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1IN THE CIRCUIT COURT OF THE 14TH JUDICIAL CIRCUIT  
IN AND FOR BAY COUNTY, FLORIDA  
CIVIL DIVISION

**CREDIT SUISSE FIRST BOSTON** Case No. 22-000200-CA  
**MORTGAGE SECURITIES CORP.,**  
**HOME EQUITY ASSET TRUST 2006-8,**  
**HOME EQUITY PASS-THROUGH**  
**CERTIFICATES, SERIES 2006-8, U.S.**  
**BANK NATIONAL ASSOCIATION, AS**  
**TRUSTEE,**

Plaintiff,

vs.

**BEALINDA BRADLEY A/K/A BEALINDA**  
**WOLFE F/K/A BEALINDA WILLIEHAZEL**  
**BRADLEY;** and all unknown parties claiming  
by, through, under and against the above named  
Defendant who are unknown to be dead or alive  
whether said unknown are persons, heirs,  
devisees, grantees, or other claimants;  
**UNKNOWN SPOUSE OF BEALINDA**  
**BRADLEY A/K/A BEALINDA WOLFE**  
**F/K/A BEALINDA WILLIEHAZEL**  
**BRADLEY; MICHELLE GARCIA**  
**GILBERT, ESQ.** as Appointed Representative of  
**THE ESTATE OF TONY MORGAN**  
**ELDRIDGE (Deceased)** and **THE ESTATE OF**  
**FRANCES G. ELDRIDGE A/K/A GAIL**  
**ELDRIDGE A/K/A FRANCES GAIL**  
**ELDRIDGE (Deceased); JASON ELDRIDGE;**  
**TYNDALL FEDERAL CREDIT UNION;**  
**JEFFERSON CAPITAL SYSTEMS, LLC;** in  
possession of the subject real property,

Defendants.

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**FINAL SUMMARY JUDGMENT OF FORECLOSURE**

THIS MATTER came before this Honorable Court upon Plaintiff's Motion for Final Summary Judgment of Foreclosure, Reestablishment of Mortgage and Attorney Fees and Costs, which were heard on January 16, 2024 @ 9:00 AM wherein the Court finds that service of process was properly rendered against Defendants. All Defendants were properly served with process and answered or were then either voluntarily dismissed or timely defaulted.

The Court also finds that all Defendants have failed to assert any material facts or issues that precludes summary judgment. The Court finds that Plaintiff has filed Affidavits and Exhibits herein as proof of the sums due; that Plaintiff cannot locate the original Mortgage; and the Court having heard argument of counsel and being fully and sufficiently advised in the premises,

**IT IS ORDERED AND ADJUDGED:**

1. The Court has jurisdiction over the Defendants, **BEALINDA BRADLEY A/K/A BEALINDA WOLFE F/K/A BEALINDA WILLIEHAZEL BRADLEY**; and all unknown parties claiming by, through, under and against the above named Defendant who are unknown to be dead or alive whether said unknown are persons, heirs, devisees, grantees, or other claimants; **UNKNOWN SPOUSE OF BEALINDA BRADLEY A/K/A BEALINDA WOLFE F/K/A BEALINDA WILLIEHAZEL BRADLEY**; **MICHELLE GARCIA GILBERT, ESQ.** as Appointed Representative of **THE ESTATE OF TONY MORGAN ELDRIDGE (Deceased)** and **THE ESTATE OF FRANCES G. ELDRIDGE A/K/A GAIL ELDRIDGE A/K/A FRANCES GAIL ELDRIDGE (Deceased)**; **JASON ELDRIDGE**; **TYNDALL FEDERAL CREDIT UNION**; **JEFFERSON CAPITAL SYSTEMS, LLC**; in possession of the subject real property, who were served with process and properly and either answered or were timely defaulted, along with subject matter jurisdiction over this cause and all party Defendants.

2. The Court finds that Plaintiff cannot locate the original mortgage and hereby re-establishes a lost instrument and accepts certified copies in lieu of originals. The copy of the mortgage is accepted into evidence with the promissory note being canceled. Plaintiff shall be required to indemnify Defendants, against loss that might occur by reason of claim of another person to enforce the instrument.

3. The Court finds that Court finds that Tony Morgan Eldridge, died on November 28, 2020, and did not have a probate estate established in the interest of Tony Morgan Eldridge in

Bay County, Florida, nor has a Last Will and Testament for Tony Morgan Eldridge been located. The Court in order to protect the interest of the Estate appointed a Guardian/Attorney Ad Litem, Michelle Gilbert, an Attorney in good standing with the Florida Bar, who has filed an answer and her report is accepted into evidence by this judgment. The Court finds that publication has occurred and that the requirements of due process and notice have been met in this matter.

