

IN THE CIRCUIT COURT IN AND FOR BAY COUNTY, FLORIDA

FIRST CITY BANK OF FLORIDA,  
Plaintiff,

v.

Case No. 2013 CA 1313

COMBINED PROPERTIES, LLC,  
a Florida Limited Liability Company;  
PETER SANCHEZ; THOMAS STEPHEN RANKIN;  
SANCTUARY BEACH MASTER ASSOCIATION, INC.,  
a Florida non profit corporation,  
Defendants.

**SUMMARY FINAL JUDGMENT OF FORECLOSURE  
AS TO COUNT I OF THE COMPLAINT**

1. The Court has jurisdiction of the subject matter and the parties of this action.  
2. There are no genuine issues of material fact as to Count I of the Complaint for Foreclosure. Plaintiff's Motion for Summary Final Judgment of Foreclosure as to Count I is **GRANTED**.

3. Plaintiff is entitled to an award of reasonable attorney's fees in the total amount of \$4,537.50, at rate of \$250.00 per hour. In awarding same, the Court has considered all the criteria set forth in Florida Patients' Compensation Fund v. Rowe, 472 So. 2d 1145 (Fla. 1985).

4. Plaintiff, FIRST CITY BANK OF FLORIDA, whose address is 135 Perry Avenue SE, Fort Walton Beach, FL 32548, is due from Defendant, COMBINED PROPERTIES, LLC, a Florida Limited Liability Company whose address is c/o Jonathan Grinsted, Registered Agent, 48 Midway Island, Clearwater Beach, FL 33767, the following sums of money on the Promissory Note (mortgage note) that was sued upon herein as to:

|   |              |
|---|--------------|
| Principal.....  | \$508,812.88 |
| Accrued interest .....  | \$ 14,304.84 |
| Late Charges .....  | \$ 654.39    |
| Attorneys Fees.....   | \$ 4,537.50  |
| Court Costs (filing fees, summons, etc.).....                                   | \$ 2,384.00  |
| 2011 Ad Valorem Real Estate Taxes (Parcel #R31368-123-000).. <td>\$ 582.49</td> | \$ 582.49    |
| 2012 Ad Valorem Real Estate Taxes (Parcel #R31368-123-000).. <td>\$ 423.44</td> | \$ 423.44    |

FILED  
2013 NOV 13 P 2 17  
BAY COUNTY FLORIDA  
CLERK OF COURT  
BILL KINSAUL

|  |               |
|--|---------------|
| 2011 Ad Valorem Real Estate Taxes (Parcel #R31368-121-000).. <b>\$</b> | <b>570.91</b> |
| 2012 Ad Valorem Real Estate Taxes (Parcel #R31368-121-000).. <b>\$</b> | <b>403.57</b> |
| 2011 Ad Valorem Real Estate Taxes (Parcel #R31368-108-000).. <b>\$</b> | <b>582.49</b> |
| 2012 Ad Valorem Real Estate Taxes (Parcel #R31368108-000).. <b>\$</b>  | <b>423.44</b> |
| Title Search..... <b>\$</b>  | <b>85.00</b>  |

**TOTAL AMOUNT DUE.....\$531,700.03**

that shall bear interest at the rate of 4.75% per annum as of 2013, as authorized in Section 55.03(1), Florida Statutes, for all of which let execution issue.

5. All interested parties and inferior liens including but not limited to Defendant, SANCTUARY BEACH MASTER ASSOCIATION, INC., a Florida non profit corporation, are hereby foreclosed.

6. Plaintiff holds a lien for the total sum superior to any claim or estate of Defendant(s) on the following real property and personal property in Bay County, Florida, legally described as follows, to wit:

**See Exhibit "A" for legal description.**

**PERSONAL PROPERTY:**

**All personal property of whatever character or nature located on the real property described above, and all structures and improvements, and all easements, rights, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, timber and timber rights and all fixtures attached thereto, and all rents, issues, proceeds and profits, accruing therefrom, and all gas, steam, electric, water and other furniture, heating, cooling, cooking, refrigerating, lighting, plumbing, ventilating, irrigating, and power systems, machines, equipment, appliances, fixtures and appurtenances, located on the real property described above, even though such real property may be detached or detachable.**

7. If the total sum with interest at the rate described in paragraph 4 and all costs accrued subsequent to this judgment are not paid, the clerk of this court shall sell the real and

personal property at public sale on the 3<sup>rd</sup> day of January, 2014, at 11:00 A.M. (Central Time), or as soon thereafter as the sale may proceed, to the highest bidder for cash, except as prescribed in paragraph 10, online at [www.bay.realforeclose.com](http://www.bay.realforeclose.com), in accordance with Chapter 45, Florida Statutes.

8. 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 at sale. If Plaintiff is the purchaser, the Clerk shall credit Plaintiff's bid with the total sum with interest and cost accruing subsequent to this judgment, or such part of it, as is necessary to pay the bid in full.

9. 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 4 from this date to the date of the sale; and by retaining any remaining amount pending the further order of this court.

10. 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. If any defendant remains in possession of the property, the clerk shall with further order of the court issue forthwith a writ of possession upon request of the person named on the certificate of title.

11. Jurisdiction of this action is retained to enter further orders that are proper including, without limitation, writs of possession and deficiency judgments.

12. Jurisdiction is hereby retained as to Count II of this matter. Plaintiff's rights regarding Count II are hereby reserved to Plaintiff.

13. 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 OF THE REMAINING FUNDS.

**DONE AND ORDERED** in Chambers at the Bay County Courthouse, Panama City, Florida, this 13<sup>th</sup> day of November 2013.



Honorable THOMAS R. ELLINOR  
Circuit Court Judge

Conformed Copies to:

John S. Mead  
Mead Law Firm  
24 Walter Martin Road NE Suite 201  
Fort Walton Beach, Florida 32548  
Primary: [John@MeadLawFirm.com](mailto:John@MeadLawFirm.com)  
Secondary: [DKing@MeadLawFirm.com](mailto:DKing@MeadLawFirm.com)  
Attorney for Plaintiff

Jack G. Williams  
502 Harmon Avenue  
Panama City FL 32401  
Primary: [jgwatty@aol.com](mailto:jgwatty@aol.com)  
Secondary: [mkelly1219@aol.com](mailto:mkelly1219@aol.com)  
(Attorney for Sanctuary Beach Master Association, Inc.)

Peter Sanchez  
3008 Scenic Drive SE  
Auburn, WA 98092

Combined Properties, LLC  
a Florida Limited Liability Company  
Registered Agent: Jonathan Grinsted  
48 Midway Island  
Clearwater Beach, FL 33767

Thomas Stephen Rankin  
1803 West Colorado Blvd.  
Dallas, TX 75208

*First American Title Insurance Company*

**Schedule A (Continued)**

Agent's File No.:

Lot 8, Block A and Lots 5 and 7, Block B of SANCTUARY BEACH, according to the Plat thereof as recorded in Plat Book 21, Page(s) 35, of the Public Records of Bay County, Florida.