

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

NATIONSTAR MORTGAGE LLC  
Plaintiff,

vs.

DONALD M. GUIDAS; UNKNOWN SPOUSE OF DONALD M. GUIDAS; STEPHEN F. RICHARDSON; UNKNOWN SPOUSE OF STEPHEN F. RICHARDSON; IF LIVING, INCLUDING ANY UNKNOWN SPOUSE OF SAID DEFENDANT(S), IF REMARRIED, AND IF DECEASED, THE RESPECTIVE UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, CREDITORS, LIENORS, AND TRUSTEES, AND ALL OTHER PERSONS CLAIMING BY, THROUGH, UNDER OR AGAINST THE NAMED DEFENDANT(S); UNKNOWN TENANT #1; UNKNOWN TENANT #2; UNKNOWN TENANT #3; UNKNOWN TENANT #4;

Defendant(s),

**FILED**  
2014 SEP - 8 A 11: 06  
BILL KINSAUL  
CLERK OF COURT  
BAY COUNTY

Case No:03-2011-CA-000290-CAXX-XX  
Division: **Civil Division**

**CONSENT FINAL JUDGMENT**

This action was tried before the court on September 8, 2014. On the evidence presented IT IS ADJUDGED that:

1. Plaintiff, NATIONSTAR MORTGAGE LLC, 350 Highland Drive Lewisville, TX 75067, is due:

Principal Balance	\$	105,650.35
Per diem interest at 7.750% from 07/01/2010 to 09/08/2014	\$	34,286.55
Attorneys Fees Total	\$	2,100.00
<u>Court Costs, Now Taxed:</u>		
Filing Fee	\$	912.50
Service of Process	\$	660.00
Clerk's Summons Fee	\$	80.00
Recording of Lis Pendens	\$	24.00
<u>Additional costs:</u>		
Property Inspection	\$	484.50
Maintenance Fee	\$	520.00
Hazard Insurance premiums	\$	5,342.00
Property Taxes	\$	2,895.05

Title Search expenses	\$	400.00
<b>GRAND TOTAL</b>	<b>\$</b>	<b>153,354.95</b>

that shall bear interest at the prevailing legal rate of interest.

2. **Lien on Property.** Plaintiff holds a lien for the total sum superior to all claims or estate of the defendant(s), Donald M. Guidas; Unknown Spouse of Donald M. Guidas N/K/A JULIE GUIDAS; Stephen F. Richardson; Unknown Spouse of Stephen F. Richardson N/K/A DARLENE RICHARDSON; Unknown Tenant #1 N/K/A DAVOD KOOKOM; Unknown Tenant #2 N/K/A WILLIAM YOURN; Unknown Tenant #3 N/K/A JERI L. WHITE;

on the following described property in Bay County, Florida:

PARCEL "I"

COMMENCING AT A POINT 1290.50 FEET AND NORTH 00 DEGREES 15 MINUTES WEST OF THE SOUTHWEST CORNER OF THE SOUTHEAST QUARTER OF THE SOUTHWEST QUARTER OF THE NORTHWEST QUARTER OF SECTION 5, TOWNSHIP 4 SOUTH, RANGE 14 WEST, BAY COUNTY, FLORIDA; THENCE SOUTH 89 DEGREES 29 MINUTES EAST, 792.50 FEET ALONG THE SOUTH BOUNDARY LINE OF 13TH STREET; THENCE SOUTH 00 DEGREES 15 MINUTES EAST, 86.00 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE SOUTH 89 DEGREES 29 MINUTES EAST, 47.50 FEET; THENCE SOUTH 00 DEGREES 15 MINUTES EAST, 85.00 FEET; THENCE NORTH 89 DEGREES 29 MINUTES WEST, 47.50 FEET; THENCE NORTH 00 DEGREES 15 MINUTES WEST, 85.00 FEET TO THE POINT OF BEGINNING.