4. The Court finds that Court finds that Frances G. Eldridge a/k/a Gail Eldridge, died on August 19, 2022, and did not have a probate estate established in the interest of Frances G. Eldridge a/k/a Gail Eldridge in Bay County, Florida, nor has a Last Will and Testament for Frances G. Eldridge been located. The Court, in order to protect the interest of the Estate appointed, a Guardian/Attorney Ad Litem, Michelle Gilbert, an Attorney in good standing with the Florida Bar, who has filed an answer and her report is accepted into evidence by this judgment. The Court finds that publication has occurred and that the requirements of due process and notice have been met in this matter.

5. Plaintiff is owed as follows:

A.	Principal	\$167,263.77
B.	Interest from 11/01/20 through 11/17/23, with a per diem thereafter of \$29.5576	\$32,838.36
C.	Additional Interest to the date of this Judgment	\$1,743.89
E.	Guardian Ad Litem	\$750.00
G.	Escrow Advanced	\$16,453.04
H.	Late Charges	\$27.72
I.	Filing Fees	\$1,056.50
J.	Publication Fee	\$335.34
K.	Service of Process	\$648.00
L.	Other Fees and Costs	\$345.00
N.	Property Inspection	\$690.00
O.	Property Preservation	\$30,240.00
P	Attorney Fee	\$4,550.00
	<b>TOTAL</b>	<b>\$255,885.12</b>

The sum of **\$255,885.12**, shall bear interest until paid in full at the lawful promulgated rate of 9.09% starting in 2024 and shall then be determined by in accordance with Florida Statute 55.03 by the State of Florida for each successive quarter thereafter until paid in full.

5. The Court finds that the 26.00 hours expended by counsel for Plaintiff in obtaining this Final Summary Judgment is a reasonable number of hours, and that the range of hourly rates charged by the attorney working on this matter for Plaintiff of One Hundred Seventy Five Dollars [\$175.00] is the prevailing rate charged in this Judicial Circuit by lawyers of reasonable comparable skill, experience, and reputation for similar lawyers. Accordingly, the Court finds that the amount of One Hundred Seventy Five Dollars [\$175.00] per hour for a period of 26.00 hours and Two Hundred for a total attorney's fee of **\$4,550.00** as set forth herein the above paragraph is reasonable.

8. Plaintiff, **CREDIT SUISSE FIRST BOSTON MORTGAGE SECURITIES CORP., HOME EQUITY ASSET TRUST 2006-8, HOME EQUITY PASS-THROUGH CERTIFICATES, SERIES 2006-8, U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE**, whose address is Specialized Loan Servicing, 6200 Qubec Street, Greenwood Village CO 80112, holds a lien on the subject real property for the total sum of this judgment which is superior in dignity, right, title and interest to all persons, firms, estates, corporations claimed by Defendants **BEALINDA BRADLEY A/K/A BEALINDA WOLFE F/K/A BEALINDA WILLIEHAZEL BRADLEY**; and all unknown parties claiming by, through, under and against the above named Defendant who are unknown to be dead or alive whether said unknown are persons, heirs, devisees, grantees, or other claimants; **UNKNOWN SPOUSE OF BEALINDA BRADLEY A/K/A BEALINDA WOLFE F/K/A BEALINDA WILLIEHAZEL BRADLEY; MICHELLE GARCIA GILBERT, ESQ.** as Appointed Representative of **THE ESTATE OF TONY MORGAN ELDRIDGE (Deceased)** and **THE ESTATE OF FRANCES G. ELDRIDGE A/K/A GAIL ELDRIDGE A/K/A FRANCES GAIL ELDRIDGE (Deceased); JASON ELDRIDGE; TYNDALL FEDERAL CREDIT UNION; JEFFERSON CAPITAL SYSTEMS, LLC**; in possession of the subject real property, and any other joined Defendants or all other persons and legal entities taking subject to notice by Plaintiff's Lis Pendens as to the real property with a legal description as follows:

LOT THIRTEEN (13), BLOCK "B", NORTHGATE  
SUBDIVISION, AS PER PLAT THEREOF ON FILE IN THE  
OFFICE OF THE CLERK OF THE CIRCUIT COURT OF  
BAY COUNTY, FLORIDA IN PLAT BOOK 12, PAGE 20.

**Property Address: 702 Gabriel Street, Panama City, FL  
34205**

9. If the total sum with interest at the rate described in Paragraph 8 and all costs accrued subsequent to this judgment are not paid from the date of this judgment, the Clerk of the Court shall sell the property at Public Sale on **March 6, 2024 at 11:00 a.m. CST /12:00 p.m. EST** to the highest bidder for cash, except as prescribed in the above paragraph to be held online at [www.bay.realforeclose.com](http://www.bay.realforeclose.com) in accordance with Section 45.031, Florida Statutes. The Clerk of Court shall not conduct the sale unless Plaintiff or its representative is present to bid at the sale.

10. Plaintiff may assign the judgment and credit bid by the filing of an Notice of Assignment Bid without further order of this Court.

