

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

CASE NO.: 14001308CA

USAA FEDERAL SAVINGS BANK,
Plaintiff,

VS.

BRUCE A BOLING; DEBBIE L
BOLING; ANY AND ALL UNKNOWN
PARTIES CLAIMING BY, THROUGH,
UNDER AND AGAINST THE HEREIN
NAMED INDIVIDUAL DEFENDANT(S)
WHO ARE NOT KNOWN TO BE DEAD
OR ALIVE, WHETHER SAID
UNKNOWN PARTIES MAY CLAIM AN
INTEREST AS SPOUSES, HEIRS,
DEWISEES, GRANTEES, OR OTHER
CLAIMANTS; UNKNOWN TENANT 1,
UNKNOWN TENANT 2, UNKNOWN
TENANT 3, UNKNOWN TENANT 4,
THE NAMES BEING FICTITIOUS TO
ACCOUNT FOR PARTIES IN
POSSESSION,
Defendant(s).

_____ /

FILED
2015 JUN 16 A 11:18
BILL KINSAUL
CLERK OF COURT
BAY COUNTY, FLORIDA

FINAL JUDGMENT

THIS ACTION was heard before the Court on Plaintiff's Motion for Summary Final
Judgment of Foreclosure on **June 8, 2015**. On the evidence presented,

IT IS ADJUDGED THAT:

1. Plaintiff, USAA FEDERAL SAVINGS BANK is due:

Principal	\$235,967.05
Interest from 09/01/2012 through 04/01/2015	\$28,955.24
Per Diem Interest at \$30.71 per day from 04/02/2015 to 06/08/2015	\$2,057.57

Pre Acceleration Late Charges	\$1,452.53
Taxes	\$5,473.29
Hazard Insurance	\$9,613.39
Attorney's fees	\$2,250.00
Finding as to reasonable number of hours (_____ hours)	
Finding as to reasonable hourly rate (\$_____/hour)	
Attorney's fees total	\$2,235.50
Court costs	

Filing Fee	\$982.50
Service of Process	\$1,000.00
Title Search Expenses	\$215.00
Property Cost	\$15.00
Recording Cost	\$23.00

Property Appraisal	\$95.00
Property Inspection	\$540.00
Property Preservation	\$3,510.00

Subtotal: **\$292,149.57**

LESS: Escrow Balance	\$
LESS: Other	\$
TOTAL	\$292,149.57

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 Defendant(s),

BRUCE A BOLING; DEBBIE L BOLING;, on the following described property in BAY

County, Florida and described as:

PARCEL I: COMMENCE AT THE NORTHEAST CORNER OF THE NORTHWEST QUARTER OF THE NORTHWEST QUARTER OF SECTION 15, TOWNSHIP 1 SOUTH, RANGE 12 WEST, AND RUN THENCE SOUTH PARALLEL TO THE QUARTER SECTION LINE FOR A DISTANCE OF 659.20 FEET; RUN THENCE IN A WESTERLY DIRECTION PARALLEL WITH THE NORTH LINE OF SAID SECTION 15 FOR A DISTANCE OF 210 FEET; RUN THENCE IN A SOUTHERLY DIRECTION AT RIGHT ANGLES TO THE

NORTH LINE OF SAID SECTION 15 FOR A DISTANCE OF 660 FEET; RUN THENCE IN A WESTERLY DIRECTION PARALLEL WITH THE NORTH LINE OF SAID SECTION 15 FOR A DISTANCE OF 765 FEET TO THE POINT OF BEGINNING OF THE PARCEL OF LAND TO BE DESCRIBED; RUN THENCE IN A WESTERLY DIRECTION ALONG THE SOUTH BOUNDARY LINE OF THE NORTHWEST QUARTER OF THE NORTHWEST QUARTER OF SAID SECTION 15 TO THE SOUTHWEST CORNER OF THE NORTHWEST QUARTER OF THE NORTHWEST QUARTER OF SAID SECTION 15; RUN THENCE NORTH ALONG THE WEST BOUNDARY LINE OF THE NORTHWEST QUARTER OF THE NORTHWEST QUARTER OF SAID SECTION 15 FOR A DISTANCE OF 660 FEET; RUN THENCE IN A EASTERLY DIRECTION PARALLEL WITH THE NORTH LINE OF SAID SECTION 15 FOR A DISTANCE OF 555 FEET; RUN THENCE IN A SOUTHERLY DIRECTION AT RIGHT ANGLES TO THE NORTH LINE OF SAID SECTION 15 FOR A DISTANCE OF 450 FEET; RUN THENCE IN A WESTERLY DIRECTION PARALLEL WITH THE NORTH LINE OF SECTION 15 FOR A DISTANCE OF 210 FEET; RUN THENCE IN A SOUTHERLY DIRECTION AT RIGHT ANGLES TO THE NORTH LINE OF SAID SECTION 15 FOR A DISTANCE OF 210 FEET TO THE POINT OF BEGINNING.

