

WYNDHAM VACATION RESORTS, INC., F/K/A
FAIRFIELD RESORTS, INC., F/K/A FAIRFIELD
COMMUNITIES, INC. A DELAWARE
CORPORATION,

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

Plaintiff,
vs.

CASE NO. 15001416CA

HERMAN B. TOWNER JR.; TERENCE G.
BROWN AND SHELIA L. BROWN AKA
SHEILA L. BROWN; THEODORIC
MCKINSTRY; JEFFREY CRUZ AND LATOYA
CRUZ; CHRISTINE M. PEYROUX AND DAVID
M. PEYROUX; ELIZABETH K. CROW;
BARBARA JIM AND JACQUELINE JIM;
CHARLOTTE D. RUCKER AND JASON R.
LIGHTY; PEGGYE N. MCNAIR, DECEASED
AND ANY SPOUSES, HEIRS, DEVISEES,
GRANTEES, ASSIGNEES, LIENORS,
CREDITORS, TRUSTEES OR OTHER
CLAIMANTS, BY, THROUGH, UNDER OR
AGAINST PEGGYE N. MCNAIR; DENIC M.
CZERMAK, REBECCA SANDERSON AND REX
SANDERSON and EMERALD BEACH RESORT
MASTER OWNERS ASSOCIATION, INC. AND
EMERALD BEACH RESORT MULTI-
CONDOMINIUM ASSOCIATION, INC. AND
PANAMA CITY BEACH VACATION OWNERS
ASSOCIATION, INC.,

Defendants.

SUMMARY FINAL JUDGMENT OF FORECLOSURE (IN REM)

THIS CAUSE coming on this day upon the Complaint, Defaults, Affidavits, and Motion
for Summary Final Judgment in Foreclosure, filed herein, and the Court having considered the
affidavits and pleadings filed herein, and having found that the preponderance of the evidence

BILL KINSAUL
CLERK OF COURT
BAY COUNTY, FLORIDA

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favors the Plaintiff, Wyndham Vacation Resorts, Inc., F/K/A Fairfield Resorts, Inc., F/K/A Fairfield Communities, Inc. a Delaware Corporation, and that the Plaintiff is entitled to such judgment in foreclosure as a matter of law, it is hereby

ORDERED AND ADJUDGED as follows:

1. Judgment in favor of Plaintiff, Wyndham Vacation Resorts, Inc., F/K/A Fairfield Resorts, Inc., F/K/A Fairfield Communities, Inc. a Delaware Corporation, against Defendants, **HERMAN B. TOWNER JR., TERENCE G. BROWN, SHELIA L. BROWN AKA SHEILA L. BROWN, THEODORIC MCKINSTRY, CHRISTINE M. PEYROUX, DAVID M. PEYROUX, ELIZABETH K. CROW, BARBARA JIM, JACQUELINE JIM, CHARLOTTE D. RUCKER, JASON R. LIGHTY, PEGGYE N. MCNAIR, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, PEGGYE N. MCNAIR, DENIC M. CZERMAK, REBECCA SANDERSON, REX SANDERSON, and EMERALD BEACH RESORT MASTER OWNERS ASSOCIATION, INC. AND EMERALD BEACH RESORT MULTI-CONDOMINIUM ASSOCIATION, INC. AND PANAMA CITY BEACH VACATION OWNERS ASSOCIATION, INC.** are hereby granted.

2. The Court has jurisdiction over the subject matter hereof and the parties hereto and the equities herein are with the Plaintiff.

3. The following sums are due the Plaintiff on the notes and mortgages foreclosed herein:

COUNT I- HERMAN B. TOWNER JR.

a. Unpaid principal balance on the mortgage and note	\$6,723.63
b. Interest on the principal balance through 8/13/2015 and Late Fees (per diem continuing at \$ 3.13)	<u>\$ 838.10</u>
TOTAL:	<u>\$7,561.73</u>

COUNT II- TERENCE G. BROWN and SHELIA L. BROWN AKA SHEILA L. BROWN

a. Unpaid principal balance on the mortgage and note	\$9,699.88
b. Interest on the principal balance through 8/13/2015 and Late Fees (per diem continuing at \$ 4.78)	<u>\$1,292.19</u>
TOTAL:	<u>\$10,992.07</u>

