

**WYNDHAM VACATION RESORTS, INC., F/K/A  
FAIRFIELD RESORTS, INC., F/K/A FAIRFIELD  
COMMUNITIES, INC. A DELAWARE  
CORPORATION,**

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

**Plaintiff,**

**vs.**

**CASE NO. 13001493CA**

**CARLOS E. ADAMSKI AND NANCY SOTO;  
SARAH H. WIGGINS AND RICHARD N.  
WIGGINS; TAMARA AMBROSE, DEBORAH K.  
DILLARD, BRADLEY R. SHOBERT AKA  
BRADLY R. SHOBERT AND ASHTON C.  
AMBROSE AKA ASTON C. AMBROSE;  
KRISTINA M. LINDMAN; VIDAL GONZALEZ  
AND TERESA L. GONZALEZ; ANTHONY P.  
ELZA AND JEANNA M. ELZA; DANIEL R.  
OLAN AND LUISA E. OLAN; SERGIO  
CHARLES AND VERONICA M. CHARLES  
A/K/A VERONICA CHARLES; RAMON A.  
MONROE; LAUREN GREGORY; FRANKLIN  
MUSIC MINISTRY AND PRODUCTIONS, LLC;  
BETH B. CARVER AND WILLIAM ALLEN  
CARVER; REGINA DIPRIMA; RAY FANNIN,  
NICOLAS SALAZAR AND ANNABEL  
SALAZAR and PANAMA CITY BEACH  
VACATION OWNERS ASSOCIATION, INC.,**

**Defendants.**

FILED  
2014 SEP - 2 P 3:14  
BILL KINSAUL  
CLERK OF COURT  
BAY COUNTY  
FLORIDA

**FINAL JUDGMENT IN FORECLOSURE BY DEFAULT (IN REM)**

This cause coming on this day upon the Complaint, Defaults, Affidavits, and Motion for Final Judgment in Foreclosure by Default, filed herein, and the Court having considered the affidavits and pleadings filed herein, and having found that the preponderance of the evidence favors the Plaintiff, Wyndham Vacation Resorts, Inc., F/K/A Fairfield Resorts, Inc., F/K/A Fairfield Communities, Inc. a Delaware Corporation., and that the Plaintiff is entitled to such judgment in foreclosure as a matter of law, it is hereby

**ORDERED AND ADJUDGED** as follows:

1. Judgment in favor of Plaintiff, Wyndham Vacation Resorts, Inc., F/K/A Fairfield Resorts, Inc., F/K/A Fairfield Communities, Inc. a Delaware Corporation, against Defendants, **SARAH H. WIGGINS, RICHARD N. WIGGINS, VIDAL GONZALEZ, TERESA L. GONZALEZ, ANTHONY P. ELZA, JEANNA M. ELZA, DANIEL R. OLAN, LUISA E. OLAN, SERGIO CHARLES, VERONICA M. CHARLES A/K/A VERONICA CHARLES, FRANKLIN MUSIC MINISTRY AND PRODUCTIONS, LLC, BETH B. CARVER, WILLIAM ALLEN CARVER, RAY FANNIN, NICOLAS SALAZAR, ANNABEL SALAZAR,** and **EMERALD BEACH RESORT MULTI-CONDOMINIUM ASSOCIATION, INC. and PANAMA CITY BEACH VACATION OWNERS ASSOCIATION, INC.** are hereby granted.

2. The Court has jurisdiction over the subject matter hereof and the parties hereto and the equities herein are with the Plaintiff.

