

Filing # 179260170 E-Filed 08/09/2023 11:53:04 AM

IN THE CIRCUIT COURT OF THE FOURTEENTH
JUDICIAL CIRCUIT
CASE NO.: 23000118CA

FLAGSTAR BANK, N.A. ,
Plaintiff,

VS.

SANDRA LYNN HOLLGARTH A/K/A SANDRA
L. HOLLGARTH; UNKNOWN SPOUSE OF
SANDRA LYNN HOLLGARTH A/K/A SANDRA
L. HOLLGARTH; UNITED STATES OF
AMERICA-DEPARTMENT OF HOUSING AND
URBAN DEVELOPMENT; UNKNOWN TENANT
#1; UNKNOWN TENANT #2;
Defendant(s).

IN AND FOR BAY COUNTY, FLORIDA

FINAL JUDGMENT

THIS ACTION was heard before the Court at Plaintiff's Motion for Summary Final Judgment of Foreclosure and for Award of Attorneys' Fees and Costs on August 7, 2023. On the evidence presented,

IT IS ADJUDGED THAT:

1. Plaintiff, FLAGSTAR BANK, N.A. , whose address is, 5151 Corporate Dr., Troy, MI

48098, is due:

Principal Balance	\$124,455.86
Interest from 6/1/2022 to 5/1/2023	\$ 3,993.00
Per Diem Interest at \$11.93 per day from 5/2/2023 to 8/7/2023	\$ 1,169.14
Escrow Advances	\$ 2,852.19
Mortgage Insurance Premiums	\$ 82.16
Attorney's Fees	\$ 4,925.00
Court costs (Title/Lien Search, Clerk's Filing Fee, Service)	\$ 1,656.17
TOTAL	\$139,133.52

That shall bear interest at the rate of 7.69% a year.

2. Plaintiff holds a lien for the total sum superior to all claims or estates of Defendant(s), SANDRA LYNN HOLLGARTH A/K/A SANDRA L. HOLLGARTH; UNITED STATES OF AMERICA-DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, on the following described property in Bay County, Florida and described as:

LOT 3, BLOCK 3, MASHBURN AND GILBERT'S 1ST ADDITION TO LAKE DRIVE HEIGHTS, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 8, PAGE(S) 76, OF THE PUBLIC RECORDS OF BAY COUNTY, FLORIDA.

Property Address: 513 Shade St, Callaway, FL 32404

3. If the total sum with interest at the rate described in Paragraph 1 and all costs accrued subsequent to the Judgment are not paid, the Clerk of this Court shall sell the property at public sale on **October 5, 2023**, to the highest bidder for cash, except as prescribed in Paragraph 4, the courthouse located at 300 East 4th Street, , Panama City, FL 32401 in Bay County, Florida, in accordance with section 45.031, Florida Statutes, using the following method:
 - o At the Bay Online, www.bay.realforeclose.com beginning at 11:00 AM on the prescribed date.
4. 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.

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 item 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. If applicable, Plaintiff, its successors or assigns, is entitled to safe harbor under F.S. 720 or 718, respectively, and as such is only responsible to pay 1% of the subject mortgage or one (1) year of regular periodic assessments, at the time Certificate of Title is issued vesting title to Plaintiff, its successors or assigns. Plaintiff, including its successors and assigns, is not responsible for interest, late fees, collection costs or attorney's fees incurred prior to the issuance of the certificate of title.
7. Attorneys' Fees.

The requested attorneys' fees are a flat rate fee that the firm's client has agreed to pay in this matter. Given the amount of the fee requested and the labor expended, the court finds that a lodestar analysis is not necessary and that the flat fee is reasonable.

8. On filing of 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 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. If any Defendant remains in possession of the property, the clerk shall without further order of the Court

issue forthwith a Writ of Possession upon request of the person named on the Certificate of Title.