COUNT III- THEODORIC MCKINSTRY

a. Unpaid principal balance on the mortgage and note	\$7,115.92
b. Interest on the principal balance through 8/13/2015 and Late Fees (per diem continuing at \$ 2.83)	<u>\$ 727.78</u>
TOTAL:	<u>\$7,843.70</u>

COUNT V- CHRISTINE M. PEYROUX and DAVID M. PEYROUX

a. Unpaid principal balance on the mortgage and note	\$46,340.26
b. Interest on the principal balance through 9/10/2015 and Late Fees (per diem continuing at \$17.13)	<u>\$32,107.64</u>
TOTAL:	<u>\$78,447.90</u>

COUNT VI- ELIZABETH K. CROW

a. Unpaid principal balance on the mortgage and note	\$38,315.17
b. Interest on the principal balance through 9/10/2015 and Late Fees (per diem continuing at \$17.51)	<u>\$4,352.10</u>
TOTAL:	<u>\$42,667.27</u>

COUNT VII- BARBARA JIM and JACQUELINE JIM

a. Unpaid principal balance on the mortgage and note	\$16,413.76
b. Interest on the principal balance through 9/10/2015 and Late Fees (per diem continuing at \$ 6.07)	<u>\$1,772.79</u>
TOTAL:	<u>\$18,186.55</u>

COUNT VIII- CHARLOTTE D. RUCKER and JASON R. LIGHTY

a. Unpaid principal balance on the mortgage and note	\$13,677.02
b. Interest on the principal balance through 9/10/2015 and Late Fees (per diem continuing at \$ 5.06)	<u>\$ 774.78</u>
TOTAL:	<u>\$14,451.80</u>

COUNT IX- PEGGYE N. MCNAIR, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, PEGGYE N. MCNAIR

a. Unpaid principal balance on the mortgage and note	\$18,880.79
b. Interest on the principal balance through 9/10/2015 and Late Fees (per diem continuing at \$ 6.20)	<u>\$1,515.74</u>
TOTAL:	<u>\$20,396.53</u>

COUNT X- DENIC M. CZERMAK

a. Unpaid principal balance on the mortgage and note	\$21,195.31
b. Interest on the principal balance through 4/3/2015 and Late Fees (per diem continuing at \$ 8.12)	<u>\$2,288.49</u>
TOTAL:	<u>\$23,483.80</u>

COUNT XI- REBECCA SANDERSON and REX SANDERSON

a. Unpaid principal balance on the mortgage and note	\$21,838.56
b. Interest on the principal balance through 3/16/2011 and Late Fees (per diem continuing at \$ 6.28)	<u>\$5,824.13</u>
TOTAL:	<u>\$27,662.69</u>

4. Plaintiff holds liens for the total sums specified in Paragraph 3 above, superior in dignity to any claim or estate of the Defendants herein, upon the mortgaged property herein foreclosed, situated in Bay County, Florida, and described as follows:

COUNT I - HERMAN B. TOWNER JR.

A 84,000/2,182,407,500 undivided tenant-in-common fee simple interest in real property commonly known as Units 637, 640, 641, 645, 737-741, 744-747, 837-842, 844-847, 937-947, 1037-1047, 1137-1146, 1237-1246, 1337-1346, 1437-1446, 1537-1546, 1637-1646, 1737-1746, 1837-1846, 1937-1946, 2037-2046, 2137-2146, 2237-2246, 2337-

2346, 2438, 2538 of EMERALD BEACH RESORT CONDOMINIUM III, according and subject to the Declaration of Condominium for Emerald Beach Resort Condominium III , as recorded in Official Records Book 2944, Page 2252, public records of Bay County, Florida, together with any amendments and supplements thereto and the DECLARATION OF VACATION PLAN FOR PANAMA CITY BEACH VACATION OWNERSHIP PLAN ("Timeshare Declaration"), as recorded in Official Records Book 3056, Page 1438 et. seq., public records of Bay County, Florida, together with any and all amendments and supplements thereto hereinafter the "VOI", the said Condominium Declaration and Timeshare Declaration being hereinafter collectively referred to as the "Declaration".

The Standard VOI described above has a **84,000/2,182,407,500** Ownership Interest in the Units and Buildings described above and has been allocated **168,000** Points as defined in the Declaration for use in **Odd** year(s).

