

IN THE CIRCUIT COURT OF THE  
FOURTEENTH JUDICIAL CIRCUIT, IN AND  
FOR BAY COUNTY, FLORIDA  
GENERAL JURISDICTION DIVISION  
CASE NO: 12000503CA

REGIONS BANK D/B/A REGIONS  
MORTGAGE

Plaintiff

vs.

CRAIG CLARK

Defendant(s)

FILED  
2014 MAY -8 A 9:52  
BILL KINSAUL  
CLERK OF COURT  
BAY COUNTY, FLORIDA

**FINAL JUDGMENT OF FORECLOSURE**

This action was tried before the court at Non-Jury Trial on May 8, 2014. On the evidence presented

IT IS ADJUDGED that:

1. Plaintiff, REGIONS BANK D/B/A REGIONS MORTGAGE, whose address is c/o Regions Bank DBA Regions Mortgage, 7130 Goodlett Farms Parkway, Cordova, TN 38016, is due:

Principal	\$397,744.53
Interest to date of this judgment	\$108,554.38
Late Charges	\$2,803.71
Title Search Expense	\$200.00
Insurance	\$16,785.81
Taxes	\$13,571.03
Property Inspections	\$407.80
Attorneys' Fees	
Finding as to reasonable number of hours: 11	
Finding as to reasonable hourly rate: \$175.00	
Other*: \$1,020.00	
(*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.)	
Attorneys' Fee Total:	\$2,945.00
Subtotal	\$543,012.26
LESS: Suspense Credit	(\$1,726.86)
<b>TOTAL</b>	<b>\$541,285.40</b>

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), on the following described property in Bay County, Florida:

**LOT 34, BLOCK "D", PALM BAY UNIT SIX, ACCORDING TO THE PLAT RECORDED IN PLAT BOOK 16, PAGE 40, OF THE PUBLIC RECORDS OF BAY COUNTY, FLORIDA.**

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 the 6 day of August 2014, to the highest bidder for cash, except as prescribed in paragraph 4, at the courthouse located at 300 East Fourth Street, Room 105, Panama City, FL 32401 in Bay County, Florida, in accordance with section 45.031, Florida Statutes, using the following method:

☒ www.bay.realforeclose.com beginning at 11:00 AM

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 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 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 deficiency judgment.~~ D&Z

**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.**

ORDERED at 8311 Palm Garden Blvd, Panama City Beach, Fl 32408, Bay County Florida, on MAY 8<sup>th</sup>, 2014.

  
PRESIDING JUDGE

COPIES FURNISHED TO:

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CRAIG L. CLARK  
8311 PALM GARDEN BLVD  
PANAMA CITY BEACH, FL 32408

REGIONS BANK  
C/O LEGAL DEPARTMENT  
1901 NORTH 6TH AVENUE  
BIRMINGHAM, AL 35203

SHELLEY L. CLARK  
8311 PALM GARDEN BLVD  
PANAMA CITY BEACH, FL 32408

PALM BAY HOMEOWNERS" ASSOCIATION, INC.  
C/O BECKER & POLIAKOFF, R.A.  
14-48179

348 MIRACLE STRIP PARKWAY SW  
FORT WALTON BEACH, FL 32548

UNKNOWN PARTIES IN POSSESSION #1  
8311 PALM GARDEN BLVD  
PANAMA CITY BEACH, FL 32408

UNKNOWN PARTIES IN POSSESSION #2  
8311 PALM GARDEN BLVD  
PANAMA CITY BEACH, FL 32408