

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

Federal National Mortgage Association,

GENERAL JURISDICTION DIVISION

Plaintiff,

Case No. 13001726CA

vs.

The Unknown Spouse, Heirs, Devisees, Grantees,  
Assignees, Lienors, Creditors, Trustees, and all other  
parties claiming an interest by, through, under or  
against the Estate of Marjorie P. Smith, Deceased;  
Gary Alan Smith; Unknown Tenant #1; Unknown  
Tenant #2; Donna Smith Burt; Norman A. Smith,

Defendants.

FILED  
2014 NOV 18 P 3:49  
BILL KINSAUL  
CLERK OF COURT  
BAY COUNTY, FLORIDA

**FINAL JUDGMENT**

This action was tried before the court on November 18, 2014. On the evidence presented

IT IS ADJUDGED that:

1. Plaintiff, Federal National Mortgage Association, 14523 SW Millikan Way, Ste 200, Beaverton, Oregon 97005, is due:

Principal	\$196,826.85
Interest to date of this judgment	\$21,942.18
Hazard Insurance	\$2,341.02
Prior Servicer Escrow Balance	\$2,586.82
Escrow Advance Balance	\$1,787.17
Other:	
Property Preservation Fees	\$1,395.00
Property Inspection Fees	\$163.50
Title Search	\$200.00
Subtotal	\$227,242.54
LESS: Escrow Insurance Refund	(\$1,694.09)
<b>TOTAL</b>	<b>\$225,548.45</b>

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 estates of defendants, on the following described property in Bay County, Florida:

13001726CA

File # 13-F03400

THE NORTH 135 FEET OF LOTS 11 AND 12, IN THE NORTH BLOCK OF PLAT OF LITTLEWOOD, A SUBDIVISION OF THE NORTHEAST QUARTER OF THE SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 5, TOWNSHIP 4 SOUTH, RANGE 14 WEST, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 4, AT PAGE 15, IN THE OFFICE OF THE CLERK OF CIRCUIT COURT OF BAY COUNTY, FLORIDA.

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 clerk of this court shall sell the property at public sale on January 16, 2015 to the highest bidder for cash, except as prescribed in paragraph 4, at the courthouse located at 300 East Fourth Street in Bay County in Panama City, Florida, in accordance with section 45.031, Florida Statutes, using the following method (CHECK ONE):

- ☐ At \_\_\_\_\_, beginning at \_\_\_\_\_ on the prescribed date.
- ☒ By electronic sale beginning at 11:00 AM on the prescribed date at [www.bay.realforeclose.com](http://www.bay.realforeclose.com).

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 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.

6. On filing the certificate of sale, defendants and all persons claiming under or against defendants 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.

7. Jurisdiction of this action is retained to enter further orders that are proper including, without limitation, a deficiency judgment, if permissible.

**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 FOURTH STREET, PANAMA CITY, FLORIDA 32401 WITHIN 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 AT (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. FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

ORDERED at Bay county, Florida, on November 17, 2014

  
Circuit Court Judge

Copies furnished:  
Yashmin Chen-Alexis Esq.  
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Donna Smith Burt  
203 Bunker Lane ✓  
Panama City, FL 32411

Norman A. Smith ✓  
1118 Missouri Avenue  
Lynn Haven, FL 32444

Unknown Tenant(s) ✓  
811 Garden Club Drive  
Panama City, FL 32401