3. The following sums are due the Plaintiff on the notes and mortgages foreclosed herein:

**COUNT II - SARAH H. WIGGINS, RICHARD N. WIGGINS**

a.	Unpaid principal balance on the mortgage and note	\$87,211.34
b.	Interest on the principal balance through 4/19/2013 (per diem continuing at \$23.87)	\$5,767.82
	<b>TOTAL</b>	<b><u>\$92,994.16</u></b>

**COUNT V - VIDAL GONZALEZ, TERESA L. GONZALEZ**

a.	Unpaid principal balance on the mortgage and note	\$8,604.24
b.	Interest on the principal balance through 4/19/2013 (per diem continuing at \$ 3.89)	\$1,286.60
	<b>TOTAL</b>	<b><u>\$9,920.84</u></b>

**COUNT VI - ANTHONY P. ELZA, JEANNA M. ELZA**

a.	Unpaid principal balance on the mortgage and note	\$10,269.55
b.	Interest on the principal balance through 4/19/2013 (per diem continuing at \$ 4.64)	\$4,203.09
	<b>TOTAL</b>	<b><u>\$14,612.64</u></b>

**COUNT VII - DANIEL R. OLAN, LUISA E. OLAN**

a.	Unpaid principal balance on the mortgage and note	\$8,917.61
b.	Interest on the principal balance through 4/19/2013 (per diem continuing at \$ 3.66)	\$ 844.34
	<b>TOTAL</b>	<b><u>\$9,791.95</u></b>

**COUNT VIII - SERGIO CHARLES, VERONICA M. CHARLES A/K/A VERONICA CHARLES**

a.	Unpaid principal balance on the mortgage and note	\$10,515.26
b.	Interest on the principal balance through 4/19/2013 (per diem continuing at \$ 5.04)	\$4,743.29
	<b>TOTAL</b>	<b><u>\$15,388.55</u></b>

**COUNT XI - FRANKLIN MUSIC MINISTRY AND PRODUCTIONS, LLC**

a.	Unpaid principal balance on the mortgage and note	\$9,649.72
b.	Interest on the principal balance through 4/19/2013 (per diem continuing at \$ 4.49)	\$1,317.74
	<b>TOTAL</b>	<b><u>\$10,987.46</u></b>

**COUNT XII - BETH B. CARVER, WILLIAM ALLEN CARVER**

a.	Unpaid principal balance on the mortgage and note	\$34,345.22
b.	Interest on the principal balance through 4/19/2013 (per diem continuing at \$11.89)	\$8,440.55
	<b>TOTAL</b>	<b><u>\$42,870.77</u></b>

**COUNT XIV - RAY FANNIN**

a.	Unpaid principal balance on the mortgage and note	\$5,665.53
b.	Interest on the principal balance through 4/19/2013 (per diem continuing at \$ 2.79)	\$1,039.54
	<b>TOTAL</b>	<b><u>\$6,730.07</u></b>

**COUNT XV - NICOLAS SALAZAR, ANNABEL SALAZAR**

a.	Unpaid principal balance on the mortgage and note	\$6,805.79
b.	Interest on the principal balance through 4/19/2013 (per diem continuing at \$ 3.35)	\$ 808.32
	<b>TOTAL</b>	<b><u>\$7,644.11</u></b>

4. Plaintiff holds liens for the total sum specified in Paragraph 3 above, superior in dignity to any claim or estate of the Defendants herein, upon the mortgaged property herein foreclosed, situated in Bay County, Florida, and described as follows:

**COUNT II - SARAH H. WIGGINS and RICHARD N. WIGGINS**

A 1,120,000/529,497,500 undivided tenant-in-common fee simple interest in real property commonly known as Units 1147, 1247, 1347, 1447, 1547, 1647, 1747, 1847, 1947, 2047, 2147, 2247, 2347, 2437, 2440, 2442, 2444, 2445, 2447, 2537, 2540, 2542, 2544, 2545, 2547 of EMERALD BEACH RESORT CONDOMINIUM III, according and subject to the Declaration of Condominium for Emerald Beach Resort Condominium III, as recorded in Official Records Book 2944, Page 2252, public records of Bay County, Florida, together with any amendments and supplements thereto and the DECLARATION OF VACATION PLAN FOR PANAMA CITY BEACH VACATION OWNERSHIP PLAN ("Timeshare Declaration"), as recorded in Official Records Book 3056, Page 1438 et. seq., public records of Bay County, Florida, together with any and all amendments and supplements thereto hereinafter the "VOI", the said Condominium Declaration and Timeshare Declaration being hereinafter collectively referred to as the "Declaration".

