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**WYNDHAM VACATION RESORTS, INC., F/K/A  
FAIRFIELD RESORTS, INC., F/K/A FAIRFIELD  
COMMUNITIES, INC., A DELAWARE  
CORPORATION,**

**Plaintiff,**

**vs.**

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

**CASE NO. 21000784CA**

**KEN HEEZEN, DECEASED AND ANY  
SPOUSES, HEIRS, DEVISEES, GRANTEES,  
ASSIGNEES, LIENORS, CREDITORS,  
TRUSTEES OR OTHER CLAIMANTS, BY,  
THROUGH, UNDER OR AGAINST KEN  
HEEZEN AND PAT HEEZEN, DECEASED AND  
ANY SPOUSES, HEIRS, DEVISEES,  
GRANTEES, ASSIGNEES, LIENORS,  
CREDITORS, TRUSTEES OR OTHER  
CLAIMANTS, BY, THROUGH, UNDER OR  
AGAINST PAT HEEZEN; JEANE M ELROD,  
DECEASED AND ANY SPOUSES, HEIRS,  
DEVISEES, GRANTEES, ASSIGNEES,  
LIENORS, CREDITORS, TRUSTEES OR  
OTHER CLAIMANTS, BY, THROUGH, UNDER  
OR AGAINST JEANE M ELROD; JOE D SMITH,  
DECEASED AND ANY SPOUSES, HEIRS,  
DEVISEES, GRANTEES, ASSIGNEES,  
LIENORS, CREDITORS, TRUSTEES OR  
OTHER CLAIMANTS, BY, THROUGH, UNDER  
OR AGAINST JOE D SMITH; BOB BROCK,  
DECEASED AND ANY SPOUSES, HEIRS,  
DEVISEES, GRANTEES, ASSIGNEES,  
LIENORS, CREDITORS, TRUSTEES OR  
OTHER CLAIMANTS, BY, THROUGH, UNDER  
OR AGAINST BOB BROCK AND ROWENA  
BROCK, DECEASED AND ANY SPOUSES,  
HEIRS, DEVISEES, GRANTEES, ASSIGNEES,  
LIENORS, CREDITORS, TRUSTEES OR  
OTHER CLAIMANTS, BY, THROUGH, UNDER  
OR AGAINST ROWENA BROCK; CHERYL  
ARFORD, DECEASED AND ANY SPOUSES,  
HEIRS, DEVISEES, GRANTEES, ASSIGNEES,  
LIENORS, CREDITORS, TRUSTEES OR  
OTHER CLAIMANTS, BY, THROUGH, UNDER  
OR AGAINST CHERYL ARFORD AND  
MICHAEL ARFORD, DECEASED AND ANY**

SPOUSES, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES OR OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST MICHAEL ARFORD; BILL R WOODARD, DECEASED AND ANY SPOUSES, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES OR OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST BILL R WOODARD AND KAY R WOODARD, DECEASED AND ANY SPOUSES, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES OR OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST KAY R WOODARD; MAURICE JONES, DECEASED AND ANY SPOUSES, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES OR OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST MAURICE JONES, SHARON JONES, DECEASED AND ANY SPOUSES, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES OR OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST SHARON JONES AND XAN DAVIDSON; CARLETON M SWEENEY, DECEASED AND ANY SPOUSES, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES OR OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST CARLETON M SWEENEY AND JANICE T SWEENEY, DECEASED AND ANY SPOUSES, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES OR OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST JANICE T SWEENEY; GERALD PRUITT, DECEASED AND ANY SPOUSES, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES OR OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST GERALD PRUITT AND SANDRA PRUITT, DECEASED AND ANY SPOUSES, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES OR OTHER CLAIMANTS, BY, THROUGH, UNDER

OR AGAINST SANDRA PRUITT; IRMALINDA BERNARD, DECEASED AND ANY SPOUSES, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES OR OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST IRMALINDA BERNARD; PAUL B TERHORST, DECEASED AND ANY SPOUSES, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES OR OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST PAUL B TERHORST AND MARY JEAN TERHORST, DECEASED AND ANY SPOUSES, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES OR OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST MARY JEAN TERHORST; RONALD J PARKER, TRUSTEE, DECEASED AND ANY UNKNOWN BENEFICIARIES OR SUCCESSORS UNDER THE RONALD J PARKER TRUST DATED 3/31/1995 ; DAVID E LANZER, DECEASED AND ANY SPOUSES, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES OR OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST DAVID E LANZER; and DAVID H REINER, DECEASED AND ANY SPOUSES, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES OR OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST DAVID H REINER AND JOYCE G REINER, DECEASED AND ANY SPOUSES, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES OR OTHER CLAIMANTS, BY, THROUGH, UNDER OR AGAINST JOYCE G REINER,

Defendants.