COUNT II - TERENCE G. BROWN and SHELIA L. BROWN AKA SHEILA L. BROWN
A **84,000/2,182,407,500** undivided tenant-in-common fee simple interest in real property commonly known as Units **637, 640, 641, 645, 737-741, 744-747, 837-842, 844-847, 937-947, 1037-1047, 1137-1146, 1237-1246, 1337-1346, 1437-1446, 1537-1546, 1637-1646, 1737-1746, 1837-1846, 1937-1946, 2037-2046, 2137-2146, 2237-2246, 2337-2346, 2438, 2538 of EMERALD BEACH RESORT CONDOMINIUM III**, according and subject to the Declaration of Condominium for Emerald Beach Resort Condominium III , as recorded in Official Records Book 2944, Page 2252, public records of Bay County, Florida, together with any amendments and supplements thereto and the DECLARATION OF VACATION PLAN FOR PANAMA CITY BEACH VACATION OWNERSHIP PLAN ("Timeshare Declaration"), as recorded in Official Records Book 3056, Page 1438 et. seq., public records of Bay County, Florida, together with any and all amendments and supplements thereto hereinafter the "VOI", the said Condominium Declaration and Timeshare Declaration being hereinafter collectively referred to as the "Declaration".

The Standard VOI described above has a **84,000/2,182,407,500** Ownership Interest in the Units and Buildings described above and has been allocated **168,000** Points as defined in the Declaration for use in **Even** year(s).

COUNT III - THEODORIC MCKINSTRY

A **84,000/2,182,407,500** undivided tenant-in-common fee simple interest in real property commonly known as Units **637, 640, 641, 645, 737-741, 744-747, 837-842, 844-847, 937-947, 1037-1047, 1137-1146, 1237-1246, 1337-1346, 1437-1446, 1537-1546, 1637-1646, 1737-1746, 1837-1846, 1937-1946, 2037-2046, 2137-2146, 2237-2246, 2337-2346, 2438, 2538 of EMERALD BEACH RESORT CONDOMINIUM III**, according and subject to the Declaration of Condominium for Emerald Beach Resort Condominium III , as recorded in Official Records Book 2944, Page 2252, public records of Bay County, Florida, together with any amendments and supplements thereto and the DECLARATION OF VACATION PLAN FOR PANAMA CITY BEACH VACATION OWNERSHIP PLAN ("Timeshare Declaration"), as recorded in Official Records Book 3056, Page 1438 et. seq., public records of Bay County, Florida, together with any and all amendments and supplements thereto hereinafter the "VOI", the said Condominium Declaration and Timeshare Declaration being hereinafter collectively referred to as the "Declaration".

The Standard VOI described above has a **84,000/2,182,407,500** Ownership Interest in the Units and Buildings described above and has been allocated **168,000** Points as defined in the Declaration for use in **Odd** year(s).

COUNT V - CHRISTINE M. PEYROUX and DAVID M. PEYROUX

A **605,000/2,182,407,500** undivided tenant-in-common fee simple interest in real property commonly known as Units **637,640, 641, 645, 737-741, 744-747, 837-842, 844-847, 937-947, 1037-1047, 1137-1146, 1237-1246, 1337-1346, 1437-1446, 1537-1546, 1637-1646, 1737-1746, 1837-1846, 1937-1946, 2037-2046, 2137-2146, 2237-2246, 2337-2346, 2438, 2538 of EMERALD BEACH RESORT CONDOMINIUM III**, according and subject to the Declaration of Condominium for Emerald Beach Resort Condominium III , as recorded in Official Records Book 2944, Page 2252, public records of Bay County, Florida, together with any amendments and supplements thereto and the DECLARATION OF VACATION PLAN FOR PANAMA CITY BEACH VACATION OWNERSHIP PLAN ("Timeshare Declaration"), as recorded in Official Records Book 3056, Page 1438 et. seq., public records of Bay County, Florida, together with any and all amendments and supplements thereto hereinafter the "VOI", the said Condominium Declaration and Timeshare Declaration being hereinafter collectively referred to as the "Declaration".

The Standard VOI described above has a **605,000/2,182,407,500** Ownership Interest in the Units and Buildings described above and has been allocated **605,000** Points as defined in the Declaration for use in **Each** year(s).

