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

TYNDALL FEDERAL CREDIT  
UNION,

CASE NO. 2018 CA 845

Plaintiff,

vs.

UNKNOWN SPOUSE, HEIRS,  
DEVISEES, GRANTEEES,  
ASSIGNEES, LIENORS,  
CREDITORS, TRUSTEES OF  
DAVID K. WALLER, DECEASED,  
GENE CARROLL WALLER AND  
UNKNOWN TENANT(S),

Defendants.

**SUMMARY FINAL JUDGMENT OF FORECLOSURE**

This action having come before the Court on Plaintiff's Motion for Summary Judgment. On the evidence presented,

IT IS ADJUDGED THAT:

1. Plaintiff, TYNDALL FEDERAL CREDIT UNION, is due upon the Promissory Note and Mortgage and other loan documents sued on herein, the following sums:

AS TO COUNTS I & II:

Principal	\$11,230.43
Interest as of March 25, 2019	4,489.04

Late Fees	555.00
Filing Fees	987.04
Service Fees	196.70
Title Search	250.00
Attorney's Fees	3,060.00
Force Placed Insurance	1,855.05
Lawn Care	400.00
Property Inspections	245.00
Affidavit of Independent Attorney Fees	20.00
Vital Statistics	5.00
Publication Cost for Notice of Action	186.85
Guardian Ad Litem Fees	<u>350.00</u>

**TOTAL AMOUNT OWED TO PLAINTIFF** **\$23,830.11**

Said total shall bear interest at the statutory rate of interest from the date of this Final Judgment of Foreclosure forward.

2. Plaintiff holds a lien for the total sum set forth in paragraph one (1) superior to any claim or estate of Defendants, and all those claiming by, through, or under any of the Defendants, on the real property in Bay County, Florida, described as follows:

LOT 35, BLOCK A REPLAT OF VENETIAN VILLAS  
SUBDIVISION FIRST ADDITION, AS RECORDED IN  
PLAT BOOK 11, PAGE 83, IN THE PUBLIC RECORDS  
OF BAY COUNTY, FLORIDA.

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 MAY 8, 2019, to the highest bidder for cash, except as prescribed in paragraph 4, at [www.bay.realforeclose.com](http://www.bay.realforeclose.com), in accordance with Section 45.031, Florida Statutes, using the following method:

By electronic sale beginning at 11:00.m.,(Central Time) on the prescribed date at [www.bay.realforeclose.com](http://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: (i) all of Plaintiff's costs; (ii) documentary stamps affixed to the Certificate of Title; (iii) Plaintiff's attorneys' fees; (iv) the total sum due to Plaintiff less the items paid plus interest at the rate prescribed by law from the date of this judgment to the date of the sale; and (v) by retaining any additional amount remaining pending the further order of this Court.

6. On filing the Certificate of Sale, Defendants and any persons claiming by, through, under or against the Defendants 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 should be let into possession of the property.

7. Plaintiff may assign the Judgment and credit bid by the filing of an assignment without further order of this Court.

8. Jurisdiction of this action is retained to enter further orders as are proper, including, without limitation, writs of possession.

9. The following are notices required by 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 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 BAY COUNTY COURTHOUSE 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 LEGAL SERVICES OF NORTH FLORIDA, INC. at 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 LEGAL SERVICES OF NORTH FLORIDA,  
INC. FOR ASSISTANCE. YOU SHOULD DO SO AS SOON AS POSSIBLE  
AFTER RECEIPT OF THIS NOTICE.

DONE AND ORDERED at Panama City, Bay County, Florida, this 25  
day of MARCH, 2019.

  
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CIRCUIT JUDGE

Copies Furnished To:

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