

**WYNDHAM VACATION RESORTS, INC., F/K/A
FAIRFIELD RESORTS, INC., F/K/A FAIRFIELD
COMMUNITIES, INC. A DELAWARE
CORPORATION,**

Plaintiff,

vs.

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

CASE NO. 2012-001944-CA

**L. A. FERLAND; NICOLE HAYES AND HEATH
HAYES; CHARLES J. CULPEPPER AND
KRISTY L. CULPEPPER; ALICE M. YOUNG
AND BOB G. YOUNG; XZONNA SOTERO;
LAURA L. WOOD AND RYAN WOOD;
KENNETH L. SWENSON AND SHERIDAN
SWENSON; NOEL G. POWELL, JENNIFER
POWELL AND STELLA R. LEGGETT;
JENIFER ICKE AND ROBERT BENDER;
ERNAN B. DELUMEN AND ROSELLE
DELUMEN; DENA VIOSCA SWEENEY; M.
ALICE JENSON AND ROGER E. JENSON;
JAMES K. EDGE AND BRENDA L. EDGE;
ERNEST W. YAEGER, JR., THAD MURLEY
AND KAT MURLEY and PANAMA CITY
BEACH VACATION OWNERS ASSOCIATION,
INC.,**

Defendants.

FILED
2013 AUG 20 A 11:33
BILL KINSAUL
CLERK OF COURT
BAY COUNTY, FLORIDA

FINAL JUDGMENT IN FORECLOSURE BY DEFAULT (IN REM)

This cause coming on this day upon the Complaint, Defaults, Affidavits, and Motion for Final Judgment in Foreclosure by Default, filed herein, and the Court having considered the affidavits and pleadings filed herein, and having found that the preponderance of the evidence favors the Plaintiff, Wyndham Vacation Resorts, Inc., F/K/A Fairfield Resorts, Inc., F/K/A Fairfield Communities, Inc. a Delaware Corporation., and that the Plaintiff is entitled to such judgment in foreclosure as a matter of law, it is hereby

ORDERED AND ADJUDGED as follows:

1. Judgment in favor of Plaintiff, Wyndham Vacation Resorts, Inc., F/K/A Fairfield Resorts, Inc., F/K/A Fairfield Communities, Inc. a Delaware Corporation, against Defendants, **NICOLE HAYES, HEATH HAYES, CHARLES J. CULPEPPER, KRISTY L. CULPEPPER, ALICE M. YOUNG, BOB G. YOUNG, XZONNA SOTERO, LAURA L. WOOD, RYAN WOOD, KENNETH L. SWENSON, SHERIDAN SWENSON, NOEL G. POWELL, JENNIFER POWELL, STELLA R. LEGGETT, JENIFER ICKE, ROBERT BENDER, ERNAN B. DELUMEN, ROSELLE DELUMEN, DENA VIOSCA SWEENEY, M. ALICE JENSON, ROGER E. JENSON, ERNEST W. YAEGER, JR., THAD MURLEY, KAT MURLEY,** and **EMERALD BEACH RESORT MULTI-CONDOMINIUM ASSOCIATION, INC. and PANAMA CITY BEACH VACATION OWNERS ASSOCIATION, INC.** are hereby granted.

2. The Court has jurisdiction over the subject matter hereof and the parties hereto and the equities herein are with the Plaintiff.

3. The following sums are due the Plaintiff on the notes and mortgages foreclosed herein:

COUNT II - NICOLE HAYES, HEATH HAYES

a.	Unpaid principal balance on the mortgage and note	\$7,288.55
b.	Interest on the principal balance through 04/27/2012 (per diem continuing at \$ 3.29)	\$1,102.25
	TOTAL	<u>\$8,390.80</u>

COUNT III - CHARLES J. CULPEPPER, KRISTY L. CULPEPPER

a.	Unpaid principal balance on the mortgage and note	\$16,162.00
b.	Interest on the principal balance through 04/27/2012 (per diem continuing at \$ 7.52)	\$2,278.85
	TOTAL	<u>\$18,475.85</u>