COUNT VI - ELIZABETH K. CROW

A 361,000/633,452,000 undivided tenant-in-common fee simple interest in real property commonly known as Units 137-147, 237-247, 337-347, 437-447, 537-547 of EMERALD BEACH RESORT CONDOMINIUM III, according and subject to the Declaration of Condominium for Emerald Beach Resort Condominium III, as recorded in Official Records Book 2944, Page 2252, public records of Bay County, Florida, together with any amendments and supplements thereto and the DECLARATION OF VACATION PLAN FOR PANAMA CITY BEACH VACATION OWNERSHIP PLAN ("Timeshare Declaration"), as recorded in Official Records Book 3056, Page 1438 et. seq., public records of Bay County, Florida, together with any and all amendments and supplements thereto hereinafter the "VOI", the said Condominium Declaration and Timeshare Declaration being hereinafter collectively referred to as the "Declaration".

The Standard VOI described above has a 361,000/633,452,000 Ownership Interest in the Units and Buildings described above and has been allocated 361,000 Points as defined in the Declaration for use in Each year(s).

COUNT VII - BARBARA JIM and JACQUELINE JIM

A 300,000/2,182,407,500 undivided tenant-in-common fee simple interest in real property commonly known as Units 637, 640, 641, 645, 737-741, 744-747, 837-842, 844-847, 937-947, 1037-1047, 1137-1146, 1237-1246, 1337-1346, 1437-1446, 1537-1546, 1637-1646, 1737-1746, 1837-1846, 1937-1946, 2037-2046, 2137-2146, 2237-2246, 2337-2346, 2438, 2538 of EMERALD BEACH RESORT CONDOMINIUM III, according and subject to the Declaration of Condominium for Emerald Beach Resort Condominium III, as recorded in Official Records Book 2944, Page 2252, public records of Bay County, Florida, together with any amendments and supplements thereto and the DECLARATION OF VACATION PLAN FOR PANAMA CITY BEACH VACATION OWNERSHIP PLAN ("Timeshare Declaration"), as recorded in Official Records Book 3056, Page 1438 et. seq., public records of Bay County, Florida, together with any and all amendments and supplements thereto hereinafter the "VOI", the said Condominium Declaration and Timeshare Declaration being hereinafter collectively referred to as the "Declaration".

The Standard VOI described above has a 300,000/2,182,407,500 Ownership Interest in the Units and Buildings described above and has been allocated 300,000 Points as defined in the Declaration for use in Each year(s).

COUNT VIII - CHARLOTTE D. RUCKER and JASON R. LIGHTY

A 189,000/2,182,407,500 undivided tenant-in-common fee simple interest in real property commonly known as Units 637, 640, 641, 645, 737-741, 744-747, 837-842, 844-847, 937-947, 1037-1047, 1137-1146, 1237-1246, 1337-1346, 1437-1446, 1537-1546, 1637-1646, 1737-1746, 1837-1846, 1937-1946, 2037-2046, 2137-2146, 2237-2246, 2337-2346, 2438, 2538 of EMERALD BEACH RESORT CONDOMINIUM III, according and subject to the Declaration of Condominium for Emerald Beach Resort Condominium III, as recorded in Official Records Book 2944, Page 2252, public records of Bay County, Florida, together with any amendments and supplements thereto and the DECLARATION OF VACATION PLAN FOR PANAMA CITY BEACH VACATION OWNERSHIP PLAN ("Timeshare Declaration"), as recorded in Official Records Book 3056, Page 1438 et. seq., public records of Bay County, Florida, together with any and all amendments and supplements thereto hereinafter the "VOI", the said Condominium Declaration and Timeshare Declaration being hereinafter collectively referred to as the "Declaration".

The Standard VOI described above has a 189,000/2,182,407,500 Ownership Interest in the Units and Buildings described above and has been allocated 189,000 Points as defined in the Declaration for use in Each year(s).

