

IN THE CIRCUIT COURT OF THE  
FOURTEENTH JUDICIAL CIRCUIT OF  
FLORIDA IN AND FOR BAY COUNTY  
GENERAL JURISDICTION DIVISION  
CASE NO. 03-2017-CA-000803

PENNYMAC LOAN SERVICES, LLC,

Plaintiff,

vs.

JOYCE MIRANDA PIERCEA/K/A  
JOYCE MIRANDA RICHARDSON, et.  
al.,

Defendants.

SUMMARY FINAL JUDGMENT OF FORECLOSURE

THIS ACTION came before the Court on Plaintiff's Motion for Summary Final Judgment of Foreclosure and Taxation of Attorneys Fees and Costs on **September 4, 2018**. The Court, based on the state of the record at the time of the hearing, finds that there is no material issue of fact or law and grants Plaintiff's Motion. It is therefore:

ORDERED AND ADJUDGED that:

1. This Court has jurisdiction of foreclosure cases pursuant to Florida Statutes. Service of process has been secured upon all parties.

2. Plaintiff holds a lien for the total sum in this Final Judgment, which is superior and prior to the right, title interest, claims of lien, encumbrances and equities of the following Defendants: SELENA BARFIELD AKA SELENA SNELL AKA SELENA BARFIELD SNELL, BOBBY BARFIELD, BRIAN E BARFIELD, RAMONA JOYCE RUSS, BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO COUNTRYWIDE BANK, FSB, STATE OF FLORIDA DEPARTMENT OF REVENUE, UNITED STATES OF AMERICA DEPARTMENT OF THE TREASURY - INTERNAL REVENUE SERVICE, UNKNOWN TENANT IN POSSESSION 1 N/K/A MICHAEL GLASS, ANY AND ALL UNKNOWN PARTIES

CLAIMING BY, THROUGH, UNDER, AND AGAINST JOYCE MIRANDA PIERCE A/K/A JOYCE MIRANDA RICHARDSON, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS., UNKNOWN SPOUSE OF BOBBY BARFIELD, UNKNOWN SPOUSE OF BRIAN E. BARFIELD, UNKNOWN SPOUSE OF RAMONA JOYCE RUSS N/K/A ROBERT RUSS, UNKNOWN SPOUSE OF SELENA BARFIELD AKA SELENA SNELL AKA SELENA BARFIELD SNELL, and all others claiming through or on behalf of said defendants, on the following real property:

LOT 160, CEDAR BLUFF UNIT TWO, ACCORDING TO THE PLAT RECORDED IN PLAT BOOK 14, PAGE 117, OF THE PUBLIC RECORDS OF BAY COUNTY, FLORIDA. TOGETHER WITH 2007 DEER VALLEY MOBILE HOME VIN#S DVAL20700416A AND DVAL20700416B  
a/k/a 309 MELINDA CIR, SOUTHPORT, FL 32409

3. Plaintiff, PENNYMAC LOAN SERVICES, LLC, C/O 3043 Townsgate Road #200, Westlake Village, CA 91361, is due the following:

Principal	\$91,632.45
Interest due from 12/01/2016 through 06/30/2018 @4.87500%	\$7,072.94
Interest due from 07/01/2018 through date of Judgment Per Mensum \$372.26	\$744.52
Pre-Accelerated Late Charges	\$134.82
Title search expense	\$325.00
Taxes	\$1,861.40
Attorney's fees	\$2,800.00
Filing Fee's	\$930.00
Hazard Balance	\$9,063.00
Property Inspections	\$207.00
Pro Rata MIP	\$160.16
PMI Balance	\$2,048.88
Service of Process	\$2,470.40
Heir Search	\$200.00
Gap Title Search	\$150.00

Publication Cost	\$576.96
Recording Fee	\$14.00
Issuing Summons	\$160.00
E-Filed – Complaint to Process Server	\$5.00
E-Portal ACH Cost	\$5.00
<b><i>SUBTOTAL</i></b>	<b><i>\$120,561.53</i></b>
<i>Payment Balance</i>	<i>(\$9,327.66)</i>
<b>TOTAL</b>	<b>\$111,233.87</b>

Said total shall bear interest at the rate of 5.97% a year.

4. This is an IN REM judgment against RAMONA JOYCE RUSS, BOBBY BARFIELD, SELENA BARFIELD AKA SELENA SNELL AKA SELENA BARFIELD SNELL, BRIAN E BARFIELD AND UNKNOWN HEIRS OF THE ESTATE OF JOYCE MIRANDA PIERCE A/K/A JOYCE MIRANDA RICHARDSON as record title owners of the real property herein described. All other Defendants' interests are in the form of inferior liens to Plaintiff's note and mortgage. As such, said liens are extinguished subject to any statutory right of redemption as outlined further in this final judgment.

5. If the total sum with interest at the rate described in paragraph 3 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 19, 2018 at 11:00 AM to the highest bidder for cash, except as prescribed in paragraph 6, at 11:00 AM electronically at [www.bay.realforeclose.com](http://www.bay.realforeclose.com) 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 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.

7. 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 3 from the date of this judgment to the date of the sale; and by retaining any remaining amount pending the further Order of this court.

