

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

SAMI 2005-AR2, BANK OF NEW YORK AS  
SUCCESSOR IN INTEREST TO JPMORGAN  
CHASE BANK, N.A. AS TRUSTEE,

Plaintiff,

vs. CASE NO. 03-2010-CA-002201  
DIVISION O

CRAIG L. ALBRACHT , *et al*,  
Defendant(s).

FILED  
2015 JUN 16 11:20  
BILL KINSAUL  
CLERK OF COURT  
BAY COUNTY, FLORIDA  
SPACE FOR RECORDING ONLY F.S. § 69.26

FINAL JUDGMENT

IT IS ADJUDGED THAT:

1. Plaintiff THE BANK OF NEW YORK MELLON CORPORATION AS TRUSTEE FOR  
STRUCTURED ASSET MORTGAGE INVESTMENTS II INC. MORTGAGE PASS-THROUGH  
CERTIFICATES SERIES 2005-AR2<sup>1</sup>, 8950 Cypress Water Blvd, Coppell, TX 75019 has prevailed with a  
preponderance of the evidence in its favor and judgment is granted.

UNPAID PRINCIPAL BALANCE	\$267,525.31
INTEREST ON THE NOTE AND MORTGAGE FROM 6/1/2009 TO 05/14/2015	49,287.94
PER DIEM INTEREST AT 3% FROM 5/15/2015 TO 06/15/2015	703.68
TAXES	5,064.17

<sup>1</sup> Plaintiff name has changed pursuant to order previously entered.

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ATTORNEYS' FEES TOTAL	\$1,060.00
FILING FEE	1,962.50
INVESTIGATION/SERVICE OF PROCESS	900.40
3 Service of Process @ \$55.00	
4 Out of State Locate(s) @ \$160.00	
1 SKIP TRACE COSTS AND FEES @ \$90.00	
TAXES \$5.40	
RECORDING FEE	6.00
CONTESTED FEES	2,033.50
COURT REPORTING	95.00
CERTIFIED COPY EXPENSE	33.00
EFILING COSTS	22.50
PROPERTY INSPECTIONS	101.35
TOTAL	\$328,795.35

That shall bear interest at the rate established by Florida Statute.

2. Plaintiff holds a lien for the total sum-superior to all claims, or estates of Defendant(s) on the following-described property in BAY County, Florida:

CONDOMINIUM UNIT NO. 502-W OF SUNBIRD, A CONDOMINIUM, ALL AS SET FORTH IN THE DECLARATION OF CONDOMINIUM AND THE EXHIBITS ANNEXED THERETO AND FORMING A PART THEREOF, RECORDED IN OFFICIAL RECORDS BOOK 994, AT PAGE 1053, AND AMENDED IN OFFICIAL RECORDS BOOK 1743, PAGE 949, OFFICIAL RECORDS BOOK 1746, PAGE 1636 AND OFFICIAL RECORDS BOOK 1952, PAGE 1966, OF PUBLIC RECORDS OF BAY COUNTY, FLORIDA. THE ABOVE DESCRIPTION INCLUDES, BUT IS NOT LIMITED TO, ALL APPURTENANCES TO THE CONDOMINIUM UNIT ABOVE DESCRIBED, INCLUDING THE UNDIVIDED INTEREST IN THE COMMON ELEMENTS OF SAID CONDOMINIUM.

A/K/A 9850 S THOMAS DRIVE UNIT #502 PANAMA CITY BEACH, FL 32408

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 a public sale on July 15, 2015, at 11:00AM CST, to the highest bidder for cash, except as prescribed in paragraph 4, WWW.BAY.REALFORECLOSE.COM

4. Plaintiff shall advance all subsequent costs of this 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 bid may be assigned without further Order of this Court and the Clerk shall credit the 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 attorney's 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 amount remaining pending the further Order of this Court.

6. 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.

7. Jurisdiction of this action is retained to enter further orders that are necessary or are proper including, but not limited to re-foreclosure against any subordinate interest omitted from these proceedings, determining the amounts owed to any condominium or homeowners association, issuance of a writ of possession and the entry of a deficiency judgment, when and if such deficiency is sought if the parties liable under the note have not been discharged in bankruptcy (however no deficiency may be sought if the parties liable under the note were subject to an order allowing Plaintiff or its predecessors-in-interest only in rem relief from the bankruptcy automatic stay).

**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 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, BAY County, 300 East Fourth Street, Panama City, FL 32401, Phone: 850-747-5157, 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. - Panama City Office (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. - Panama City Office (850)769-3581,  
for assistance, you should do so as soon as possible after receipt of this notice.

DONE AND ORDERED in Chambers, in BAY County, Florida, this 15 day of

June 20/15



Circuit Judge  
03-2010-CA-002201

Copies furnished to: J. Bennett Kitterman, Esquire  
Ronald R Wolfe & Associates, P.L. ✓  
P.O. Box 25018  
Tampa, FL 33622-5018

**Service List**

CRAIG L ALBRACHT ✓  
4123 Ashland Cir  
Douglasville, GA 30135

SUNBIRD OF PANAMA CITY BEACH OWNERS ASSOCIATION, INC.  
c/o MARK D. DREYER, Esq. ✓  
747 JENKS AVE  
STE G  
PANAMA CITY, FL 32401

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