PARCEL II: COMMENCE AT THE NORTHEAST CORNER OF THE NORTHWEST QUARTER OF THE NORTHWEST QUARTER OF SECTION 15, TOWNSHIP 1 SOUTH, RANGE 12 WEST AND RUN THENCE SOUTH PARALLEL TO THE QUARTER SECTION LINE FOR A DISTANCE OF 659.20 FEET; RUN THENCE IN A WESTERLY DIRECTION PARALLEL WITH THE NORTH LINE OF SAID SECTION 15 FOR A DISTANCE OF 210 FEET; RUN THENCE IN A SOUTHERLY DIRECTION AT RIGHT ANGLES TO THE NORTH LINE OF SAID SECTION 15 FOR A DISTANCE OF 660 FEET; RUN THENCE IN A WESTERLY DIRECTION PARALLEL WITH THE NORTH LINE OF SAID SECTION 15 FOR A DISTANCE OF 555 FEET TO THE POINT OF BEGINNING OF THE PARCEL OF LAND TO BE DESCRIBED; RUN THENCE IN A WESTERLY DIRECTION PARALLEL WITH THE NORTH LINE OF SAID SECTION 15 FOR A DISTANCE OF 210 FEET; RUN THENCE IN A NORTHERLY DIRECTION AT RIGHT ANGLES TO THE NORTH LINE OF SAID SECTION 15 FOR A DISTANCE OF 210 FEET; RUN THENCE IN AN EASTERLY DIRECTION PARALLEL WITH THE NORTH LINE OF SAID SECTION 15 FOR A DISTANCE OF 210 FEET; RUN THENCE IN A SOUTHERLY DIRECTION AT RIGHT ANGLES TO THE NORTH LINE OF SAID SECTION 15 FOR A DISTANCE OF 210 FEET TO THE POINT OF BEGINNING.

PARCEL III: COMMENCE AT THE NORTHWEST CORNER OF SECTION 15, TOWNSHIP 1 SOUTH, RANGE 12 WEST, FOR THE POINT OF BEGINNING OF THE PARCEL OF LAND TO BE DESCRIBED; RUN THENCE EAST FOR A DISTANCE OF 330 FEET; RUN THENCE SOUTH FOR A DISTANCE OF 660 FEET; RUN THENCE WEST FOR A DISTANCE OF 330 FEET; RUN THENCE

**NORTH FOR A DISTANCE OF 660 FEET TO THE POINT OF BEGINNING.
ALL LYING AND BEING IN SECTION 15, TOWNSHIP 1 SOUTH, RANGE 12
WEST, BAY COUNTY, FLORIDA**

Property Address: YOUNGSTOWN

3. If the total sum with interest at the rate described in Paragraph 1 and all costs accrued subsequent to the Judgment are not paid, the Clerk of this Court shall sell the property at public sale on the 30th day of July, 2015, to the highest bidder for cash, except as prescribed in Paragraph 4, at the courthouse located at 300 East 4th Street
4. Room 105
5. Panama City, FL 32401 in BAY County, Florida, in accordance with section 45.031, Florida Statutes, using the following method :
 - By electronic sale beginning **at 11:00 AM (CST)** on the prescribed date at www.bay.realforeclose.com.
6. 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.
7. 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 the 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 item 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.

