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

ROBERT LEWIS and JENNIFER LEWIS,

Plaintiffs,

vs.

Case Number: 2024 CA 000282

EWNI ENTERPRISES LLC, a Washington
limited liability company

Defendant.

_____ /

FINAL JUDGMENT OF FORECLOSURE

THIS MATTER came before the Court for Plaintiffs' Motion for Default Final Judgment of Foreclosure. Having considered the evidence presented, court file and record, and being otherwise fully advised, it is hereby **ORDERED AND ADJUDGED** that:

Plaintiffs' Motion for Default Final Judgment of Foreclosure is GRANTED.

IT IS FURTHER ADJUDGED that:

1. **Amounts Due.** Plaintiffs, ROBERT LEWIS and JENNIFER LEWIS, whose address is 110 Lincoln Lane, Hodgenville, Kentucky 42748, are due from Defendant:

Principal	<u>\$261,475.00</u>
Interest to date of this judgment	<u>\$7,285.48</u>
Late Fees	<u>\$3,177.57</u>
Subtotal	<u>\$271,938.05</u>
Attorneys' fees total	<u>\$4,453.00</u>
Court costs, now taxed	<u>\$673.70</u>
Other	\$ _____
LESS: Escrow balance	\$ _____
LESS: Other	\$ _____
TOTAL	<u>\$277,064.75</u>

That must bear interest pursuant to Section 55.03, Florida Statutes.

2. **Lien on Property.** Plaintiffs hold a lien for the total sum superior to all claims or estates of Defendant, on the following described property in Bay County, Florida:

Condominium Unit 1137, of Laketown Wharf, a condominium, according to the Declaration of Condominium of Laketown Wharf, a condominium recorded in Official Records Book 2994, Page 1890, and amended by Special Amendment to Declaration of Condominium of Laketown Wharf, a condominium recorded in Official Records Book 3068, Page 1925, First Amendment to Declaration of Condominium of Laketown Wharf, a condominium recorded in Official Records Book 3295, Page 1872, and Second Amendment to Declaration of Condominium of Laketown Wharf, a condominium recorded in Official Records Book 3586, Page 57, of the Public Records of Bay County, Florida, together with an undivided interest in the common elements which are appurtenant to such unit.

3. **Sale of Property.** If the total sum with interest at the rate described in paragraph 1 and all costs accrued subsequent to this judgment are not paid, the clerk of this court must sell the property at public sale on Oct 15, 2024, to the highest bidder for cash, except as prescribed in paragraph 4, at the Bay County Courthouse located at 300 East 4th Street, Panama City, Florida, in accordance with section 45.031, Florida Statutes, by electronic sale beginning at 11:00am cst on the prescribed date at www.bay.realforeclose.com.

4. **Costs.** Plaintiffs must advance all subsequent costs of this action and must be reimbursed for them by the clerk if Plaintiffs are not the purchaser of the property for sale, provided, however, that the purchaser of the property for sale must be responsible for the documentary stamps payable on the certificate of title. If Plaintiffs are the purchaser, the clerk must credit Plaintiffs' 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. **Distribution of Proceeds.** On filing the certificate of title the clerk must distribute the proceeds of the sale, so far as they are sufficient, by paying: first, all of Plaintiffs' costs; second, documentary stamps affixed to the certificate; third, Plaintiffs' attorneys' fees; fourth, the total sum due to Plaintiffs, less the items paid, plus interest at the rate prescribed in paragraph 1 from this date to the date of the sale; and by retaining any remaining amount pending further order of this court.

6. **Right of Redemption/Right of Possession.** On filing the certificate of sale, Defendant and all persons claiming under or against Defendant since the filing of the notice of lis pendens must be foreclosed of all estate or claim in the property and Defendant's right of redemption as prescribed by section 45.0315, Florida Statutes, must be terminated, except as to the rights of a bona fide tenant occupying residential premises under the federal Protecting Tenants at Foreclosure Act, 12 U.S.C § 5220, note, or section 83.5615, Florida Statutes, and claims or rights under chapter 718 or chapter 720, Florida Statutes, if any. On the filing of the certificate of title, the person named on the certificate of title must be let into possession of the property, subject to the rights of a bona fide tenant occupying residential premises under the federal Protecting Tenants at Foreclosure Act, 12 U.S.C. § 5220, note, or section 83.5615, Florida Statutes.

7. **Attorneys' Fees.**

Because a default judgment has been entered against the mortgagor and because the fees requested do not exceed 3% of the principal amount owed at the time the complaint was filed, it is not necessary for the court to hold a hearing or adjudge the requested attorneys' fees to be reasonable.

8. **Jurisdiction Retained.** Jurisdiction of this action is retained to enter further orders that are proper including, without limitation, a deficiency judgment.

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 THE FINAL JUDGMENT.

IF YOU ARE A SUBORDINATE LIENHOLDER CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, IF ANY, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS AS UNCLAIMED. IF YOU FAIL TO FILE A TMELY CLAIM, YOU WILL NOT BE ENTITLED TO ANY

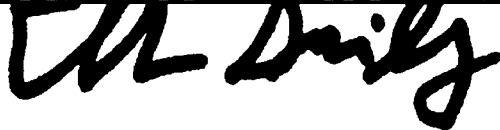
REMAINING FUNDS.

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 CONTACT THE CLERK OF THE COURT, (INSERT INFORMATION FOR APPLICABLE COURT) 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 (INSERT LOCAL OR NEAREST LEGAL AID OFFICE AND TELEPHONE NUMBER) 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 (NAME OF LOCAL OR NEAREST LEGAL AID OFFICE AND TELEPHONE NUMBER) FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

DONE and ORDERED this Friday, August 2, 2024 in Panama City, Bay County, Florida.

03-2024-CA-000282-CAAM 08/02/2024 08:56:01 AM



Elijah Smiley, Judge
03-2024-CA-000282-CAAM 08/02/2024 08:56:01 AM

Copies to:

EWNI ENTERPRISES LLC
2739 N MEYER ROAD
POST FALLS, ID 83854

WILLIAM Q PLATT
wplatt@plattlawpllc.com
sshipp@plattlawpllc.com

eerven@plattlawpllc.com

Collin Kelley
collinkelleyre@gmail.com