COUNT IX - PEGGYE N. MCNAIR, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, PEGGYE N. MCNAIR

A 653,000/2,182,407,500 undivided tenant-in-common fee simple interest in real property commonly known as Units 637, 640, 641, 645, 737-741, 744-747, 837-842, 844-847, 937-947, 1037-1047, 1137-1146, 1237-1246, 1337-1346, 1437-1446, 1537-1546, 1637-1646, 1737-1746, 1837-1846, 1937-1946, 2037-2046, 2137-2146, 2237-2246, 2337-2346, 2438, 2538 of EMERALD BEACH RESORT CONDOMINIUM III, according and subject to the Declaration of Condominium for Emerald Beach Resort Condominium III, as recorded in Official Records Book 2944, Page 2252, public records of Bay County, Florida, together with any amendments and supplements thereto and the DECLARATION OF VACATION PLAN FOR PANAMA CITY BEACH VACATION OWNERSHIP PLAN ("Timeshare Declaration"), as recorded in Official Records Book 3056, Page 1438 et. seq., public records of

Bay County, Florida, together with any and all amendments and supplements thereto hereinafter the "VOI", the said Condominium Declaration and Timeshare Declaration being hereinafter collectively referred to as the "Declaration".

The Standard VOI described above has a **653,000/2,182,407,500** Ownership Interest in the Units and Buildings described above and has been allocated **653,000** Points as defined in the Declaration for use in **Each** year(s).

COUNT X - DENIC M. CZERMAK

A **360,000/633,452,000** undivided tenant-in-common fee simple interest in real property commonly known as Units **137-147, 237-247, 337-347, 437-447, 537-547** of **EMERALD BEACH RESORT CONDOMINIUM III**, according and subject to the Declaration of Condominium for Emerald Beach Resort Condominium III, as recorded in Official Records Book 2944, Page 2252, public records of Bay County, Florida, together with any amendments and supplements thereto and the DECLARATION OF VACATION PLAN FOR PANAMA CITY BEACH VACATION OWNERSHIP PLAN ("Timeshare Declaration"), as recorded in Official Records Book 3056, Page 1438 et. seq., public records of Bay County, Florida, together with any and all amendments and supplements thereto hereinafter the "VOI", the said Condominium Declaration and Timeshare Declaration being hereinafter collectively referred to as the "Declaration".

The Standard VOI described above has a **360,000/633,452,000** Ownership Interest in the Units and Buildings described above and has been allocated **360,000** Points as defined in the Declaration for use in **Each** year(s).

COUNT XI - REBECCA SANDERSON and REX SANDERSON

A **364000/2,182,407,500** undivided tenant-in-common fee simple interest in real property commonly known as Units **637, 640, 641, 645, 737-741, 744-747, 837-842, 844-847, 937-947, 1037-1047, 1137-1146, 1237-1246, 1337-1346, 1437-1446, 1537-1546, 1637-1646, 1737-1746, 1837-1846, 1937-1946, 2037-2046, 2137-2146, 2237-2246, 2337-2346, 2438, 2538** of **EMERALD BEACH RESORT CONDOMINIUM III**, according and subject to the Declaration of Condominium for Emerald Beach Resort Condominium III, as recorded in Official Records Book 2944, Page 2252, public records of Bay County, Florida, together with any amendments and supplements thereto and the DECLARATION OF VACATION PLAN FOR PANAMA CITY BEACH VACATION OWNERSHIP PLAN ("Timeshare Declaration"), as recorded in Official Records Book 3056, Page 1438 et. seq., public records of Bay County, Florida, together with any and all amendments and supplements thereto hereinafter the "VOI", the said Condominium Declaration and Timeshare Declaration being hereinafter collectively referred to as the "Declaration".

The Standard VOI described above has a **364000/2,182,407,500** Ownership Interest in the Units and Buildings described above and has been allocated **364,000** Points as defined in the Declaration for use in **Each** year(s).

5. If the total sums with interest and all costs accrued subsequent to this judgment are not paid, the Clerk of this Court shall sell the property at public sale at 11:00 a.m. on 10/18/16, 2016 to the highest bidder for cash, except as prescribed in Paragraph 6. These foreclosure sales will be held online at the following website: **www.bay.realforeclose.com**. Please refer to this website for complete details. This sale will be held in accordance with Section 45.031, Florida Statutes.

6. Plaintiff shall advance all subsequent costs of this action and shall be reimbursed for them by the Clerk if Plaintiff is not the purchasers of the property for sale. 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. If the Plaintiff is the successful bidder at the sale, Plaintiff's rights as such may be assigned to a third party and, in that event, the Clerk of the Court is hereby ordered and directed to issue the Certificate of Title to Plaintiff assignee upon application of Plaintiff and without further order of this Court.

7. 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 LIEN HOLDER 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.

