

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

U.S. BANK NATIONAL ASSOCIATION, Plaintiff, v. CHRISTOPHER BENNETT; AMBER PIPPIN; UNKNOWN PARTY IN POSSESSION 1; UNKNOWN PARTY IN POSSESSION 2; UNKNOWN SPOUSE OF CHRISTOPHER BENNETT; UNKNOWN SPOUSE OF AMBER PIPPIN; PANAMA CITY, A MUNICIPAL CORPORATION OF THE STATE OF FLORIDA; CASTLE CREDIT CORPORATION, Defendants.	CASE NO.: 2015-000995-CA FILED 2016 SEP - 6 P 4 15 BILL KINSAUL CLERK OF COURT BAY COUNTY, FLORIDA
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FINAL JUDGMENT OF FORECLOSURE

THIS ACTION was heard before the Court on Plaintiff's Motion for Summary Judgment on September 6, 2016. On the evidence presented, **IT IS ADJUDGED** that a Final Judgment of Foreclosure is **ENTERED** against all Defendants listed by name: Christopher Bennett, Amber Pippin, the Unknown Spouse of Christopher Bennett N/K/A Sarah Bennett, Panama City, a Municipal Corporation of the State of Florida, and Castle Credit Corporation.

1. **Amounts Due.** Plaintiff, U.S. Bank National Association, 4801 Frederica Street, Owensboro, KY 42301 is due:

Principal due \$82,502.87

Interest \$17,006.76

From: 6/1/2013 to 6/19/2016 at 6.76% (per diem \$15.28)

SUBTOTAL \$99,509.63

Escrow Advances \$3,479.12

County Taxes \$637.89

(2015 = \$215.58)

(2014 = \$214.53)

(2013 = \$207.78)

Hazard Insurance Premiums \$4,683.34

(2015 = \$1,288.76)

(2014 = \$1,283.87)

(2013 = \$2,110.71)

Credit (\$1,842.11)

Property Preservation	\$215.00
Attorney's Costs	\$0.00
Attorney's Fees	\$0.00
TOTAL	\$103,203.75

That shall bear interest at the rate of 4.84% a year.

Lien on Property. Plaintiff holds a lien for the total sum superior to all claims or estates of Defendant(s): Christopher Bennett, Amber Pippin, the Unknown Spouse of Christopher Bennett N/K/A Sarah Bennett, Panama City, a Municipal Corporation of the State of Florida, and Castle Credit Corporation on the following described property in Bay County, Florida:

Lot 2, Block 22, Lakeside, According to the plat recorded in Plat Book 2,
Page 42, of the Public Records of Bay County, Florida.

Property Address: 1619 Deer Avenue, Panama City, FL 32401

3. **Sale of Property.** 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 October 18, 2016 to the highest bidder for cash, except as prescribed in paragraph 4, in accordance with Section 45.031, Florida Statutes (2013), using the following method:

(CHECK ONE):

- ☐ At _____ beginning at _____ on the prescribed date.
- ☒ By electronic sale beginning at 10:00 a.m. CST on the prescribed date at via the online auction site at www.bay.realforeclose.com (website).
4. **Costs.** 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. **Distribution of Proceeds.** 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. **Right of Redemption/Right of Possession.** On filing the certificate of sale, the 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 and Defendants' right of redemption as prescribed by section 45.0315, Florida Statutes (2013), shall be terminated, 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. **Attorney's Fees.** The Plaintiff did not seek an award of attorney's fees and costs in this matter.
8. **Jurisdiction Retained.** Jurisdiction of this action is retained to enter further orders that are proper including, without limitation, writs of possession and deficiency judgment.¹

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.

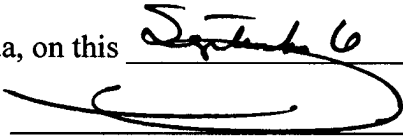
IF YOU ARE THE PROPERTY OWNER, YOU MAY CLAIM THESE FUNDS YOURSELF. YOU ARE NOT REQUIRED TO HAVE A LAWYER OR ANY OTHER REPRESENTATION AND YOU DO NOT HAVE TO ASSIGN YOUR RIGHTS TO ANYONE ELSE IN ORDER FOR YOU TO CLAIM ANY MONEY TO WHICH YOU ARE ENTITLED. PLEASE CONTACT THE CLERK OF THE COURT, FOR BAY COUNTY, FLORIDA 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., 221 EAST 23RD STREET, SUITE B, PANAMA CITY, FL 32405, PHONE: 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

¹ The reservation of jurisdiction as to a deficiency judgment only applies to Christopher Bennett. Amber Pippin received a Chapter 7 Bankruptcy discharge in January 2016. The note count against Amber Pippin was dropped by the Plaintiff on March 11, 2016.

CHOOSE TO CONTACT LEGAL SERVICES OF NORTH FLORIDA, INC., 221 EAST 23RD STREET, SUITE B, PANAMA CITY, FL 32405, PHONE: 850-769-3581 FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

ORDERED at Bay County, Panama City, Florida, on this September 6, 2016.


Circuit Judge

SERVICE LIST

Sirote & Permutt, P.C.
1115 East Gonzalez Street
Pensacola, FL 32503
floridaservice@sirote.com ✓

Christopher Bennett
2502 Sarasota Lane
Lynn Haven, FL 32444

Amber Pippin
2315 Oakwood St
Panama City, FL 32408

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Castle Credit Corporation
c/o Ken Carlson, Registered Agent
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Orlando, FL 32819

Unknown Spouse of Christopher Bennett
N/K/A Sarah Bennett
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Lynn Haven, FL 32444