COUNT IV - ALICE M. YOUNG, BOB G. YOUNG

a.	Unpaid principal balance on the mortgage and note	\$82,247.21
b.	Interest on the principal balance through 06/01/2012 (per diem continuing at \$22.51)	\$6,055.47
	TOTAL	<u>\$88,342.68</u>

COUNT V - XZONNA SOTERO

a.	Unpaid principal balance on the mortgage and note	\$9,956.20
b.	Interest on the principal balance through 06/01/2012 (per diem continuing at \$ 4.77)	\$2,047.17
	TOTAL	<u>\$12,038.37</u>

COUNT VI - LAURA L. WOOD, RYAN WOOD

a.	Unpaid principal balance on the mortgage and note	\$11,632.09
b.	Interest on the principal balance through 06/01/2012 (per diem continuing at \$ 4.78)	\$1,618.62
	TOTAL	<u>\$13,295.71</u>

COUNT VII - KENNETH L. SWENSON, SHERIDAN SWENSON

a.	Unpaid principal balance on the mortgage and note	\$14,796.59
b.	Interest on the principal balance through 06/01/2012 (per diem continuing at \$ 4.25)	\$2,751.70
	TOTAL	<u>\$17,648.29</u>

COUNT VIII - NOEL G. POWELL, JENNIFER POWELL, STELLA R. LEGGETT

a.	Unpaid principal balance on the mortgage and note	\$31,065.39
b.	Interest on the principal balance through 06/01/2012 (per diem continuing at \$15.31)	\$4,350.83
	TOTAL	<u>\$35,456.22</u>

COUNT IX - JENIFER ICKE, ROBERT BENDER

a.	Unpaid principal balance on the mortgage and note	\$14,378.92
b.	Interest on the principal balance through 06/01/2012 (per diem continuing at \$ 7.09)	\$2,005.63
	TOTAL	<u>\$16,419.55</u>

COUNT X - ERNAN B. DELUMEN, ROSELLE DELUMEN

a.	Unpaid principal balance on the mortgage and note	\$24,445.36
b.	Interest on the principal balance through 06/01/2012 (per diem continuing at \$10.37)	\$3,947.70
	TOTAL	<u>\$28,428.06</u>

COUNT XI - DENA VIOSCA SWEENEY

a.	Unpaid principal balance on the mortgage and note	\$39,567.23
b.	Interest on the principal balance through 06/01/2012 (per diem continuing at \$11.37)	\$3,187.79
	TOTAL	<u>\$42,790.02</u>

COUNT XII - M. ALICE JENSON, ROGER E. JENSON

a.	Unpaid principal balance on the mortgage and note	\$64,248.51
b.	Interest on the principal balance through 06/01/2012 (per diem continuing at \$21.11)	\$17,312.23
	TOTAL	<u>\$81,685.74</u>

COUNT XIV - ERNEST W. YAEGER, JR.

a.	Unpaid principal balance on the mortgage and note	\$14,909.53
b.	Interest on the principal balance through 07/13/2012 (per diem continuing at \$ 4.29)	\$1,117.95
	TOTAL	<u>\$16,032.48</u>

COUNT XV - THAD MURLEY, KAT MURLEY

a.	Unpaid principal balance on the mortgage and note	\$33,168.52
b.	Interest on the principal balance through 07/13/2012 (per diem continuing at \$12.71)	\$3,180.07
	TOTAL	<u>\$36,363.59</u>

4. Plaintiff holds liens for the total sum specified in Paragraph 3 above, superior in dignity to any claim or estate of the Defendants herein, upon the mortgaged property herein foreclosed, situated in Bay County, Florida, and described as follows:

