

IN THE CIRCUIT COURT OF THE
14TH JUDICIAL CIRCUIT, IN AND FOR BAY COUNTY,
FLORIDA
CIVIL DIVISION:
CASE NO.: 10000325CA

BAC HOME LOANS SERVICING, L.P. F/K/A
COUNTRYWIDE HOME LOANS SERVICING,
L.P.,

Plaintiff,

vs.

BARRY L. HUTCHINSON; CINDY L.
HUTCHINSON; BANK OF AMERICA, N.A
F/K/A COUNTRYWIDE BANK, N.A.;
MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS INCORPORATED AS A NOMINEE
FOR COUNTRYWIDE BANK, N.A.;
UNKNOWN TENANT(S); IN POSSESSION
OF THE SUBJECT PROPERTY,
Defendants.

FINAL JUDGMENT OF FORECLOSURE

THIS ACTION was tried before the Court. On the evidence presented

IT IS ADJUDGED that:

1. Plaintiff, BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P., is due:

Principal	\$	107,442.12
Interest from 7/1/2009 to 3/11/2013	\$	25,788.39
Escrow:		
Taxes	\$	8,014.42
Hazard Insurance	\$	11,716.77
Property Inspections/Preservations	\$	1,900.05
Bankruptcy Fees and Costs	\$	-35.90
Other	\$	100.00
Escrow/Suspense Credit	\$	-36.00
Subtotal:	\$	154,889.85
Costs, now taxed:		
Title Search & Review	\$	325.00
Clerk Filing Fee	\$	964.00
Service of Process	\$	385.00
Total:	\$	156,563.85

that shall bear interest at the rate of 4.75% a year

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

SEE EXHIBIT "A"

Property Address: 8100 MARCIA ROAD PANAMA CITY, FL 32409

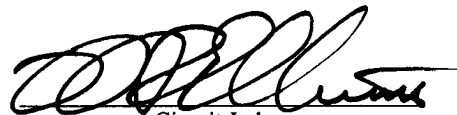
3. If the total sum with interest at the rate described in Paragraph 1 and all costs accrued subsequent to this judgment are not paid, the foreclosure sale is hereby scheduled to take place on-line on June 10, 2013 at 11:00 AM at www.bay.realforeclose.com. The Bay County Clerk of Court shall sell the property described to the highest bidder for cash after giving notice as required by section 45.031, 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 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 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.
8. If Plaintiff is the Purchaser at the sale, Plaintiff's bid is hereby assigned to FEDERAL NATIONAL MORTGAGE ASSOCIATION, and the Clerk of Court is hereby directed to issue a Certificate of Title to assignee named therein.

NOTICE PURSUANT TO SECTION 45.031, FLORIDA STATUTES.

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 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.

ORDERED at BAY County, Florida on March 11, 2013.


Circuit Judge

Copies sent to:
Choice Legal Group, P.A.
1800 NW 49th Street, Suite 120
Fort Lauderdale, Florida 33309
Telephone: (954) 453-0365
Facsimile: (954) 771-6052
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DESIGNATED PRIMARY E-MAIL FOR SERVICE
PURSUANT TO FLA. R. JUD. ADMIN 2.516
eservice@clegalgroup.com

OR BK 3491 PG 577, Page 3 of 4

Prepared by: NANCY MEENTS

AMERICA'S WHOLESALE LENDER

DATE: 02/04/2005

CASE #:

DOC ID #: 0008715423502005

BORROWER: BARRY L. HUTCHINSON

PROPERTY ADDRESS: 8100 MARCIA ROAD

PANAMA CITY, FL 32409-1945

Branch #: 0000985

800 EAST 96TH STREET SUITE 150

INDIANAPOLIS, IN 46240

Phone: (317) 705-3860

Br Fax No.: (877) 285-8001

LEGAL DESCRIPTION EXHIBIT A

Commence at the Northeast Corner of the Southeast Quarter of Section 23, Township 2 South, Range 14 West, Bay County Florida; thence South 01°15'46" West, 38.00 feet; thence North 88°58'07" West, 1387.34 feet to the West R/W line of a road; thence South 05°13'05" West along said R/W line a distance of 1188.68 feet; thence North 88°58'57" West, 291.83 feet to the Point of Beginning; thence South 02°00'34" West, 452.75 feet; thence North 88°57'55" West, 282.75 feet to the East R/W line of a road; thence North 05°00'00" East along said R/W line a distance of 452.65 feet; thence South 88°58'57" East, 291.82 feet to the Point of Beginning.

a/k/a 8100 Marcia Road, Panama City, FL, 32409

Tax ID: 07751-481-000

RHAWACOMV
Legal Description Exhibit A
20404-XX (04/05)(g)



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* 0 0 7 1 5 4 2 3 5 0 0 0 0 2 0 0 8 A *

SERVICE LIST

Case No: 10000325CA

CHOICE LEGAL GROUP, P.A
ATTORNEY FOR PLAINTIFF
1800 N.W. 49TH STREET, SUITE 120
FORT LAUDERDALE, FL 33309

DESIGNATED PRIMARY E-MAIL FOR SERVICE
PURSUANT TO FLA. R. JUD. ADMIN 2.516
eservice@clegalgroup.com

BARRY L. HUTCHINSON
2110 GAME FARM ROAD
PANAMA CITY, FL 32405

CINDY L. HUTCHINSON
2110 GAME FARM ROAD
PANAMA CITY, FL 32405

BANK OF AMERICA, N.A F/K/A COUNTRYWIDE BANK, N.A.
1200 S. PINE ISLAND ROAD
PLANTATION, FL 33324

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INCORPORATED AS A NOMINEE FOR
COUNTRYWIDE BANK, N.A.
1901 E VOORHEES STREET, SUITE C
DANVILLE, IL 61834

UNKNOWN TENANT(S)
8100 MARCIA ROAD
PANAMA CITY, FL 32409