

**IN THE CIRCUIT COURT OF THE FOURTEENTH JUDICIAL CIRCUIT OF
THE STATE OF FLORIDA, IN AND FOR BAY COUNTY
CIVIL DIVISION**

PNC BANK, NATIONAL ASSOCIATION,
SUCCESSOR BY MERGER TO NATIONAL CITY
BANK, SUCCESSOR BY MERGER TO NATIONAL
CITY MORTGAGE CO., FORMERLY KNOWN AS
NCMC NEWCO, INC., SUCCESSOR IN INTEREST
TO NATIONAL CITY MORTGAGE CO,

Plaintiff,

vs.

CASE NO. 11002020 CA

CHRIS JOSEPH SCHNEIDER; UNKNOWN SPOUSE
OF CHRIS JOSEPH SCHNEIDER; CARL D.
SCHNEIDER; UNKNOWN SPOUSE OF CARL D.
SCHNEIDER; IF LIVING, INCLUDING ANY
UNKNOWN SPOUSE OF SAID DEFENDANT(S), IF
REMARRIED, AND IF DECEASED, THE
RESPECTIVE UNKNOWN HEIRS, DEVISEES,
GRANTEES, ASSIGNEES, CREDITORS, LIENORS,
AND TRUSTEES, AND ALL OTHER PERSONS
CLAIMING BY, THROUGH, UNDER OR AGAINST
THE NAMED DEFENDANT(S); TYNDALL
FEDERAL CREDIT UNION; WHETHER
DISSOLVED OR PRESENTLY EXISTING,
TOGETHER WITH ANY GRANTEES, ASSIGNEES,
CREDITORS, LIENORS, OR TRUSTEES OF SAID
DEFENDANT(S) AND ALL OTHER PERSONS
CLAIMING BY, THROUGH, UNDER, OR AGAINST
DEFENDANT(S); UNKNOWN TENANT #1;
UNKNOWN TENANT #2;

Defendant(s)

BILL KINSAUL
CLERK OF COURT
BAY COUNTY, FLORIDA

2013 JAN 28 P 2:10

FILED

FINAL JUDGMENT

This action was tried before the Court on the Non-Jury Trial scheduled on January 28, 2013 at 2:30PM

IT IS ADJUDGED that:

1. Plaintiff, PNC BANK, NATIONAL ASSOCIATION, SUCCESSOR BY MERGER TO NATIONAL CITY BANK, SUCCESSOR BY MERGER TO NATIONAL CITY MORTGAGE CO., FORMERLY KNOWN AS NCMC NEWCO,

INC., SUCCESSOR IN INTEREST TO NATIONAL CITY MORTGAGE CO, 525 VINE STREET SUITE 800, CINCINNATI, OH 45202, is due:

Principal Balance	\$92,268.75
Prejudgment Interest from 3/1/2011 to 1/28/2013	\$10,549.39
Per diem interest at 6.00000%	
Pre-Acceleration Late Charges	\$219.60
Property Inspection	\$171.00
Escrow Advance	\$4,611.89
Title Search	\$645.00
Clerk's Filing Fee	\$910.00
Service of Process	\$605.00
Clerk's Summons Fee	\$70.00
Recording Fee	\$21.00
Attorney's Fee	\$2,800.00
GRAND TOTAL	\$112,871.63

that shall bear interest at the prevailing legal rate of interest.

2. Plaintiff holds a lien for the total sum superior to all claims or estates of defendants(s), CHRIS JOSEPH SCHNEIDER; CARL D. SCHNEIDER; TYNDALL FEDERAL CREDIT UNION; UNKNOWN TENANT #1 N/K/A ALLEN YOUNG, single; on the following described property in Bay County, Florida:

Lot 5, Block 17, CRESCENT BEACH UNIT NO. 1, according to the plat thereof, as recorded in Plat Book 8, Page 50, of the Public Records of Bay County, Florida.

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 public sale to the highest bidder for cash, except as set forth hereinafter, on March 15, 2013 at 11:00 AM at 11:00 AM in accordance with Chapter 45, Florida Statutes.

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 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 remaining amount 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 at 4004 Crescent Dr, Panama City Beach, FL 32408.

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 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 BAY COUNTY COURTHOUSE
300 EAST 4TH STREET, 3RD FLOOR, PANAMA CITY, FL, 32401,
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., 221 EAST 23RD STREET, SUITE B, PANAMA CITY, FL 32405, (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. FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER THE RECEIPT OF THIS NOTICE.

8. This judgment is an IN REM judgment against Defendants, CHRIS JOSEPH SCHNEIDER; CARL D. SCHNEIDER; and that there are no in personam damages or costs assessed against said Defendants.

DONE AND ORDERED this 28th day of January, 2013, at Bay County, Florida.



Honorable Thomas R. Ellinor

cc:
Law Offices of Daniel C. Consuegra
9204 King Palm Drive
Tampa, FL 33619-1328
Attorneys for Plaintiff

Mailed to all parties listed on the attached service list.

MASTER CIVIL SERVICE LIST

ATTORNEY FOR PLAINTIFF
LAW OFFICES OF DANIEL C. CONSUEGRA, P.L.
9204 KING PALM DR.
TAMPA, FL 33619
attorneynotice@consuegralaw.com

CHRIS JOSEPH SCHNEIDER
124 GARDENIA STREET
PANAMA CITY BEACH, FL 32407

CARL D. SCHNEIDER
124 GARDENIA STREET
PANAMA CITY BEACH, FL 32407

TYNDALL FEDERAL CREDIT UNION
JAMES WARREN
3109 MINNESOTA AVENUE
PANAMA CITY, FL 32405

UNKNOWN TENANT #1 N/K/A ALLEN YOUNG
4004 CRESCENT DRIVE
PANAMA CITY BEACH, FL 32407