COUNT II: NICOLE HAYES and HEATH HAYES

A 63,000/2,182,407,500 undivided tenant-in-common fee simple interest in real property commonly known as Units 637, 640, 641, 645, 737-741, 744-747, 837-842, 844-847, 937-947, 1037-1047, 1137-1146, 1237-1246, 1337-1346, 1437-1446, 1537-1546, 1637-1646, 1737-1746, 1837-1846, 1937-1946, 2037-2046, 2137-2146, 2237-2246, 2337-2346, 2438, 2538 of EMERALD BEACH RESORT CONDOMINIUM III, according and subject to the Amended and Restated Declaration of Condominium for Emerald Beach Resort Condominium III, as recorded in Official Records Book 3056, Page 1317, public records of Bay County, Florida, together with any and all appurtenances thereto and the DECLARATION OF VACATION PLAN FOR PANAMA CITY BEACH VACATION OWNERSHIP PLAN ("Timeshare Declaration"), as recorded in Official Records Book 3056, Page 1438 et. seq., public records of Bay County, Florida, together with any and all amendments and supplements thereto hereinafter the "VOI", the said Condominium Declaration and Timeshare Declaration being hereinafter collectively referred to as the "Declaration".

The Standard VOI described above has a 63,000/2,182,407,500 Ownership Interest in the Units and Buildings described above and has been allocated 126,000 Points as defined in the Declaration for use in Even year(s).

COUNT III: CHARLES J. CULPEPPER and KRISTY L. CULPEPPER

A 154,000/633,452,000 undivided tenant-in-common fee simple interest in real property commonly known as Units 137-147, 237-247, 337-347, 437-447, 537-547 of EMERALD BEACH RESORT CONDOMINIUM III, according and subject to the Amended and Restated Declaration of Condominium for Emerald Beach Resort Condominium III, as recorded in Official Records Book 3056, Page 1317, public records of Bay County, Florida, together with any and all appurtenances thereto and the DECLARATION OF VACATION PLAN FOR PANAMA CITY BEACH VACATION OWNERSHIP PLAN ("Timeshare Declaration"), as recorded in Official Records Book 3056, Page 1438 et. seq., public records of Bay County, Florida, together with any and all amendments and supplements thereto hereinafter the "VOI", the said Condominium Declaration and Timeshare Declaration being hereinafter collectively referred to as the "Declaration".

The Standard VOI described above has a 154,000/633,452,000 Ownership Interest in the Units and Buildings described above and has been allocated 154,000 Points as defined in the Declaration for use in Each year(s).

COUNT IV: ALICE M. YOUNG and BOB G. YOUNG

A 1,105,000/633,452,000 undivided tenant-in-common fee simple interest in real property commonly known as Units 137-147, 237-247, 337-347, 437-447, 537-547 of EMERALD BEACH RESORT CONDOMINIUM III, according and subject to the Amended and Restated Declaration of Condominium for Emerald Beach Resort

Condominium III , as recorded in Official Records Book 3056, Page 1317, public records of Bay County, Florida, together with any and all appurtenances thereto and the DECLARATION OF VACATION PLAN FOR PANAMA CITY BEACH VACATION OWNERSHIP PLAN ("Timeshare Declaration"), as recorded in Official Records **Book 3056, Page 1438 et. seq.**, public records of Bay County, Florida, together with any and all amendments and supplements thereto hereinafter the "VOI", the said Condominium Declaration and Timeshare Declaration being hereinafter collectively referred to as the "Declaration".

The Standard VOI described above has a **1,105,000/633,452,000** Ownership Interest in the Units and Buildings described above and has been allocated **1,105,000** Points as defined in the Declaration for use in **Each** year(s).

COUNT V: XZONNA SOTERO

A **84,000/633,452,000** undivided tenant-in-common fee simple interest in real property commonly known as Units **137-147, 237-247, 337-347, 437-447, 537-547** of **EMERALD BEACH RESORT CONDOMINIUM III**, according and subject to the Amended and Restated Declaration of Condominium for Emerald Beach Resort Condominium III , as recorded in Official Records Book 3056, Page 1317, public records of Bay County, Florida, together with any and all appurtenances thereto and the DECLARATION OF VACATION PLAN FOR PANAMA CITY BEACH VACATION OWNERSHIP PLAN ("Timeshare Declaration"), as recorded in Official Records **Book 3056, Page 1438 et. seq.**, public records of Bay County, Florida, together with any and all amendments and supplements thereto hereinafter the "VOI", the said Condominium Declaration and Timeshare Declaration being hereinafter collectively referred to as the "Declaration".