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**FINAL JUDGMENT IN FORECLOSURE BY DEFAULT (IN REM)**

This cause coming on this day upon the Complaint, Defaults, Affidavits, and Motion for Final Judgment in Foreclosure by Default, filed herein, and the Court having considered the affidavits and pleadings filed herein, and having found that the preponderance of the evidence

favours the Plaintiff, **WYNDHAM VACATION RESORTS, INC., F/K/A FAIRFIELD RESORTS, INC., F/K/A FAIRFIELD COMMUNITIES, INC., A DELAWARE CORPORATION.**, and that the Plaintiff is entitled to such judgment in foreclosure as a matter of law, it is hereby

**ORDERED AND ADJUDGED** as follows:

1. Judgment in favor of Plaintiff, **WYNDHAM VACATION RESORTS, INC., F/K/A FAIRFIELD RESORTS, INC., F/K/A FAIRFIELD COMMUNITIES, INC., A DELAWARE CORPORATION**, against Defendants, **KEN HEEZEN, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, KEN HEEZEN, PAT HEEZEN, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, PAT HEEZEN, JEANE M ELROD, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, JEANE M ELROD, JOE D SMITH, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, JOE D SMITH, BOB BROCK, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, BOB BROCK, ROWENA BROCK, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, ROWENA BROCK, CHERYL ARFORD, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, CHERYL ARFORD, MICHAEL ARFORD, deceased, and the unknown**

spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, MICHAEL ARFORD, BILL R WOODARD, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, BILL R WOODARD, KAY R WOODARD, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, KAY R WOODARD, MAURICE JONES, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, MAURICE JONES, SHARON JONES, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, SHARON JONES, XAN DAVIDSON, CARLETON M SWEENEY, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, CARLETON M SWEENEY, JANICE T SWEENEY, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, JANICE T SWEENEY, GERALD PRUITT, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, GERALD PRUITT, SANDRA PRUITT, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, SANDRA PRUITT, IRMALINDA BERNARD, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, IRMALINDA BERNARD, PAUL B TERHORST, deceased, and the unknown spouses, heirs, devisees, grantees, assignees,

lienors, creditors, trustees or other claimants, by, through, under or against, PAUL B TERHORST, MARY JEAN TERHORST, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, MARY JEAN TERHORST, RONALD J PARKER, TRUSTEE, DECEASED AND ANY UNKNOWN BENEFICIARIES OR SUCCESSORS UNDER THE RONALD J PARKER TRUST DATED 3/31/1995 , DAVID E LANZER, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, DAVID E LANZER, DAVID H REINER, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, DAVID H REINER, JOYCE G REINER, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, JOYCE G REINER, are hereby granted.

2. The Court has jurisdiction over the subject matter hereof and the parties hereto and the equities herein are with the Plaintiff.

3. The following sums are due the Plaintiff on the Claims of Lien foreclosed herein:

**COUNT I - KEN HEEZEN, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, KEN HEEZEN, PAT HEEZEN, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, PAT HEEZEN**

Unpaid principal balance on the claim of lien (int @ 18% per diem)	\$ 606.22
Fees and Costs	<u>\$ 700.00</u>
<b>Grand Total</b>	<b><u>\$ 1,306.22</u></b>

**COUNT II - JEANE M ELROD, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, JEANE M ELROD**

Unpaid principal balance on the claim of lien (int @ 18% per diem)	\$3,259.24
Fees and Costs	<u>\$ 700.00</u>
<b>Grand Total</b>	<b><u>\$ 3,959.24</u></b>

**COUNT III - JOE D SMITH, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, JOE D SMITH**

Unpaid principal balance on the claim of lien (int @ 18% per diem)	\$ 238.00
Fees and Costs	<u>\$ 700.00</u>
<b>Grand Total</b>	<b><u>\$ 938.00</u></b>

**COUNT IV - BOB BROCK, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, BOB BROCK, ROWENA BROCK, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, ROWENA BROCK**

