

IN THE CIRCUIT COURT OF THE  
14TH JUDICIAL CIRCUIT, IN AND FOR  
BAY COUNTY, FLORIDA  
CIVIL DIVISION:  
CASE NO.: 12001057CA

NATIONSTAR MORTGAGE, LLC,  
Plaintiff,

vs.

UNKNOWN HEIRS, BENEFICIARIES,  
DEVISEES, ASSIGNEES, LIENORS,  
CREDITORS, TRUSTEES AND ALL  
OTHERS WHO MAY CLAIM AN  
INTEREST IN THE ESTATE OF JOAN  
E. MCGREGOR; UNKNOWN SPOUSE  
OF JOAN E. MCGREGOR A/K/A JOAN  
MCGREGOR A/K/A JOAN ELAINE  
MCGREGOR; UNKNOWN TENANT IN  
POSSESSION OF THE SUBJECT  
PROPERTY,

Defendants.

BILL KINSAUL  
CLERK OF COURT  
BAY COUNTY, FLORIDA

2014 MAY 27 A 11:24

FILED

FINAL JUDGMENT OF FORECLOSURE

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

IT IS ADJUDGED that:

1. Plaintiff, NATIONSTAR MORTGAGE, LLC, is due:

Principal	\$	124,700.00
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Interest from 5/1/2011 to 5/27/2014	\$	26,774.82
Escrow:		
Taxes	\$	1,336.04
Hazard Insurance	\$	4,742.95
Mortgage Insurance Premiums	\$	3,330.36
Property Inspections	\$	130.35
Property Preservation	\$	410.00
Escrow/Suspense Credit	\$	
Subtotal:	\$	\$161,424.52
Costs, now taxed:		
Title Search & Review	\$	200.00
Clerk Filing Fee	\$	964.00
Service of Process	\$	270.00
Mediation Fee	\$	175.00
Tenant Inspection Fee	\$	45.00
Total:	\$	\$163,078.52

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:

COMMENCE AT THE SOUTHWEST CORNER OF THE NORTHWEST QUARTER OF THE SOUTHWEST QUARTER OF THE NORTHEAST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 3, TOWNSHIP 4 SOUTH, RANGE 14 WEST, BAY COUNTY, FLORIDA; THENCE S 89° 49' 29" E FOR 161.00 FEET; THENCE N 00° 47' 22" W FOR 75.00 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE N 00° 47' 22" W FOR 27.16; THENCE S 89° 22' 40" E FOR 4.01 FEET; THENCE N 00° 58' 41" E FOR 54.43 FEET; THENCE N 89° 50' 52" E FOR 139.28 FEET TO THE WEST RIGHT OF WAY OF SPRING AVENUE; THENCE S 00° 00' 22" W ALONG SAID RIGHT OF WAY LINE FOR 80.26 FEET; THENCE LEAVING SAID RIGHT OF WAY LINE, RUN S 89° 29' 22" W FOR 31.38 FEET; THENCE S 00° 10' 35" W FOR 5.21 FEET; THENCE N 89° 28' 05" W FOR 65.22 FEET; THENCE N 00° 06' 28" W FOR 4.03 FEET; THENCE S 89° 29' 22" W FOR 47.21 FEET TO THE POINT OF BEGINNING.

Property Address: 933 SPRING AVE PANAMA CITY, FL 32401

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 July 11, 2014 at 11:00 AM at [www.bay.realforeclose.com](http://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. If Plaintiff is the Purchaser at the sale, Plaintiff's bid is hereby assigned to FEDERAL NATIONAL MORTGAGE ASSOCIATION, and the Clerk of Court is hereby directed to issue a Certificate of Title to assignee named therein.

**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.**

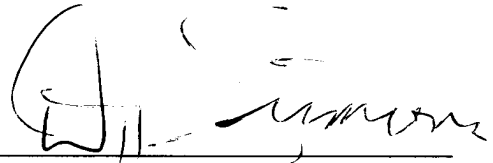
**IF YOU ARE A SUBORDINATE LIENHOLDER CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN 60 DAYS AFTER THE SALE. IF YOU FAIL TO FILE A CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS.**

**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 May 27<sup>th</sup>, 2014.

  
\_\_\_\_\_  
Circuit Judge

Copies sent to:  
Choice Legal Group, P.A.  
P.O. Box 9908  
Fort Lauderdale, FL 33310-0908  
Telephone: (954) 453-0365  
Facsimile: (954) 771-6052  
Toll Free: 1-800-441-2438

DESIGNATED PRIMARY E-MAIL FOR SERVICE  
PURSUANT TO FLA. R. JUD. ADMIN 2.516  
**[eservice@clegalgroup.com](mailto:eservice@clegalgroup.com)**

**SERVICE LIST**

Case No: 12001057CA

JULIA B KITE-POWELL, ESQ.  
JULIA B. KITE POWELL, P.A.  
ATTORNEY FOR UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNEES,  
LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN  
INTEREST IN THE ESTATE OF JOAN E. MCGREGOR  
PO BOX 18645  
TAMPA , FL 33679  
JULIAKP@TAMPABAY.RR.COM

TRIO PROPERTY INVESTMENTS, INC.  
933 SPRING AV.E  
PANAMA CITY, FL 32401

UNKNOWN TENANT(S) N/K/A FREDERICK COOKS  
933 SPRING AVE  
PANAMA CITY, FL 32401

JULIA B. KITE-POWELL, ESQ, ESQ.  
JULIA B. KITE-POWELL, P.A.  
ATTORNEY FOR UNKNOWN SPOUSE OF JOAN E. MCGREGOR A/K/A JOAN  
MCGREGOR A/K/A JOAN ELAINE MCGREGOR  
P.O BOX 18645  
TAMPA, FL 336798645  
JULIAKP@TAMPABAY.RR.COM

UNKNOWN TENANT(S)  
933 SPRING AVE  
PANAMA CITY, FL 32401