The Standard VOI described above has a **84,000/633,452,000** Ownership Interest in the Units and Buildings described above and has been allocated **168,000** Points as defined in the Declaration for use in **Even** year(s).

COUNT VI: LAURA L. WOOD and RYAN WOOD

A **105,000/2,182,407,500** undivided tenant-in-common fee simple interest in real property commonly known as Units **637, 640, 641, 645, 737-741, 744-747, 837-842, 844-847, 937-947, 1037-1047, 1137-1146, 1237-1246, 1337-1346, 1437-1446, 1537-1546, 1637-1646, 1737-1746, 1837-1846, 1937-1946, 2037-2046, 2137-2146, 2237-2246, 2337-2346, 2438, 2538** of **EMERALD BEACH RESORT CONDOMINIUM III**, according and subject to the Amended and Restated Declaration of Condominium for Emerald Beach Resort Condominium III , as recorded in Official Records Book 3056, Page 1317, public records of Bay County, Florida, together with any and all appurtenances thereto and the DECLARATION OF VACATION PLAN FOR PANAMA CITY BEACH VACATION OWNERSHIP PLAN ("Timeshare Declaration"), as recorded in Official Records **Book 3056, Page 1438 et. seq.**, public records of Bay County, Florida, together with any and all amendments and supplements thereto hereinafter the "VOI", the said Condominium Declaration and Timeshare Declaration being hereinafter collectively referred to as the "Declaration".

The Standard VOI described above has a **105,000/2,182,407,500** Ownership Interest in the Units and Buildings described above and has been allocated **105,000** Points as defined in the Declaration for use in **Each** year(s).

COUNT VII: KENNETH L. SWENSON and SHERIDAN SWENSON

A **405,000/2,182,407,500** undivided tenant-in-common fee simple interest in real property commonly known as Units **637, 640, 641, 645, 737-741, 744-747, 837-842, 844-847, 937-947, 1037-1047, 1137-1146, 1237-1246, 1337-1346, 1437-1446, 1537-1546, 1637-1646, 1737-1746, 1837-1846, 1937-1946, 2037-2046, 2137-2146, 2237-2246, 2337-2346, 2438, 2538** of **EMERALD BEACH RESORT CONDOMINIUM III**, according and subject to the Amended and Restated Declaration of Condominium for Emerald Beach Resort Condominium III , as recorded in Official Records Book 3056, Page 1317, public records of Bay County, Florida, together with any and all appurtenances thereto and the DECLARATION OF VACATION PLAN FOR PANAMA CITY BEACH VACATION OWNERSHIP PLAN ("Timeshare Declaration"), as recorded in Official Records **Book 3056, Page 1438 et. seq.**, public records of Bay County, Florida, together with any and all amendments and supplements thereto hereinafter the "VOI", the said Condominium Declaration and Timeshare Declaration being hereinafter collectively referred to as the "Declaration".

The Standard VOI described above has a **405,000/2,182,407,500** Ownership Interest in the Units and Buildings described above and has been allocated **405,000** Points as defined in the Declaration for use in **Each** year(s).

COUNT VIII: NOEL G. POWELL, JENNIFER POWELL, and STELLA R. LEGGETT

A **212,000/2,182,407,500** undivided tenant-in-common fee simple interest in real property commonly known as Units **637, 640, 641, 645, 737-741, 744-747, 837-842, 844-847, 937-947, 1037-1047, 1137-1146, 1237-1246, 1337-1346, 1437-1446, 1537-1546, 1637-1646, 1737-1746, 1837-1846, 1937-1946, 2037-2046, 2137-2146, 2237-2246, 2337-2346, 2438, 2538** of **EMERALD BEACH RESORT CONDOMINIUM III**, according and subject to the Amended and Restated Declaration of Condominium for Emerald Beach Resort Condominium III, as recorded in Official Records Book 3056, Page 1317, public records of Bay County, Florida, together with any and all appurtenances thereto and the DECLARATION OF VACATION PLAN FOR PANAMA CITY BEACH VACATION OWNERSHIP PLAN ("Timeshare Declaration"), as recorded in Official Records **Book 3056, Page 1438 et. seq.**, public records of Bay County, Florida, together with any and all amendments and supplements thereto hereinafter the "VOI", the said Condominium Declaration and Timeshare Declaration being hereinafter collectively referred to as the "Declaration".

