

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

The Bank of New York Mellon fka The Bank of
New York as Trustee for the Certificateholders
CWMBS, Inc., CHL Mortgage Pass-Through Trust
2005-7 Mortgage Pass-through Certificates, Series
2005-7,

GENERAL JURISDICTION DIVISION

Case No. 09005911CA

Plaintiff,

vs.

Patti V. Whelen; Tyler Robbins; Mortgage
Electronic Registration Systems, Incorporated as a
nominee for Countrywide Home Loans, Inc.; Joshua
Moody; Unknown Tenant(s) in possession of the
subject property,

Defendants.

FILED
2015 SEP - 8 A 11: 51
BILL KINSAUL
CLERK OF COURT
BAY COUNTY, FLORIDA

**CONSENT FINAL JUDGMENT
(120 DAY EXTENDED SALE DATE)**

This action was tried before the court on June 16, 2015. On the evidence presented

IT IS ADJUDGED that:

1. Plaintiff, The Bank of New York Mellon fka The Bank of New York as Trustee for the Certificateholders CWMBS, Inc., CHL Mortgage Pass-Through Trust 2005-7 Mortgage Pass-through Certificates, Series 2005-, 55 Beattie Place, Suite 110, Greenville, South Carolina 29601, is due:

Principal	\$209,187.39
Interest to date of this judgment	\$28,813.40
Hazard Insurance for the year of 2010	\$3,247.25
Taxes for the year of 2014	\$1,655.82
Taxes for the year of 2013	\$1,529.18
Taxes for the year of 2012	\$1,549.24
Taxes for the year of 2011	\$1,774.06
Taxes for the year of 2010	\$1,806.57
Taxes for the year of 2009	\$1,949.87
Attorneys' fees	

Finding as to reasonable number of attorney
hours: 8.4

Finding as to reasonable attorney hourly rate:
\$175.00-\$215.00

Finding as to reasonable number of legal
assistant hours: 10.0

Finding as to reasonable legal assistant hourly
rate: \$85.00

Flat Fee: \$840.00*

Attorneys' fees total	\$3,368.00
Other:	
Property Inspection Fees	\$380.00
Photos Fees	\$51.00
Title Fees	\$325.00
Subtotal	\$255,636.76
LESS: Initial Escrow Balance	(\$421.49)
TOTAL	\$255,215.29

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:

LOT 2, BLOCK A, OF FIFTH ADDITION TO NORTH LAGOON OAKS,
ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 14,
PAGE(S) 49 OF THE PUBLIC RECORDS 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 4, 2016 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):
(SALE SHALL BE HELD NO SOONER THAN 120 DAYS FROM ENTRY OF FINAL JUDGMENT.)

☐ At _____, beginning at _____ on the prescribed date.

☒ By electronic sale beginning at 11:00 AM on the prescribed date at
www.bay.realforeclose.com.

* The requested attorney's fee is a flat rate fee that the firm's client has agreed to pay in this matter. Given the amount of the fee requested and the labor expended, the Court finds that a lodestar analysis is not necessary and that the flat fee is reasonable.

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.

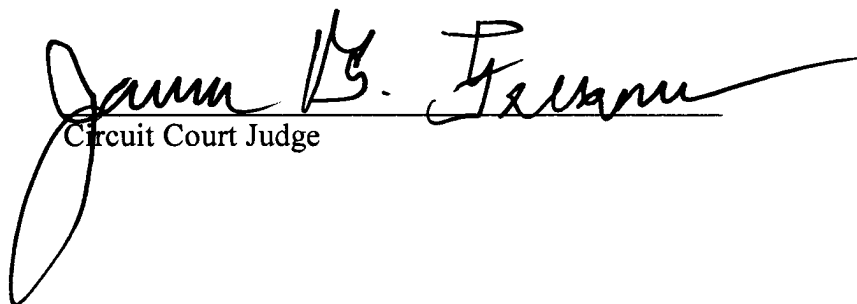
6. On filing the certificate of sale, defendants and all persons claiming under or against defendants since the filing of the notice of lis pendens shall be foreclosed of all estate or claim in the property, except as to claims or rights under chapter 718 or chapter 720, Florida Statutes, if any. Upon 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.

ORDERED at Panama City, Florida, nunc pro tunc on
September 3, 2015


Circuit Court Judge

Copies furnished:
William Cobb Esq.
Brock & Scott, PLLC
Attorney for Plaintiff
1501 N.W. 49th Street, Suite 200
Ft. Lauderdale, FL 33309 ✓

Tyler Robbins
Alan E. Tannenbaum, Esq.
Tannenbaum Hanewich, P.L., 1990 Main Street, Suite 725
Sarasota, FL 34236
atannenbaum@th-legal.com ✓

Joshua Moody
Alan E. Tannenbaum, Esq.
Tannenbaum Hanewich, P.L., 1990 Main Street, Suite 725
Sarasota, FL 34236
atannenbaum@th-legal.com ✓

Patti V. Whelen
c/o Alan E. Tannenbaum, Esq.
Tannenbaum Hanewich, P.L., 1990 Main St., Ste 725
Sarasota, FL 34236
atannenbaum@th-legal.com ✓

Mortgage Electronic Registration Systems, Inc. as a nominee for Countrywide Home Loans, Inc.
c/o Electronic Data Systems Corporation, as Registered Agent
1901 East Voorhees Street, Suite C
Danville, IL 61834 ✓

Unknown Tenant(s) in possession of the subject property
Henry Lawrence Perry, Esq.
Perry & Young, P.A., 200 Harrison Avenue
Panama City, FL 32401
lperry@perry-young.com ✓