9. The Plaintiff may assign the Judgment and credit bid by the filing of an assignment prior to the issuance of the Certificate of Title without further order of the Court.
10. Jurisdiction of this action is retained to enter further orders that are proper including, without limitation, a deficiency judgment, and orders relating to supplemental proceedings to address any omitted parties who may possess an interest in the property. Jurisdiction of this action is further retained to allow Plaintiff to file post-judgment motions seeking a determination on the amounts of assessments due to any Associations under §718.116 and §720.3085, Fla. Stat.
11. The United States of America shall have the right of redemption as provided in Title 28 U.S.C.A. Section 2410(c). Further, the United States of America shall not be bound by the sixty (60) day time period imposed by Fla. Stat. Section 45.032 upon motions for distribution of surplus proceeds.

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 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 CLAIM ANY MONEY TO WHICH YOU ARE ENTITLED. PLEASE CHECK WITH THE CLERK OF THE COURT FOR YOUR COUNTY 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.

Bay County Clerk of Court	Calhoun County Clerk of Court	Gulf County Clerk of Court
300 East Fourth Street Room 105 Panama City, FL 32401 (850) 763-9061 www.baycoclerk.com	20859 SE Central Avenue E. Room 130 Blountstown, FL 32424 (850) 674-4545 www.calhounclerk.com	1000 Cecil Costin Sr. Blvd. Room 148 Port St. Joe, FL 32456 (850) 229-6112 www.gulfcclerk.com
Holmes County Clerk of Court	Jackson County Clerk of Court	Washington County Clerk of Court
201 North Oklahoma Street Bonifay, FL 32425 (850) 547-1100 www.holmesclerk.com	4445 Lafayette Street Marianna, FL 32447 (850) 482-9552 www.jacksonclerk.com	1293 Jackson Avenue Building 100, 1 st Floor Chipley, FL 32428 (850) 638-6008 www.washingtonclerk.com

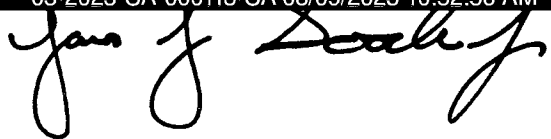
IF YOU DECIDE TO SELL YOUR HOME OR HIRE SOMEONE TO HELP YOU CLAIM THE ADDITIONAL MONEY, YOU SHOULD READ VERY CAREFULLY ALL PAPERS YOU ARE REQUIRED TO SIGN, ASK SOMEONE ELSE, PREFERABLY AN ATTORNEY WHO IS NOT RELATED TO THE PERSON OFFERING TO HELP YOU, TO MAKE SURE THAT YOU UNDERSTAND WHAT YOU ARE SIGNING 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 THE LOCAL LEGAL SERVICES LISTED BELOW 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 ONE OF THE SERVICES LISTED BELOW, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

Bay County	Calhoun County	Gulf County
Florida Institutional Legal Services, Inc. Gainesville, FL (352) 375-2494 flils@bellsouth.net Florida Justice Institute Miami, FL (305) 358-2081 Legal Services of North Florida, Inc. Panama City, FL (850) 769-3581 www.lsnf.org	Florida Institutional Legal Services, Inc. Gainesville, FL (352) 375-2494 flils@bellsouth.net Florida Justice Institute Miami, FL (305) 358-2081 Legal Services of North Florida, Inc. Quincy, FL (850) 875-9881 www.lsnf.org	Florida Institutional Legal Services, Inc. Gainesville, FL (352) 375-2494 flils@bellsouth.net Florida Justice Institute Miami, FL (305) 358-2081 Legal Services of North Florida, Inc. Panama City, FL (850) 769-3581 www.lsnf.org
Holmes County	Jackson County	Washington County
Florida Institutional Legal	Florida Institutional Legal	Florida Institutional Legal

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DONE AND ORDERED this Wednesday, August 9, 2023 in Panama City, Bay County,

Florida

03-2023-CA-000118-CA 08/09/2023 10:52:56 AM

James J. Goodman, Judge
03-2023-CA-000118-CA 08/09/2023 10:52:56 AM

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