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

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

Plaintiff,

vs.

CASE NO. 21000380CA

**CHARLES SHARPLES AND MARILYN T
SHARPLES; JAMAL L WRIGHT AND TERESA
WRIGHT; ROBERT B HILL AND CANDY L
HILL; MARGARET K CORNETT, TRUSTEE
OF THE CORNETT FAMILY TRUST DATED
MAY 18, 2007, DECEASED AND ANY SPOUSES,
HEIRS, DEVISEES, GRANTEES, ASSIGNEES,
LIENORS, CREDITORS, TRUSTEES OR
OTHER CLAIMANTS, BY, THROUGH, UNDER
OR AGAINSTMARGARET K CORNETT,
TRUSTEE OF THE CORNETT FAMILY TRUST
DATED MAY 18, 2007; JOAQUIN A LOAIZA
AND ELIZABETH CASTANO; RODNEY RYCE,
RODDRICK NEWBY, APRIL BULLOCK AND
CORR RYCE; LINDA JONES AND NATALYNN
JONES; JOHN SECOR AND STEPHANIE
SECOR; RICK HATHAWAY AND MICHELLE
HATHAWAY; JEREMY L PORTIS AND
SHUNTON D PORTIS; FREDERICK BEAL AND
LOENA BEAL; KAREN LAJOIE AND MARC
LAJOIE, WENDI WRIGHT AND AARON
WRIGHT and EMERALD BEACH RESORT
MASTER OWNERS ASSOCIATION, INC.,**

Defendants.

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 favors 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, **CHARLES SHARPLES, MARILYN T SHARPLES, JAMAL L WRIGHT, TERESA WRIGHT, ROBERT B HILL, CANDY L HILL, MARGARET K CORNETT, TRUSTEE OF THE CORNETT FAMILY TRUST DATED MAY 18, 2007, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, MARGARET K CORNETT, TRUSTEE OF THE CORNETT FAMILY TRUST DATED MAY 18, 2007, JOAQUIN A LOAIZA, ELIZABETH CASTANO, RODNEY RYCE, RODDRICK NEWBY, APRIL BULLOCK, CORA RYCE, LINDA JONES, NATALYNN JONES, JOHN SECOR, STEPHANIE SECOR, RICK HATHAWAY, MICHELLE HATHAWAY, JEREMY L PORTIS, SHUNTON D PORTIS, FREDERICK BEAL, LOENA BEAL, KAREN LAJOIE, MARC LAJOIE, WENDI WRIGHT, AARON WRIGHT, and EMERALD BEACH RESORT MASTER OWNERS ASSOCIATION, INC. and EMERALD BEACH RESORT MULTI-CONDOMINIUM ASSOCIATION, INC. and PANAMA CITY BEACH VACATION OWNERS ASSOCIATION, INC.** 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 notes and mortgages foreclosed

herein:

COUNT I - CHARLES SHARPLES, MARILYN T SHARPLES

a.	Unpaid principal balance on the mortgage and note	\$2,974.57
b.	Interest on the principal balance through 1/24/2019 and Late Fees (per diem continuing at \$ 1.43)	<u>\$ 526.65</u>
	TOTAL	<u>\$3,501.22</u>

COUNT II - JAMAL L WRIGHT, TERESA WRIGHT

a.	Unpaid principal balance on the mortgage and note	\$10,565.11
b.	Interest on the principal balance through 1/24/2019 and Late Fees (per diem continuing at \$ 5.06)	<u>\$14,338.89</u>
	TOTAL	<u>\$24,904.00</u>

COUNT III - ROBERT B HILL, CANDY L HILL

a.	Unpaid principal balance on the mortgage and note	\$5,138.48
b.	Interest on the principal balance through 1/24/2019 and Late Fees (per diem continuing at \$ 2.53)	<u>\$2,049.96</u>
	TOTAL	<u>\$7,188.44</u>

COUNT IV - MARGARET K CORNETT, TRUSTEE OF THE CORNETT FAMILY TRUST DATED MAY 18, 2007, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, MARGARET K CORNETT, TRUSTEE OF THE CORNETT FAMILY TRUST DATED MAY 18, 2007

a.	Unpaid principal balance on the mortgage and note	\$28,586.15
b.	Interest on the principal balance through 12/14/2018 and Late Fees (per diem continuing at \$ 9.39)	<u>\$2,382.99</u>

TOTAL **\$30,969.14**

COUNT VI - JOAQUIN A LOAIZA, ELIZABETH CASTANO

a.	Unpaid principal balance on the mortgage and note	\$3,080.89
b.	Interest on the principal balance through 2/27/2019 and Late Fees (per diem continuing at \$ 1.52)	<u>\$ 478.56</u>
TOTAL		<u>\$3,559.45</u>

