

IN THE CIRCUIT COURT OF THE FOURTEENTH JUDICIAL
 CIRCUIT IN AND FOR BAY COUNTY, FLORIDA CIRCUIT
 CIVIL DIVISION
 CASE NO.: 16000801CA

JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
 Plaintiff,

v.

CHRISTOPHER MURNS; KELSEY MURNS; CALLAWAY
 CORNERS HOMEOWNERS ASSOCIATION, INC.; ANY
 AND ALL UNKNOWN PARTIES CLAIMING BY,
 THROUGH, UNDER, OR AGAINST THE HEREIN NAMED
 INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN
 TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN
 PARTIES MAY CLAIM AN INTEREST AS SPOUSES,
 HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS
 Defendant(s)

2017 APR 12 P 3:15
 FILED
 BILL KINSAUL
 CLERK OF COURT
 BAY COUNTY, FLORIDA

FINAL JUDGMENT OF FORECLOSURE

This action was tried before the court. On the evidence presented

IT IS ADJUDGED that:

1. Plaintiff, JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, 7255 Baymeadows Way, Jacksonville, FL 32256, is due:

Principal due on the note secured by the mortgage foreclosed	\$ 167,128.42	
Interest on the note and mortgage from 08/01/2010 to 12/31/2016	\$ 64,344.28	
Per diem interest at 6% (\$ 27.47 per day), from 01/01/2017 to 04/12/2017	\$ 2,774.47	
Escrow Deficiency-Real Estate Taxes	\$8,636.78	
Escrow Deficiency-Real Estate Taxes	\$1,131.89	
Escrow Deficiency-Real Estate Taxes	\$1,180.38	
Escrow Deficiency-Real Estate Taxes	\$1,186.43	
Escrow Deficiency-Real Estate Taxes	\$1,137.10	
Escrow Deficiency-Real Estate Taxes	\$1,301.78	
Escrow Deficiency-Real Estate Taxes	\$1,334.94	
Escrow Deficiency-Real Estate Taxes	\$1,364.26	
Hazard Insurance	\$5,086.00	
Hazard Insurance	\$922.00	
Hazard Insurance	\$935.00	
Hazard Insurance	\$819.00	
Hazard Insurance	\$897.00	
Hazard Insurance	\$791.00	
Hazard Insurance	\$722.00	

SUBTOTAL	<u>\$247,969.95</u>
 <u>Additional Costs:</u>	
Late Charges	<u>\$ 2,708.34</u>
Brokers Price Opinion/Appraisals	<u>\$78.00</u>
Filing Cost	<u>\$983.25</u>
Out of State Service	<u>\$535.00</u>
Property Inspections	<u>\$812.00</u>
Property Preservation	<u>\$2,534.34</u>
Service of Process	<u>\$330.00</u>
Title Search	<u>\$400.00</u>
 SUBTOTAL	 <u>\$256,350.88</u>
Less: Undisbursed escrow funds	<u>\$0.00</u>
Less: Other	<u>(\$162.13)</u>
Attorney Fees (as detailed in the Affidavit as to Plaintiff's Attorneys fees and Cost and Reasonable Attorneys Fees):	<u>\$2,800.00</u>
 TOTAL	 <u>\$ 258,988.75</u>

That shall bear interest at the rate of **5.05%** a year.

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

Lot 67 of CALLAWAY CORNERS, according to the Plat thereof as recorded in Plat Book 22, Page(s) 92, of the Public Records of Bay County, Florida.

Property 319 RAVEN LANE
address: PANAMA CITY, FL 32404-7571

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 July 12, 2017, to the highest bidder for cash, except as prescribed in paragraph 4, at the BAY County Courthouse, _____ in accordance with Section 45.031, Florida Statutes, using the following method:

(CHECK ONE):

- At the above location, beginning at 11:00 AM on the prescribed date.
- By electronic sale beginning at **11:00 AM** on the prescribed date at the listed website, 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 and defendant's 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. The Court finds, based upon the affidavit presented and upon inquiry of counsel for the Plaintiff, that fees for Plaintiff's counsel in the amount of **\$2,800.00** is appropriate. PLAINTIFF'S COUNSEL REPRESENTS THAT THE ATTORNEY FEE AWARDED DOES NOT EXCEED ITS CONTRACT FEE WITH THE PLAINTIFF. The Court finds that there are no reduction or enhancement factors for consideration by the Court pursuant to Florida Patient's Compensation Fund v. Rowe, 472 So.2d 1145 (Fla. 1985).
8. The requested attorney's fees are 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.
9. Jurisdiction of this action is retained to enter further orders that are proper including, without limitation, a deficiency judgment, except where a discharge is applicable or where service of process was not personally obtained.
10. The Plaintiff may assign the judgment and/or credit bid by the filing of an assignment without further Order of the Court.

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 CHECK WITH 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 THE Legal Services of North Florida, Inc., 211 E 11th Street, Panama City, FL 32405-4557, Phone: (850) 769-3581, TO SEE IF YOU QUALIFY FINANCIALLY FOR THEIR SERVICES. IF THEY CANT ASSIST YOU, THEY MAY BE ABLE TO REFER YOU TO A LOCAL BAR REFERRAL AGENCY OR SUGGEST OTHER OPTIONS. IF YOU CHOOSE TO CONTACT THE Legal Services of North Florida, Inc., 211 E 11th Street, Panama City, FL 32405-4557, Phone: (850) 769-3581, FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

DONE AND ORDERED at Panama City, BAY County, Florida, on this 12 day of
APRIL, 2017.



Circuit Judge

cc: copies furnished to the attached mailing list

SERVICE LIST
CASE NO.: 16000801CA

✓ CHRISTOPHER MURNS
PSC 2 BOX 2537
APO, AP 96264-0026

✓ KELSEY MURNS
PSC 2 BOX 2537
APO, AP 96264-0026

✓ CALLAWAY CORNERS HOMEOWNERS ASSOCIATION, INC.
C/O BONNIE YOUNG, as Registered Agent
323 RAVEN LN
PANAMA CITY, FL 32404-7571

✓ PHELAN HALLINAN DIAMOND & JONES, PLLC
2727 West Cypress Creek Road
Ft. Lauderdale, FL 33309
Service by Email: FL.Service@PhelanHallinan.com
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