Unpaid principal balance on the claim of lien (int @ 18% per diem)	\$ 875.21
Fees and Costs	<u>\$ 700.00</u>
<b>Grand Total</b>	<b><u>\$ 1,575.21</u></b>

**COUNT V - CHERYL ARFORD, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, CHERYL ARFORD, MICHAEL ARFORD, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, MICHAEL ARFORD**

Unpaid principal balance on the claim of lien (int @ 18% per diem)	\$ 801.85
Fees and Costs	<u>\$ 700.00</u>
<b>Grand Total</b>	<b><u>\$ 1,501.85</u></b>

**COUNT VI - BILL R WOODARD, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, BILL R WOODARD, KAY R WOODARD, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, KAY R WOODARD**

Unpaid principal balance on the claim of lien (int @ 18% per diem)	\$ 990.78
Fees and Costs	<u>\$ 700.00</u>
<b>Grand Total</b>	<b><u>\$ 1,690.78</u></b>

**COUNT VII - MAURICE JONES, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, MAURICE JONES, SHARON JONES, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, SHARON JONES, XAN DAVIDSON**

Unpaid principal balance on the claim of lien (int @ 18% per diem)	\$1,530.13
Fees and Costs	<u>\$ 700.00</u>
<b>Grand Total</b>	<b><u>\$ 2,230.13</u></b>

**COUNT VIII - CARLETON M SWEENEY, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, CARLETON M SWEENEY, JANICE T SWEENEY, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, JANICE T SWEENEY**

Unpaid principal balance on the claim of lien (int @ 18% per diem)	\$ 809.66
Fees and Costs	<u>\$ 700.00</u>
<b>Grand Total</b>	<b><u>\$ 1,509.66</u></b>

**COUNT IX - GERALD PRUITT, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, GERALD PRUITT, SANDRA PRUITT, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, SANDRA PRUITT**

Unpaid principal balance on the claim of lien (int @ 18% per diem)	\$ 781.55
Fees and Costs	<u>\$ 700.00</u>
<b>Grand Total</b>	<b><u>\$ 1,481.55</u></b>

**COUNT X - IRMALINDA BERNARD, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, IRMALINDA BERNARD**

Unpaid principal balance on the	\$ 848.14
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claim of lien (int @ 18% per diem)	
Fees and Costs	<u>\$ 700.00</u>
<b>Grand Total</b>	<b><u>\$ 1,548.14</u></b>

**COUNT XI - PAUL B TERHORST, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, PAUL B TERHORST, MARY JEAN TERHORST, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, MARY JEAN TERHORST**

Unpaid principal balance on the	
claim of lien (int @ 18% per diem)	\$4,126.34
Fees and Costs	<u>\$ 700.00</u>
<b>Grand Total</b>	<b><u>\$ 4,826.34</u></b>

**COUNT XII - RONALD J PARKER, TRUSTEE, DECEASED AND ANY UNKNOWN BENEFICIARIES OR SUCCESSORS UNDER THE RONALD J PARKER TRUST DATED 3/31/1995**

Unpaid principal balance on the	
claim of lien (int @ 18% per diem)	\$2,694.00
Fees and Costs	<u>\$ 700.00</u>
<b>Grand Total</b>	<b><u>\$ 3,394.00</u></b>

**COUNT XIII - DAVID E LANZER, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, DAVID E LANZER**

Unpaid principal balance on the	
claim of lien (int @ 18% per diem)	\$1,494.62
Fees and Costs	<u>\$ 700.00</u>
<b>Grand Total</b>	<b><u>\$ 2,194.62</u></b>

**COUNT XV - DAVID H REINER, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, DAVID H REINER, JOYCE G REINER, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, JOYCE G REINER**

Unpaid principal balance on the	
claim of lien (int @ 18% per diem)	\$1,574.48
Fees and Costs	<u>\$ 700.00</u>
<b>Grand Total</b>	<b><u>\$ 2,274.48</u></b>

4. Plaintiff holds liens for the total sum specified in Paragraph 3 above, superior in dignity to any claim or estate of the Defendants herein, upon the property herein foreclosed, situated in Bay County, Florida, and described as follows:

**COUNT I - KEN HEEZEN, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, KEN HEEZEN and PAT HEEZEN, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, PAT HEEZEN**