The Standard VOI described above has a **212,000/2,182,407,500** Ownership Interest in the Units and Buildings described above and has been allocated **212,000** Points as defined in the Declaration for use in **Each** year(s).

COUNT IX: JENIFER ICKE and ROBERT BENDER

A **105,000/2,182,407,500** undivided tenant-in-common fee simple interest in real property commonly known as Units **637, 640, 641, 645, 737-741, 744-747, 837-842, 844-847, 937-947, 1037-1047, 1137-1146, 1237-1246, 1337-1346, 1437-1446, 1537-1546, 1637-1646, 1737-1746, 1837-1846, 1937-1946, 2037-2046, 2137-2146, 2237-2246, 2337-2346, 2438, 2538** of **EMERALD BEACH RESORT CONDOMINIUM III**, according and subject to the Amended and Restated Declaration of Condominium for Emerald Beach Resort Condominium III, as recorded in Official Records Book 3056, Page 1317, public records of Bay County, Florida, together with any and all appurtenances thereto and the DECLARATION OF VACATION PLAN FOR PANAMA CITY BEACH VACATION OWNERSHIP PLAN ("Timeshare Declaration"), as recorded in Official Records **Book 3056, Page 1438 et. seq.**, public records of Bay County, Florida, together with any and all amendments and supplements thereto hereinafter the "VOI", the said Condominium Declaration and Timeshare Declaration being hereinafter collectively referred to as the "Declaration".

The Standard VOI described above has a **105,000/2,182,407,500** Ownership Interest in the Units and Buildings described above and has been allocated **210,000** Points as defined in the Declaration for use in **Even** year(s).

COUNT X: ERNAN B. DELUMEN and ROSELLE DELUMEN

A **189,000/2,182,407,500** undivided tenant-in-common fee simple interest in real property commonly known as Units **637, 640, 641, 645, 737-741, 744-747, 837-842, 844-847, 937-947, 1037-1047, 1137-1146, 1237-1246, 1337-1346, 1437-1446, 1537-1546, 1637-1646, 1737-1746, 1837-1846, 1937-1946, 2037-2046, 2137-2146, 2237-2246, 2337-2346, 2438, 2538** of **EMERALD BEACH RESORT CONDOMINIUM III**, according and subject to the Amended and Restated Declaration of Condominium for Emerald Beach Resort Condominium III, as recorded in Official Records Book 3056, Page 1317, public records of Bay County, Florida, together with any and all appurtenances thereto and the DECLARATION OF VACATION PLAN FOR PANAMA CITY BEACH VACATION OWNERSHIP PLAN ("Timeshare Declaration"), as recorded in Official Records **Book 3056, Page 1438 et. seq.**, public records of Bay County, Florida, together with any and all amendments and supplements thereto hereinafter the "VOI", the said Condominium Declaration and Timeshare Declaration being hereinafter collectively referred to as the "Declaration".

The Standard VOI described above has a **189,000/2,182,407,500** Ownership Interest in the Units and Buildings described above and has been allocated **189,000** Points as defined in the Declaration for use in **Each** year(s).

