN CHASE BANK, NATIONAL
ASSOCIATION,

Plaintiff,

vs. CASE NO. 03-2012-CA-000019
DIVISION O

FILED
2012 OCT 29 P 1:43
BILL KINSAUL
CLERK OF COURT
BAY COUNTY, FLORIDA

SPACE FOR RECORDING ONLY F.S. §695.26

H. DALE GARNER; NANCY M. GARNER; SUNNYSIDE BEACH AND
TENNIS CLUB CONDOMINIUM ASSOCIATION, INC.; 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, GRANTEEES, OR OTHER CLAIMANTS; WELLS
FARGO BANK, N.A., SUCCESSOR IN INTEREST TO SOUTHTRUST
BANK; FIRST GEORGIA BANKING COMPANY; VISION BANK
PANAMA CITY BEACH BRANCH

Defendant(s).

FINAL SUMMARY JUDGMENT OF MORTGAGE FORECLOSURE

IT IS ADJUDGED THAT:

1. Plaintiff JPMORGAN CHASE BANK, NATIONAL ASSOCIATION 3415 Vision Drive

Department G-7, Columbus, OH 43219-6009 is due:

UNPAID PRINCIPAL BALANCE	\$108,921.72
INTEREST ON THE NOTE AND MORTGAGE FROM 10/01/2009 TO 08/15/2012	18,393.82
PER DIEM INTEREST AT 5.875% FROM 08/15/2012 TO 10/29/2012	1,314.75

TITLE SEARCH EXPENSES	175.00
TITLE EXAMINATION FEE	150.00
TAXES	6,329.86
ATTORNEYS' FEES	
*Other	1,450.00
(*The requested attorney's fee is a flat rate fee 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	\$1,450.00
FILING FEE	997.50
INVESTIGATION/SERVICE OF PROCESS	1,527.55
8 Service of Process @ \$55.00	
5 Out of State Locate(s) @ \$160.00	
3 Skip Trace @ \$90.00	
TAXES \$17.55	
NOA PUBLICATION FEE	503.92
Title Update	75.00
PROPERTY INSPECTIONS	168.00
CREDITS	-1,983.58
TOTAL	\$138,023.54

That shall bear interest at the rate established by Florida Statute.

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:

CONDOMINIUM PARCEL: UNIT NO. 5 OF SUNNYSIDE BEACH AND TENNIS CONDOMINIUM, ACCORDING TO THE DECLARATION OF CONDOMINIUM THEREOF RECORDED IN OFFICIAL RECORDS BOOK 633, PAGE 535 OF THE PUBLIC RECORDS OF BAY COUNTY, FLORIDA, ON THE 23RD DAY OF JUNE, 1977, AND AMENDMENTS RECORDED IN OFFICIAL RECORDS BOOK 807, PAGE 437; OFFICIAL RECORDS BOOK 839, PAGE 535; OFFICIAL RECORDS BOOK 1004, PAGE 537; OFFICIAL RECORDS BOOK 1265, PAGE 1582 AND OFFICIAL RECORDS BOOK 1384, PAGE 1458, TOGETHER WITH ALL APPURTENANCES THERETO, INCLUDING AN UNDIVIDED INTEREST IN THE COMMON ELEMENTS AND THE LIMITED COMMON ELEMENTS AS SET FORTH IN SAID DECLARATION.

A/K/A 22400 FRONT BEACH ROAD UNIT #5 PANAMA CITY, FL 32413

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

December 6, 2012, 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.

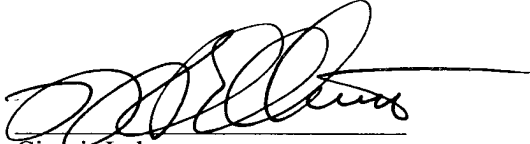
IF YOU ARE SUBORDINATE LIENHOLDER CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN 60 DAYS AFTER THE SALE. IF YOU FAIL TO FILE A CLAIM YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS.

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.

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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 29th day of October, 2012.


Circuit Judge
03-2012-CA-000019

Copies furnished to: Salina B. Klinghammer, Esquire
Ronald R Wolfe & Associates, P.L.
P.O. Box 25018
Tampa, FL 33622-5018

Service List

H. DALE GARNER
22400 FRONT BEACH ROAD UNIT #5
PANAMA CITY, FL 32413

NANCY M. GARNER
22400 FRONT BEACH ROAD UNIT #5
PANAMA CITY, FL 32413

SUNNYSIDE BEACH AND TENNIS CLUB CONDOMINIUM ASSOCIATION, INC.
c/o ROB BLUE, JR, Esq.
rblue@burkeblue.com; jfauchaux@burkeblue.com

WELLS FARGO BANK, N.A., SUCCESSOR IN INTEREST TO SOUTHTRUST BANK
c/o Corporation Service Company, R.A.
1201 Hays St. Suite 105
Tallahassee, FL 32301-2525

FIRST GEORGIA BANKING COMPANY
c/o LEGAL DEPARTMENT, R.A.
101 Main Street
FRANKLIN, GA 30217

VISION BANK PANAMA CITY BEACH BRANCH
c/o JEFFREY P. WHITTON, Esq.
whittonpc@comcast.net; carolhusbands@comcast.net