A **105,000/2,182,407,500** undivided tenant-in-common fee simple interest in real property commonly known as Units **637, 640, 641, 645, 737-741, 744-747, 837-842, 844-847, 937-947, 1037-1047, 1137-1146, 1237-1246, 1337-1346, 1437-1446, 1537-1546, 1637-1646, 1737-1746, 1837-1846, 1937-1946, 2037-2046, 2137-2146, 2237-2246, 2337-2346, 2438, 2538** of **EMERALD BEACH RESORT CONDOMINIUM III**, according and subject to the Declaration of Condominium for Emerald Beach Resort Condominium III, as recorded in Official Records Book 2944, Page 2252, public records of Bay County, Florida, together with any amendments and supplements thereto and the DECLARATION OF VACATION PLAN FOR PANAMA CITY BEACH VACATION OWNERSHIP PLAN ("Timeshare Declaration"), as recorded in Official Records Book 3056, Page 1438 et. seq., public records of Bay County, Florida, together with any and all amendments and supplements thereto hereinafter the "VOI", the said Condominium Declaration and Timeshare Declaration being hereinafter collectively referred to as the "Declaration".

The Standard VOI described above has a **105,000/2,182,407,500** Ownership Interest in the Units and Buildings described above and has been allocated **105,000** Points as defined in the Declaration for use in **EACH** year(s).

**COUNT II - JEANE M ELROD, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, JEANE M ELROD**

A **1,187,000/2,182,407,500** undivided tenant-in-common fee simple interest in real property commonly known as Units **637, 640, 641, 645, 737-741, 744-747, 837-842, 844-847, 937-947, 1037-1047, 1137-1146, 1237-1246, 1337-1346, 1437-1446, 1537-1546, 1637-1646, 1737-1746, 1837-1846, 1937-1946, 2037-2046, 2137-2146, 2237-2246, 2337-2346, 2438, 2538** of **EMERALD BEACH RESORT CONDOMINIUM III**, according and subject to the Declaration of Condominium for Emerald Beach Resort Condominium III, as recorded in Official Records Book 2944, Page 2252, public records of Bay County, Florida, together with any amendments and supplements thereto and the DECLARATION OF VACATION PLAN FOR PANAMA CITY BEACH VACATION OWNERSHIP PLAN ("Timeshare Declaration"), as recorded in Official Records Book 3056, Page 1438 et. seq., public records of Bay County, Florida, together with any and all amendments and supplements thereto hereinafter the "VOI", the said Condominium Declaration and Timeshare Declaration being hereinafter collectively referred to as the "Declaration".

The Standard VOI described above has a **1,187,000/2,182,407,500** Ownership Interest in the Units and Buildings described above and has been allocated **1,187,000** Points as defined in the Declaration for use in **Each** year(s).

**COUNT III - JOE D SMITH, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, JOE D SMITH**

A **84,000/2,182,407,500** undivided tenant-in-common fee simple interest in real property commonly known as Units **637, 640, 641, 645, 737-741, 744-747, 837-842, 844-847, 937-947, 1037-1047, 1137-1146, 1237-1246, 1337-1346, 1437-1446, 1537-1546, 1637-1646, 1737-1746, 1837-1846, 1937-1946, 2037-2046, 2137-2146, 2237-2246, 2337-**

2346, 2438, 2538 of **EMERALD BEACH RESORT CONDOMINIUM III**, according and subject to the Declaration of Condominium for Emerald Beach Resort Condominium III , as recorded in Official Records Book 2944, Page 2252, public records of Bay County, Florida, together with any amendments and supplements thereto and the DECLARATION OF VACATION PLAN FOR PANAMA CITY BEACH VACATION OWNERSHIP PLAN ("Timeshare Declaration"), as recorded in Official Records Book 3056, Page 1438 et. seq., public records of Bay County, Florida, together with any and all amendments and supplements thereto hereinafter the "VOI", the said Condominium Declaration and Timeshare Declaration being hereinafter collectively referred to as the "Declaration".

The Standard VOI described above has a **84,000/2,182,407,500** Ownership Interest in the Units and Buildings described above and has been allocated **168,000** Points as defined in the Declaration for use in **ODD** year(s).

