

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

JPMORGAN CHASE BANK, NATIONAL CASE NO.: 12001950CA
ASSOCIATION,

Plaintiff,

vs.

BRIAN K. VOYLES; TERESA A. VOYLES;
MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC., AS NOMINEE FOR
SUNTRUST MORTGAGE, INC.; ANY AND
ALL UNKNOWN PARTIES CLAIMING BY,
THROUGH, UNDER AND AGAINST THE
HEREIN NAMED INDIVIDUAL
DEFENDANT(S) WHO ARE NOT KNOWN TO
BE DEAD OR ALIVE, WHETHER SAID
UNKNOWN PARTIES MAY CLAIM AN
INTEREST AS SPOUSES, HEIRS, DEVISEES,
GRANTEES, OR OTHER CLAIMANTS;
UNKNOWN TENANT #1; UNKNOWN
TENANT #2; UNKNOWN TENANT #3;
UNKNOWN TENANT #4, the names being
fictitious to account for parties in possession

Defendant(s).

_____ /

FILED
2014 MAR -3 P 3:21
BILL KINSAUL
CLERK OF COURT
BAY COUNTY, FLORIDA

CONSENT FINAL JUDGMENT

THIS ACTION was heard before the Court on Plaintiff's Motion for Summary Final Judgment of Foreclosure on **March 3, 2014**. On the evidence presented,

IT IS ADJUDGED THAT:

1. Plaintiff, JPMORGAN CHASE BANK, NATIONAL ASSOCIATION is due:

Principal	\$219,678.93
Interest from 02/01/2012 through 05/31/2013	\$ 9,405.05
Per Diem Interest at \$37.62 per day from 06/01/2013 to 03/03/2014	\$ 10,383.12
Pre Acceleration Late Charges	\$ 82.38
Taxes	\$ 1,448.52
Hazard Insurance	\$ 1,973.05
Property Preservation	\$ 662.00
Property Inspections	\$ 182.00

Attorney's fees :

Attorney's fees total* \$ 1,325.00

(* 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.

Court costs \$ 1,935.85

Filing Fee \$955.00

Service of Process \$650.85

Title Search Expenses \$325.00

Lis Pendens Fee \$ 5.00

Subtotal: \$247,075.90

LESS: Escrow Balance \$ (1,210.72)

TOTAL \$245,865.18

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 Defendant(s), BRIAN K. VOYLES; TERESA A. VOYLES; MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR SUNTRUST MORTGAGE, INC. on the following described property in BAY County, Florida and described as:

LOT 137, WOODCREST UNIT 1, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 19, PAGES 57 AND 58, PUBLIC RECORDS OF BAY COUNTY, FLORIDA.

Property Address: 13510 Woodcrest Blvd., Southport, FL 32409

3. If the total sum with interest at the rate described in Paragraph 1 and all costs accrued subsequent to the Judgment are not paid, the Clerk of this Court shall sell the property at public sale on the 2nd day of May, 2014, to the highest bidder for cash, except as prescribed in Paragraph 4, at the courthouse located at 300 East 4th Street, Room 105, Panama City, FL 32401. in BAY County, Florida, in accordance with section 45.031, Florida Statutes, using the following method (CHECK ONE):

- At the north front door of the Courthouse (300 E 4th Street, Panama City, FL 32401) beginning at _____ on the prescribed date.

✓ By electronic sale beginning at 11:00 A.M. (CST) 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 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 attorney's fees; fourth, the total sum due to plaintiff, less the item 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 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 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 without further order of the Court issue forthwith a Writ of Possession upon request of the person named on the Certificate of Title. However, Court is bound to protect the rights of tenant(s) under Federal "Protecting Tenants at Foreclosure Act of 2009".
7. Jurisdiction of this action is retained to enter further orders that are proper including, without limitation, orders relating to supplemental proceedings to address any omitted parties who may possess an interest in the property.

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 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 FOR YOUR COUNTY 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.