8. If applicable, Plaintiff, its successors or assigns, is entitled to safe harbor under F.S. 720 or 718, respectively, and as such is only responsible to pay 1% of the subject mortgage or one (1) year of regular periodic assessments, at the time Certificate of Title is issued vesting title to Plaintiff, its successors or assigns. Plaintiff, including its successors and assigns, is not responsible for interest, late fees, collection costs or attorney's fees incurred prior to the issuance of the certificate of title.
9. On filing of 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 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. If any Defendant remains in possession of the property, the clerk shall without further order of the Court issue forthwith a Writ of Possession upon request of the person named on the Certificate of Title. However, Court is bound to protect the rights of tenant(s) under Federal "Protecting Tenants at Foreclosure Act of 2009".
10. **The Plaintiff may assign the Judgment and credit bid by the filing of an assignment prior to the issuance of the Certificate of Title without further order of the Court.**
11. **Jurisdiction of this action is retained to enter further orders that are proper including, without limitation, a deficiency judgment, and orders relating to supplemental proceedings to address any omitted parties who may possess an interest in the property.**
Jurisdiction of this action is further retained to allow Plaintiff to file post-judgment

motions seeking a determination on the amounts of assessments due to any Associations under §718.116 and §720.3085, Fla. Stat.

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 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 FOR YOUR COUNTY 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.

Bay County Clerk of Court	Calhoun County Clerk of Court	Gulf County Clerk of Court
300 East Fourth Street Room 105 Panama City, FL 32401 (850) 763-9061 www.baycoclerk.com	20859 SE Central Avenue E. Room 130 Blountstown, FL 32424 (850) 674-4545 www.calhounclerk.com	1000 Cecil Costin Sr. Blvd. Room 148 Port St. Joe, FL 32456 (850) 229-6112 www.gulfcclerk.com
Holmes County Clerk of Court	Jackson County Clerk of Court	Washington County Clerk of Court
201 North Oklahoma Street Bonifay, FL 32425 (850) 547-1100 www.holmesclerk.com	4445 Lafayette Street Marianna, FL 32447 (850) 482-9552 www.jacksonclerk.com	1293 Jackson Avenue Building 100, 1 st Floor Chipley, FL 32428 (850) 638-6008 www.washingtonclerk.com

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 THE LOCAL LEGAL SERVICES LISTED BELOW 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 ONE OF THE SERVICES LISTED BELOW, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

Bay County Florida Institutional Legal Services, Inc. Gainesville, FL (352) 375-2494 fls@bellsouth.net Florida Justice Institute Miami, FL (305) 358-2081 Legal Services of North Florida, Inc. Panama City, FL (850) 769-3581 www.lsnf.org	Calhoun County Florida Institutional Legal Services, Inc. Gainesville, FL (352) 375-2494 fls@bellsouth.net Florida Justice Institute Miami, FL (305) 358-2081 Legal Services of North Florida, Inc. Quincy, FL (850) 875-9881 www.lsnf.org	Gulf County Florida Institutional Legal Services, Inc. Gainesville, FL (352) 375-2494 fls@bellsouth.net Florida Justice Institute Miami, FL (305) 358-2081 Legal Services of North Florida, Inc. Panama City, FL (850) 769-3581 www.lsnf.org
Holmes County Florida Institutional Legal Services, Inc. Gainesville, FL (352) 375-2494 fls@bellsouth.net Florida Justice Institute Miami, FL (305) 358-2081 Legal Services of North Florida, Inc. Panama City, FL (850) 769-3581 www.lsnf.org	Jackson County Florida Institutional Legal Services, Inc. Gainesville, FL (352) 375-2494 fls@bellsouth.net Florida Justice Institute Miami, FL (305) 358-2081 Legal Services of North Florida, Inc. Quincy, FL (850) 875-9881 www.lsnf.org	Washington County Florida Institutional Legal Services, Inc. Gainesville, FL (352) 375-2494 fls@bellsouth.net Florida Justice Institute Miami, FL (305) 358-2081 Legal Services of North Florida, Inc. Panama City, FL (850) 769-3581 www.lsnf.org

DONE AND ORDERED in Panama City, BAY County, Florida, on *June 15,*

2015.


Circuit Court Judge

Copies Furnished to:

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