The Standard VOI described above has a 1,120,000/529,497,500 Ownership Interest in the Units and Buildings described above and has been allocated 1,120,000 Points as defined in the Declaration for use in Each year(s).

**COUNT V - VIDAL GONZALEZ and TERESA L. GONZALEZ**

A 84,000/633,452,000 undivided tenant-in-common fee simple interest in real property commonly known as Units 137-147, 237-247, 337-347, 437-447, 537-547 of EMERALD BEACH RESORT CONDOMINIUM III, according and subject to the Declaration of Condominium for Emerald Beach Resort Condominium III, as recorded in Official Records Book 2944, Page 2252, public records of Bay County, Florida, together with any amendments and supplements thereto and the DECLARATION OF VACATION PLAN FOR PANAMA CITY BEACH VACATION OWNERSHIP PLAN ("Timeshare Declaration"), as recorded in Official Records Book 3056, Page 1438 et. seq., public records of Bay County, Florida, together with any and all amendments and supplements thereto hereinafter the "VOI", the said Condominium Declaration and Timeshare Declaration being hereinafter collectively referred to as the "Declaration".

The Standard VOI described above has a **84,000/633,452,000** Ownership Interest in the Units and Buildings described above and has been allocated **168,000** Points as defined in the Declaration for use in **Odd** year(s).

**COUNT VI - ANTHONY P. ELZA and JEANNA M. ELZA**

A **84,000/633,452,000** undivided tenant-in-common fee simple interest in real property commonly known as Units **137-147, 237-247, 337-347, 437-447, 537-547** of **EMERALD BEACH RESORT CONDOMINIUM III**, according and subject to the Declaration of Condominium for Emerald Beach Resort Condominium III, as recorded in Official Records Book 2944, Page 2252, public records of Bay County, Florida, together with any amendments and supplements thereto and the DECLARATION OF VACATION PLAN FOR PANAMA CITY BEACH VACATION OWNERSHIP PLAN ("Timeshare Declaration"), as recorded in Official Records Book 3056, Page 1438 et. seq., public records of Bay County, Florida, together with any and all amendments and supplements thereto hereinafter the "VOI", the said Condominium Declaration and Timeshare Declaration being hereinafter collectively referred to as the "Declaration".

The Standard VOI described above has a **84,000/633,452,000** Ownership Interest in the Units and Buildings described above and has been allocated **168,000** Points as defined in the Declaration for use in **Even** year(s).

**COUNT VII - DANIEL R. OLAN and LUISA E. OLAN**

A **84,000/2,182,407,500** undivided tenant-in-common fee simple interest in real property commonly known as Units **637, 640, 641, 645, 737-741, 744-747, 837-842, 844-847, 937-947, 1037-1047, 1137-1146, 1237-1246, 1337-1346, 1437-1446, 1537-1546, 1637-1646, 1737-1746, 1837-1846, 1937-1946, 2037-2046, 2137-2146, 2237-2246, 2337-2346, 2438, 2538** of **EMERALD BEACH RESORT CONDOMINIUM III**, according and subject to the Declaration of Condominium for Emerald Beach Resort Condominium III, as recorded in Official Records Book 2944, Page 2252, public records of Bay County, Florida, together with any amendments and supplements thereto and the DECLARATION OF VACATION PLAN FOR PANAMA CITY BEACH VACATION OWNERSHIP PLAN ("Timeshare Declaration"), as recorded in Official Records Book 3056, Page 1438 et. seq., public records of Bay County, Florida, together with any and all amendments and supplements thereto hereinafter the "VOI", the said Condominium Declaration and Timeshare Declaration being hereinafter collectively referred to as the "Declaration".

