

IN THE CIRCUIT COURT, IN AND FOR BAY COUNTY FLORIDA

WILLIAM C. SMITH,

Plaintiff,

vs.

CASE NUMBER: 19002768CA

BRUCE SAWYER,
DONNA SAWYER,
AND IF DECEASED, THEIR UNKNOWN HEIRS,
DEVISEES, CREDITORS, GRANTEEES AND ALL
PERSONS CLAIMING BY, THROUGH, UNDER OR
AGAINST THEM and RICHARD BLANDO

Defendants.

FINAL JUDGMENT IN FORECLOSURE

THIS CAUSE coming to be heard upon the Joint Stipulation of the parties, it is thereupon
ORDERED AND ADJUDGED that:

UNDER COUNT ONE

1. Plaintiff, William C. Smith, whose address is 502 Harmon Avenue, Panama City,
FL, is due:

| | |
|---|---------------------|
| Principal | \$556,103.73 |
| Accrued interest from 12/1/15 through 11/18/19 [Per Diem @ \$469.93] | \$397,103.77 |
| Attorney's fees: | \$1625.00 |
| Court costs, now taxed: | |
| Filing fee | \$1905.00 |
| Service fees | \$175.00 |
| TOTAL | \$956,912.50 |

that shall bear interest at the rate provided by Statute.

2. Plaintiff holds a lien for the total sum superior to all claims or estates of Defendants
on the following described property located in Bay County, Florida, to-wit:

Lots 1 and 2, in Block "U", Holiday Beach Unit 12, according to the plat recorded in Plat Book 10, Page 94 in the Office of the Clerk of the Circuit Court of Bay County, Florida.

Lots 3 and 20, in Block "U", of Holiday Beach Unit Twelve, a subdivision of a portion of Section 8, Township 4 South, Range 15 West, as per plat recorded in Plat Book 10, Page 94, Public Records of Bay County, Florida.

3. If the total sum with interest at the rate prescribed by law and all costs of this action accruing subsequent to this Judgment are not paid, the Clerk of this Court shall sell the property at public sale to the highest bidder for cash, except as set forth hereinafter, on the 24 day of JAN, 2020, at 11:00 (CT) in accordance with Chapter 45, Florida Statutes, using the following method: A.M.

- ☐ at the North door of the Courthouse in Bay County, Florida
☒ By electronic sale on the prescribed date at www.bay.realforeclose.com.

4. Plaintiff shall advance all subsequent costs of this action and shall be reimbursed for them by the Clerk if the 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 the Plaintiff's costs; second, documentary stamps affixed to the Certificate; third, Plaintiff's attorney's fees; fourth, the total sum due to Plaintiff, less the items paid, plus interest as the rate prescribed by Statute 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, Defendants and all persons claiming under or against Defendants 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, which have priority over the mortgage being foreclosed herein. 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. Jurisdiction of this action is retained to enter further orders that are proper, however, is specifically not retained for the purpose of a deficiency judgment.

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.

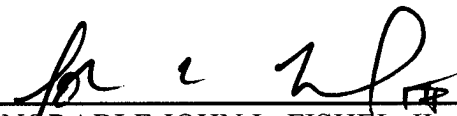
IF YOU ARE A SUBORDINATE LIENHOLDER CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN 60 DAYS AFTER THE SALE. IF

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, BAY COUNTY COURTHOUSE, PANAMA CITY, 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., 850-875-9881, 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., 850-875-9881, FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

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



HONORABLE JOHN L. FISHEL, II
Circuit Court Judge

CLERK'S CERTIFICATE OF MAILING

I HEREBY CERTIFY that a true and correct copy of the foregoing Final Judgment in Foreclosure was furnished this ____ day of November, 2019 to the following:

Stephen Syfrett, Esq.
Syfrettlaw@gmail.com

Mitch Dever, Esq.
mitchdever@comcast.net

Clerk of the Circuit Court

By:

Deputy Clerk

2 copies
or
envelopes
provided
SC