

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

BAC HOME LOANS SERVICING, LP, FKA
COUNTRYWIDE HOME LOANS
SERVICING, LP

CASE NO.: 09006605CA

Plaintiff,

SEC.: D

v.

OSVALDO HERNANDEZ; KRISTI
HERNANDEZ 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; WENDY H.
COOK; JOHN H. COOK.

Defendant(s).

_____ /

FILED
2013 JUL - 8 P 12:04
BILL KINSAUL
CLERK OF COURT
BAY COUNTY, FLORIDA

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, BAC HOME LOANS SERVICING, LP, FKA COUNTRYWIDE HOME LOANS SERVICING, LP, c/o 7105 Corporate Drive, Plano, TX 75024 is due:

Principal:	\$	121,237.83
Interest to date of this judgment:	\$	32,835.00
Title search expenses:	\$	0.00
Taxes	\$	16,508.46
Hazard Insurance	\$	11,200.17



MIP/PMI	\$	2,079.74
Attorneys' Fees:		
Finding as to reasonable number of hours: 10		
Finding as to reasonable hourly rate: \$130		
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	\$	1,300.00
Court Costs, now taxed		
Filing Fee	\$	0.00
Service of Process at \$0.00 per defendant	\$	0.00
Other:		
Late Fees Through Date of Referral	\$	41.56
Property Inspections	\$	90.00
SUBTOTAL	\$	185,292.76
LESS: Escrow Balance	\$	0.00
LESS: Other	\$	0.00
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TOTAL	\$	185,292.76
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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:



COMMENCE AT THE NORTHEAST CORNER OF THE NORTHEAST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 28, TOWNSHIP 2 SOUTH, RANGE 14 WEST; THENCE WEST 1320 FEET; THENCE SOUTH 660 FEET; THENCE WEST 45 FEET TO THE EAST R/W LINE OF SAPP DRIVE; THENCE SOUTH ALONG THE SAID EAST R/W LINE 55.50 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE SOUTH ALONG SAID R/W LINE AT A BEARING OF SOUTH 00°24'15" EAST, 140.5 FEET; THENCE DEPARTING SAID R/W LINE, RUN NORTH 89°31'15" EAST FOR 176.00 FEET; THENCE NORTH 00°23'36" WEST 140.00 FEET; THENCE SOUTH 89°40'24" WEST 176.00 FEET TO THE POINT OF BEGINNING. TOGETHER WITH A 1994 DOUBLE-WIDE MOBILE HOME, VIN #'S: FLHML2F54710878A AND FLHML2F54710878B

Property address: 7402 SAPP DRIVE, PANAMA CITY, FL 32409-0000

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 Sept. 6, 2013, at 11:00 a.m. at website: <https://www.bay.realforeclose.com> to the highest bidder for cash, except as prescribed in Paragraph 4, 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. The Court retains jurisdiction of this action to enter further Orders that are proper including, without limitation, writs of possession, deficiency judgments and re-foreclosures to eliminate the interests of omitted parties or to correct legal descriptions or reform instruments.

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.

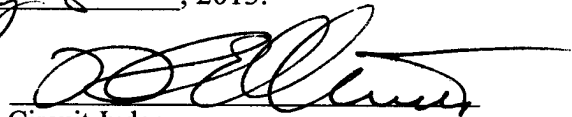
If the property being foreclosed on has qualified for the homestead tax exemption in the most recent approved tax roll, the following provision applies:

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 INTERNAL REVENUE SERVICE (FL - NORTHERN) FOR BAY COUNTY AT 904-665-0832 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 INTERNAL REVENUE SERVICE (FL - NORTHERN) FOR BAY COUNTY AT 904-665-0832 FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.



ORDERED at Panama City, Florida, on July 8, 2013.


Circuit Judge

CERTIFICATE OF SERVICE

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 ___ day of _____, 2013.

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

KRISTI HERNANDEZ, C/O LARRY PERRY, ESQ., PERRY & YOUNG, P.A. , 2612 WEST 15TH STREET, PANAMA CITY, FL 32401

OSVALDO HERNANDEZ, C/O LARRY PERRY, ESQ., PERRY & YOUNG, P.A. , 2612 WEST 15TH STREET, PANAMA CITY, FL 32401

WENDY H. COOK, 8601 TOQUA ROAD, UNIT 103, PANAMA CITY BEACH, FL 32408

JOHN H. COOK, 8601 TOQUA ROAD, UNIT 103, PANAMA CITY BEACH, FL 32408

Deputy Clerk/Judicial Assistant

