

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

FEDERAL NATIONAL MORTGAGE ASSOCIATION,

Plaintiff,

CASE NO.: 13002038CA

vs.

MUGHIS A. CHAUDHRY; UNKNOWN SPOUSE OF MUGHIS A. CHAUDHRY; OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY; WEAVER PRECAST OF FLORIDA, LLC; CENTENNIAL BANK AS SUCCESSOR IN INTEREST TO COASTAL COMMUNITY BANK; UNKNOWN TENANT(S) IN POSSESSION #1 and #2, and ALL OTHER UNKNOWN PARTIES, including, if a named Defendant is deceased, the personal representatives, the surviving spouse, heirs, devisees, grantees, creditors, and all other parties claiming, by, through, under or against that Defendant, and all claimants, persons or parties, natural or corporate, or whose exact legal status is unknown, claiming under any of the above named or described Defendants,

Defendant(s).

FILED
2014 NOV 13 A 11:35
BILL KINSAUL
CLERK OF COURT
BAY COUNTY FLORIDA

FINAL SUMMARY JUDGMENT OF FORECLOSURE

THIS CAUSE, having come before the Court upon Plaintiff's Motion for Summary Judgment of Foreclosure, upon Plaintiff's Complaint to Foreclose Mortgage and upon the documents in support thereof, and the Court being fully advised in the premises,

IT IS ORDERED, ADJUDGED, AND DECREED THAT:

1. Plaintiff, FEDERAL NATIONAL MORTGAGE ASSOCIATION, is due:

As unpaid principal of the indebtedness agreed to be paid in the mortgage herein foreclosed and the note secured thereby	<u>\$89,952.93</u>
Interest on said principal balance through October 15, 2014	<u>\$9,002.69</u>
Per diem Interest at \$16.02 from October 16, 2014 through November 10, 2014	<u>\$416.52</u>
Escrow Advance for Taxes	<u>\$781.44</u>
Escrow Overdraft Transferred from Prior Servicer	<u>\$955.33</u>
Inspection Fees	<u>\$266.00</u>

Suspense Balance	(\$311.45)
Filing Fees	<u>\$970.50</u>
Service of Process	<u>\$325.00</u>
 Total	 <u>\$102,358.96</u>

together with such further costs as may be incurred by the Plaintiff in this action, including, but not limited to, the sale fee and publication of the Notice of Sale, and any advances made by the Plaintiff subsequent to September 19, 2014, which are proper under the terms of the Note and Mortgage foreclosed herein. Following entry, this Judgment shall bear interest at the prevailing legal rate of interest pursuant to Florida Statute Section 55.03.

2. Due and legal Service of Process has been made upon all of the Defendant(s). This Court has Jurisdiction of the parties in this cause and the subject matter thereof. Further, the allegations contained in Plaintiff's Complaint have been proven by competent evidence and the equities in this cause are with the Plaintiff.
3. The Mortgage sued upon by the Plaintiff in this cause constitutes a valid lien upon the property hereinafter described and the Mortgage is in default as alleged in the Complaint.
4. The Court finds that the fees awarded above are reasonable. Florida Patient's Compensation Fund v. Rowe, 472 So.2d 1145 (Fla. 1985).
5. Plaintiff holds a lien for the total sum superior to any claim or estate of all Defendants, on the following described property in Bay County, Florida:

A PORTION OF LOT 15, BLOCK B, ACCORDING TO THE PLAT OF BELAIRE ESTATES, UNIT FOUR, RECORDED IN PLAT BOOK 14, PAGE 7, ON FILE WITH THE CLERK OF THE CIRCUIT COURT OF BAY COUNTY, FLORIDA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTHEAST CORNER OF SAID LOT 15 AND PROCEED SOUTH 01 DEGREES 20 MINUTES 43 SECONDS WEST ALONG THE EAST LINE OF SAID LOT 15 FOR 135.01 FEET TO THE SOUTHEAST CORNER OF SAID LOT 15; THENCE SOUTH 89 DEGREES 58 MINUTES 54 SECONDS WEST ALONG THE SOUTH LINE OF SAID LOT 15 FOR 33.11 FEET; THENCE NORTH 01 DEGREES 28 MINUTES 32 SECONDS EAST ALONG THE CENTERLINE OF A COMMON WALL AND IT'S SOUTHERLY AND NORTHERLY EXTENSION THEREOF FOR 135.01 FEET TO THE SOUTH RIGHT OF WAY LINE OF BRADLEY CIRCLE (A PUBLIC 60 FOOT RIGHT OF WAY); THENCE NORTH 89 DEGREES 58 MINUTES 23 SECONDS EAST ALONG SAID SOUTH RIGHT OF WAY LINE FOR 32.81 FEET TO THE POINT OF BEGINNING.