**COUNT IV - BOB BROCK, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, BOB BROCK and ROWENA BROCK, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, ROWENA BROCK**

A **308,000/633,452,000** undivided tenant-in-common fee simple interest in real property commonly known as Units **137-147, 237-247, 337-347, 437-447, 537-547** of **EMERALD BEACH RESORT CONDOMINIUM III**, according and subject to the Declaration of Condominium for Emerald Beach Resort Condominium III , as recorded in Official Records Book 2944, Page 2252, public records of Bay County, Florida, together with any amendments and supplements thereto and the DECLARATION OF VACATION PLAN FOR PANAMA CITY BEACH VACATION OWNERSHIP PLAN ("Timeshare Declaration"), as recorded in Official Records Book 3056, Page 1438 et. seq., public records of Bay County, Florida, together with any and all amendments and supplements thereto hereinafter the "VOI", the said Condominium Declaration and Timeshare Declaration being hereinafter collectively referred to as the "Declaration".

The Standard VOI described above has a **308,000/633,452,000** Ownership Interest in the Units and Buildings described above and has been allocated **308,000** Points as defined in the Declaration for use in **EACH** year(s).

**COUNT V - CHERYL ARFORD, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, CHERYL ARFORD and MICHAEL ARFORD, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, MICHAEL ARFORD**

A **316,000/633,452,000** undivided tenant-in-common fee simple interest in real property commonly known as Units **137-147, 237-247, 337-347, 437-447, 537-547** of **EMERALD BEACH RESORT CONDOMINIUM III**, according and subject to the Declaration of Condominium for Emerald Beach Resort Condominium III , as recorded in Official Records Book 2944, Page 2252, public records of Bay County, Florida, together with any amendments and supplements thereto and the DECLARATION OF VACATION PLAN FOR PANAMA CITY BEACH VACATION OWNERSHIP PLAN ("Timeshare Declaration"), as recorded in Official Records Book 3056, Page 1438 et. seq., public records of Bay County, Florida, together with any and all amendments and supplements thereto hereinafter the "VOI", the said Condominium Declaration and Timeshare Declaration being hereinafter collectively referred to as the "Declaration".

The Standard VOI described above has a **316,000/633,452,000** Ownership Interest in the Units and Buildings described above and has been allocated **316,000** Points as defined in the Declaration for use in **EACH** year(s).

**COUNT VI - BILL R WOODARD, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, BILL R WOODARD and KAY R WOODARD, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, KAY R WOODARD**

A **269,000/633,452,000** undivided tenant-in-common fee simple interest in real property commonly known as Units

137-147, 237-247, 337-347, 437-447, 537-547 of **EMERALD BEACH RESORT CONDOMINIUM III**, according and subject to the Declaration of Condominium for Emerald Beach Resort Condominium III , as recorded in Official Records Book 2944, Page 2252, public records of Bay County, Florida, together with any amendments and supplements thereto and the DECLARATION OF VACATION PLAN FOR PANAMA CITY BEACH VACATION OWNERSHIP PLAN ("Timeshare Declaration"), as recorded in Official Records Book 3056, Page 1438 et. seq., public records of Bay County, Florida, together with any and all amendments and supplements thereto hereinafter the "VOI", the said Condominium Declaration and Timeshare Declaration being hereinafter collectively referred to as the "Declaration".

The Standard VOI described above has a **269,000/633,452,000** Ownership Interest in the Units and Buildings described above and has been allocated **269,000** Points as defined in the Declaration for use in **EACH** year(s).

**COUNT VII - MAURICE JONES, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, MAURICE JONES, SHARON JONES, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, SHARON JONES, and XAN DAVIDSON**

A **605,000/2,182,407,500** undivided tenant-in-common fee simple interest in real property commonly known as Units 637, 640, 641, 645, 737-741, 744-747, 837-842, 844-847, 937-947, 1037-1047, 1137-1146, 1237-1246, 1337-1346, 1437-1446, 1537-1546, 1637-1646, 1737-1746, 1837-1846, 1937-1946, 2037-2046, 2137-2146, 2237-2246, 2337-2346, 2438, 2538 of **EMERALD BEACH RESORT CONDOMINIUM III**, according and subject to the Declaration of Condominium for Emerald Beach Resort Condominium III , as recorded in Official Records Book 2944, Page 2252, public records of Bay County, Florida, together with any amendments and supplements thereto and the DECLARATION OF VACATION PLAN FOR PANAMA CITY BEACH VACATION OWNERSHIP PLAN ("Timeshare Declaration"), as recorded in Official Records Book 3056, Page 1438 et. seq., public records of Bay County, Florida, together with any and all amendments and supplements thereto hereinafter the "VOI", the said Condominium Declaration and Timeshare Declaration being hereinafter collectively referred to as the "Declaration".

