

Filing # 134792884 E-Filed 09/17/2021 11:34:23 AM



<b>IN THE CIRCUIT COURT OF THE FOURTEENTH JUDICIAL CIRCUIT IN &amp; FOR BAY COUNTY, FLORIDA</b>	<b><i>FOR CLERK'S USE ONLY</i></b>
<p>Clerk Case Number: 20000593CA Division: Circuit Civil</p> <p>Wells Fargo Bank, N.A.,</p> <p>Plaintiff(s),</p> <p>vs.</p> <p>Richard Davids; Unknown Spouse of Richard Davids; Regions Bank, Successor by Merger to AmSouth Bank; Unknown Parties in Possession #1, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devisees, Grantees, or Other Claimants; Unknown Parties in Possession #2, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devisees, Grantees, or Other Claimants</p> <p>Defendant(s).</p>	
<b>IN REM FINAL JUDGMENT OF FORECLOSURE</b>	

**THIS** action was heard before the Court on Plaintiff's Motion for Summary Final Judgment on September 17, 2021. On the evidence presented,

**IT IS ORDERED AND ADJUDGED** that:

1. Plaintiff, Wells Fargo Bank, N.A. is due:

Principal Due on Note and Mortgage	\$54,903.93
Interest in the amount of	\$6,221.39 good to June 24, 2021
Interest shall accrue at the note rate of	
6.25% until the date of this Judgment	\$808.40

Title Search Expenses	\$155.00
Taxes:	\$641.40

Attorney fees:


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The requested attorney's fee is a flat rate fee that the firm's client has agreed to pay in this matter. Given the Amount of fee requested and the labor expended, the Court finds that a lodestar analysis is not necessary and that the flat fee is reasonable.	\$4,100.00
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## Additionally based upon:

2.34 hours of contested foreclosure proceedings at \$215.00 hrs. of \$503.10	\$503.10
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<b>Attorney Fee Total</b>	<b>\$4,603.10</b>
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**Court Costs Now Taxed**

Filing Fee/ Statutory Convenience Fee	\$905.00
Filing Fee for Lis Pendens	\$9.00
Publication for Service	\$503.96
Private Process Server	\$1,545.00
Clerk Cost	\$50.00
Electronic Filing Cost	\$5.00
Expert Affidavit Cost	\$5.00
Heir - Defendant Search Cost	\$192.60

## OTHER COSTS:

Pre-Acceleration Late Charges	\$0.00
Hazard Insurance	\$2,590.35
Suspense Balance	(\$0.00)

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<b>JUDGMENT GRAND TOTAL</b>	<b>\$73,139.13</b>
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That shall bear interest at the prevailing statutory rate pursuant to F.S. §55.03.

2. Plaintiff holds a first mortgage lien for the total sum superior to all claims or estates of Defendant(s) on the following described property in Bay County, Florida:

Property Address: 838 Linda Lane, Panama City Beach, FL 32407

- a. Legal Description: LOTS 75 AND 76, BLOCK B, AS PER PLAT OF BAYSIDE PARK, UNIT 1, ACCORDING TO PLAT THEREOF RECORDED IN PLAT BOOK 11, PAGE 74, PUBLIC RECORDS OF BAY COUNTY, FLORIDA.

TOGETHER WITH THAT CERTAIN MANUFACTURED HOME, YEAR: 1996, MAKE: HORTON/HORNET, VIN#: H80743GL AND VIN#: H80743GR.

- b. Parcel ID No. 27344-175-000

The aforesaid lien of the Plaintiff is prior, paramount and superior to all rights, claim, liens, interest, encumbrances and equities of the Defendants and all persons, firms or corporations claiming by, through or under said Defendants or any of them and the property will be sold free and clear of all claims of said Defendants, with the exception of any assessments pursuant to Florida Statutes §§718.116 and 720.3085.

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 October 29, 2021, at 11:00 am (CDT) at [www.bay.realforeclose.com](http://www.bay.realforeclose.com) in accordance with Chapter 45, Florida Statutes..
4. Plaintiff shall advance all subsequent costs and advances pursuant to the mortgage 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 the plaintiff is

the purchaser, the clerk shall credit plaintiff's bid with the total sum with interest and costs and advances pursuant to the mortgage accruing subsequent to this judgment, or such part of it, as is necessary to pay the bid in full.

5. Plaintiff may assign the judgment and right to bid without further order of the court.
6. 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 and advances pursuant to the mortgage; 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.
7. 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.
8. This Court retains jurisdiction of this cause for the purpose of entering any and all further orders as may be necessary and proper including, without limitation, writs of possession to hear motions and enter orders to address any omitted parties who may possess an interest in the subject property, including entering orders that foreclose any such interest, and to determine the amount of assessments due pursuant to sections 718.116 or 720.3085.

9. 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, IF ANY, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS AS UNCLAIMED. IF YOU FAIL TO FILE A TIMELY 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 TIMELY CLAIM ANY MONEY TO WHICH YOU ARE ENTITLED. PLEASE CHECK WITH THE CLERK OF THE COURT, BILL KINSAUL, BAY COUNTY COURTHOUSE, 300 EAST 4TH STREET, PANAMA CITY, FL 32401, (850) 763-9061, 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., 221 EAST 23RD 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 LEGAL SERVICES OF NORTH FLORIDA, INC., 221 EAST 23RD STREET, SUITE B, PANAMA CITY, FL 32405, 850-769-3581 FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE

10. NOTWITHSTANDING ANY LANGUAGE HEREIN TO THE CONTRARY, THE PLAINTIFF SHALL BE PROHIBITED FROM SEEKING OR OBTAINING A DEFICIENCY JUDGMENT AGAINST THE DEFENDANT BORROWER(S) Richard Davids.

The borrower agree they may receive periodic statements showing information consistent

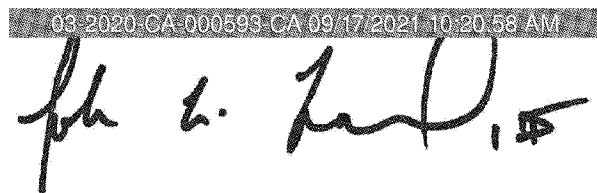
with the terms of the Note and Mortgage through issuance of the certificate of title and for a reasonable period thereafter and that such statements are for informational purposes only.

11. The legal description contained in the subject mortgage being foreclosed by this proceeding is hereby reformed to reflect the original intent of the parties to the instrument, and thus said legal description is reformed to read as shown hereinabove in this judgment.

The party who submitted this proposed Order to the Court for approval is required to serve a copy of the signed Order upon any person(s) not registered to receive service via the e-portal

**DONE AND ORDERED** in Open Court in Bay County, Florida on Friday, September 17, 2021

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John L. Fishel, II, Judge  
03-2020-CA-000593-CA 09/17/2021 10:20:58 AM

Copies provided via the e-portal filing to:

RICHARD DAVIDS  
640 NORTH WHEELER STREET  
GRIFFITH, IN 46319

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courtexpress@firmsolutions.us

JENNIFER KOPF  
fleservice@logs.com  
courtexpress@firmsolutions.us

UNKNOWN SPOUSE OF RICHARD  
DAVIDS  
640 NORTH WHEELER STREET  
GRIFFITH, IN 46319

REGIONS BANK  
1201 HAYS STREET  
TALLAHASSEE, FL 32301

UNKNOWN PARTIES IN  
POSSESSION 1  
838 LINDA LANE  
PANAMA CITY BEACH, FL 32407

UNKNOWN PARTIES IN  
POSSESSION 2  
838 LINDA LANE  
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