COUNT XI: DENA VIOSCA SWEENEY

A **681,000/2,182,407,500** undivided tenant-in-common fee simple interest in real property commonly known as Units **637, 640, 641, 645, 737-741, 744-747, 837-842, 844-847, 937-947, 1037-1047, 1137-1146, 1237-1246, 1337-1346, 1437-1446, 1537-1546, 1637-1646, 1737-1746, 1837-1846, 1937-1946, 2037-2046, 2137-2146, 2237-2246, 2337-2346, 2438, 2538** of **EMERALD BEACH RESORT CONDOMINIUM III**, according and subject to the Amended and Restated Declaration of Condominium for Emerald Beach Resort Condominium III, as recorded in Official Records Book 3056, Page 1317, public records of Bay County, Florida, together with any and all appurtenances thereto and the DECLARATION OF VACATION PLAN FOR PANAMA CITY BEACH VACATION OWNERSHIP PLAN ("Timeshare Declaration"), as recorded in Official Records **Book 3056, Page 1438 et. seq.**, public records of Bay County, Florida, together with any and all amendments and supplements thereto hereinafter the "VOI", the said Condominium Declaration and Timeshare Declaration being hereinafter collectively referred to as the "Declaration".

The Standard VOI described above has a **681,000/2,182,407,500** Ownership Interest in the Units and Buildings described above and has been allocated **681,000** Points as defined in the Declaration for use in **Each** year(s).

COUNT XII: M. ALICE JENSON and ROGER E. JENSON

A **1,105,000/2,182,407,500** undivided tenant-in-common fee simple interest in real property commonly known as Units **637, 640, 641, 645, 737-741, 744-747, 837-842, 844-847, 937-947, 1037-1047, 1137-1146, 1237-1246, 1337-1346, 1437-1446, 1537-1546, 1637-1646, 1737-1746, 1837-1846, 1937-1946, 2037-2046, 2137-2146, 2237-2246, 2337-2346, 2438, 2538** of **EMERALD BEACH RESORT CONDOMINIUM III**, according and subject to the Amended and Restated Declaration of Condominium for Emerald Beach Resort Condominium III, as recorded in Official Records Book 3056, Page 1317, public records of Bay County, Florida, together with any and all appurtenances thereto and the DECLARATION OF VACATION PLAN FOR PANAMA CITY BEACH VACATION OWNERSHIP PLAN ("Timeshare Declaration"), as recorded in Official Records **Book 3056, Page 1438 et. seq.**, public records of Bay County, Florida, together with any and all amendments and supplements thereto hereinafter the "VOI", the said Condominium Declaration and Timeshare Declaration being hereinafter collectively referred to as the "Declaration".

The Standard VOI described above has a **1,105,000/2,182,407,500** Ownership Interest in the Units and Buildings described above and has been allocated **1,105,000** Points as defined in the Declaration for use in **Each** year(s).

COUNT XIV: ERNEST W. YAEGER, JR.

A **2,393,000/2,182,407,500** undivided tenant-in-common fee simple interest in real property commonly known as Units **637, 640, 641, 645, 737-741, 744-747, 837-842, 844-847, 937-947, 1037-1047, 1137-1146, 1237-1246, 1337-1346, 1437-1446, 1537-1546, 1637-1646, 1737-1746, 1837-1846, 1937-1946, 2037-2046, 2137-2146, 2237-2246, 2337-2346, 2438, 2538** of **EMERALD BEACH RESORT CONDOMINIUM III**, according and subject to the Amended and Restated Declaration of Condominium for Emerald Beach Resort Condominium III, as recorded in Official Records Book 3056, Page 1317, public records of Bay County, Florida, together with any and all appurtenances thereto and the DECLARATION OF VACATION PLAN FOR PANAMA CITY BEACH VACATION OWNERSHIP PLAN ("Timeshare Declaration"), as recorded in Official Records **Book 3056, Page 1438 et. seq.**, public records of Bay County, Florida, together with any and all amendments and supplements thereto hereinafter the "VOI", the said Condominium Declaration and Timeshare Declaration being hereinafter collectively referred to as the "Declaration".

The Standard VOI described above has a **2,393,000/2,182,407,500** Ownership Interest in the Units and Buildings described above and has been allocated **2,393,000** Points as defined in the Declaration for use in **Each** year(s).