The Standard VOI described above has a **84,000/2,182,407,500** Ownership Interest in the Units and Buildings described above and has been allocated **168,000** Points as defined in the Declaration for use in **Odd** year(s).

**COUNT VIII - SERGIO CHARLES and VERONICA M. CHARLES A/K/A  
VERONICA CHARLES**

A **84,000/2,182,407,500** undivided tenant-in-common fee simple interest in real property commonly known as Units **637, 640, 641, 645, 737-741, 744-747, 837-842, 844-847, 937-947, 1037-1047, 1137-1146, 1237-1246, 1337-1346, 1437-1446, 1537-1546, 1637-1646, 1737-1746, 1837-1846, 1937-1946, 2037-2046, 2137-2146, 2237-2246, 2337-2346, 2438, 2538** of **EMERALD BEACH RESORT CONDOMINIUM III**, according and subject to the Declaration of Condominium for Emerald Beach Resort Condominium III, as recorded in Official Records Book 2944, Page 2252, public records of Bay County, Florida, together with any amendments and supplements thereto and the DECLARATION OF VACATION PLAN FOR PANAMA CITY BEACH VACATION OWNERSHIP PLAN ("Timeshare Declaration"), as recorded in Official Records Book 3056, Page 1438 et. seq., public records of Bay County, Florida, together with any and all amendments and supplements thereto hereinafter the "VOI", the said Condominium Declaration and Timeshare Declaration being hereinafter collectively referred to as the "Declaration".

The Standard VOI described above has a **84,000/2,182,407,500** Ownership Interest in the Units and Buildings described above and has been allocated **168,000** Points as defined in the Declaration for use in **Odd** year(s).

**COUNT XI - FRANKLIN MUSIC MINISTRY AND PRODUCTIONS, LLC**

A **84,000/2,182,407,500** undivided tenant-in-common fee simple interest in real property commonly known as Units **637, 640, 641, 645, 737-741, 744-747, 837-842, 844-847, 937-947, 1037-1047, 1137-1146, 1237-1246, 1337-1346, 1437-1446, 1537-1546, 1637-1646, 1737-1746, 1837-1846, 1937-1946, 2037-2046, 2137-2146, 2237-2246, 2337-2346, 2438, 2538** of **EMERALD BEACH RESORT CONDOMINIUM III**, according and subject to the Declaration of Condominium for Emerald Beach Resort Condominium III, as recorded in Official Records Book

2944, Page 2252, public records of Bay County, Florida, together with any amendments and supplements thereto and the DECLARATION OF VACATION PLAN FOR PANAMA CITY BEACH VACATION OWNERSHIP PLAN ("Timeshare Declaration"), as recorded in Official Records Book 3056, Page 1438 et. seq., public records of Bay County, Florida, together with any and all amendments and supplements thereto hereinafter the "VOI", the said Condominium Declaration and Timeshare Declaration being hereinafter collectively referred to as the "Declaration".

The Standard VOI described above has a **84,000/2,182,407,500** Ownership Interest in the Units and Buildings described above and has been allocated **168,000** Points as defined in the Declaration for use in **Odd** year(s).

#### **COUNT XII - BETH B. CARVER and WILLIAM ALLEN CARVER**

A **394,000/2,182,407,500** undivided tenant-in-common fee simple interest in real property commonly known as Units **637, 640, 641, 645, 737-741, 744-747, 837-842, 844-847, 937-947, 1037-1047, 1137-1146, 1237-1246, 1337-1346, 1437-1446, 1537-1546, 1637-1646, 1737-1746, 1837-1846, 1937-1946, 2037-2046, 2137-2146, 2237-2246, 2337-2346, 2438, 2538** of **EMERALD BEACH RESORT CONDOMINIUM III**, according and subject to the Declaration of Condominium for Emerald Beach Resort Condominium III, as recorded in Official Records Book 2944, Page 2252, public records of Bay County, Florida, together with any amendments and supplements thereto and the DECLARATION OF VACATION PLAN FOR PANAMA CITY BEACH VACATION OWNERSHIP PLAN ("Timeshare Declaration"), as recorded in Official Records Book 3056, Page 1438 et. seq., public records of Bay County, Florida, together with any and all amendments and supplements thereto hereinafter the "VOI", the said Condominium Declaration and Timeshare Declaration being hereinafter collectively referred to as the "Declaration".

