

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

ONEWEST BANK, F.S.B.,

CASE NO. 12001905CA
DIVISION:

Plaintiff,

vs.

THE UNKNOWN SPOUSE, HEIRS, DEVISEES,
GRANTEES, ASSIGNEES, LIENORS,
CREDITORS, TRUSTEES AND ALL OTHERS
WHO MAY CLAIM AN INTEREST IN THE
ESTATE OF WILDA M. STEVENSON A/K/A
WILDA MARVENE STEVENSON, DECEASED;
JAMES R. DUNHAM A/K/A J. RODNEY
DUNHAM; UNKNOWN SPOUSE OF JAMES R.
DUNHAM A/K/A J. RODNEY DUNHAM;
UNITED STATES OF AMERICA, ACTING ON
BEHALF OF THE SECRETARY OF HOUSING
AND URBAN DEVELOPMENT; BEACHWALK
OWNERS ASSOCIATION, INC.; UNKNOWN
TENANT #1; UNKNOWN TENANT #2; ALL
OTHER UNKNOWN PARTIES CLAIMING
INTERESTS BY, THROUGH, UNDER, AND
AGAINST A NAMED DEFENDANT(S) WHO
ARE NOT KNOWN TO BE DEAD OR ALIVE,
WHETHER SAME UNKNOWN PARTIES MAY
CLAIM AN INTEREST AS SPOUSES, HEIRS,
DEVISEES, GRANTEES, OR OTHER
CLAIMANTS

Defendants,

BILL KINSAUL
CLERK OF COURT
BAY COUNTY, FLORIDA

2013 DEC 10 A 10:49

FILED

FORM 1.996(a).

FINAL JUDGMENT OF FORECLOSURE

FINAL JUDGMENT

THIS ACTION was heard before the Court. On the evidence presented:

IT IS ADJUDGED THAT:

1. Plaintiff, ONEWEST BANK, F.S.B., whose address is 888 E Walnut, Pasadena, CA

91101, is due:

Principal:	\$127,793.14
Interest to date of this judgment:	\$21,079.75
Title search expenses:	\$0.00
Taxes	\$0.00
Attorney's fees	
Finding as to reasonable number of hours:	
Finding as to reasonable hourly rate:	
Other*	\$0.00
(*The requested attorney's fee is a flat rate fee that the firm's client has agreed to pay in this matter. Given the amount of the fee requested and the labor expended, the Court finds that a lodestar analysis is not necessary and that the flat fee is reasonable.)	
Attorney's fees total	\$1,250.00
Court costs, now taxed	\$972.50
Other	
Service of process fees	\$275.00
Pre-Acceleration late charges	\$0.00
Heirs Search	\$350.00
Title & Lien Search	\$245.00
Publication Fee – Notice of Action	\$622.36
Initial Mortgage Insurance Premium	\$1,000.00
Total Periodic Monthly Premium	\$4,089.34
Monthly Servicing Fees	\$3,045.00
Subtotal	\$160,722.09
LESS: Escrow Balance	\$0.00
LESS: Other	\$0.00
TOTAL	\$160,722.09

That shall bear interest at the rate of 4.75% a year.

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

BUILDING 19, UNIT C, BEACHWALK, A CONDOMINIUM, ACCORDING TO THE

DECLARATION OF CONDOMINIUM, RECORDED IN OFFICIAL RECORDS BOOK 1169, PAGE 95, AND ALL EXHIBITS AND AMENDMENTS THEREOF, OF THE PUBLIC RECORDS OF BAY COUNTY, FLORIDA

This property is located at the street address of: 17751 PANAMA CITY BEACH PARKWAY #19C, PANAMA CITY, FL 32413.

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 on January 24, 2014 to the highest bidder for cash, except as prescribed in paragraph 4, at the courthouse located at 300 East 4th Street in Bay County in Panama City, Florida in accordance with section 45.031 Florida Statutes, using the following method:

By electronic sale beginning 11:00 am on the prescribed date at www.bay.realforeclose.com

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 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 the Plaintiff's costs; second, documentary stamps affixed to the certificate; third, Plaintiff's attorneys' 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 the filing of 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 the claims or rights under Chapter 718 or Chapter 720, Florida Statutes 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.

7. Jurisdiction of this action is retained to enter further orders that are proper.

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.

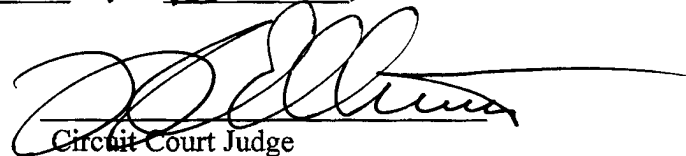
IF YOU ARE A SUBORDINATE LIENHOLDER CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN SIXTY (60) DAYS AFTER THE SALE. IF YOU FAIL TO FILE A CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS.

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, 200 EAST 4TH STREET, PANAMA CITY, FL 32401, 850-769-3581, 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 RECEIPT OF THIS NOTICE.

ORDERED at Bay County, Florida this 10th day of December, 2013.


Circuit Court Judge

Copies furnished to:

RASHIDA OVERBY, ESQ.
ELIZABETH R. WELLBORN, P.A.
350 JIM MORAN BLVD., SUITE 100
DEERFIELD BEACH, FL 33442

THE UNKNOWN SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF WILDA M. STEVENSON A/K/A WILDA MARVENE STEVENSON, DECEASED
17751 PANAMA CITY BEACH PARKWAY #19C
PANAMA CITY, FL 32413

JAMES R. DUNHAM A/K/A J. RODNEY DUNHAM
4108 EASY ST. #13
PANAMA CITY, FL 32409

ROBERT D. STINSON, ESQ.
UNITED STATES ATTORNEY'S OFFICE
111 NORTH ADAMS STREET, 4TH FLOOR
TALLAHASSEE, FL 32301
*ATTORNEY FOR UNITED STATES OF AMERICA, ACTING ON BEHALF OF THE SECRETARY
OF HOUSING AND URBAN DEVELOPMENT*

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9108 FRONT BEACH RD.
PANAMA CITY BCH., FL 32417
bdh@pcblaw.net
ATTORNEY FOR BEACHWALK OWNERS ASSOCIATION, INC.

CURRENT TENANT(S)
17751 PANAMA CITY BEACH PARKWAY # 19C
PANAMA CITY, FL 32413