COUNT VIII - RODNEY RYCE, RODDRICK NEWBY, APRIL BULLOCK, CORA RYCE

a.	Unpaid principal balance on the mortgage and note	\$15,009.45
b.	Interest on the principal balance through 3/15/2019 and Late Fees (per diem continuing at \$ 6.37)	<u>\$6,238.69</u>
TOTAL		<u>\$21,248.14</u>

COUNT IX - LINDA JONES, NATALYNN JONES

a.	Unpaid principal balance on the mortgage and note	\$38,195.30
b.	Interest on the principal balance through 3/15/2019 and Late Fees (per diem continuing at \$16.89)	<u>\$4,196.07</u>
TOTAL		<u>\$42,391.37</u>

COUNT X - JOHN SECOR, STEPHANIE SECOR

a.	Unpaid principal balance on the mortgage and note	\$18,311.67
b.	Interest on the principal balance through 4/11/2019 and Late Fees (per diem continuing at \$ 8.52)	<u>\$4,352.86</u>
TOTAL		<u>\$22,664.53</u>

COUNT XI - RICK HATHAWAY, MICHELLE HATHAWAY

a.	Unpaid principal balance on the mortgage and note	\$10,812.43
b.	Interest on the principal balance through 05/13/2019 and Late Fees (per diem continuing at \$ 4.89)	<u>\$3,588.51</u>
	TOTAL	<u>\$14,400.94</u>

COUNT XII - JEREMY L PORTIS, SHUNTON D PORTIS

a.	Unpaid principal balance on the mortgage and note	\$4,533.36
b.	Interest on the principal balance through 5/13/2019 and Late Fees (per diem continuing at \$ 2.23)	<u>\$2,763.46</u>
	TOTAL	<u>\$7,296.82</u>

COUNT XIII - FREDERICK BEAL, LOENA BEAL

a.	Unpaid principal balance on the mortgage and note	\$30,035.66
b.	Interest on the principal balance through 5/13/2019 and Late Fees (per diem continuing at \$11.92)	<u>\$4,702.69</u>
	TOTAL	<u>\$34,738.35</u>

COUNT XIV - KAREN LAJOIE, MARC LAJOIE

a.	Unpaid principal balance on the mortgage and note	\$11,811.38
b.	Interest on the principal balance through 07/11/2019 and Late Fees (per diem continuing at \$ 5.82)	<u>\$19,086.57</u>
	TOTAL	<u>\$30,897.95</u>

COUNT XV - WENDI WRIGHT, AARON WRIGHT

a.	Unpaid principal balance on the mortgage and note	\$11,469.82
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b. Interest on the principal balance through 08/15/2019 and Late Fees (per diem continuing at \$ 5.66)	<u>\$1,885.96</u>
TOTAL	<u>\$13,355.78</u>

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 mortgaged property herein foreclosed, situated in Bay County, Florida, and described as follows:

COUNT I - CHARLES SHARPLES and MARILYN T SHARPLES

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 **Even** year(s).

COUNT II - JAMAL L WRIGHT and TERESA WRIGHT

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 III - ROBERT B HILL and CANDY L HILL

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 **Even** year(s).

COUNT IV - MARGARET K CORNETT, TRUSTEE OF THE CORNETT FAMILY TRUST DATED MAY 18, 2007, deceased, and the unknown spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, by, through, under or against, MARGARET K CORNETT, TRUSTEE OF THE CORNETT FAMILY TRUST DATED MAY 18, 2007

A **739,000/2,182,407,500** 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 **739,000/2,182,407,500** Ownership Interest in the Units and Buildings described above and has been allocated **739,000** Points as defined in the Declaration for use in **Each** year(s).

COUNT VI - JOAQUIN A LOAIZA and ELIZABETH CASTANO

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 **Even** year(s).

COUNT VIII - RODNEY RYCE, RODDRICK NEWBY, APRIL BULLOCK, and CORA RYCE

A **84,000/633,452,000** 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 **84,000/633,452,000** Ownership Interest in the Units and Buildings described above and has been allocated **84000** Points as defined in the Declaration for use in **EACH** year(s).

COUNT IX - LINDA JONES and NATALYNN JONES

A **328,000/2,182,407,500** 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 **328,000/2,182,407,500** Ownership Interest in the Units and Buildings described above and has been allocated **328000** Points as defined in the Declaration for use in **EACH** year(s).

COUNT X - JOHN SECOR and STEPHANIE SECOR

A **128,000/633,452,000** 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 **128,000/633,452,000** Ownership Interest in the Units and Buildings described above and has been allocated **128,000** Points as defined in the Declaration for use in **Each** year(s).

