

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

JPMORGAN CHASE BANK, NATIONAL  
ASSOCIATION

Plaintiff,

vs.

EMORY B. PITTS A/K/A EMORY BRUCE  
PITTS, UNKNOWN SPOUSE OF EMORY  
B. PITTS A/K/A EMORY BRUCE PITTS;  
DOLORES W. PITTS A/K/A DOLORES  
WRIGHT PITTS; UNKNOWN SPOUSE OF  
DOLORES W. PITTS A/K/A DOLORES  
WRIGHT PITTS; UNKNOWN TENANT  
#1; UNKNOWN TENANT #2; IF LIVING,  
INCLUDING ANY UNKNOWN SPOUSE  
OF SAID DEFENDANT(S), IF  
REMARRIED, AND IF DECEASED, THE  
RESPECTIVE UNKNOWN HEIRS,  
DEWISEES, GRANTEES, ASSIGNEES,  
CREDITORS, LIENORS, AND  
TRUSTEES, AND ALL OTHER PERSONS  
CLAIMING BY, THROUGH, UNDER OR  
AGAINST THE NAMED DEFENDANT(S);

Defendant(s),

Case No:12002257CA  
Division: **Civil Division**

**FILED**  
2013 SEP 19 A 11:30  
BILL KINSAUL  
CLERK OF COURT  
BAY COUNTY, FLORIDA

**FINAL JUDGMENT**

This action was heard before the court. On the evidence presented

IT IS ADJUDGED that:

1. Plaintiff JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, 270 PARK AVENUE, NEW YORK, NY 10017, is due:

Principal Balance	\$	263,955.20
Prejudgment Interest		
Per diem interest at 6.5% from 08/01/2011 to 09/19/2013	\$	38,137.36
Pre-Acceleration Late Charges	\$	174.46
Property Inspection	\$	196.00
Hazard Insurance premiums	\$	5,847.06

Property Taxes	\$	2,296.29
Title Search expenses	\$	200.00
Credits	\$	(378.97)

Court Costs, Now Taxed:

Filing Fee	\$	1,962.15
Service of Process at \$86.66 per defendant	\$	520.00
Clerk's Summons Fee	\$	60.00
Recording Fee	\$	20.00
<b>SUBTOTAL</b>	\$	<b>312,989.55</b>

Additional costs:

Less: Undisbursed escrow funds	\$0.00
Less: Unearned insurance premiums	\$0.00
<b>GRAND TOTAL</b>	<b>\$ 312,989.55</b>

that shall bear interest at the prevailing legal rate of interest.

**2. Lien on Property.** Plaintiff holds a lien for the total sum superior to all claims or estate of the defendant(s), EMORY B. PITTS A/K/A EMORY BRUCE PITTS; DOLORES W. PITTS A/K/A DOLORES WRIGHT PITTS; on the following described property in Bay County, Florida:

**Beginning at a point which is 960 feet East of the Southwest corner of the Southeast quarter of the Southeast quarter of Section 27, Township 2 South, Range 14 West; thence North 213.65 feet; thence East, 323 feet, more or less, to the waters edge of Gainer Bayou; thence Southeasterly along said waters edge 214 feet, more or less, to a point due East of the POINT OF BEGINNING; thence West, 350 feet, more or less, to the POINT OF BEGINNING.**

**LESS AND EXCEPT THEREFROM:**

**Begin at a point which is 1213.55 feet East of the Southwest corner of the Southeast quarter of the Southeast quarter of Section 27, Township 2 South, Range 14 West, Bay County, Florida; thence North 01°15'02" East, for a distance of 54.88 feet; thence South 88°44'58" East, for a distance of 85.9 feet, more or less, to the water's edge of Gainer Bayou; thence Southerly and Westerly along said water's edge, for a distance of 77 feet, more or less, to the South line of said Section 27; thence South 89°36'57" West, along said South line, for a distance of 62 feet, more or less, to the POINT OF BEGINNING.**

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Property address:

7112 Bay Crest Rd  
Panama City, FL 32409

3. If the total with interest at the rate described in Paragraph 1 and all costs accrued subsequent to this judgment are not paid, the Clerk of the Court shall sell the property at public sale on 11-19, 2013, at WWW.BAY.REALFORECLOSE.COM to the highest bidder for cash, except as prescribed in Paragraph 4, at 11:00 AM, in accordance with section 45.031, Florida Statutes, using the following method:

☒ At WWW.BAY.REALFORECLOSE.COM beginning at 11:00 AM on the prescribed date.

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 documentary stamps affixed to 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 of all 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 2 from this date to the date of the sale; and by retaining any remaining amount pending 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 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, Fla. Stat, if any. Upon filing of the Certificate of Title, the person named on the Certificate of Title shall be let into possession of the property subject at 7112 Bay Crest Rd  
Panama City, FL 32409.

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 THE 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 THAT SIXTY (60) DAYS AFTER THE SALE. IF YOU FAIL TO FILE A CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS.**

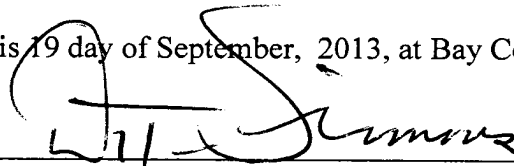
**IF YOU ARE THE PROPERTY OWNER, YOU MAY CLAIM THESE FUNDS YOURSELF. YOU ARE NOT REQUIRED TO HAVE A LAWYER, OR ANY OTHER REPRESENTATION AND YOU DO NOT HAVE TO ASSIGN YOUR RIGHTS TO ANYONE ELSE IN ORDER FOR YOU TO CLAIM ANY MONEY TO WHICH YOU ARE ENTITLED. PLEASE CHECK WITH THE CLERK OF THE COURT, BAY 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; Phone # (850)769-3581, Fax # , 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 FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER THE RECEIPT OF THIS NOTICE.**

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

**DONE AND ORDERED** in Chambers this 19 day of September, 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**

Law Offices of Daniel C. Consuegra, P.L.  
9204 King Palm Drive  
Tampa, FL 33619  
AttorneyNotice@Consuegralaw.com ✓

EMORY B. PITTS A/K/A EMORY BRUCE PITTS  
2184 PIONEER RD ✓  
CHIPLEY, FL 32428-4946

DOLORES W. PITTS A/K/A DOLORES WRIGHT PITTS  
818 E 24TH STREET  
LYNN HAVEN, FL 32444-7808 ✓