8. 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. If any Defendant remains in possession of the property, the clerk shall not, without further Order of the court, issue forthwith a writ of possession upon request of the person named on the Certificate of Title.

9. The right of redemption of any Defendant is terminated upon the issuance of the Certificate of Sale by the clerk of court pursuant to the provisions of Florida Statutes 45.0315.

10. The Court retains jurisdiction of this action to enter further Orders that are proper including, without limitation, writs of possession, deficiency judgments and re-foreclosure of omitted parties and to determine the amount of assessments due pursuant to Florida Statutes 718.116 or 720.3085, if applicable.

11. In the event the instant case is dismissed by the Plaintiff, the Clerk of Court is hereby directed to release any original loan documents filed with the Court to counsel of record for Plaintiff.

14. This Court finds that the mortgage recorded in Official Records Book 3593, at Page 822, of the Public Records of Bay County, FL has an incorrect legal description and shall be reformed to reflect the correct legal description as follows:

**LOT 160, CEDAR BLUFF UNIT TWO, ACCORDING TO THE PLAT  
RECORDED IN PLAT BOOK 14, PAGE 117, OF THE PUBLIC  
RECORDS OF BAY COUNTY, FLORIDA. TOGETHER WITH 2007  
DEER VALLEY MOBILE HOME VIN#S DVAL20700416A AND  
DVAL20700416B**

15. The United States of America as a lienholder shall have the right to exercise its right of redemption pursuant to Title 28, United States Code, Section 2410 (c), within 120 days from the date of sale. The United States shall not be bound by the sixty (60) day time period imposed by 45.032, Fla. Stat. upon motions for distribution of surplus proceeds.

**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.**

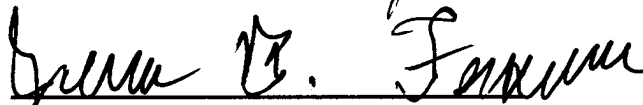
**IF YOU ARE A SUBORDINATE LIENHOLDER CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN 60 DAYS AFTER THE SALE. IF YOU FAIL TO FILE A CLAIM YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS.**

**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, TELEPHONE NUMBER (850)763-9061, \_\_E\_CIRCUIT CLERK\_ADDR\_FULL(ALL\_CAPS)\_\_, WITHIN TEN (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 BAY COUNTY LEGAL AID, 211 E.**

**11TH STREET, SUITE B, PANAMA CITY, FL 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 FLORIDA RURAL LEGAL SERVICE FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.**

DONE AND ORDERED at Bay County, Florida, this 4<sup>th</sup> day of September  
2018.

  
CIRCUIT JUDGE

Copies to parties on the attached service list.

SERVICE LIST

✓ MCCALLA RAYMER LEIBERT PIERCE, LLC  
225 E. ROBINSON ST. SUITE 155  
ORLANDO, FL 32801  
MRSERVICE@MCCALLA.COM

✓ STATE OF FLORIDA DEPARTMENT OF REVENUE  
2450 SHUMARD OAK BLVD., BUILDING 1, 2ND FLOOR  
TALLAHASSEE, FL 32399

✓ BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO COUNTRYWIDE BANK, FSB  
100 N TRYON ST,  
CHARLOTTE, NC 28202

✓ ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER, AND AGAINST  
JOYCE MIRANDA PIERCE A/K/A JOYCE MIRANDA RICHARDSON, WHETHER SAID  
UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES,  
GRANTEES, OR OTHER CLAIMANTS.  
309 MELINDA CIR  
SOUTHPORT, FL 32409

✓ SELENA BARFIELD AKA SELENA SNELL AKA SELENA BARFIELD SNELL  
6209 BRYAN WAY  
PANAMA CITY, FL 32404

✓ BOBBY BARFIELD  
1643 SHARKEY ST  
TALLAHASSEE, FL 32304

✓ BRIAN E BARFIELD  
1220 E 25TH ST  
PANAMA CITY, FL 32405

✓ UNKNOWN SPOUSE OF BOBBY BARFIELD  
1643 SHARKEY ST  
TALLAHASSEE, FL 32304

✓ UNKNOWN SPOUSE OF BRIAN E. BARFIELD  
1220 E 25TH ST  
PANAMA CITY, FL 32405

✓COREY J. SMITH, ESQ.  
COUNSEL OF UNITED STATES OF AMERICA DEPARTMENT OF THE TREASURY -  
INTERNAL REVENUE SERVICE  
111 NORTH ADAMS STREET  
4TH FLOOR  
TALLAHASSEE, FL 32301  
USAFLN.STATE.COURT@USDOJ.GOV

✓UNKNOWN TENANT IN POSSESSION 1 N/K/A MICHAEL GLASS  
309 MELINDA CIR  
SOUTHPORT, FL 32409

✓RAMONA JOYCE RUSS  
7712 GILCHRIST AVE  
PANAMA CITY, FL 32404

✓UNKNOWN SPOUSE OF SELENA BARFIELD AKA SELENA SNELL AKA SELENA  
BARFIELD SNELL  
6209 BRYAN WAY  
PANAMA CITY, FL 32404

✓CURRENT RESIDENT(S)  
309 MELINDA CIR  
SOUTHPORT, FL 32409