

IN THE CIRCUIT COURT OF THE  
14TH JUDICIAL CIRCUIT, IN AND FOR BAY  
COUNTY, FLORIDA  
CIVIL DIVISION:  
CASE NO.: 11000815CA

FINANCIAL FREEDOM ACQUISTION  
LLC,

Plaintiff,

vs.

BETTY POWELL A/K/A BETTY JEAN  
POWELL; DELWOOD ESTATES  
COMMUNITY ASSOCIATION, INC. ;  
SECRETARY OF HOUSING AND  
URBAN DEVELOPMENT ; UNKNOWN  
TENANT IN POSSESSION OF THE  
SUBJECT PROPERTY,

Defendants.

FILED  
2013 JUL 29 A 11:36  
BILL KINSAUL  
CLERK OF COURT  
BAY COUNTY, FLORIDA

FINAL JUDGMENT OF FORECLOSURE

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

IT IS ADJUDGED that:

1. Plaintiff, FINANCIAL FREEDOM ACQUISTION LLC, is due:

Principal	\$	103,778.17
Interest from 6/27/2005 to 7/29/2013	\$	13,559.00
Initial MIP	\$	2,266.00
Monthly MIP	\$	2,771.36
Monthly Servicing Fees	\$	2,940.00
Subtotal:	\$	125,314.53
Costs, now taxed:		
Title Search & Review	\$	200.00
Clerk Filing Fee	\$	945.00
Service of Process	\$	379.76
Notification of Action Publication Fee	\$	277.16
Mediation Fee	\$	400.00
Total:	\$	127,516.45

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:

UNIT 5-D DELWOOD ESTATES, PHASE I, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 12, PAGE 3 OF THE PUBLIC RECORDS OF BAY COUNTY, FLORIDA.

Property Address: 1025 WEST 19TH STREET #D-5 PANAMA CITY, FL 32405

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 Sept. 16, 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.
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.
9. Upon issuance of the Certificate of Title, Plaintiff or the purchaser at the Foreclosure Sale shall be liable for association assessments pursuant to Florida Statutes 720.3085.

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.

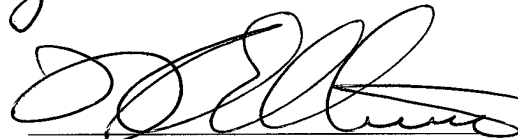
IF YOU ARE A SUBORDINATE LIENHOLDER CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN 60 DAYS AFTER THE SALE. IF YOU FAIL TO FILE A CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS.

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, 300 East 4th Street, Panama City, FL, 32401, (850) 747-3548, 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.

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 FLORIDA RURAL LEGAL SERVICES, LEGAL SERVICES OF NORTH FLORIDA, INC. 221 EAST 23RD STREET, SUITE B PANAMA CITY, FL 32405 PHONE: (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 THE FLORIDA RURAL LEGAL SERVICES, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

ORDERED at BAY County, Florida on

July 29, 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  
Toll Free: 1-800-441-2438

DESIGNATED PRIMARY E-MAIL FOR SERVICE  
PURSUANT TO FLA. R. JUD. ADMIN 2.516  
**[eservice@clegalgroup.com](mailto:eservice@clegalgroup.com)**

**SERVICE LIST**

Case No: 11000815CA

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DELWOOD ESTATES COMMUNITY ASSOCIATION, INC.  
C/O WENTWORTH, RICHARD W. A REGISTERED AGENT 1025 W. 19TH STREET UNIT 23-D  
PANAMA CITY, FL 32405

PAUL ALAN SPROWLS, ESQ.  
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UNKNOWN TENANT(S)  
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