TOGETHER WITH AND SUBJECT TO A 12 FOOT WIDE EASEMENT FOR THE PURPOSE OF INGRESS AND EGRESS LYING 6 FEET TO EACH SIDE OF THE FOLLOWING DESCRIBED CENTERLINE: COMMENCE AT A POINT 1290.50 FEET AND NORTH 00 DEGREES 15 MINUTES 00 SECONDS WEST OF THE SOUTHWEST CORNER OF THE SOUTHEAST QUARTER OF THE SOUTHWEST QUARTER OF THE NORTHWEST QUARTER OF SECTION 5, TOWNSHIP 4 SOUTH, RANGE 14 WEST, BAY COUNTY, FLORIDA; THENCE SOUTH 89 DEGREES 29 MINUTES 00 SECONDS EAST, 792.41 FEET ALONG THE SOUTH BOUNDARY LINE OF 13TH STREET TO THE POINT OF BEGINNING; THENCE SOUTH 00 DEGREES 15 MINUTES 00 SECONDS WEST FOR 171.00 FEET TO THE POINT OF TERMINUS.

Property address:

715 W 13th St Unit 18 & 19  
Panama City, FL 32401

3. If the total with interest at the rate described in Paragraph 1 and all costs accrued subsequent to this judgment are not paid, the Clerk of the Court shall sell the property at public sale no sooner than 120 days from date of trial on January 5, 2016, at WWW.BAY.REALFORECLOSE.COM to the highest bidder for cash, except as prescribed in Paragraph 4, at 11:00 AM, in accordance with section 45.031, Florida Statutes, using the following method:

At WWW.BAY.REALFORECLOSE.COM beginning at 11:00 AM on the prescribed date.

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 documentary

stamps affixed to 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 of all 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 2 from this date to the date of the sale; and by retaining any remaining amount pending 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 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, Fla. Stat, if any. Upon filing of the Certificate of Title, the person named on the Certificate of Title shall be let into possession of the property subject at 715 W 13th St Unit 18 & 19 Panama City, FL 32401.

7. The Court retains jurisdiction of this action to enter further orders that are proper, including, without limitation, orders authorizing writs of possession and an award of attorney's fees, relating to supplemental proceeding to address any omitted parties who may possess an interest in the property and to enter deficiency judgments if the borrower has not been discharged in bankruptcy.

8. The Plaintiff may assign the judgment and credit bid by the filing of an assignment without further order of the court.

**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 LIEN HOLDER CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAT SIXTY (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, BAY COUNTY COURTHOUSE**

**300 EAST 4TH STREET, 3RD FLOOR, PANAMA CITY, FL 32401, 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: LEGAL SERVICES OF NORTH FLORIDA, INC., 221 EAST 23RD STREET, SUITE B PANAMA CITY, FL 32405; Phone # (850)769-3581, Fax # , 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 FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER THE RECEIPT OF THIS NOTICE.**

9. Plaintiff agrees that a sale date shall be set no earlier than 120 days from the entry of Judgment.

10. Plaintiff in return for agreeing to entry of a Consent Final Judgment, \$3,000.00 in cash for keys upon confirmation that the property is vacant and the property is in broom swept condition 10 days following issuance of Certificate of Sale.

**DONE AND ORDERED** in Chambers this 8 day of September, 2014, at Bay County, Florida.

  
Circuit Court Judge

cc:

Law Offices of Daniel C. Consuegra  
9204 King Palm Drive  
Tampa, FL 33619-1328  
Attorneys for Plaintiff

**Mailed to all parties listed on the attached service list.**

**MASTER CIVIL SERVICE LIST**

Law Offices of Daniel C. Consuegra, P.L.  
9204 King Palm Drive  
Tampa, FL 33619  
AttorneyNotice@Consuegralaw.com

Donald M. Guidas  
MITCH DEVER, Mitch Dever, PA  
PO Box 9811  
Panama City Beach, FL 32417  
MSJDEVER@COMCAST.NET;

Unknown Spouse of Donald M. Guidas N/K/A JULIE GUIDAS  
301 W 4TH STREET  
PANAMA CITY, FL 32401

Stephen F. Richardson  
MITCH DEVER, ESQ. , Mitch Dever, PA  
PO Box 9811  
Panama City Beach, FL 32417  
MSJDEVER@COMCAST.NET;

Unknown Spouse of Stephen F. Richardson N/K/A DARLENE RICHARDSON  
301 W. 4TH STREET  
PANAMA CITY, FL 32401

Unknown Tenant #1 N/K/A DAVOD KOOKOM  
715 W 13TH St Unit 18 & 19  
Panama City, Fl 32401

Unknown Tenant #2 N/K/A WILLIAM YOURN  
715 W 13TH St Unit 18 & 19  
Panama City, Fl 32401

Unknown Tenant #3 N/K/A JERI L. WHITE  
715 W 13TH St Unit 18 & 19  
Panama City, Fl 32401