The Standard VOI described above has a **394,000/2,182,407,500** Ownership Interest in the Units and Buildings described above and has been allocated **394,000** Points as defined in the Declaration for use in **Each** year(s).

#### **COUNT XIV - RAY FANNIN**

A **84,000/2,182,407,500** undivided tenant-in-common fee simple interest in real property commonly known as Units **637, 640, 641, 645, 737-741, 744-747, 837-842, 844-847, 937-947, 1037-1047, 1137-1146, 1237-1246, 1337-1346, 1437-1446, 1537-1546, 1637-1646, 1737-1746, 1837-1846, 1937-1946, 2037-2046, 2137-2146, 2237-2246, 2337-2346, 2438, 2538** of **EMERALD BEACH RESORT CONDOMINIUM III**, according and subject to the Declaration of Condominium for Emerald Beach Resort Condominium III, as recorded in Official Records Book 2944, Page 2252, public records of Bay County, Florida, together with any amendments and supplements thereto and the DECLARATION OF VACATION PLAN FOR PANAMA CITY BEACH VACATION OWNERSHIP PLAN ("Timeshare Declaration"), as recorded in Official Records Book 3056, Page 1438 et. seq., public records of Bay County, Florida, together with any and all amendments and supplements thereto hereinafter the "VOI", the said Condominium Declaration and Timeshare Declaration being hereinafter collectively referred to as the "Declaration".

The Standard VOI described above has a **84,000/2,182,407,500** Ownership Interest in the Units and Buildings described above and has been allocated **168,000** Points as defined in the Declaration for use in **Even** year(s).

#### **COUNT XV - NICOLAS SALAZAR and ANNABEL SALAZAR**

A **63,000/2,182,407,500** undivided tenant-in-common fee simple interest in real property commonly known as Units **637, 640, 641, 645, 737-741, 744-747, 837-842, 844-847, 937-947, 1037-1047, 1137-1146, 1237-1246, 1337-1346, 1437-1446, 1537-1546, 1637-1646, 1737-1746, 1837-1846, 1937-1946, 2037-2046, 2137-2146, 2237-2246, 2337-2346, 2438, 2538** of **EMERALD BEACH RESORT CONDOMINIUM III**, according and subject to the Declaration of Condominium for Emerald Beach Resort Condominium III, as recorded in Official Records Book 2944, Page 2252, public records of Bay County, Florida, together with any amendments and supplements thereto and the DECLARATION OF VACATION PLAN FOR PANAMA CITY BEACH VACATION OWNERSHIP PLAN ("Timeshare Declaration"), as recorded in Official Records Book 3056, Page 1438 et. seq., public records of Bay County, Florida, together with any and all amendments and supplements thereto hereinafter the "VOI", the said Condominium Declaration and Timeshare Declaration being hereinafter collectively referred to as the "Declaration".

The Standard VOI described above has a **63,000/2,182,407,500** Ownership Interest in the Units and Buildings described above and has been allocated **126,000** Points as defined in the Declaration for use in **Odd** year(s).

5. If the total sums with interest and all costs accrued subsequent to this judgment are not paid, the Clerk of this Court shall sell the property at public sale at 11:00 am on October 17, 2014 to the highest bidder for cash, except as prescribed in Paragraph 6. These foreclosure sales will be held online at the following website: [www.bay.realforeclose.com](http://www.bay.realforeclose.com). Please refer to this website for complete details. This sale will be held in accordance with Section 45.031, Florida Statutes.

