

IN THE CIRCUIT COURT OF THE
 14TH JUDICIAL CIRCUIT, IN AND FOR BAY
 COUNTY, FLORIDA
 CIVIL DIVISION:
 CASE NO.: 09006458CA

NEW SOUTH FSB,
 Plaintiff,
 vs.

ROBERT EDWARD WALKER; CAPITAL ONE
 BANK; NATIONAL REVENUE SERVICES,
 INC; UNITED STATES OF AMERICA
 DEPARTMENT OF TREASURY; LINDA D.
 WALKER A/K/A LOLA RUTH WALKER;
 UNKNOWN TENANT(S); IN POSSESSION OF
 THE SUBJECT PROPERTY,
 Defendants.

FILED
 2014 MAR 31 A 01:13
 BILL KINSAUL
 CLERK OF COURT
 BAY COUNTY, FLORIDA

FINAL JUDGMENT OF FORECLOSURE

THIS ACTION was tried before the Court. On the evidence presented

IT IS ADJUDGED that:

1. Plaintiff, LPP MORTGAGE LTD, is due:

Principal	\$	213,216.41
Interest from 5/1/2009 to 3/31/2014 (date of judgment)	\$	91,203.38
Escrow:		
Taxes	\$	4,683.75
Hazard Insurance	\$	12,011.47
Escrow Balance	\$	4,873.34
Pre-Acceleration Late Charges	\$	620.64
Property Inspections	\$	806.00
Brokers Price Opinion	\$	95.00
Subtotal:	\$	\$327,509.99
Costs, now taxed:		
Title Search & Review	\$	200.00
Clerk Filing Fee	\$	972.50
Service of Process	\$	435.00
Mediation Fee	\$	300.00
Litigation fees based upon 10 hours at \$175 per hour	\$	\$1,750.00
Attorney's fees - 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	\$	1,300.00
Total:	\$	\$ 332,467.49

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 estate of the defendant(s), on the following described property in Bay County, Florida:

BEGIN 470 FEET NORTH OF THE SOUTHWEST CORNER OF THE NORTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 1, TOWNSHIP 4 SOUTH, RANGE 14 WEST, THENCE RUN EAST 200 FEET, THENCE RUN NORTH 80 FEET, THENCE RUN WEST 200 FEET THENCE THE SOUTH 80 FEET TO THE POINT OF BEGINING, ALL LYING AND BEING SITUATE IN BAY COUNTY, FLORIDA.

Property Address: 816 TRANSMITTER ROAD PANAMA CITY, FL 32401

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- 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 foreclosure sale is hereby scheduled to take place on-line on ~~February 15, 2014~~ at 11:00 AM at www.bay.realforeclose.com. The Bay County Clerk of Court shall sell the property described to the highest bidder for cash after giving notice as required by section 45.031, Florida statutes.
- 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 attorneys' fees; fourth, the total sum due to the 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 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 to claims or rights under chapter 718 chapter 720, Florida Statutes, if any. Upon the filing of the certificate of title, the person named on the certificate of tile shall be let into possession of the property.
- 7. Jurisdiction of this action is retained to enter further orders as are proper including, without limitation, deficiency judgments, except where a discharge is applicable or where service of process was not personally obtained.
- 8. The note and mortgage attached to Plaintiff's complaint are hereby re-established and pursuant to the applicable Florida statute, Plaintiff shall hereby hold the defendant obligor(s) of the note harmless and shall indemnify them from any loss they may incur by reason of a claim by another person to enforce the lost note.

NOTICE PURSUANT TO SECTION 45.031, FLORIDA STATUTES.

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 A 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.

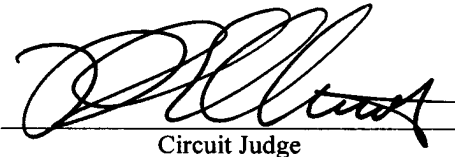
IF YOU ARE THE PROPERTY OWNER, YOU MAY CLAIM THESE FUNDS YOURSELF. YOU ARE NOT REQUIRED TO HAVE A LAWYER OR ANY OTHER REPRESENTATION AND YOU DO

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, 300 East 4th Street, Panama City, FL, 32401, (850) 747-3548, 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 FLORIDA RURAL LEGAL SERVICES, LEGAL SERVICES OF NORTH FLORIDA, INC. 221 EAST 23RD STREET, SUITE B PANAMA CITY, FL 32405 PHONE: (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 THE FLORIDA RURAL LEGAL SERVICES, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

ORDERED at BAY County, Florida on

March 31, 20~~14~~.


Circuit Judge

Copies sent to:

Choice Legal Group, P.A.

P.O. Box 9908

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DESIGNATED PRIMARY E-MAIL FOR SERVICE
PURSUANT TO FLA. R. JUD. ADMIN 2.516

eservice@cllegalgroup.com

SERVICE LIST

Case No: 09006458CA

ROBERT EDWARD WALKER
816 TRANSMITTER ROAD
PANAMA CITY, FL 32401

CAPITAL ONE BANK
C/O LEGAL DEPARTMENT 11 SOUTH 12TH ST
RICHMOND, VA 23219

NATIONAL REVENUE SERVICES, INC
C/O ANY OFFICER AUTHORIZED TO ACCEPT SERVICE R.A. 1533 SUNSET DRIVE SUITE 225
CORAL GABLES, FL 33143

UNITED STATES OF AMERICA DEPARTMENT OF TREASURY
2450 SHUMARD OAK BLVD, BLDG 1, FLOOR 2
TALLAHASSEE, FL 32399

UNKNOWN TENANT(S)
816 TRANSMITTER ROAD
PANAMA CITY, FL 32401

LINDA D. WALKER A/K/A LOLA RUTH WALKER
816 TRANSMITTER ROAD
PANAMA CITY, FL 32401