11. Plaintiff shall advance all subsequent costs of this action. Should a party other than Plaintiff be the purchaser at the sale, Plaintiff shall be reimbursed by the Clerk for costs advanced including the Clerk's fee to conduct the sale and publication cost. Provided however that the purchase of the property for sale shall be responsible for the documentary stamps payable on the certificate of title. At the time of payment of the bid amount any purchaser other than Plaintiff shall pay a service charge assessed by the Clerk of the Circuit Court pursuant to Florida Statute 28.24, together with documentary stamps to be affixed to 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. Plaintiff may, if subsequent to the date of Plaintiff's Affidavit in Support of Motion for Summary Judgment, file an amended affidavit for additional sums owed as contemplated by this judgment. Any sums Plaintiff is required to advance any monies to protect its mortgage lien, then Plaintiff shall so certify to the Clerk of Court and the amount found due to Plaintiff shall be increased by

the amount of such an advance with further order of the Court.

12. On filing the Certificate of Title, the Clerk shall distribute the proceeds of the sale, so far as they are sufficient, by paying:

- A. All of Plaintiff's costs;
- B. Plaintiff's attorney fees;
- C. Total sum due to Plaintiff, less the items paid, and the same shall bear interest at the lawful promulgated rate until paid in full.
- D. The balance of the proceeds of the sale in excess of the amounts paid under Paragraphs 9(a) (b) & (c) shall be retained by the Clerk of this Court pending further order of this Court.

13. On filing the Certificate of Sale the right of redemption shall be terminated and upon the filing of the Certificate of Title, Defendant and all persons claiming under or against them since the filing of the Notice of Lis Pendens 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 located at **702 Gabriel Street, Panama City, FL 34205**. If any defendant remains in possession of the property, the Clerk forthwith a writ of possession upon the request of the person named on the certificate of title. The Sheriff is hereby authorized to serve the Writ of Possession thereafter and place Plaintiff into physical possession of the subject property.

**14. IF THIS PROPERTY IS SOLD AT PUBIC AUCTION, THERE MAY BE ADDITIONAL MONEY FROM THE SALE AFTER PAYMENT OF PERSON WHO ARE ENTITLED TO BE PAID FROM THE SALE PROCEEDS PURSUANT TO THE 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 THEN 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 REPRESENTATIVE 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, WITHIN 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 THE LEGAL SERVICES OF NORTH FLORIDA (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 AID FOR ASSISTANCE YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

15. Jurisdiction is retained to enter further Orders that are proper against Defendants including a deficiency judgments if the borrower has not been discharged in bankruptcy, writs of possession, relief as set forth in Florida Statute 702.07, relief which would include but is not limited to supplemental complaint, re-foreclosure, post judgment proceedings, motion to address sums owed to any party, association or defendant joined to this action and all other relief deemed necessary and just.

16. Counsel who submitted this proposed order to the Court for approval shall serve a copy of this Order on any party not registered to receive service via the Court's eport.

DONE AND ORDERED this Monday, January 22, 2024 in Panama City, Bay County, Florida.

03-2022-CA-000200-CA 01/22/2024 08:42:43 AM



William S. Henry, Judge  
03-2022-CA-000200-CA 01/22/2024 08:42:43 AM

BEALINDA BRADLEY  
702 GABRIEL ST  
PANAMA CITY, FL 32405

GARY IRA GASSEL  
Pleadings@Gassellaw.com  
Efiling@Gassellaw.com  
EPortal@Gassellaw.com

ESTATE OF TONY MORGAN ELDRIDGE  
702 GABRIEL ST  
PANAMA CITY, FL 32405

UNKNOWN SPOUSE OF TONY MORGAN ELDRIDGE  
702 GABRIEL ST  
PANAMA CITY, FL 32405

FRANCES G ELDRIDGE  
702 GABRIEL ST  
PANAMA CITY, FL 32405

UNKNOWN SPOUSE OF FRANCES G ELDRIDGE  
702 GABRIEL ST  
PANAMA CITY, FL 32405

UNKNOWN SPOUSE OF BEALINDA BRADLEY  
702 GABRIEL ST  
PANAMA CITY, FL 32405

JASON ELDRIDGE  
702 GABRIEL ST  
PANAMA CITY, FL 32405

SPRINGCASTLE CREDIT FUNDING TRUST  
601 NW SECOND STREET  
EVANSVILLE, IN 47708

TENANT I  
702 GABRIEL ST.  
PANAMA CITY, FL 32405

TENANT II  
702 GABRIEL ST.  
PANAMA CITY, FL 32405

TENANT III  
702 GABRIEL ST.  
PANAMA CITY, FL 32405

TENANT IV  
702 GABRIEL ST.  
PANAMA CITY, FL 32405

Michelle Gilbert  
emailservice@gilbertgrouplaw.com  
360efile@360legal.net