

FILED
2016 DEC -2 P 4 30
BILL KINSAUL
CLERK OF COURT
BAY COUNTY, FLORIDA

IN THE CIRCUIT COURT OF THE
14TH JUDICIAL CIRCUIT, IN AND FOR BAY
COUNTY, FLORIDA
CIVIL DIVISION:
CASE NO.: 16000572CA

FEDERAL NATIONAL MORTGAGE
ASSOCIATION,

Plaintiff,

vs.

JOYCE A. GERKE A/K/A JOYCE ANN GERKE;
MARK F. GERKE A/K/A MARK FREDERICK
GERKE; WILLIAM LORENZO SMITH JR.;
UNKNOWN TENANT; IN POSSESSION OF THE
SUBJECT PROPERTY,

Defendants.

IN REM
FINAL JUDGMENT OF FORECLOSURE

THIS ACTION was tried before the Court. On the evidence presented

IT IS ADJUDGED that:

1. Plaintiff, FEDERAL NATIONAL MORTGAGE ASSOCIATION, 14523 SW Millikan Way, Suite 200 Beaverton OR 97005, is due:

Principal	\$	164,913.97
Interest from 7/1/2011 to 12/2/2016	\$	53,624.16
Escrow:	\$	51,145.11
Pre-Acceleration Late Charges	\$	325.56
Property Inspections	\$	150.00
Brokers Price Opinion	\$	85.00
Property Preservation	\$	1,490.00
Subtotal:	\$	271,733.80
Costs, now taxed:		
Title Search & Review	\$	200.00
Clerk Filing Fee	\$	954.00
Service of Process	\$	837.55
Tenant Inspection Fee	\$	110.00
Subtotal:	\$	273,835.35
Total:	\$	\$273,835.35

that shall bear interest at the rate of 4.91% a year

2. Plaintiff holds a lien for the total sum superior to all claims or estate of the defendant(s), on the following described property in Bay County, Florida:

COMMENCE AT THE NORTHWEST CORNER OF LOT 24, BLOCK 10, VENETIAN VILLA, ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN PLAT BOOK 11, PAGE 38A AND 38-B, IN THE PUBLIC RECORDS OF BAY COUNTY, FLORIDA, AND THENCE RUN S 04°38'00"E ALONG THE WESTERN BOUNDARY LINE OF SAID BLOCK 10 FOR 40.00 FEET; THENCE S 13°00'55"W FOR 148.28 FEET; THENCE S 15°02'22"E FOR 346.47 FEET; THENCE S 20°46'28"E FOR 62.06 FEET; THENCE S 21°09'42"E FOR 42.83 FEET TO THE POINT OF BEGINNING; THENCE S 75°34'36"E FOR 111.96 FEET TO A POINT ON THE WESTERN R/W LINE OF CAPRI DRIVE; THENCE S 26°55'26"E ALONG SAID R/W LINE FOR 39.52 FEET; THENCE LEAVING SAID R/W LINE RUN N 75°34'36"W FOR 113.21 FEET; THENCE N 26°53'49"W FOR 29.55 FEET; THENCE N 21°09'42"W FOR 9.19 FEET TO THE POINT OF BEGINNING. SAID LANDS BEING A PART OF LOTS 33, 34, 35 AND 36, BLOCK 10, VENETIAN VILLA

Property Address: 1253 CAPRI DRIVE 5B PANAMA CITY, FL 32405

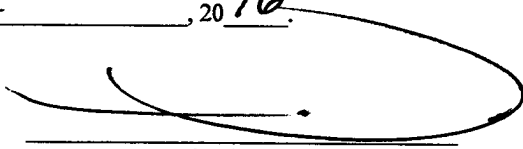
3. If the total sum with interest at the rate described in Paragraph 1 and all costs accrued subsequent to this judgment are not paid, the foreclosure sale is hereby scheduled to take place on-line on January 18, 2017 at 11:00 AM at www.bay.realforeclose.com. The Bay County Clerk of Court shall sell the property described to the highest bidder for cash after giving notice as required by section 45.031, Florida statutes.
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 the plaintiff's costs which includes any additional advances; second, documentary stamps affixed to the Certificate; third, plaintiff's attorneys' fees; fourth, the total sum due to the 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 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 the property, except as to claims or rights under chapter 718 chapter 720, Florida Statutes, if any. Upon the filing of the certificate of title, the person named on the certificate of tile shall be let into possession of the property.
7. Jurisdiction is retained to enter further orders as are proper including, but not limited to writs of possession, determination of amounts due pursuant to sections 718.116 and/or 720.3085, Florida Statutes, reforeclosure motions, and deficiency judgments except where a discharge is applicable or personal service not obtained.
8. If Plaintiff is the Purchaser at the sale, Plaintiff's bid is hereby assigned to FEDERAL NATIONAL MORTGAGE ASSOCIATION, and the Clerk of Court is hereby directed to issue a Certificate of Title to assignee named therein.

NOTICE PURSUANT TO SECTION 45.031, FLORIDA STATUTES.

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 BAY County, Florida on 12 . 2, 20 16.


Circuit Judge

Copies sent to:
Choice Legal Group, P.A.
P.O. Box 9908
Fort Lauderdale, FL 33310-0908
Telephone: (954) 453-0365
Facsimile: (954) 771-6052
Toll Free: 1-800-441-2438

DESIGNATED PRIMARY E-MAIL FOR SERVICE
PURSUANT TO FLA. R. JUD. ADMIN 2.516
eservice@clegalgroup.com

SERVICE LIST

Case No: 16000572CA

✓ JOYCE A. GERKE A/K/A JOYCE ANN GERKE
1526 LIMETREE BAY AVE
JUPITER, FL 334585311

✓ MARK F. GERKE A/K/A MARK FREDERICK GERKE
470 ORIOLE PT
JUPITER, FL 33458

✓ UNKNOWN TENANT
1253 CAPRI DRIVE 5B
PANAMA CITY, FL 32405

ROLAND W. KIEHN, ESQ.
BARRON & REDDING, P.A.
ATTORNEY FOR WILLIAM LORENZO SMITH JR.
P.O. BOX 2467
PANAMA CITY, FL 32402
RKIEHN@BARRONREDDING.COM
LRUSSELL@BARONREDDING.COM

mailed