

Filing # 233622259 E-Filed 10/14/2025 03:44:10 PM

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

REGIONS BANK,

Plaintiff,

v.

Case No. 2024-CA-1073

SISTERS MEDICAL CLINIC, INC., SARA E.  
GUY, UNITED STATES OF AMERICA, o/b/o  
The Internal Revenue Service, and JOHN and  
JANE DOE, fictitious names representing  
tenants in possession,

Defendants.

**FINAL JUDGMENT OF FORECLOSURE AND  
AWARD OF ATTORNEYS' FEES AND COSTS**

**THIS ACTION** came before the Court on October 13, 2025 on the Motion for Summary Judgment of Foreclosure (Commercial), Including Award of Attorneys Fees' and Costs, filed by the Plaintiff, REGIONS BANK. Based on the evidence presented and being otherwise fully informed in the premises,

**IT IS ADJUDGED** that:

1. **VALUE OF CLAIM:** At the initiation of this action, in accordance with section 28.241(1)(a)2.b., Florida Statutes, Plaintiff estimated the amount in controversy of the claim to be \$191,250.00. In accordance with section 28.241(1)(a)2.c., Florida Statutes, the Court identifies the actual value of the claim to be \$191,250.00, as set forth below. For any difference between the estimated amount in controversy and the actual value of the claim that requires the filing fee to be adjusted, the Clerk shall adjust the filing fee. In determining whether the filing fee needs to be adjusted, the following graduated filing fee scale in section 28.241(1)(a)2.d., Florida Statutes, controls:

\$400	Value of claim less than or equal to \$50,000 with 5 defendants or less
\$905	Value of claim greater than \$50,000 but less than \$250,000 with 5 defendants or less
\$1,905	Value of claim \$250,000 or greater with 5 defendants or less

If an excess filing fee was paid, the Clerk shall provide a refund of the excess fee. If an additional filing fee is owed, the Plaintiff shall pay the additional fee at least 24 hours prior to the judicial sale. If any additional filing fee owed is not paid prior to the judicial sale, the Clerk shall cancel the judicial sale without further order of the Court.

3. The following amounts are due and owed to the Plaintiff:

Principal Balance	\$ 43,105.33
Accrued Late Charges	\$ 839.36
Accrued Interest (\$56.02776 per diem thereafter)	\$ 11,069.72
2023 Real Property Taxes Paid by Plaintiff	\$ 3,362.77
2024 Real Property Taxes Paid by Plaintiff	\$ 3,362.77
<b>Sub-total:</b>	<b>\$ 61,739.50</b>
<b>Fees and Costs</b>	
Attorney Fees	\$ 13,489.10
Filing Fees	\$ 2,032.74
Title Search	\$ 150.00
Service of Process and investigation fees	\$ 1,116.25
Alias Summons Fee	\$ 10.35
Publication of Notice of Action	\$ 225.58
Expert witness fee regarding (affidavit in support of attorneys' fees)	\$ 200.00
<b>TOTAL OBLIGATION DUE</b>	<b>\$ 78,963.52</b>

4. The total sum in paragraph 3 will bear interest at the prevailing statutory interest rate of 8.65% percent per year from this date through December 31 of this current year. Thereafter, on January 1 of each succeeding year until the judgment is paid, the interest rate will adjust in accordance with section 55.03, Florida Statutes.

5. Plaintiff, **REGIONS BANK, whose address is 1900 5TH Avenue North – ALBH12803B, Birmingham, Alabama 35203** holds a lien for the total sum specified in paragraph 3 herein. The lien of the Plaintiff is superior in dignity to all rights, titles, interests, or

claims of the Borrower and Obligor and all persons, corporations, or other entities claiming by, through, or under said Defendant(s), or any of them, and the property will be sold free and clear of all claims of said Defendant(s), with the exception of any assessments that are superior pursuant to sections 718.116 and 720.3085, Florida Statutes. The Plaintiff's lien encumbers the subject property located in Duval County, Florida, and described as:

**Lots 24, 25, 26 and 27, Jeter and Payne's Replat of Block 30, G.B. Thompson Plat, according to the Plat on file in Plat Book 4, Page 33, Public Records of Bay County, Florida.**

