

IN THE FLORIDA COURT OF THE FOURTEENTH
JUDICIAL CIRCUIT OF FLORIDA IN AND FOR BAY
COUNTY GENERAL JURISDICTION DIVISION CASE
NO: 19000989CA

CASCADE FUNDING RM1 ALTERNATIVE HOLDINGS,
LLC,

Plaintiff,

vs.

THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES,
GRANTEES, ASSIGNEES, LIENORS, CREDITORS,
TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN
INTEREST IN THE ESTATE OF JOAN P. PALLONE,
DECEASED; SALA LOVE; THOM WILKINSON; ANY
AND ALL UNKNOWN PARTIES CLAIMING BY,
THROUGH, UNDER, AND 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).

IN REM FINAL JUDGMENT OF FORECLOSURE

This action was tried before the court at a Non-Jury Trial on November 25, 2019. On the evidence presented. **IT IS ADJUDGED** that Plaintiff's Final Judgment is **GRANTED** against all defendants listed by name: THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF JOAN P. PALLONE, DECEASED; SALA LOVE; THOM WILKINSON.

1. **Amounts Due.** Plaintiff, CASCADE FUNDING RM1 ALTERNATIVE HOLDINGS, LLC, whose address is c/o Reverse Mortgage Solutions, Inc., 14405 Walters Road, Suite 200, Houston, TX 77014, is due:

Principal	\$228,494.81
Interest to date of this judgment: November 25, 2019	\$410,081.97
Servicing Fees	\$3,411.19
Corporate Advances	\$5,768.31
• Probate Review Cost: \$250.00	
• Death Certificates Cost: \$45.00	
• Filing Costs: \$2,012.04	
• Service of Process: \$383.15	
• Publication Cost: \$403.12	
• Paid Flat Fee: \$1,400.00	
• Remaining Corporate Advances: \$1,275.00	
Intra Month Per Diem	\$3,171.86
SUBTOTAL	\$650,928.14

Attorneys' Fees:

Finding as to reasonable number of hours: 10.00	
Finding as to reasonable hourly rate: \$75.00	
Outstanding Flat Fee: \$1,400.00	
Outstanding Attorneys' Fee Total:	\$2,150.00
SUBTOTAL	\$653,078.14
TOTAL SUM	\$653,078.14

That shall bear interest at a rate of 6.89%.

- Lien on Property.** 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:

TOWNHOUSE PARCEL: TOWNHOUSE #3 OF LEEWARD TOWER TOWNHOUSES, ACCORDING TO THE DECLARATION OF TOWNHOUSE THEREOF, RECORDED IN OFFICIAL RECORDS BOOK 912, PAGE 776, AND AMENDED IN OFFICIAL RECORDS BOOK 974, PAGE 313, PAGES(S), OF THE PUBLIC RECORDS OF BAY COUNTY, FLORIDA, ON THE 11TH DAY OF OCTOBER, 1982. TOGETHER WITH ALL OF ITS APPURTENANCES ACCORDING TO THE DECLARATION OF TOWNHOUSE. SUBJECT, HOWEVER, TO ALL OF THE PROVISIONS OF THE DECLARATION OF TOWNHOUSE.

Property Address: 7833 SURF DRIVE, PANAMA CITY, FL 32408

- Sale of Property.** 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 the 20 day of FEBRUARY, 2020, no sooner than 60 days from the of this judgment, to the highest bidder for cash, except as prescribed in paragraph 4, at the courthouse located at 300 EAST 4TH STREET, ROOM 105, PANAMA CITY, FL in Bay County, Florida, in accordance with section 45.031, Florida Statutes (2013), using the following method:

www.bay.realforeclose.com beginning at 11:00 AM

- Costs.** 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.
- Distribution of Proceeds.** 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. **Right of Redemption/Right of Possession.** 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. **Attorneys' Fees.** The Court finds, based upon the affidavits presented and upon inquiry of counsel for the Plaintiff, that the flat fee of \$2800.00 is reasonable and appropriate for the Plaintiff's counsel's attorney's fees. Furthermore, the Court finds, based upon the affidavits presented and upon inquiry of counsel for the Plaintiff, that 10.00 hours were reasonably expended by Plaintiff's counsel and that and hourly rate of \$75.00 is appropriate. PLAINTIFF'S COUNSEL CERTIFIES THAT THE ATTORNEY FEE AWARDED DOES NOT EXCEED ITS CONTRACT FEE WITH PLAINTIFF. The Court finds that there are no reasons for either reduction or enhancement pursuant to *Florida Patient's Compensation Funds v. Rowe*, 472 So. 2d 1145 (Fla. 1985), and the Court therefore has awarded reasonable attorney's fees in the amount indicated in paragraph 1 of this Judgment.
8. **Jurisdiction is further reserved to enter Orders that are proper, including without limitation, writs of possession, and leave to file supplemental and amended pleadings and complaints to add omitted counts and/or parties who may possess an interest in the property and to resolve any disputes with respect to assessments and/or other amount allegedly due associations. The Judgment is in rem only. Plaintiff is not seeking a deficiency or money judgment against any defendant to this action.**

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 LIEN HOLDER 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 the subject property has qualified for homestead tax exemption in the most recent approved tax roll then:

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, 300 EAST FOURTH STREET, ROOM 105, PANAMA CITY, FL 32401, 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 (LEGAL SERVICES OF NORTH FLORIDA, INC., 221 EAST 23RD STREET, SUITE B, PANAMA CITY, FL 32405, PHONE: (850) 769-358) 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.

ORDERED at PANAMA CITY, BAY COUNTY, FLORIDA this 25 day of November, 2019.


HONORABLE PRESIDING JUDGE

COPIES FURNISHED TO:

ROBERTSON, ANSCHUTZ & SCHNEID, P.L.
ATTORNEYS FOR PLAINTIFF
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BOCA RATON, FL 33487
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THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF JOAN P. PALLONE, DECEASED
7833 SURF DRIVE
PANAMA CITY, FL 32408

SALA LOVE
2207 AZALEA DR
VALDOSTA, GA 31602

*no copies provided
to confirm
SC*

THOM WILKINSON
1246 DEER CREEK WAY
PONTE VEDRA BEACH, FL 32082