

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

OCWEN LOAN SERVICING, LLC,

Plaintiff,

vs.

CASE NO. 2011-CA-000747

JENNIFER JONES; UNKNOWN SPOUSE OF JENNIFER JONES; IF LIVING, INCLUDING ANY UNKNOWN SPOUSE OF SAID DEFENDANT(S), IF REMARRIED, AND IF DECEASED, THE RESPECTIVE UNKNOWN HEIRS, DEVISEES, GRANTEEES, ASSIGNEES, CREDITORS, LIENORS, AND TRUSTEES, AND ALL OTHER PERSONS CLAIMING BY, THROUGH, UNDER OR AGAINST THE NAMED DEFENDANT(S); STATE OF FLORIDA DEPARTMENT OF REVENUE; STATE OF FLORIDA; FIRST STEP, INC.; NAUTILUS COVE CONDOMINIUM ASSOCIATION, INC.; WHETHER DISSOLVED OR PRESENTLY EXISTING, TOGETHER WITH ANY GRANTEEES, ASSIGNEES, CREDITORS, LIENORS, OR TRUSTEES OF SAID DEFENDANT(S) AND ALL OTHER PERSONS CLAIMING BY, THROUGH, WHETHER UNDER, OR AGAINST DEFENDANT(S); UNKNOWN TENANT #1; UNKNOWN TENANT #2;

Defendant(s)

FILED  
2013 JUL 29 A 11:28  
BILL KINSAUL  
CLERK OF COURT  
BAY COUNTY, FLORIDA

FINAL JUDGMENT

This action was heard before the Court in a Non-Jury Trial on July 26, 2013 at 9:00 AM

IT IS ADJUDGED that:

1. Plaintiff, OCWEN LOAN SERVICING, LLC, 350 HIGHLAND DR, LEWISVILLE, TX 75067, is due:

Principal Balance	\$172,472.79
Prejudgment Interest	\$18,714.97
Per diem interest at 3.62500% % from 08/01/2010 to 7/29/2013	

Pre-Acceleration Late Charges	\$125.01
Property Inspection	\$291.50
Maintainance Fee	\$40.00
Escrow Advance	\$3,967.45
BORR PAID MI ADVANCE	\$174.26
Title Search	\$400.00
Clerk's Filing Fee	\$912.50
Service of Process	\$550.00
Clerk's Summons Fee	\$80.00
Recording Fee	\$21.00
Mediation Fee	\$400.00
Attorney's Fee	\$1,325.00

(\*The requested attorney's fee is a flat fee that the firm's client has agreed to pay in this matter. Given the amount of the fee requested and the labor extended, the Court finds that a lodestar analysis is not necessary and that the flat fee is reasonable.)

**GRAND TOTAL** **\$199,474.48**

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 defendant(s), JENNIFER JONES; STATE OF FLORIDA DEPARTMENT OF REVENUE; STATE OF FLORIDA; FIRST STEP, INC.; NAUTILUS COVE CONDOMINIUM ASSOCIATION, INC.; on the following described property in Bay County, Florida:

Condominium Unit 206, Phase 3, NAUTILUS COVE, A CONDOMINIUM, together with an undivided interest in the common elements, according to the Declaration of Condominium thereof recorded in Official Records Book 2832, Page 523, as amended in Official Records Book 2844, Page 104, Official Records Book 2863, Page 2002, Official Records Book 2872, Page 1896, Book 2876, Page 986 and Book 2958, Page 1560, of the Public Records of Bay County, Florida.

A/K/A  
206 Cape Cod Dr Unit 206  
Panama City Beach, FL 32407

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 October 31, 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 206 Cape Cod Dr Unit 206, Panama City Beach, FL 32407.

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. The rights afforded the defendant(s) under FS 718.116 and 720.3085(2) are preserved in full and are not adversely affected or compromised by this order.

9. The Plaintiff may assign the judgment and credit bid by the filing of an assignment without further Order of the Court.

DONE AND ORDERED this 29<sup>th</sup> day of July, 2013 at Bay County, Florida.



Circuit Court Judge

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.  
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JENNIFER JONES  
STAN TRAPPE  
TRAPPE & DUSSEAULT, P.A  
P.O. BOX 2526  
PANAMA CITY, FL 32402

STATE OF FLORIDA DEPARTMENT OF REVENUE  
LISA ECHEVERRI, EXECUTIVE DIRECTOR  
2450 SHUMARD OAK BLVD., BUILDING 1, FLOOR 2  
TALLAHASSEE, FL 32399

STATE OF FLORIDA  
PHILLIP P. QUASCHNICK  
OFFICE OF THE ATTORNEY GENERAL  
THE CAPITOL, SUITE PL-01  
TALLAHASSEE, FL 32399  
oag.foreclose.eserve@myfloridalegal.com

FIRST STEP, INC.  
LYON, CHARLES  
1101 TURNER STREET  
CLEARWATER, FL 33756

NAUTILUS COVE CONDOMINIUM ASSOCIATION, INC.  
REGISTERED AGENT GROUP, LLC  
1551 SANDSPUR ROAD  
MAITLAND, FL 32751