**Property Address: 215 West 6th Street, Panama City, Florida 32401.**

6. **Sale of Property:** If the total sum with interest at the rate described in Paragraph 4 and all costs accrued subsequent to this judgment are not paid, the Clerk of the Court shall sell the subject property to the highest bidder for cash at public sale on **December 16, 2025, at 11:00 A.M. Central Local Time** after having first given notice as required by section 45.031, Florida Statutes. The judicial sale will be conducted electronically online at the following website: **www.bay.realforeclose.com**. At least three (3) days prior to the sale, Plaintiff must pay the costs associated with the Notice of Publication. The party or their attorney shall be responsible for preparing, in accordance with the section 45.031(2), Florida Statutes, and submitting the Notice of Sale to a legal publication. The original Notice of Sale and Proof of Publication must be filed with the Clerk of Circuit Court at least 24 hours prior to the scheduled sale date.

**In an online sale at www.bay.realforeclose.com, beginning at 11:00 a.m. Central Local Time on the prescribed date.**

after having first given notice as required by section 45.031, Florida Statutes. Plaintiff must arrange for publication of notice of sale in accordance with chapters 45 and 702, Florida Statutes. The Plaintiff must file the original Notice of Sale and Affidavit of Proof of Publication with the Clerk no later than 24 hours prior to the sale.

Plaintiff or Plaintiff's attorney may also cancel or reschedule the sale by filing a motion with the Court in accordance with Florida Rules of Civil Procedure, Form 1.996(b) and may seek to reschedule the sale to a later date.

The sale date set by the judgment can only be canceled and rescheduled by court order. Any motion or request to cancel this sale must be served on all parties in conformity with Florida Rule of Civil Procedure 1.080(a) and must be set for hearing with proper notice. Claiming this matter is an "emergency" does not avoid this requirement. A violation of any party's due process rights will subject the movant and/or counsel to sanctions. *See Jade Winds v. Citibank*, 63 So. 3d 819 (3d DCA 2011).

If a Plaintiff wishes to cancel a sale, a written motion must be filed with the Court in substantial compliance with Florida Rules of Civil Procedure Form 1.996(c). The motion also must state the number of times the Plaintiff has previously requested the cancelation of a sale and

must include an affidavit with supporting grounds for the motion. Any proposed order prepared to cancel the sale must also include a date to reschedule the sale.

7. Plaintiff shall advance all subsequent required costs of this action. Except for the fee to the Clerk as provided in §45.035, Florida Statutes, and publishing costs supported by an affidavit, reimbursement or credit for such costs shall be by court order based upon a written motion and adjudication at a hearing with notice. If a third party bidder is the purchaser, the third party bidder must pay the documentary stamps attached to the certificate of title in addition to the bid.

8. If the Plaintiff incurs additional expenses subsequent to the entry of this final judgment but prior to the sale date specified in paragraph 6, Plaintiff may, by written motion served on all parties and adjudication at a hearing with notice, seek to amend this final judgment to include said additional expenses.

9. Only the judgment owner will be allowed to credit bid. An assignment of the final judgment of foreclosure filed with the Clerk of the Circuit Court prior to the public sale will effectively transfer with it the right to credit bid at the sale. Court approval of the assignment of the final judgment is not required.

The filing of a Certificate of Sale by the Clerk gives certain property rights to the highest bidder. In order to assign those rights and have the Certificate of Title issued to a third party, the highest bidder must file a written conveyance made in accordance with section 689.01 or section 692.01, Florida Statutes, governing real estate transfers. Such conveyance must be filed with the Clerk prior to the issuance of the Certificate of Title. Neither the Court nor the Clerk will change a Certificate of Title based upon a conveyance filed after the Certificate of Title has been issued.

10. On the filing of 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, unless the property is purchased by a third party bidder; third, Plaintiff's attorneys' fees; fourth, the total sum due to the Plaintiff, less the items paid, plus interest at the rate prescribed in paragraph 4 from this date to the date of the sale; and by retaining any remaining amount pending further Order of this Court.

11. On filing of the Certificate of Sale, Borrower and Obligor, and all persons claiming under or against the Borrower and Obligor (s) 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. On filing of the Certificate of Sale, Defendant's right of redemption as provided by section 45.0315, Florida Statutes shall be terminated.