The Standard VOI described above has a **605,000/2,182,407,500** Ownership Interest in the Units and Buildings described above and has been allocated **605,000** Points as defined in the Declaration for use in **EACH** year(s).

**COUNT VIII - CARLETON M SWEENEY, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, CARLETON M SWEENEY and JANICE T SWEENEY, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, JANICE T SWEENEY**

A **280,000/2,182,407,500** undivided tenant-in-common fee simple interest in real property commonly known as Units 637, 640, 641, 645, 737-741, 744-747, 837-842, 844-847, 937-947, 1037-1047, 1137-1146, 1237-1246, 1337-1346, 1437-1446, 1537-1546, 1637-1646, 1737-1746, 1837-1846, 1937-1946, 2037-2046, 2137-2146, 2237-2246, 2337-2346, 2438, 2538 of **EMERALD BEACH RESORT CONDOMINIUM III**, according and subject to the Declaration of Condominium for Emerald Beach Resort Condominium III , as recorded in Official Records Book 2944, Page 2252, public records of Bay County, Florida, together with any amendments and supplements thereto and the DECLARATION OF VACATION PLAN FOR PANAMA CITY BEACH VACATION OWNERSHIP PLAN ("Timeshare Declaration"), as recorded in Official Records Book 3056, Page 1438 et. seq., public records of Bay County, Florida, together with any and all amendments and supplements thereto hereinafter the "VOI", the said Condominium Declaration and Timeshare Declaration being hereinafter collectively referred to as the "Declaration".

The Standard VOI described above has a **280,000/2,182,407,500** Ownership Interest in the Units and Buildings described above and has been allocated **280,000** Points as defined in the Declaration for use in **EACH** year(s).

**COUNT IX - GERALD PRUITT, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, GERALD PRUITT and SANDRA PRUITT, deceased, and the unknown spouses,**

**heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by,  
through, under or against, SANDRA PRUITT**

A **308,000/2,182,407,500** undivided tenant-in-common fee simple interest in real property commonly known as Units **637, 640, 641, 645, 737-741, 744-747, 837-842, 844-847, 937-947, 1037-1047, 1137-1146, 1237-1246, 1337-1346, 1437-1446, 1537-1546, 1637-1646, 1737-1746, 1837-1846, 1937-1946, 2037-2046, 2137-2146, 2237-2246, 2337-2346, 2438, 2538** of **EMERALD BEACH RESORT CONDOMINIUM III**, according and subject to the Declaration of Condominium for Emerald Beach Resort Condominium III, as recorded in Official Records Book 2944, Page 2252, public records of Bay County, Florida, together with any amendments and supplements thereto and the DECLARATION OF VACATION PLAN FOR PANAMA CITY BEACH VACATION OWNERSHIP PLAN ("Timeshare Declaration"), as recorded in Official Records Book 3056, Page 1438 et. seq., public records of Bay County, Florida, together with any and all amendments and supplements thereto hereinafter the "VOI", the said Condominium Declaration and Timeshare Declaration being hereinafter collectively referred to as the "Declaration".

The Standard VOI described above has a **308,000/2,182,407,500** Ownership Interest in the Units and Buildings described above and has been allocated **308,000** Points as defined in the Declaration for use in **EACH** year(s).

**COUNT X - IRMALINDA BERNARD, deceased, and the unknown spouses, heirs,  
devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through,  
under or against, IRMALINDA BERNARD**

A **331,000/633,452,000** undivided tenant-in-common fee simple interest in real property commonly known as Units **137-147, 237-247, 337-347, 437-447, 537-547** of **EMERALD BEACH RESORT CONDOMINIUM III**, according and subject to the Declaration of Condominium for Emerald Beach Resort Condominium III, as recorded in Official Records Book 2944, Page 2252, public records of Bay County, Florida, together with any amendments and supplements thereto and the DECLARATION OF VACATION PLAN FOR PANAMA CITY BEACH VACATION OWNERSHIP PLAN ("Timeshare Declaration"), as recorded in Official Records Book 3056, Page 1438 et. seq., public records of Bay County, Florida, together with any and all amendments and supplements thereto hereinafter the "VOI", the said Condominium Declaration and Timeshare Declaration being hereinafter collectively referred to as the "Declaration".

