

Filing # 231540900 E-Filed 09/15/2025 11:36:44 AM

REGIONS BANK D/B/A REGIONS
MORTGAGE,

Plaintiff,

IN THE 14th JUDICIAL CIRCUIT COURT
IN AND FOR BAY COUNTY, FLORIDA

Case No. 25000383CA

vs.

FOUNDATION REALTY SERVICES, INC.; JEROME
W. BURKETT, SR. A/K/A JEROME W. BURKETT;
EMERALD BEACH RESORT MASTER ASSOCIATION,
INC.; EMERALD BEACH RESORT CONDOMINIUM I
ASSOCIATION, INC.; and UNKNOWN TENANT

Defendant. /

SUMMARY FINAL JUDGMENT OF FORECLOSURE

This action was tried before the Court on September 08, 2025. On the evidence presented

IT IS ADJUDGED that:

1. Plaintiff owns and holds a valid, enforceable Note and Mortgage on the Defendant's real property described below.
2. The Defendants defaulted on the loan by failing to make the payments in accordance with the Note and Mortgage.
3. Plaintiff, **Regions Bank, 5214 Lincoln Road Ext., Hattiesburg, MS 39402**, is due:

Principal:	\$150,390.83
Interest to date of this judgment	\$ 11,548.58
Title expenses	\$ 250.00
Attorney's fee:	\$ 6,786.50
Court Costs, now taxed	\$ 1,003.95
Other: Service of Process	\$ 731.40
Other: Taxes	\$ 1,672.35
Other: Late Charges	\$ 2,292.74
Other: Property Inspection	<u>\$ 80.00</u>

TOTAL **\$174,756.35**

that shall bear the interest at the rate of 8.90% a year.

4. Plaintiff holds a lien for the total sum superior to all claims or estates of Defendants, FOUNDATION REALTY SERVICES, INC., JEROME W. BURKETT, SR. A/K/A JEROME W. BURKETT, EMERALD BEACH RESORT MASTER ASSOCIATION, INC., and EMERALD BEACH RESORT CONDOMINIUM I ASSOCIATION, INC., on the following described property in Bay County, Florida:

UNIT 1127, EMERALD BEACH RESORT CONDOMINIUM I, A CONDOMINIUM, ACCORDING TO THE DECLARATION OF CONDOMINIUM THEREOF, RECORDED IN OFFICIAL RECORD BOOK 2883, PAGE 586, AND AMENDMENTS THERETO, OF THE PUBLIC RECORDS OF BAY COUNTY, FLORIDA.

together with all improvements and fixtures attached thereto.

5. If the total sum with interest at the rate prescribed by law and all costs of this action accruing subsequent to this Judgment are not paid, the Clerk of this Court shall sell the property at public sale to the highest bidder for cash, except as set forth hereinafter, on **JANUARY 08, 2026, at 11:00 a.m. CST**, at www.bay.realforeclose.com, 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 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 the 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.

7. 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, Plaintiff's attorneys' fees; fourth, the total sum due to Plaintiff, 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 the further order this court.

8. On filing the Certificate of Sale, Defendants and all persons claiming under or against Defendants since the filing of the Notice of Lis Pendens shall be foreclosed of all estate or claim in the 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 in 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. Jurisdiction of this action is retained to enter further orders that are proper, including, without limitation, a deficiency judgment against those individuals on the Note who have not discharged this debt in Bankruptcy, orders and writs of possession, and leave to reopen case and file supplemental complaint for re-foreclosure.

NOTICE

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 LIENHOLDER CLAIMING A RIGHT TO FUNDS REMAINING AFTER SALE, IF ANY, YOU MUST FILE A CLAIM WITH THE CLERK NO

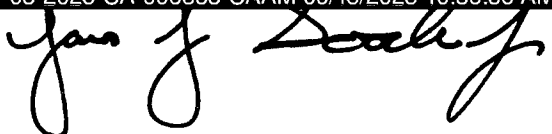
LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS AS UNCLAIMED. IF YOU FAIL TO FILE A TIMELY CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS.

IF YOU ARE THE PROPERTY OWNER AND THIS PROPERTY HAS QUALIFIED FOR THE HOMESTEAD TAX EXEMPTION IN THE MOST RECENT APPROVED TAX ROLL, 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, 190 Governmental Center, Pensacola, FL 32502 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.

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, Legal Services of North Florida, Inc. 221 East 23rd Street, Panama City, FL 32405-4557 Phone: (850) 769-3581 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 Services of North Florida, Inc. FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

The party who submitted this proposed order to the Court for approval is required to serve a copy of the signed order via U.S. mail upon any person(s) not registered to receive service via the e-portal.

ORDERED at, Panama City, Bay County, Florida, this Monday, September 15, 2025.

03-2025-CA-000383-CAAM 09/15/2025 10:36:36 AM

James J. Goodman, Judge
03-2025-CA-000383-CAAM 09/15/2025 10:36:36 AM

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