12. The Court finds, based upon the affidavits presented and upon inquiry of counsel for the Plaintiff, that 15.30 hours and 19.60 paralegal hours were reasonably expended by Plaintiff's counsel and that the blended hourly rate of \$386.51 per hour for attorneys and paralegals is reasonable and appropriate. PLAINTIFF'S COUNSEL CERTIFIES THAT THE ATTORNEY FEE AWARDED DOES NOT EXCEED ITS CONTRACT FEE WITH PLAINTIFF. The Court

finds that there are no reduction or enhancement factors for consideration by the Court pursuant to Florida Patient's Compensation v. Rowe, 427 So. 2d 1145 (Fla. 1985).

13. IMPORTANT INFORMATION PROVIDED pursuant to section 45.031, Florida Statutes:

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.

If the property has qualified for the homestead tax exemption in the most recent approved tax roll, also include the following two paragraphs:

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 EITHER THE PINELLAS CLERK OF CIRCUIT COURT AT 315 COURT STREET, CLEARWATER, FL 33756, (727) 464-7000, OR THE PASCO CLERK OF CIRCUIT COURT AT 38053 LIVE OAK AVENUE, DADE CITY, FL 33523, (352) 521-4517 OR 7530 LITTLE ROAD, NEW PORT RICHEY, FL 34654, (727) 847-8176 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 A LEGAL SERVICES OFFICE, SUCH AS: LEGAL SERVICES OF NORTH FLORIDA, 211 E 11TH STREET, PANAMA CITY, FLORIDA 32401 (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 ANOTHER OPTION. IF YOU CHOOSE TO CONTACT ONE OF THESE

SERVICES FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

14. Upon issuance of the Certificate of Title the new owner/titleholder shall be let into possession of the property. Because of the provisions of section 83.561, Florida Statutes, the Clerk shall decline issuance of a Writ of Possession without a Court order. By using the procedures and forms found in Administrative Order 2015-043 the new owner/titleholder may obtain such an order.

15. If the tenant fails to vacate the premises in accordance with the Notice of Termination, the titleholder may apply to the Court for a writ of possession by filing and serving an application in the form of a sworn affidavit pursuant to section 83.561(2), Florida Statutes.

16. Alternatively, if the titleholder takes title to a residential property occupied by a tenant meeting an exception in section 83.561(3), Florida Statutes, the titleholder may immediately apply to the Court for a writ of possession by filing and serving a sworn affidavit demonstrating the tenant meets one of the exceptions listed in the statute.

17. Upon review of an application for writ of possession under section 83.561(2) or section 83.561(3), Florida Statutes, the Court may enter an order directing the Clerk to issue a writ of possession pursuant to section 83.62, Florida Statutes.

19. The Court retains jurisdiction of this action to enter further Orders that are proper, including without limitation, Orders authorizing writs of possession and an award of attorney's fees, to enter a deficiency judgment if the Obligor Defendants have not been discharged in bankruptcy, and to consider re-foreclosure of any omitted right, title, interest, lien or claim in or to the Property.

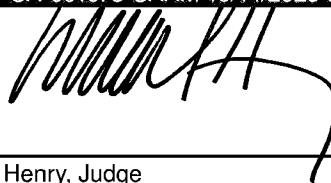
20. Following any foreclosure sale of the Property ordered to be sold under this Judgment, Borrower may seek a setoff based on the value of the Property as of the date of the sale or a credit of the foreclosure sale proceeds against the amounts found due in paragraph 22 of this Judgment.

21. It is further ordered and adjudged that the Obligor Defendants shall complete under oath Florida Rule of Civil Procedure Form 1.977 (Fact Information Sheet), including all required attachments, and serve it on the Obligor Defendants' attorney, or the judgment creditor if the judgment creditor is not represented by an attorney, within 45 days from the date of this final judgment, unless the final judgment is satisfied or post-judgment discovery is stayed.

22. Jurisdiction of this case is retained to enter further orders that are proper, including (i) an order compelling Obligor Defendants, as judgment debtors, to complete Form 1.977, including all required attachments, and serve it on the judgment creditor's attorney an attorney, and, (ii) following any foreclosure sale of the Property, a determination of the value of the Property and/or any setoff or credit of the value or the foreclosure sale proceeds against the amount of the Judgment damages found due in paragraph 22 above.

DONE and ORDERED this Tuesday, October 14, 2025 in Panama City, Bay County, Florida.

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William S. Henry, Judge

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Copies furnished to:  
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