

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

BANK OF AMERICA, N.A.,

Plaintiff,

vs.

CASE NO. 09005207CA
DIVISION

BIGE BROCK ; TANIA BROCK ; HIBISCUS BY THE BAY
CONDOMINIUM ASSOCIATION, INC.

Defendant(s).

FINAL JUDGMENT

IT IS ADJUDGED THAT:

1. Plaintiff BANK OF AMERICA, N.A. 8742 Lucent Blvd., Suite 300 , Highlands Ranch, CO 80129

is due:

UNPAID PRINCIPAL BALANCE	\$472,000.00
INTEREST ON THE NOTE AND MORTGAGE FROM 02/01/2009 TO 11/20/2013	178,492.38
ATTORNEYS' FEES TOTAL	\$130.00
CONTESTED HOURLY FEE	630.40
CERTIFIED COPY EXPENSE	29.00
PROPERTY INSPECTIONS	386.20
TITLE FEES	325.00
ESCROW ADVANCE	12,530.15
TOTAL	<u>\$664,523.13</u>

FILED
2013 NOV 26 A 11:51
BILL KINSAUL
CLERK OF COURT
BAY COUNTY, FLORIDA

SPACE FOR RECORDING ONLY F.S. §695.26

That shall bear interest at the rate established by Florida Statute.

2. Plaintiff holds a lien for the total sum-superior to all claims, or estates of Defendant(s) on the following-described property in BAY County, Florida:

CONDOMINIUM UNIT 201, TOWER II, HIBISCUS BY THE BAY, TOGETHER WITH AN UNDIVIDED INTEREST IN THE COMMON ELEMENTS, ACCORDING TO THE DECLARATION OF CONDOMINIUM THEREOF RECORDED IN OFFICIAL RECORD BOOK 2667, PAGE 1182, AS AMENDED FROM TIME TO TIME, OF THE PUBLIC RECORDS OF BAY COUNTY, FLORIDA.

A/K/A 6504 BRIDGEWATER WAY 201 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 a public sale on February 26, 2014 at 11:00AM CST, to the highest bidder for cash, except as prescribed in paragraph 4, WWW.BAY.REALFORECLOSE.COM

4. Plaintiff shall advance all subsequent costs of this 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 bid may be assigned without further Order of this Court and the Clerk shall credit the 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 amount remaining 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.

7. Jurisdiction of this action is retained to enter further orders that are proper including, without limitation, a supplemental complaint to add an omitted party or remedy other defects post-judgment and a deficiency judgment, if Plaintiff is not limited to *in rem* stay relief in an active bankruptcy case and/or if borrower(s) has not been discharged in bankruptcy or constructively served, together with additional attorney's fees, if appropriate.

**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.**

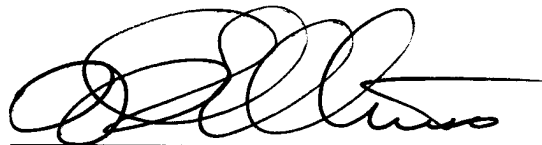
IF YOU ARE SUBORDINATE LIENHOLDER CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN 60 DAYS AFTER THE SALE. IF YOU FAIL TO FILE A CLAIM YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS.

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, BAY County, 300 East Fourth Street, Panama City, FL 32401, Phone: 850-747-5157, 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. - Panama City Office (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. - Panama City Office (850)769-3581, for assistance, you should do so as soon as possible after receipt of this notice.

COUNT - RE-ESTABLISHMENT OF NOTE

8. The Mortgage Note is hereby re-established pursuant Florida Statutes §673.3091 (2006). Plaintiff agrees to indemnify and hold the maker(s) of the note harmless from any and all damages and cost, including reasonable attorneys' fees, which may result by reason of a third party presenting the note and attempting to enforce the same against the maker(s) of the note following a judgment in this matter within the time period through the running of the statute of limitations for enforcement of the underlying note.

DONE AND ORDERED in Chambers, in BAY County, Florida, this 20th day of Nov., 2013.



Circuit Judge
09005207CA

Copies furnished to: Luis F. Ugaz, Esquire
Ronald R Wolfe & Associates, P.L.
P.O. Box 25018
Tampa, FL 33622-5018

Service List

BIGE BROCK
6504 BRIDGEWATER WAY 201
PANAMA CITY BEACH, FL 32407

TANIA BROCK
6504 BRIDGEWATER WAY 201
PANAMA CITY BEACH, FL 32407

HIBISCUS BY THE BAY CONDOMINIUM ASSOCIATION, INC.
C/O TURNISPEED, ROXANNE, A REGISTERED AG
6502 BRIDGE WATER WAY HOA
PANAMA CITY BEACH, FL 32407