COUNT XI - RICK HATHAWAY and MICHELLE HATHAWAY

A **105,000/633,452,000** 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 **105,000/633,452,000** 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 XII - JEREMY L PORTIS and SHUNTON D PORTIS

A **84,000/633,452,000** 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 **84,000/633,452,000** Ownership Interest in the Units and Buildings

described above and has been allocated **168,000** Points as defined in the Declaration for use in **Even** year(s).

COUNT XIII - FREDERICK BEAL and LOENA BEAL

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 XIV - KAREN LAJOIE and MARC LAJOIE

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 **Even** year(s).

COUNT XV - WENDI WRIGHT and AARON WRIGHT

A **64,000/2,182,407,500** 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 **64,000/2,182,407,500** Ownership Interest in the Units and Buildings described above and has been allocated **64,000** 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. CST on **August 26, 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**.

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 **\$257,116.13**

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.

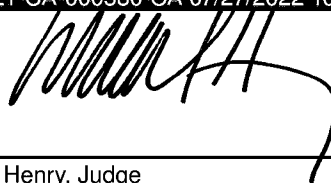
11. Jurisdiction of this action is retained to enter further orders that are proper including, without limitation, Writs of Possession.

12. The Promissory Notes and Mortgages sought to be reestablished in the Complaint are reestablished and shall have the effect of the originals on recording 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.

ORDERED AND ORDERED this Wednesday, July 27, 2022 in Panama City, Bay County, Florida.

03-2021-CA-000380-CA 07/27/2022 10:36:23 AM



William S. Henry, Judge
03-2021-CA-000380-CA 07/27/2022 10:36:23 AM

COPIES TO:

Charles Sharples
290 Three Rivers Road
Wilbraham, MA 01095

Tara C. Early
tsf@gse-law.com

Marilyn T Sharples
290 Three Rivers Road

Jamal L Wright
509 N Westover Blvd Apt. 1201

Wilbraham, MA 01095

Albany, GA 31707

Teresa Wright

Robert B Hill

509 N Westover Blvd Apt. 1201

3624 N Faculty Drive

Albany, GA 31707

Indianapolis, IN 46224-1269

Candy Hill

Margaret K NCornett

3624 N Faculty Drive

9725 Bitterfoot Drive

Indianapolis, IN 46224-1269

Oak Point, TX 75068-0559

Deborah L St. Clair

L Scott St. Clair

7113 Nations Ford Road

7113 Nations Ford Road

Charlotte, NC 28217-6418

Charlotte, NC 28217-6418

Joaquin A Loaiza

Elizabeth Castano

Casa 2B, Carrera 103 12C 50

Casa 2B, Carrera 103 12C 50

Cali, TX 76003

Cali, TX 76003

Mustaheed Khan

Rodney Ryce

7441 Highway 70 S Apt, 468

117 Grant Drive

Nashville, TN 37221-1741

Harvest, AL 35749-8716

Roddrick Newby

April Bullock

117 Grant Drive

117 Grant Drive

Harvest, AL 35749-8716

Harvest, AL 35749-8716

Cora Ryce

Linda Jones

117 Grant Drive

Post Office Box 2014

Harvest, AL 35749-8716

Powder Springs, GA 30127-7507

Natalynn Jones
Post Office Box 2014
Powder Springs, GA 30127-7507

John Secor
1201 Parkside Circle Apt. 1228
Panama City Beach, FL 32413-5197

Stephanie Secor
1201 Parkside Circle Apt. 1228
Panama City Beach, FL 32413-5197

Rick Hathaway
548 S Hinkley Street
Bement, IL 61813-1313

Michelle Hathaway
548 S Hinkley Street
Bement, IL 61813-1313

Jeremy Portis
1050 Cottrell Street
Mobile, AL 36605-1584

Shunton D Portis
1050 Cottrell Street
Mobile, AL 36605-1584

Frederick Beal
518 W Republic Avenue
Salina, KS 67401-5447

Loena Beal
518 W Republic Avenue
Salina, KS 67401-5447

Karen Lajoie
516 Park Road North
Oshawa, ON L1J 4M7, CANADA, FF

Mark Lajoie
516 Park Road North
Oshawa, ON L1J 4M7, CANADA, FF

Wendi Wright
123 Charles Street
Swainsboro, GA 30401

Aaron Wright
123 Charles Street
Swainsboro, GA 30401

Emerald Beach Resort Multi-
Condominium Association, Inc.
Corporate Creations Network, Inc.
11380 Prosperity Farms Road #221E

Palm Beach Gardens, FL 33410

Panama City Beach Vacation Owners Association, Inc.

Corporate Creations Network, Inc.

11380 Prosperity Farms Road #221E

Palm Beach Gardens, FL 33410