6. Plaintiff shall advance all subsequent costs of this action and shall be reimbursed for them by the Clerk if Plaintiff is not the purchasers of the property for sale. 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. If the Plaintiff is the successful bidder at the sale, Plaintiff's rights as such may be assigned to a third party and, in that event, the Clerk of the Court is hereby ordered and directed to issue the Certificate of Title to Plaintiff assignee upon application of Plaintiff and without further order of this Court.

7. 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 A SUBORDINATE LIEN HOLDER 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.

8. 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, the total sum due Plaintiff, less the items paid, plus

interest from this date to the date of the sale; and by retaining any remaining amount pending the further order of this court.

9. On filing the Certificate of Sale, Defendants' Right of Redemption as prescribed by Florida Statutes Section 45.0315 shall be terminated. On filing the Certificate of Title, Defendants' and all persons claiming under or against them since the filing of this action shall be foreclosed of all estate or claim in the property and the purchaser at the sale shall be let into possession of the property.

10. Jurisdiction of this action is retained to enter further orders that are proper including, without limitation, Writs of Possession.

11. The Promissory Notes and Mortgages sought to be reestablished in the Complaint are reestablished and shall have the effect of the originals on recording this judgment.

**ORDERED** in Chambers in Bay County, Florida, this 2 day of <sup>Sept</sup>~~July~~, 2014.

  
\_\_\_\_\_  
CIRCUIT JUDGE



**CERTIFICATE OF SERVICE**

I **HEREBY CERTIFY** that a true and correct copy of the foregoing has been delivered by U. S. Mail or electronic delivery this 2 day of Sept, 2014, to:

**TARA C. EARLY**, Esq., 390 North Orange Avenue, Suite #260, Orlando, Florida 32801, timeshare@sg-law.us; tara@sg-law.us;

**SARAH H. WIGGINS**, 8801 Hackney Prairie Road, Orlando, FL 32818-8448 **RICHARD N. WIGGINS**, 8801 Hackney Prairie Road, Orlando, FL 32818-8448

**VIDAL GONZALEZ**, P O Box 461188, San Antonio, TX 78246-1188 **TERESA L. GONZALEZ**, P O Box 461188, San Antonio, TX 78246-1188

**ANTHONY P. ELZA**, 608 Jones Road, Hagerstown, IN 47346-9745 **JEANNA M. ELZA**, 608 Jones Road, Hagerstown, IN 47346-9745

**DANIEL R. OLAN**, 426 Lisa Karen Circle, Apopka, FL 32712-1800 **LUISA E. OLAN**, 426 Lisa Karen Circle, Apopka, FL 32712-1800

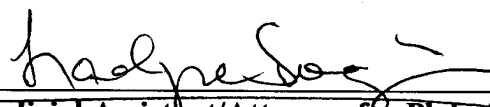
**SERGIO CHARLES**, 934 Globe Street, Houston, TX 77034-1210 **VERONICA M. CHARLES A/K/A VERONICA CHARLES**, 934 Globe Street, Houston, TX 77034-1210

**FRANKLIN MUSIC MINISTRY AND PRODUCTIONS, LLC**, 1765 E Nine Mile Road, Suite 1 #295, Pensacola, FL 32514

**BETH B. CARVER**, 5604 Cedar Rock Drive, Nashville, TN 37211-6731 **WILLIAM ALLEN CARVER**, 5604 Cedar Rock Drive, Nashville, TN 37211-6731

**RAY FANNIN**, 365 Catfish Road, Jonesville, LA 71343-4351

**NICOLAS SALAZAR**, 209 N Sheridan Street, Wichita, KS 67203-5276 **ANNABEL SALAZAR**, 209 N Sheridan Street, Wichita, KS 67203-5276

  
\_\_\_\_\_  
Judicial Assistant/Attorney for Plaintiff  
Deputy Clerk