

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

BAC HOME LOANS SERVICING, LP FKA  
COUNTRYWIDE HOME LOANS SERVICING LP,

Plaintiff,

vs.

CASE NO. 03-2010-CA-001884  
DIVISION K

FILED  
2014 JAN -6 P 2:08  
BILL KINSAUL  
CLERK OF COURT  
BAY COUNTY FLORIDA

SPACE FOR RECORDING ONLY F.S. §695.26

LIBBY A CRAIG ; THE UNKNOWN SPOUSE OF LIBBY A. CRAIG  
N/K/A TODD CRAIG ; CELADON BEACH OWNERS ASSOCIATION,  
INC. TENANT #1 , TENANT #2 , TENANT #3 , and TENANT #4

Defendant(s).

FINAL JUDGMENT

IT IS ADJUDGED THAT:

1. Plaintiff has prevailed with a preponderance of the evidence in its favor and judgment is granted.

UNPAID PRINCIPAL BALANCE	\$220,000.00
INTEREST ON THE NOTE AND MORTGAGE FROM 02/01/2010 TO 01/06/2014	55,123.37
TITLE SEARCH EXPENSES	150.00
TITLE EXAMINATION FEE	175.00
TAXES	4,572.31
INSURANCE	430.50
ATTORNEYS' FEES TOTAL	\$1,060.00
FILING FEE	962.50
INVESTIGATION/SERVICE OF PROCESS	600.00
RECORDING FEE	6.00

CONTESTED HOURLY FEE	738.00
CLERK OF COURT PROCESSING COST	20.00
ADDITIONAL COMPLAINT FILING FEE	1,000.00
PROPERTY INSPECTIONS	335.00
TOTAL	\$285,172.68

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: 806 CELADON BEACH, A CONDOMINIUM, ALL AS SET FORTH IN THE DECLARATIONS OF CONDOMINIUMS AND THE EXHIBITS ANNEXED THERETO AND FORMING A PART THEREOF, AS RECORDED IN OFFICIAL RECORDS BOOK 2416, PAGE 1622-1709, ALL OF THE PUBLIC RECORDS OF BAY COUNTY, FLORIDA, AND AS MAY BE AMENDED FROM TIME TO TIME. TOGETHER WITH ALL OF ITS APPURTENANCES ACCORDING TO THE DECLARATION OF CONDOMINIUM. SUBJECT, HOWEVER, TO ALL OF THE PROVISIONS OF THE DECLARATION OF CONDOMINIUM.

A/K/A 17787 FRONT BEACH ROAD UNIT# 806 PANAMA CITY BEACH, 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 a public sale on February 20, 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.

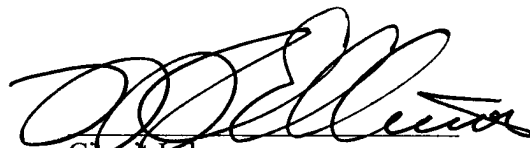
**IF THIS PROPERTY IS SOLD AT PUBLIC AUCTION, THERE MAY BE ADDITIONAL MONEY FROM THE SALE AFTER PAYMENT OF PERSONS WHO ARE ENTITLED TO BE PAID FROM THE SALE PROCEEDS PURSUANT TO THE FINAL JUDGMENT.**

**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.**

DONE AND ORDERED in Chambers, in BAY County, Florida, this 6<sup>th</sup> day of January, 2014.

  
Circuit Judge  
03-2010-CA-001884

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

**Service List**

LIBBY A CRAIG  
26 Park Ln  
SANTA ROSA BEACH, FL 32459

LIBBY A CRAIG  
P.O. BOX 1293  
SANTA ROSA BEACH, FL 32459

THE UNKNOWN SPOUSE OF LIBBY A. CRAIG N/K/A TODD CRAIG  
26 Park Ln  
SANTA ROSA BEACH, FL 32459

THE UNKNOWN SPOUSE OF LIBBY A. CRAIG N/K/A TODD CRAIG  
P.O. BOX 1293  
SANTA ROSA BEACH, FL 32459

CELADON BEACH OWNERS ASSOCIATION, INC.  
c/o GARY A. SHIPMAN, Esq.  
1414 COUNTY HYW 283 SOUTH  
STE B  
SANTA ROSA BEACH, FL 32459

TENANT #1  
17787 Front Beach Road Unit# 806  
Panama City Beach, FL 32413

TENANT #2  
17787 Front Beach Road Unit# 806  
Panama City Beach, FL 32413

TENANT #3  
17787 FRONT BEACH ROAD UNIT# 806  
PANAMA CITY BEACH, FL 32413

TENANT #4  
17787 FRONT BEACH ROAD UNIT# 806  
PANAMA CITY BEACH, FL 32413

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