

FILED
2015 FEB 23 P 4:08
BILL KINSAUL
CLERK OF COURT
BAY COUNTY, FLORIDA

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

DEUTSCHE BANK TRUST COMPANY
AMERICAS, AS TRUSTEE FOR
RESIDENTIAL ACCREDIT LOANS, INC.,
MORTGAGE ASSET-BACKED PASS-
THROUGH CERTIFICATES, SERIES 2007-
QS5

Plaintiff,

vs.

LAURIE A. HERRING; UNKNOWN
SPOUSE OF LAURIE HERRING;
MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC., AS
NOMINEE FOR CITIBANK N.A.;
UNKNOWN TENANT #1; UNKNOWN
TENANT #2;

Defendant(s),

Case No:03-2014-CA-001136-CAXX-XX

Division: **Civil Division**

FINAL JUDGMENT

This action was heard before the court on the Plaintiff's Motion for Final Summary Judgment on February 23, 2015. Based on the summary judgment evidence presented and being otherwise fully informed on the premises,

IT IS ADJUDGED that:

1. Plaintiff DEUTSCHE BANK TRUST COMPANY AMERICAS, AS TRUSTEE FOR RESIDENTIAL ACCREDIT LOANS, INC., MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2007-QS5, 901 SEMMES AVENUE, RICHMOND, VA 23224, is due:

Principal Balance	\$	171,453.66
Prejudgment Interest	\$	69,196.12
Per diem interest at 6.75% from 03/01/2009 to 02/23/2015	\$	
Pre-Acceleration Late Charges	\$	170.73
Property Preservation	\$	8,931.83
Property Inspection	\$	522.00
Hazard Insurance premiums	\$	22,891.53
Property Taxes	\$	16,329.42
Title Search expenses	\$	335.00
Market Analysis	\$	263.00
Finding as to reasonable number of hours 15		
Attorney's Fees Total	\$	2,250.00
<u>Court Costs, Now Taxed:</u>		
Filing Fee	\$	905.00
Additional Filing Fee	\$	1,000.00
Clerk's Summons Fee	\$	50.00
Recording Fee	\$	9.00
SUBTOTAL	\$	294,307.29
<u>Additional costs:</u>		
County Mandated Cost To E-File Complaint	\$	3.00
Less: Undisbursed escrow funds		\$0.00
Less: Unearned insurance premiums		\$0.00
GRAND TOTAL	\$	294,310.29

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), Laurie A. Herring; Unknown Spouse of Laurie Herring N/K/A BRIAN KELLETT; Mortgage Electronic Registration Systems, Inc., as nominee for CitiBank N.A.;

on the following described property in Bay County, Florida:

Deutsche Bank Trust Company Americas, et al v Laurie A. Herring, et al

Case No:03-2014-CA-001136

184226/pdw

PARCEL 1:

LOTS 6, 7, 8 AND 9, IN BLOCK 3, OF MAGNOLIA TERRACE, ACCORDING TO THE PLAT ON FILE IN PLAT BOOK 4, PAGE 17, OF THE PUBLIC RECORDS OF BAY COUNTY, FLORIDA.

PARCEL 2:

LOTS 6, 7, 8, 9, 10 AND 11, IN BLOCK 5, OF BRY-CO PARK, ACCORDING TO THE PLAT ON FILE IN PLAT BOOK 4, PAGE 32, OF THE PUBLIC RECORDS OF BAY COUNTY, FLORIDA.

Property address:
1117 Jenks Ave
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 on April 9, 2015, 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 1 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 1117 Jenks Ave 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, an award of attorney's fees, supplemental proceeding to address any omitted parties who may possess an interest in the property, amounts owed to associations and to enter deficiency judgments if the borrower has not been discharged in bankruptcy.

8. The Plaintiff may assign the judgment and/or 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.

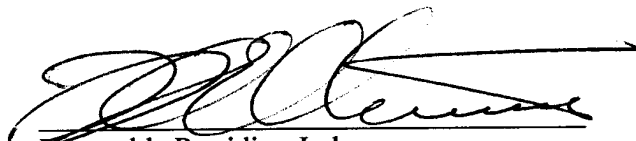
IF YOU ARE A SUBORDINATE LIEN HOLDER CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN SIXTY (60) DAYS AFTER THE SALE. IF YOU FAIL TO FILE A CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS.

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.

DONE AND ORDERED in Chambers this 23rd day of February, 2015, at Bay County, Florida.



Honorable Presiding 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

Laurie A. Herring ✓
2916 Kings Harbour Road
Panama City, FL 32405

Unknown Spouse of Laurie Herring N/K/A BRIAN KELLETT ✓
2916 Kings Harbour Road
Panama City, FL 32405

Mortgage Electronic Registration Systems, Inc., as nominee for CitiBank N.A. ✓
C T CORPORATION SYSTEM
1200 SOUTH PINE ISLAND ROAD
PLANTATION, FL 33324