The Standard VOI described above has a **331,000/633,452,000** Ownership Interest in the Units and Buildings described above and has been allocated **331,000** Points as defined in the Declaration for use in **EACH** year(s).

**COUNT XI - PAUL B TERHORST, deceased, and the unknown spouses, heirs, devisees,  
grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or  
against, PAUL B TERHORST and MARY JEAN TERHORST, deceased, and the  
unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other  
claimants, by, through, under or against, MARY JEAN TERHORST**

A **266,000/2,182,407,500** undivided tenant-in-common fee simple interest in real property commonly known as Units **637, 640, 641, 645, 737-741, 744-747, 837-842, 844-847, 937-947, 1037-1047, 1137-1146, 1237-1246, 1337-1346, 1437-1446, 1537-1546, 1637-1646, 1737-1746, 1837-1846, 1937-1946, 2037-2046, 2137-2146, 2237-2246, 2337-2346, 2438, 2538** of **EMERALD BEACH RESORT CONDOMINIUM III**, according and subject to the Declaration of Condominium for Emerald Beach Resort Condominium III, as recorded in Official Records Book 2944, Page 2252, public records of Bay County, Florida, together with any amendments and supplements thereto and the DECLARATION OF VACATION PLAN FOR PANAMA CITY BEACH VACATION OWNERSHIP PLAN ("Timeshare Declaration"), as recorded in Official Records Book 3056, Page 1438 et. seq., public records of Bay County, Florida, together with any and all amendments and supplements thereto hereinafter the "VOI", the said Condominium Declaration and Timeshare Declaration being hereinafter collectively referred to as the "Declaration".

The Standard VOI described above has a **266,000/2,182,407,500** Ownership Interest in the Units and Buildings described above and has been allocated **266,000** Points as defined in the Declaration for use in **EACH** year(s).

**COUNT XII - RONALD J PARKER, TRUSTEE, DECEASED AND ANY UNKNOWN  
BENEFICIARIES OR SUCCESSORS UNDER THE RONALD J PARKER TRUST  
DATED 3/31/1995**

A **300,000/2,182,407,500** undivided tenant-in-common fee simple interest in real property commonly known as Units **637, 640, 641, 645, 737-741, 744-747, 837-842, 844-847, 937-947, 1037-1047, 1137-1146, 1237-1246, 1337-1346, 1437-1446, 1537-1546, 1637-1646, 1737-1746, 1837-1846, 1937-1946, 2037-2046, 2137-2146, 2237-2246, 2337-2346, 2438, 2538** of **EMERALD BEACH RESORT CONDOMINIUM III**, according and subject to the Declaration of Condominium for Emerald Beach Resort Condominium III, as recorded in Official Records Book 2944, Page 2252, public records of Bay County, Florida, together with any amendments and supplements thereto and the DECLARATION OF VACATION PLAN FOR PANAMA CITY BEACH VACATION OWNERSHIP PLAN ("Timeshare Declaration"), as recorded in Official Records Book 3056, Page 1438 et. seq., public records of Bay County, Florida, together with any and all amendments and supplements thereto hereinafter the "VOI", the said Condominium Declaration and Timeshare Declaration being hereinafter collectively referred to as the "Declaration".

The Standard VOI described above has a **300,000/2,182,407,500** Ownership Interest in the Units and Buildings described above and has been allocated **300,000** Points as defined in the Declaration for use in **EACH** year(s).

**COUNT XIII - DAVID E LANZER, deceased, and the unknown spouses, heirs, devisees,  
grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or  
against, DAVID E LANZER**

A **400,000/2,182,407,500** undivided tenant-in-common fee simple interest in real property commonly known as Units **637, 640, 641, 645, 737-741, 744-747, 837-842, 844-847, 937-947, 1037-1047, 1137-1146, 1237-1246, 1337-1346, 1437-1446, 1537-1546, 1637-1646, 1737-1746, 1837-1846, 1937-1946, 2037-2046, 2137-2146, 2237-2246, 2337-2346, 2438, 2538** of **EMERALD BEACH RESORT CONDOMINIUM III**, according and subject to the Declaration of Condominium for Emerald Beach Resort Condominium III, as recorded in Official Records Book 2944, Page 2252, public records of Bay County, Florida, together with any amendments and supplements thereto and the DECLARATION OF VACATION PLAN FOR PANAMA CITY BEACH VACATION OWNERSHIP PLAN ("Timeshare Declaration"), as recorded in Official Records Book 3056, Page 1438 et. seq., public records of Bay County, Florida, together with any and all amendments and supplements thereto hereinafter the "VOI", the said Condominium Declaration and Timeshare Declaration being hereinafter collectively referred to as the "Declaration".

