File # 2012061486, OR BK 3456 Page 1621, Page 1 of 3, Recorded 11/06/2012 at 10:14 AM, Bill Kinsaul, Clerk Bay County, Florida Deputy Clerk GB Trans # 1118457

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# IN THE FOURTEENTH JUDICIAL CIRCUIT IN BAY COUNTY, FLORIDA

CENTENNIAL BANK,

Plaintiff,

VS.

CASE NO. 09-5788-CA

WILLIAM M. BUTTERFIELD and JOCELYN C. BUTTERFIELD,

Defendants.

## FINAL JUDGMENT OF FORECLOSURE

This action was heard on plaintiff's motion to vacate and renewed motion for judgment of foreclosure before the Court, on due notice, on October 31, 2012; and the Court determining that interest should run at the statutory rate from the date of the earlier vacated judgment (August 4, 2010); on the matters presented,

### IT IS ADJUDGED THAT:

1. Plaintiff, CENTENNIAL BANK, as successor in interest to COASTAL COMMUNITY BANK, is owed on promissory note number 8208070362 and the mortgage:

Principal Interest through August 4, 2010 Late charges through that date Attorney fees (reserved) Court costs Other costs	\$ 1 \$ \$ \$ \$	10,000.00 9,654.41 246.90 -0- 1,060.00 -0-
TOTAL as of August 4, 2010	\$ 120,960.41	

plus interest at the statutory rate (currently 4.75% a year) from the date of August 4, 2010.

3. Plaintiff holds a lien for the total sum superior to any claim or estate of defendants on the following described property in Bay County, Florida:

Parcel 1: Lot 5, Lakeshore Landing, according to the plat thereof, recorded in Plat Book 24, Page 6, of the Public Records of Bay County, Florida;

#### AND

<u>Parcel 2</u>: Lot 5, Mill Creek Subdivision, according to the plat thereof as recorded in Plat Book 18, Pages 66 and 67, of the Public Records of Bay County, Florida.

- 4. 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 public sale to the highest bidder for cash, except as set forth hereinafter, on youary 1, 2012, at 11:00 a.m. Central Time, at <a href="https://www.bay.realforeclose.com">www.bay.realforeclose.com</a> in accordance with Chapter 45, Florida Statutes. Notice of this sale shall be published in accordance with law in a newspaper of general circulation in Bay County, Florida.
- 5. 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. If plaintiff is the purchaser, the clerk shall credit plaintiff's bid with the total sum with interest and cost accruing subsequent to this judgment, or such part of it, as is necessary to pay the bid in full.
- 6. 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 described 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.
- 7. On filing the certificate of title defendant and all persons claiming under or against them since the filing of the notice of lis pendens shall be foreclosed of all estate or claim in the property, and the purchaser at the sale be let into possession of the property, with the assistance of the Sheriffs of this State. Any violation of the provisions of this order shall be deemed a contempt of this Court, and appropriate sanctions shall issue.
- 8. Jurisdiction of this action is retained to enter further orders that are proper including, without limitation, writs of possession and deficiency judgment.
- 9. 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 homestead] 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 COURTHOUSE, 300 EAST FOURTH STREET, PANAMA CITY, FL, 32402, 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., 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., 850-769-3581, FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

ORDERED in Bay County, Florida, on

2012 ج

Hon James B. Fensom

Circuit Judge

Copies furnished to:

Frank A. Baker, Esq. William M. Butterfield Jocelyn C. Butterfield