

IN THE CIRCUIT COURT OF THE 14TH
JUDICIAL CIRCUIT IN AND FOR BAY
COUNTY, FLORIDA
CIVIL DIVISION
CASE NO: 2013-CA-000435

BANK OF AMERICA, N.A.,
Plaintiff,

vs.

LAGRONE, MICHAEL, et. al.,
Defendants.

FILED
2014 MAY 14 P 1:38
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, BANK OF AMERICA, N.A., whose address is 7105 Corporate Drive, Plano, TX 75024, is due:

Principal	\$ 104,164.81
Interest from 2/1/2008 through 5/14/2014	\$ 42,056.88
Taxes for the year of 2009	\$ 416.66
Taxes for the year of 2010	\$ 376.45
Taxes for the year of 2011	\$ 317.26
Taxes for the year of 2012	\$ 310.36
Taxes for the year of 2013	\$ 284.12
MIP/PMI	\$ 2,249.73
Hazard Insurance for the year of 2009	\$ 1,481.70
Hazard Insurance for the year of 2010	\$ 2,635.57
Hazard Insurance for the year of 2011	\$ 5,106.95
Hazard Insurance for the year of 2012	\$ 2,842.80
Hazard Insurance for the year of 2013	\$ 3,326.70
Property Inspections	\$ 2,942.35

Attorneys' fees

Finding as to reasonable number of hours:

Finding as to reasonable hourly rate:

Other*: flat fee

(* 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' fees total \$ 3,000.00

Subtotal	\$ 171,512.34
TOTAL	\$171,512.34

The grand total that shall bear interest at the rate of 4.75% per annum.

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 26, CREEK HOLLOW ESTATES UNUIT 3, ACCORDING TO THE
PLAT THEREOF AS RECORDED IN PLAT BOOK 18, PAGE 35, PUBLIC
RECORDS OF BAY COUNTY, FLORIDA
TOHGETHER WITH THAT CERTAIN 2003 CAVALIER DOUBLEWIDE
MOBILE HOME LOCATED THEREON, VIN NUMBER CV03AL0260837A AND
CV03 AL0260837B, TITLE NUMBERS 90059298 AND 90059156**

Property Address: 10714 South Fork Loop, Panama City, FL 32404

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 to the highest bidder for cash, on June 16, 2014, in accordance with section 45.031, Florida Statutes, using the following:

- At WWW.BAY.REALFORECLOSE.COM, beginning at 11:00 A.M. on the prescribed date.
- By electronic sale beginning at 11:00 A.M. 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 purchase 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.

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, ROOM 105, PANAMA CITY, FL 32401, 850-763-9061 WITHIN 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. 221 EAST 23RD STREET, SUITE B, PANAMA CITY, FL, 32405 850-769-3581 FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

ADDITIONAL PROVISIONS

8. Assignment of Bid. If the Plaintiff is the successful bidder at the sale, the Plaintiff's rights as such may be assigned to a third party and, in that event, the Clerk of this

Court is hereby ordered and directed to issue the Certificate of Title to the Plaintiff's assignee upon application of the Plaintiff and without further Order of this Court.

9. United States' Right of Redemption. If the United States of America is a Defendant herein, it shall have the right of redemption provided by 28 U.S.C. S2410(c) for the period provided therein, running from the date of the issuance of the Certificate of Title herein and, if it is the purchaser at the foreclosure sale, it shall be allowed thirty (30) days to deliver a Treasury check to the Clerk of Court in payment of the amount of its bid. Further, the deposit required by Florida Statutes 45.021(2) shall be waived.

10. Plaintiff shall comply with Title VII of s. 896, Pub. L. No. 111-22, 701-704 (2009), "Protecting Tenants at Foreclosure Act of 2009."

11. Final Judgment is entered on Defendant(s): MICHAEL LAGRONE.

ORDERED at PANAMA CITY, Bay COUNTY, Florida, on May 14,
_____, 2014

Reed L. Corp
Judge

GREENSPOON MARDER, P.A.
100 WEST CYPRESS CREEK ROAD, SUITE 700
FORT LAUDERDALE, FL 33309

MICHAEL LAGRONE
2385 GODBY ROAD #491477
ATLANTA, GA 30349

MICHAEL LAGRONE
10714 SOUTH FORK LP
PANAMA CITY FL 32404