A/K/A: 825 Bradley Circle, Lynn Haven, FL., 32444

6. 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 March 10, 2015, (not to be held before March 10, 2015) at 11:00 AM, to the highest bidder for cash, at www.bay.realforeclose.com, in accordance with section 45.031, Florida Statutes.
7. 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. If plaintiff is the purchaser, the clerk shall credit plaintiff's bid with the total sum with interest and cost accruing subsequent to this judgment, or such part of it, as is necessary to pay the bid in full. If plaintiff is purchaser, the clerk shall issue title to plaintiff, or its Assignee (upon Assignment of Bid with Clerk), without further payment or Order of this Court, except as herein provided.
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, 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.
9. 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. The right of redemption shall terminate upon the issuance of the certificate of sale as per Florida Statute 45.0315.
10. Jurisdiction of this action is retained to enter further orders to give Plaintiff adequate and complete relief as may be necessary and proper, including: (1) the entry of a writ of possession; (2) entry of a deficiency decree if borrower(s) has not been discharged in Bankruptcy or constructively served; and (3) determining the claims in and to any cash surplus that may be produced at the foreclosure sale, together with additional attorney's fees, if applicable.
11. In the event that a foreclosure sale is conducted pursuant to this Order and the successful purchaser fails to pay the initial deposit to the Clerk of Court and/or pay the complete

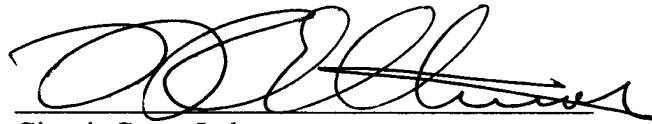
purchase price to the Clerk of Court in accordance with the rules of the sale, the Clerk of Court shall reschedule the foreclosure sale pursuant to Florida Statute §45.031(2).

12. 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 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.
13. 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 COURT, 300 EAST FORTH STREET, ROOM 105, PANAMA CITY, FL 32401 ((850) 763-9061), 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 PROPERTY 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.

- 14. Should the subject property be sold to a third party at the foreclosure sale, the Clerk of Court is directed to make the full amount of the sale proceeds due Plaintiff payable as follows:
POPKIN & ROSALER, P.A. TRUST ACCOUNT, 1701 WEST HILLSBORO BOULEVARD, SUITE 400, DEERFIELD BEACH, FL 33442.
- 15. That Defendant, MUGHIS A. CHAUDHRY, consents to a Final Judgment of Foreclosure, whereby foreclosing Defendant's interest in the subject property and Plaintiff, in consideration of the Consent to Judgment, agrees to an extended sale date of 120 days. Defendant waives any and all defenses to the foreclosure and sale of the property.

DONE AND ORDERED at Panama City, Bay County, Florida this 10th day of November, 2014.



Circuit Court Judge

Copies Provided to:

Brian L. Rosaler, Esquire
 POPKIN & ROSALER, P.A.
 Attorney for Plaintiff
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 TITLE INSURANCE COMPANY
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 Insurance Company
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WEAVER PRECAST OF FLORIDA, LLC
 c/o C T CORPORATION SYSTEM RA
 1200 SOUTH PINE ISLAND ROAD
 PLANTATION, FL 33324

D. Bedford Wilder, Esq.
 1300 Thomaswood Drive
 Tallahassee, FL 32308
 Primary e-mail: bedford@gbwlegal.com

Unknown Tenant(s) in Possession #1
 a/k/a Helen Marsha Wright
 825 Bradley Circle
 Lynn Haven, FL 32444