

IN THE CIRCUIT COURT OF THE FOURTEENTH JUDICIAL CIRCUIT, IN AND FOR BAY COUNTY, FLORIDA
CASE NO. 13001488CA

BRANCH BANKING AND TRUST COMPANY,
Plaintiff,

vs.
RICHARD A. MCHUGH;
Defendants.

FILED
2015 DEC 30 11:17
BILL KINSAUL
CLERK OF COURT
BAY COUNTY, FLORIDA

FINAL JUDGMENT IN MORTGAGE FORECLOSURE

THIS CAUSE having come for Final Judgment on Plaintiff's Motion for Summary Final Judgment of Foreclosure and the documents offered in support thereof and the Court being fully advised in the premises, it is thereupon consideration,

IT IS ADJUDGED that:

1. Plaintiff, FV-I, INC. IN TRUST FOR MORGAN STANLEY MORTGAGE CAPITAL HOLDINGS LLC (hereafter, "Plaintiff"), c/o SPECIALIZED LOAN SERVICING, LLC, 8742 Lucent Blvd, Suite 300, Highland Ranch, CO 80129, is due

Principal	\$	153,058.49
Interest to date of this judgment 12-21-2015	\$	36,042.14
Escrow	\$	8,986.71
Property Inspection	\$	79.45
Attorney Fees & Cost	\$	6,904.06
Credit	\$	(884.86)
TOTAL	\$	204,185.99

that shall bear interest at the rate of 4.75% per year and thereafter at the legal rate as provided by law.

2. Plaintiff holds a lien for the total sum superior to all claims or estates of defendant, RICHARD A. MCHUGH on the following described property in BAY County, Florida:

LOT 13, BLOCK K OF FIRST ADDITION TO BILTMORE BEACH, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 8, PAGE 39, 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 (*NO SOONER THAN 90 DAYS*) April 22, 2016 to the highest bidder for

cash, except as prescribed in paragraph 4, at the location state below, in accordance with section 45.031, Florida Statutes, using the following method:

By electronic sale beginning at 11:00 a.m. on the prescribed date at 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, 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, subject to the provisions of Section 83.561, Florida Statutes.

7. That if Plaintiff should elect to assign its bid at sale, the assignment of bid shall be effective upon the filing of a Notice of Assignment of Bid or Motion and Order for Assignment of Bid and the Clerk of the above entitled Court is hereby directed to issue the Certificate of Title to such officer without further payment by such officer.

8. Jurisdiction of this action is retained to enter further orders that are proper.

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 A SUBORDINATE LIENHOLDER 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 BAY CLERK OF THE COURT, 850-763-9061 300 EAST FOURTH STREET, PANAMA CITY, FL 32401 850-763-9061 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.

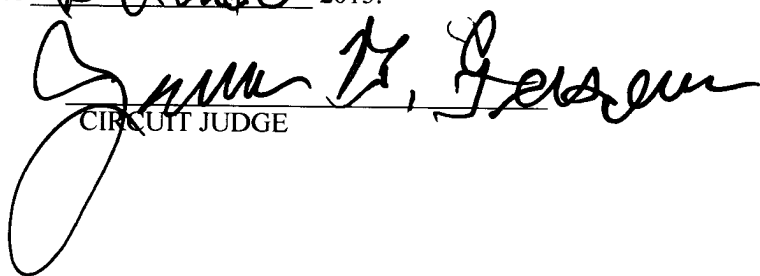
IF YOU DECIDE TO SELL YOUR HOME OR HIRE SOMEONE TO HELP YOU CLAIM THE ADDITIONAL MONEY, YOU SHOULD READ VERY CAREFULLY ALL PAPERS YOU ARE REQUIRED TO SIGN, ASK SOMEONE ELSE, PREFERABLY AN ATTORNEY WHO IS NOT RELATED TO THE PERSON OFFERING TO HELP YOU, TO MAKE SURE THAT YOU UNDERSTAND WHAT YOU ARE SIGNING 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. - Panama City Office, at 221 East 23rd Street, Suite B, Panama City, Florida, 32405, (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, at 221 East 23rd Street, Suite B, Panama City, Florida, 32405, (850) 769-3581, FOR ASSISTANCE , YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

9. Pursuant to *Ross v. Wells Fargo Bank*, 2013 Fla. App. LEXIS 2143, *2-3 (Fla. 3d DCA Feb. 13, 2013), the Court retains jurisdiction of this action to enter Orders relating to supplemental proceedings to address any omitted parties who may possess an interest in the subject property post-judgment.

10. The court retains jurisdiction to enter further orders to permit Plaintiff's recovery of advances, including but not limited to: taxes, insurance, inspection, repairs, publication, attorney fees, and costs.

11. Defendant, Richard McHugh, consents to this final judgment of mortgage foreclosure in favor of Plaintiff, and Plaintiff agrees to waive deficiency judgment, and also agrees to a foreclosure sale date no sooner than ninety (90) days from this judgment.

ORDERED in Bay County, Florida, on this 22 day of December 2015.


CIRCUIT JUDGE

Please see attached service list

CASE NO.: 13001488CA

SERVICE LIST:

VAN NESS LAW FIRM, PLC

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Attorney for Richard A. McHugh

Unknown Tenant #1

5929 Sunset Ave

Panama City Beach, FL 32408

Vacant