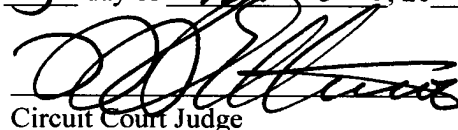
Bay County Clerk of Court	Calhoun County Clerk of Court	Gulf County Clerk of Court
300 East Fourth Street Room 105 Panama City, FL 32401 (850) 763-9061 www.baycoclerk.com	20859 SE Central Avenue E. Room 130 Blountstown, FL 32424 (850) 674-4545 www.calhounclerk.com	1000 Cecil Costin Sr. Blvd. Room 148 Port St. Joe, FL 32456 (850) 229-6112 www.gulfcclerk.com
Holmes County Clerk of Court	Jackson County Clerk of Court	Washington County Clerk of Court
201 North Oklahoma Street Bonifay, FL 32425 (850) 547-1100 www.holmesclerk.com	4445 Lafayette Street Marianna, FL 32447 (850) 482-9552 www.jacksonclerk.com	1293 Jackson Avenue Building 100, 1 st Floor Chipley, FL 32428 (850) 638-6008 www.washingtonclerk.com

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 THE LOCAL LEGAL SERVICES LISTED BELOW 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 ONE OF THE SERVICES LISTED BELOW, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

Bay County	Calhoun County	Gulf County
Florida Institutional Legal Services, Inc. Gainesville, FL (352) 375-2494 fls@bellsouth.net Florida Justice Institute Miami, FL (305) 358-2081 Legal Services of North Florida, Inc. Panama City, FL (850) 769-3581 www.lsnf.org	Florida Institutional Legal Services, Inc. Gainesville, FL (352) 375-2494 fls@bellsouth.net Florida Justice Institute Miami, FL (305) 358-2081 Legal Services of North Florida, Inc. Quincy, FL (850) 875-9881 www.lsnf.org	Florida Institutional Legal Services, Inc. Gainesville, FL (352) 375-2494 fls@bellsouth.net Florida Justice Institute Miami, FL (305) 358-2081 Legal Services of North Florida, Inc. Panama City, FL (850) 769-3581 www.lsnf.org

Holmes County	Jackson County	Washington County
Florida Institutional Legal Services, Inc. Gainesville, FL (352) 375-2494 fls@bellsouth.net Florida Justice Institute Miami, FL (305) 358-2081 Legal Services of North Florida, Inc. Panama City, FL (850) 769-3581 www.lsnf.org	Florida Institutional Legal Services, Inc. Gainesville, FL (352) 375-2494 fls@bellsouth.net Florida Justice Institute Miami, FL (305) 358-2081 Legal Services of North Florida, Inc. Quincy, FL (850) 875-9881 www.lsnf.org	Florida Institutional Legal Services, Inc. Gainesville, FL (352) 375-2494 fls@bellsouth.net Florida Justice Institute Miami, FL (305) 358-2081 Legal Services of North Florida, Inc. Panama City, FL (850) 769-3581 www.lsnf.org

DONE AND ORDERED at BAY County, Florida, this 3rd day of March, 2014.


Circuit Court Judge

Copies Furnished to:

ALDRIDGE | CONNORS, LLP

Attorney for Plaintiff

1615 South Congress Avenue, Suite 200

Delray Beach, FL 33445

Primary E-Mail: ServiceMail@aclawllp.com

[FAX: Aldridge Connors @1-561-392-6965]

Mark D. Dreyer, Esq.

Attorney for Brian K. Voyles and Teresa A. Voyles

747 Jenks Avenue, Suite G

Panama City, FL 32401

Email: dreyeresq@gmail.com

Teresa A. Voyles

13510 Woodcrest Boulevard

Southport, FL 32409

Mortgage Electronic Registration Systems, Inc., as Nominee for Suntrust Mortgage, Inc.

c/o CT Corporation System

1200 South Pine Island Road,

Plantation, FL 33324