

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

CASE NO. 18000325CA

U.S. BANK, NATIONAL ASSOCIATION AS LEGAL
TITLE TRUSTEE FOR TRUMAN 2016 SC6 TITLE
TRUST,
Plaintiff,

vs.

OTIS L. HARRIS A/K/A OTIS LEE HARRIS; LELIA
J. BARNES; UNKNOWN TENANT NO. 1;
UNKNOWN TENANT NO. 2; and ALL UNKNOWN
PARTIES CLAIMING INTERESTS BY, THROUGH,
UNDER OR AGAINST A NAMED DEFENDANT TO
THIS ACTION, OR HAVING OR CLAIMING TO
HAVE ANY RIGHT, TITLE OR INTEREST IN THE
PROPERTY HEREIN DESCRIBED,
Defendant(s).

_____ /

**SUMMARY FINAL JUDGMENT
OF FORECLOSURE**

THIS ACTION came before the Court upon pleadings and proofs submitted herein, the motion of
the Plaintiff, for the entry of a Summary Final Judgment, and on the evidence presented,

IT IS ADJUDGED THAT:

1. This Court has jurisdiction of the subject matter hereof and the parties hereto. The equities
of this action are with the Plaintiff, U.S. BANK, NATIONAL ASSOCIATION AS LEGAL TITLE
TRUSTEE FOR TRUMAN 2016 SC6 TITLE TRUST. There is due to the Plaintiff, whose address is c/o
SHD Legal Group P.A., PO BOX 19519, Fort Lauderdale, FL 33318, the sums of money as hereafter set
forth:

A. Principal Balance	\$163,187.86
B. 3.00% interest at \$ 13.40 per diem from August 1, 2016 to August 30, 2018	\$10,180.25

C. Interest from August 31, 2018 to October 16, 2018	\$1,273.95
D. Advance for Taxes	\$3,977.23
E. Advance for Insurance	\$8,011.07
F. Pre-acceleration Late Charges	\$ 165.08
G. Property Inspections	\$ 280.50
H. Deferred Balance	\$9,431.15
I. Title Search	\$ 350.00
J. Filing Fee	\$ 959.00
K. Service of Process	\$ 291.30
L. Publication of Notice of Action	\$ 332.56
M. Attorneys' Fees	\$3,700.00
TOTAL:	\$202,139.95

2. A reasonable fee for the legal services rendered is set forth in the filed Affidavit of Attorney Fees and Costs. However, pursuant to the Plaintiff's fee agreement with SHD Legal Group P.A., the Plaintiff will pay attorneys' fees in the amount of \$3,700.00

3. A lien is held by the Plaintiff for the total sum specified in paragraph 1, plus interest, superior in dignity to any right, title, interest, or claim of the Defendants upon the mortgaged property herein foreclosed situate, lying and being in Bay County, Florida, to-wit:

LOT 1 AND THE NORTH 1/2 OF LOT 2, BLOCK 302, LYNN HAVEN, ACCORDING TO MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 5, PAGES 9 AND 10, OF THE PUBLIC RECORDS OF BAY COUNTY, FLORIDA.

The legal description described in the Deed is hereby reformed to read as set forth above.

4. If the total sum due to the Plaintiff, plus interest on the unpaid principal at the rate prescribed in the note and mortgage to date, and at the current statutory interest rate after the date through which interest is calculated in paragraph 1 above, and all costs of this proceeding incurred after the date of this Judgment are not forthwith paid, the Clerk of this Court shall sell that property at public sale at 11:00 a.m. on the 17 day of JANUARY, 2019, to the highest bidder or bidders for cash at the online via the Internet at www.bay.realforeclose.com, after having first given notice as required by Section 45.031, Florida Statutes, except the Clerk shall not conduct the sale unless the Plaintiff or its representative is present to bid.

5. Plaintiff shall advance the cost of publishing the Notice of Sale and shall be reimbursed by the Clerk out of the proceeds of the sale if the Plaintiff is not the purchaser of the property, but such reimbursement will not be by the Clerk unless the Affidavit of Post Judgment Advances has been filed. The purchaser at the sale shall pay, in addition to the amount bid, the Clerk's fee, Clerk's registry fee and documentary stamps to be affixed to the Certificate of Title.

