

Filing # 235075448 E-Filed 11/04/2025 11:13:07 AM

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

PEOPLESSOUTH BANK,

Plaintiff,

vs.

Case No.: 25-269-CA

THE UNKNOWN HEIRS, GRANTEES,  
DEVISEES, LIENORS, CREDITORS,  
TRUSTEES, OR OTHER CLAIMANTS  
OF, OR CLAIMING BY, THROUGH,  
UNDER, OR AGAINST, JAMES TERRY  
JONES, A/K/A JAMES TERRY JONES, SR.,  
DECEASED, DORIS M. JONES, CURTIS  
PEACOCK, and UNKNOWN TENANTS.

Defendants.

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*Amended*  
FINAL JUDGMENT

This action came before the court. On the evidence presented

IT IS ADJUDGED that:

**1. Amounts Due.** Plaintiff, PEOPLESSOUTH BANK, whose mailing address is 2260 Highway 71, Marianna, FL 32448, is due the following:

Principal	\$44,390.73
Interest through November 4, 2025	\$1,812.38
Substandard Loan Expense Fee	\$2,900.00
Title Search Expense	\$75.00
Attorney's fees	\$9,250.00
Court costs, now taxed	\$1,053.79
Guardian Ad Litem	\$500.00
Publication for Service of Process	\$407.68
Service of Process Fees	\$826.50
Subtotal	\$61,216.08
LESS: Escrow balance	0.00
LESS: Other	0.00

**TOTAL** \$61,216.08

That shall bear interest at the statutory rate (currently 8.65% per year).

2. **Lien on Property.** Plaintiff holds a lien for the total sum superior to all claims or estates of defendant(s), on the following described property in Bay County, Florida (the "Property"):

Beginning at a point 2650.2 feet North and 220 feet West of the Southeast corner of the SW 1/4 of Section 12, Township 2 South, Range 14 West, thence Westerly along the South right of way line of State Road #22 for a distance of 250 feet; thence South for a distance of 163.4 feet; thence East for a distance of 250 feet; thence North 162.77 feet to the Point of Beginning; thence said parcel being part of the SW 1/4 of Section 12, Township 4 South, Range 14 West; and being sometimes otherwise described as Lots 6 through 10, inclusive, Block 1, as per plat of Thousand Oaks Subdivision, a plat of said SW 1/4 of Section 12, Township 2 South, Range 14 West, Bay County, Florida.

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 Dec 18, 2025, to the highest bidder for cash, except as prescribed in paragraph 4, at the courthouse located at 300 E. 4<sup>th</sup> Street, Panama City, FL 32401, in Bay County, Florida, in accordance with section 45.031, Florida Statutes, using the following method (CHECK ONE):

- At the lobby of the Bay County Courthouse, beginning 11:00 am. Central Time.
- By electronic sale beginning at 11:00 a.m., Central Time, on the prescribed date at [www.bay.realforeclose.com](http://www.bay.realforeclose.com)

4. **Costs.** Plaintiff must advance all subsequent costs of this action and must 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 must be responsible for the documentary stamps payable on the certificate of title. If plaintiff is the purchaser, the clerk must 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. **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 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 further order of this court.

6. **Right of Redemption/Right of Possession.** On filing the certificate of sale, defendant(s) and all persons claiming under or against defendant(s) 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, (2013) shall be terminated, 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.

7. **Attorneys' Fees.** The court finds, based on the affidavits presented and on inquiry of counsel for the plaintiff that 22.9 hours of attorney time and 5.3 hours of paralegal time were reasonably expended by plaintiff's counsel and that an hourly rate of \$375.00 for attorneys is appropriate. Plaintiff's counsel represents that the attorneys' fees awarded does not exceed its contract fee with the plaintiff. The court finds that there is/are no reduction or enhancement factors for consideration by the court pursuant to *Florida Patients Compensation Fund v. Rowe*, 472 So. 2d 1145 (Fla. 1985).

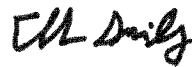
8. **Jurisdiction Retained.** Jurisdiction of this action is retained to enter further orders that are proper including, without limitation, a deficiency judgment.

**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 TIMELY CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS.**

DONE AND ORDERED this Tuesday, November 4, 2025 in Panama City, Bay County, Florida.

CA-000269-CAAM-11/04/2025-08



Elijah Smiley, Judge  
03-2025-CA-000269-CAAM 11/04/2025 08:07:33 AM

Copies provided to:

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UNKNOWN TENANTS

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