

**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. 13001792CA**

**LISA BIRMINGHAM AND CARMINE  
LEBLANC; FREDDIE G. HARRELL AND  
BARBARA H. HARRELL; SARAH JEANNETTE  
MATHIS AND THOMAS ALLEN MATHIS,  
DECEASED AND ANY SPOUSES, HEIRS,  
DEVISEES, GRANTEES, ASSIGNEES,  
LIENORS, CREDITORS, TRUSTEES OR  
OTHER CLAIMANTS, BY, THROUGH, UNDER  
OR AGAINST THOMAS ALLEN MATHIS;  
SHEILA BURNS AND KAYLA BURNS; CAROL  
D. DOWNING AND WILLIAM S. DOWNING;  
MICHAEL H. GOLDING AND CARLA K.  
GOLDING; JAMES B. E. COCHRAN AND  
PEGGY R. COCHRAN; MARIE PYNE AND  
ALVAN PYNE; LOLITA L. SIMPSON AND  
MARQUETTE L. SIMPSON; ELIZABETH  
MITCHELL; ELAINE MORRIS NKA ELAINE  
CASTILLO; CHRISTINE SARANDOPOLIS AND  
SUSAN HASSAN; MARY ROGERS; JESSICA L.  
NELSON AND BRANT NELSON, SHEILA N.  
DAVIS and PANAMA CITY BEACH VACATION  
OWNERS ASSOCIATION, INC.,**

**Defendants.**

FILED  
2014 OCT 20 P 3 43  
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, **LISA BIRMINGHAM, CARMINE LEBLANC, SHEILA BURNS, KAYLA BURNS, CAROL D. DOWNING, WILLIAM S. DOWNING, MICHAEL H. GOLDING, CARLA K. GOLDING, JAMES B. E. COCHRAN, PEGGY R. COCHRAN, MARIE PYNE, ALVAN PYNE, LOLITA L. SIMPSON, MARQUETTE L. SIMPSON, ELIZABETH MITCHELL, ELAINE MORRIS NKA ELAINE CASTILLO, CHRISTINE SARANDOPOLIS, SUSAN HASSAN, MARY ROGERS, JESSICA L. NELSON, BRANT NELSON, 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 I - LISA BIRMINGHAM, CARMINE LEBLANC**

a. Unpaid principal balance on the mortgage and note	\$12,097.79
b. Interest on the principal balance through 4/19/2013 and Late Fees (per diem continuing at \$ 4.64)	<u>\$3,193.25</u>
<b>TOTAL</b>	<b><u>\$15,291.04</u></b>

**COUNT IV - SHEILA BURNS, KAYLA BURNS**

a.	Unpaid principal balance on the mortgage and note	\$12,502.47
b.	Interest on the principal balance through 4/19/2013 and Late Fees (per diem continuing at \$ 6.16)	<u>\$2,138.22</u>
	<b>TOTAL</b>	<b><u>\$14,640.69</u></b>

**COUNT V - CAROL D. DOWNING, WILLIAM S. DOWNING**

a.	Unpaid principal balance on the mortgage and note	\$25,773.89
b.	Interest on the principal balance through 6/3/2013 and Late Fees (per diem continuing at \$ 9.88)	<u>\$2,378.96</u>
	<b>TOTAL</b>	<b><u>\$28,152.85</u></b>

**COUNT VI - MICHAEL H. GOLDING, CARLA K. GOLDING**

a.	Unpaid principal balance on the mortgage and note	\$24,024.23
b.	Interest on the principal balance through 6/3/2013 and Late Fees (per diem continuing at \$ 8.88)	<u>\$2,064.72</u>
	<b>TOTAL</b>	<b><u>\$26,088.95</u></b>

**COUNT VII - JAMES B. E. COCHRAN, PEGGY R. COCHRAN**

a.	Unpaid principal balance on the mortgage and note	\$71,722.00
b.	Interest on the principal balance through 6/3/2013 and Late Fees (per diem continuing at \$23.56)	<u>\$5,113.07</u>
	<b>TOTAL</b>	<b><u>\$76,835.07</u></b>