8. The total amount of the claims subject to this Judgment is **\$251,694.05**

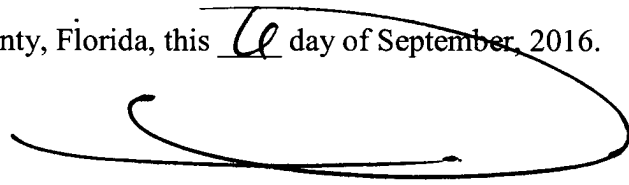
9. On filing the Certificate of Title, the Clerk shall distribute the proceeds of the sale, so far as they are sufficient by paying: first, all of Plaintiff's costs; second, documentary stamps affixed to the certificate; third, the total sum due Plaintiff, less the items paid, plus interest from this date to the date of the sale; and by retaining any remaining amount pending the further order of this court.

10. On filing the Certificate of Sale, Defendants' Right of Redemption as prescribed by Florida Statutes Section 45.0315 shall be terminated. On filing the Certificate of Title, Defendants' and all persons claiming under or against them since the filing of this action shall be foreclosed of all estate or claim in the property and the purchaser at the sale shall be let into possession of the property.

11. Jurisdiction of this action is retained to enter further orders that are proper including, without limitation, Writs of Possession. Plaintiff shall not seek a deficiency.

12. The Promissory Notes and Mortgages sought to be reestablished in Counts V, IX and XI of the Complaint is reestablished and shall have the effect of the originals on recording this judgment. Plaintiff shall indemnify Defendants against any loss that may occur by reason of another person to enforce said instrument.

ORDERED in chambers in Bay County, Florida, this 16 day of September, 2016.

A large, stylized handwritten signature in black ink, consisting of a large loop and a long horizontal stroke.

CIRCUIT JUDGE

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing has been delivered by U. S. Mail or electronic delivery this 6 day of September, 2016, to:

TARA C. EARLY, Esq., 1601 W. Colonial Drive, Orlando, Florida 32804, tsf@gse-law.com ✓

HERMAN B. TOWNER JR., 819 Cross St, Saraland, AL 36571-3487

TERENCE G. BROWN, 3530 Castle Way, Silver Spring, MD 20904-4761 **SHELIA L. BROWN AKA SHEILA L. BROWN**, 3530 Castle Way, Silver Spring, MD 20904-4761

THEODORIC MCKINSTRY, 2204 Springfield Loop W, Birmingham, AL 35242-5133

CHRISTINE M. PEYROUX, 1065 Bridge Mill Ave, Canton, GA 30114-7717 **DAVID M. PEYROUX**, 1065 Bridge Mill Ave, Canton, GA 30114-7717

ELIZABETH K. CROW, 1001 Pine Meadow CT, Nashville, TN 37221-4173

BARBARA JIM, 5380 Myrtle Wood, Sarasota , FL 34235-4612 **JACQUELINE JIM**, 5380 Myrtle Wood, Sarasota , FL 34235-4612

CHARLOTTE D. RUCKER, 85 Blauvelt Ave, Bergenfield, NJ 07621-1207 **JASON R. LIGHTY**, 85 Blauvelt Ave, Bergenfield, NJ 07621-1207

PEGGYE N. MCNAIR, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, Peggye N. Mcnair, 810 E Hancock Ave, Alpine, TX 79830

DENIC M. CZERMAK, PO Box 376, Glenwood, AR 71943

REBECCA SANDERSON, 17 S Palafox Place, Ste 306, Pensacola, FL 32502-5600 **REX SANDERSON**, 17 S Palafox Place, Ste 306, Pensacola, FL 32502-5600

Panama City Beach Vacation Owners Association, Inc., c CORPORATE CREATIONS NETWORK, INC., 11380 Prosperity Farms Road, #221E, Palm Beach Gardens, FL 33410

EMERALD BEACH RESORT MULTI-CONDOMINIUM ASSOCIATION, INC., CORPORATE CREATIONS NETWORK, INC., 11380 PROSPERITY FARMS ROAD #221E, PALM BEACH GARDENS, FL 33410

EMERALD BEACH RESORT MASTER OWNERS ASSOCIATION, INC., WILLIAM S. HENRY, ESQUIRE, 221 MCKENZIE AVENUE, PANAMA CITY, FL 33401 and at bhenry@burkeblue.com and sperkins@burkeblue.com

 D.C.
Judicial Assistant/Attorney for Plaintiff