COUNT XV: THAD MURLEY and KAT MURLEY

A **308,000/2,182,407,500** undivided tenant-in-common fee simple interest in real property commonly known as Units **637, 640, 641, 645, 737-741, 744-747, 837-842, 844-847, 937-947, 1037-1047, 1137-1146, 1237-1246, 1337-1346, 1437-1446, 1537-1546, 1637-1646, 1737-1746, 1837-1846, 1937-1946, 2037-2046, 2137-2146, 2237-2246,**

2337-2346, 2438, 2538 of **EMERALD BEACH RESORT CONDOMINIUM III**, according and subject to the Amended and Restated Declaration of Condominium for Emerald Beach Resort Condominium III, as recorded in Official Records Book 3056, Page 1317, public records of Bay County, Florida, together with any and all appurtenances thereto and the DECLARATION OF VACATION PLAN FOR PANAMA CITY BEACH VACATION OWNERSHIP PLAN ("Timeshare Declaration"), as recorded in Official Records **Book 3056, Page 1438 et. seq.**, public records of Bay County, Florida, together with any and all amendments and supplements thereto hereinafter the "VOI", the said Condominium Declaration and Timeshare Declaration being hereinafter collectively referred to as the "Declaration".

The Standard VOI described above has a **308,000/2,182,407,500** Ownership Interest in the Units and Buildings described above and has been allocated **308,000** Points as defined in the Declaration for use in **Each** year(s).

5. If the total sums with interest and all costs accrued subsequent to this judgment are not paid, the Clerk of this Court shall sell the property at public sale at 11:00 am on October 7, 2013 to the highest bidder for cash, except as prescribed in Paragraph 6. These foreclosure sales will be held online at the following website: www.bay.realforeclose.com. Please refer to this website for complete details. This sale will be held in accordance with Section 45.031, Florida Statutes.

6. Plaintiff shall advance all subsequent costs of this action and shall be reimbursed for them by the Clerk if Plaintiff is not the purchasers of the property for sale. 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. If the Plaintiff is the successful bidder at the sale, Plaintiff's rights as such may be assigned to a third party and, in that event, the Clerk of the Court is hereby ordered and directed to issue the Certificate of Title to Plaintiff assignee upon application of Plaintiff and without further order of this Court.

7. 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 LIEN HOLDER 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.

8. 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, the total sum due Plaintiff, less the items paid, plus interest from this date to the date of the sale; and by retaining any remaining amount pending the further order of this court.

9. On filing the Certificate of Sale, Defendants' Right of Redemption as prescribed by Florida Statutes Section 45.0315 shall be terminated. On filing the Certificate of Title, Defendants' and all persons claiming under or against them since the filing of this action shall be foreclosed of all estate or claim in the property and the purchaser at the sale shall be let into possession of the property.

10. Jurisdiction of this action is retained to enter further orders that are proper including, without limitation, Writs of Possession.

11. The Promissory Notes and Mortgages sought to be reestablished in the Complaint are reestablished and shall have the effect of the originals on recording this judgment.

ORDERED in chambers in Bay County, Florida, this 20th day of August, 2013.



SENIOR JUDGE

CERTIFICATE OF SERVICE

I **HEREBY CERTIFY** that a true and correct copy of the foregoing has been delivered by U. S. Mail or electronic delivery this 20 day of August, 2013, to:

TARA C. EARLY, Esq., 390 North Orange Avenue, Suite #260, Orlando, Florida 32801, timeshare@sg-law.us; tara@sg-law.us;

NICOLE HAYES, 5400 Alan Court, Terre Haute, IN 47805 **HEATH HAYES**, 5400 Alan Court, Terre Haute, IN 47805

CHARLES J. CULPEPPER, 146 W. Railroad Street, Cusseta, GA 31805 **KRISTY L. CULPEPPER**, 146 W. Railroad Street, Cusseta, GA 31805

ALICE M. YOUNG, 2211 Hwy 135 East, Overton, TX 75684 **BOB G. YOUNG**, 2211 Hwy 135 East, Overton, TX 75684

XZONNA SOTERO, 2033 Dunsmore Lane, Waxhaw, NC 28173-8097

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