**COUNT VIII - MARIE PYNE, ALVAN PYNE**

a.	Unpaid principal balance on the mortgage and note	\$18,075.93
b.	Interest on the principal balance through 6/3/2013 and Late Fees (per diem continuing at \$ 6.93)	<u>\$1,663.06</u>
	<b>TOTAL</b>	<b><u>\$19,738.99</u></b>

**COUNT IX - LOLITA L. SIMPSON, MARQUETTE L. SIMPSON**

a.	Unpaid principal balance on the mortgage and note	\$9,164.60
b.	Interest on the principal balance through 6/3/2013 and Late Fees (per diem continuing at \$ 4.39)	<u>\$ 916.99</u>
	<b>TOTAL</b>	<b><u>\$10,081.59</u></b>

**COUNT X - ELIZABETH MITCHELL**

a.	Unpaid principal balance on the mortgage and note	\$10,474.27
b.	Interest on the principal balance through 6/3/2013 and Late Fees (per diem continuing at \$ 4.88)	<u>\$1,163.79</u>
	<b>TOTAL</b>	<b><u>\$11,638.06</u></b>

**COUNT XI - ELAINE MORRIS NKA ELAINE CASTILLO**

a.	Unpaid principal balance on the mortgage and note	\$11,306.56
b.	Interest on the principal balance through 6/3/2013 and Late Fees (per diem continuing at \$ 5.52)	<u>\$7,468.68</u>
	<b>TOTAL</b>	<b><u>\$18,775.24</u></b>

**COUNT XII - CHRISTINE SARANDOPOLIS, SUSAN HASSAN**

a.	Unpaid principal balance on the mortgage and note	\$10,328.58
b.	Interest on the principal balance through 6/3/2013 and Late Fees (per diem continuing at \$ 4.67)	<u>\$1,182.04</u>
	<b>TOTAL</b>	<b><u>\$11,510.62</u></b>

**COUNT XIII - MARY ROGERS**

a.	Unpaid principal balance on the mortgage and note	\$5,023.26
b.	Interest on the principal balance through 6/3/2013 and Late Fees (per diem continuing at \$ 2.34)	<u>\$1,194.27</u>
	<b>TOTAL</b>	<b><u>\$6,217.53</u></b>

**COUNT XIV - JESSICA L. NELSON, BRANT NELSON**

a.	Unpaid principal balance on the mortgage and note	\$32,881.43
b.	Interest on the principal balance through 6/3/2013 and Late Fees (per diem continuing at \$12.64)	<u>\$2,957.54</u>
	<b>TOTAL</b>	<b><u>\$35,838.97</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 I - LISA BIRMINGHAM and CARMINE LEBLANC**

A 127,000/2,182,407,500 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 127,000/2,182,407,500 Ownership Interest in the Units and Buildings described above and has been allocated 254,000 Points as defined in the Declaration for use in **Odd** year(s).

**COUNT IV - SHEILA BURNS and KAYLA BURNS**

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 84,000 Points as defined in the Declaration for use in **Each** year(s).

**COUNT V - CAROL D. DOWNING and WILLIAM S. DOWNING**

A 337,000/633,452,000 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 337,000/633,452,000 Ownership Interest in the Units and Buildings described above and has been allocated 337,000 Points as defined in the Declaration for use in Each year(s).

**COUNT VI - MICHAEL H. GOLDING and CARLA K. GOLDING**

A 503,000/2,182,407,500 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 503,000/2,182,407,500 Ownership Interest in the Units and Buildings described above and has been allocated 503,000 Points as defined in the Declaration for use in Each year(s).

**COUNT VII - JAMES B. E. COCHRAN and PEGGY R. COCHRAN**

A 1,016,000/633,452,000 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 1,016,000/633,452,000 Ownership Interest in the Units and Buildings described above and has been allocated 1,016,000 Points as defined in the Declaration for use in Each year(s).

**COUNT VIII - Marie Pyne and Alvan Pyne**

A 300,000/2,182,407,500 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 **300,000/2,182,407,500** Ownership Interest in the Units and Buildings described above and has been allocated **300,000** Points as defined in the Declaration for use in **Each** year(s).