6. The Plaintiff may assign the Judgment or the bid to a third party without further order of the Court.

7. If the Plaintiff or Plaintiff's assignee is the purchaser at the sale, the Clerk shall credit on the bid of the Plaintiff or Plaintiff's assignee the total sum herein found to be due the Plaintiff or such portion thereof as may be necessary to pay fully the bid of the Plaintiff or Plaintiff's assignee.

8. On filing the Certificate of Title, the Clerk shall distribute the proceeds of the sale to Plaintiff c/o SHD Legal Group P.A., PO BOX 19519, Fort Lauderdale, FL 33318, so far as they are sufficient, by paying:

A All of Plaintiff's costs,

B Plaintiff's attorneys' fees,

C The total sum due to Plaintiff as set forth above, less the items paid, with interest at the current statutory interest rate from the date through which interest is calculated in paragraph 1 above to the date of the sale. If, subsequent to the date of the Plaintiff's Affidavit of Indebtedness and prior to the sale contemplated in paragraph 5 hereof, the Plaintiff has to advance money to protect its mortgage lien, including but not limited to post judgment advances for property taxes and insurance, property preservation costs, post judgment attorney's fees and costs and post judgment bankruptcy attorney fees and costs, the Plaintiff or its Attorneys shall certify by affidavit to the Clerk and the amount due to Plaintiff shall be increased by the amount of such advances without further order of the Court.

D The remaining proceeds, if any, shall be retained by the Clerk pending further Order of the Court.

9. If the United States of America is a Defendant in this action, they shall have the right of

redemption provided by 28 U.S.C. §2410(c) from the issuance of a Certificate of Title, but the right shall thereafter expire.

10. Upon filing the Certificate of Sale, the Defendants and all persons claiming under or against them since the filing of the Notice of Lis Pendens shall be foreclosed of all estate or claim in the property, with the exception of any assessments that are superior pursuant to Florida Statutes, Section 718.116 (effective 4/1/1992, as amended) or Florida Statutes 720.3085 (effective 7/1/2008). Upon issuance of the Certificate of Title, the purchaser at the sale shall be let into possession of the property located at 1402 ARKANSAS AVENUE, LYNN HAVEN, FL 32444. The Clerk of the Court is hereby specifically authorized to issue a Writ of Possession for the property which is the subject matter of this action, and the Sheriff is hereby authorized to serve the Writ forthwith.

11. 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.

12. 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.

13. 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, OF BAY COUNTY 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.

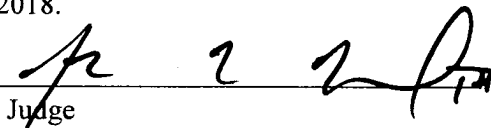
14. IF YOU DECIDE TO SELL YOUR HOME OR HIRE SOMEONE TO HELP YOU CLAIM THE ADDITIONAL MONEY, YOU SHOULD READ VERY CAREFULLY ALL PAPERS


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 COUNTY LEGAL AID OFFICE OF 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 CHOOSE TO CONTACT BAYCOUNTY AID SERVICES FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

15. The Court retains jurisdiction of this action to enter further orders as are proper including, without limitation, deficiency judgments and supplemental actions to foreclose any interests omitted from this suit or as necessary for Plaintiff or its assigns to cure title defects as well as to adjudicate any post judgment dispute related to outstanding assessments as provided for by Chapter 718 and 720, Florida Statutes.

DONE AND ORDERED in Chambers at the Bay County Courthouse, Panama City, Florida on

Dec. 3, 2018.


Circuit Judge

 Copies furnished:

✓ Fazia Corsbie, Esquire
SHD Legal Group P.A.
Attorneys for Plaintiff
PO BOX 19519
Fort Lauderdale, FL 33318
Telephone: (954) 564-0071
Service E-mail: answers@shdlegalgroup.com

All parties on the attached service list

SERVICE LIST
Case No. 18000325CA

OTIS L. HARRIS A/K/A OTIS LEE HARRIS

✓ 1402 ARKANSAS AVE
LYNN HAVEN, FL 32444

UNKNOWN TENANT NO. 1 N/K/A TAHILA OKOTIE

✓ 1402 ARKANSAS AVENUE
LYNN HAVEN, FL 32444

✓ LELIA J. BARNES

1402 ARKANSAS AVENUE
LYNN HAVEN, FL 32444