The Standard VOI described above has a **400,000/2,182,407,500** Ownership Interest in the Units and Buildings described above and has been allocated **400,000** Points as defined in the Declaration for use in **EACH** year(s).

**COUNT XV - DAVID H REINER, deceased, and the unknown spouses, heirs, devisees,  
grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or  
against, DAVID H REINER and JOYCE G REINER, deceased, and the unknown spouses,  
heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by,  
through, under or against, JOYCE G REINER**

A **605,000/2,182,407,500** undivided tenant-in-common fee simple interest in real property commonly known as Units **637, 640, 641, 645, 737-741, 744-747, 837-842, 844-847, 937-947, 1037-1047, 1137-1146, 1237-1246, 1337-1346, 1437-1446, 1537-1546, 1637-1646, 1737-1746, 1837-1846, 1937-1946, 2037-2046, 2137-2146, 2237-2246, 2337-2346, 2438, 2538** of **EMERALD BEACH RESORT CONDOMINIUM III**, according and subject to the Declaration of Condominium for Emerald Beach Resort Condominium III, as recorded in Official Records Book 2944, Page 2252, public records of Bay County, Florida, together with any amendments and supplements thereto and the DECLARATION OF VACATION PLAN FOR PANAMA CITY BEACH VACATION OWNERSHIP PLAN ("Timeshare Declaration"), as recorded in Official Records Book 3056, Page 1438 et. seq., public records of Bay County, Florida, together with any and all amendments and supplements thereto hereinafter the "VOI", the said Condominium Declaration and Timeshare Declaration being hereinafter collectively referred to as the "Declaration".

The Standard VOI described above has a **605,000/2,182,407,500** Ownership Interest in the Units and Buildings described above and has been allocated **605,000** Points as defined in the Declaration for use in **EACH** year(s).

5. If the total sums with interest and all costs accrued subsequent to this judgment are not paid, the Clerk of this Court shall sell the property at public sale at 11:00 a.m. on **July 7, 2022** to the highest bidder for cash, except as prescribed in Paragraph 6. These foreclosure sales will be held online at the following website: [www.bay.realforeclose.com](http://www.bay.realforeclose.com). Please refer to this website for complete details. This sale will be held in accordance with Section 45.031, Florida Statutes.

6. Plaintiff shall advance all subsequent costs of this action and shall be reimbursed for them by the Clerk if Plaintiff is not the purchasers of the property for sale. 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. If the Plaintiff is the successful bidder at the sale, Plaintiff's rights as such may be assigned to a third party and, in that event, the Clerk of the Court is hereby ordered and directed to issue the Certificate of Title to Plaintiff assignee upon application of Plaintiff and without further order of this Court.

**7. 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.**

8. The total amount of the claims subject to this Judgment is **\$ 30,430.22**

9. 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

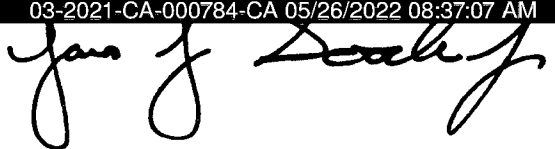
stamps affixed to the certificate; third, the total sum due Plaintiff, less the items paid, plus interest from this date to the date of the sale; and by retaining any remaining amount pending the further order of this court.

10. On filing the Certificate of Sale, Defendants' Right of Redemption as prescribed by Florida Statutes Section 45.0315 shall be terminated. On filing the Certificate of Title, Defendants' and all persons claiming under or against them since the filing of this action shall be foreclosed of all estate or claim in the property and the purchaser at the sale shall be let into possession of the property.

11. Jurisdiction of this action is retained to enter further orders that are proper including, without limitation, Writs of Possession.

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.

**ORDERED and ORDERED this Thursday, May 26, 2022** in Panama City, Bay County, Florida.

03-2021-CA-000784-CA 05/26/2022 08:37:07 AM  
  
James J. Goodman, Judge  
03-2021-CA-000784-CA 05/26/2022 08:37:07 AM



COPIES TO:

TARA C EARLY

tsf@gse-law.com