**COUNT IX - Lolita L. Simpson and Marquette L. Simpson**

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 X - Elizabeth Mitchell**

A **105,000/2,182,407,500** 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 **105,000/2,182,407,500** Ownership Interest in the Units and Buildings described above and has been allocated **210,000** Points as defined in the Declaration for use in **Odd** year(s).

**COUNT XI - ELAINE MORRIS NKA ELAINE CASTILLO**

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 XII - Christine Sarandopolis and Susan Hassan**

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 XIII - Mary Rogers**

A **63,000/633,452,000** 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 **63,000/633,452,000** 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).

#### **COUNT XIV - Jessica L. Nelson and Brant Nelson**

A **319,000/2,182,407,500** 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 **319,000/2,182,407,500** Ownership Interest in the Units and Buildings described above and has been allocated **319,000** Points as defined in the Declaration for use in **Each** 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 a.m. on December 4, 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**. 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.

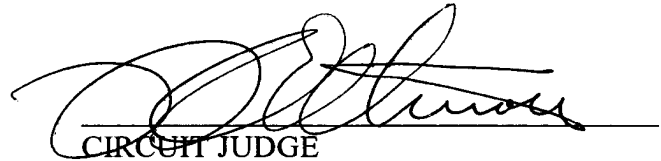
8. On filing the Certificate of Title, the Clerk shall distribute the proceeds of the sale, so far as they are sufficient by paying: first, all of Plaintiff's costs; second, documentary stamps affixed to the certificate; third, the total sum due Plaintiff, less the items paid, plus interest from this 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 20<sup>th</sup> day of October, 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 20 day of October, 2014, to:

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

✓ **LISA BIRMINGHAM**, 40 Laurie Drive, Enfield, CT 06082-2120 ✓ **CARMINE LEBLANC**, 40 Laurie Drive, Enfield, CT 06082-2120

✓ **SHEILA BURNS**, 3639 Pearson Circle, Guntersville, AL 35976-1939 ✓ **KAYLA BURNS**, 3639 Pearson Circle, Guntersville, AL 35976-1939

✓ **CAROL D. DOWNING**, 3647 193rd Pl # 10, Lansing, IL 60438-4218 ✓ **WILLIAM S. DOWNING**, 3647 193rd Pl # 10, Lansing, IL 60438-4218

✓ **MICHAEL H. GOLDING**, 3421 14th St A, Moline, IL 61265 ✓ **CARLA K. GOLDING**, 3421 14th St A, Moline, IL 61265

✓ **JAMES B. E. COCHRAN**, 142 Rodeo Dr, Frierson, LA 71027-1922 ✓ **PEGGY R. COCHRAN**, 142 Rodeo Dr, Frierson, LA 71027-1922

✓ **Marie Pyne**, 4625 Shark Dr, Bradenton, FL 34208-8404 ✓ **Alvan Pyne**, 4625 Shark Dr, Bradenton, FL 34208-8404

✓ **Lolita L. Simpson**, 198 Dunrobin Dr, Martinsburg, WV 25405-6335 ✓ **Marquette L. Simpson**, 198 Dunrobin Dr, Martinsburg, WV 25405-6335

✓ **Elizabeth Mitchell**, 3806 Pats Terrance, Fort Washington, MD 20744-1869

✓ **ELAINE MORRIS NKA ELAINE CASTILLO**, 826 PROCTOR AVENUE, MS 83, OGDENSBURG, NY 133669

✓ **Christine Sarandopolis**, 208 Bean Hill Rd, Pembroke, NH 03275-3200 **Susan Hassan**, 208 Bean Hill Rd, Pembroke, NH 03275-3200

✓ **Mary Rogers**, PO Box 8494, Huntsville, AL 35808-0402

✓ **Jessica L. Nelson**, 1043 Christie Lane, Burkburnett, TX 76354-3320 ✓ **Brant Nelson**, 1043 Christie Lane, Burkburnett, TX 76354-3320

**SHEILA N. DAVIS**, 107 Blanton Court, Tullahoma, TN 37388-5800



*Ladyne Gray*

**Judicial Assistant/Attorney for Plaintiff**

*Deputy Clerk*