

IN THE CIRCUIT COURT OF THE FIRST JUDICIAL CIRCUIT  
IN AND FOR SANTA ROSA COUNTY, FLORIDA

DEUTSCHE BANK NATIONAL TRUST  
COMPANY, AS TRUSTEE FOR MORGAN  
STANLEY ABS CAPITAL I INC. TRUST 2006-  
HE5

Plaintiff,

CASE NO. 57-2012-CA-000587

v.

WENDY GODWIN; SEAN GODWIN;  
UNKNOWN TENANT 1; UNKNOWN  
TENANT 2; AND ALL UNKNOWN PARTIES  
CLAIMING BY, THROUGH, UNDER OR  
AGAINST THE ABOVE NAMED  
DEFENDANT(S), WHO (IS/ARE) NOT  
KNOWN TO BE DEAD OR ALIVE,  
WHETHER SAID UNKNOWN PARTIES  
CLAIM AS HEIRS, DEVISEES, GRANTEEES,  
ASSIGNEES, LIENORS, CREDITORS,  
TRUSTEES, SPOUSES, OR OTHER  
CLAIMANTS;

Defendants.

**FINAL JUDGMENT**

This action was heard before the court. - On the evidence presented,

IT IS ADJUDGED that:

1. Plaintiff Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2006-HE5, One Home Campus, Des Moines, IA 50328, is due:

Principal	\$ 301,485.60
Interest from 02/01/2011 through 01/16/2013	\$ 46,628.74
Per diem interest at \$65.25 from 01/17/2013 to 06/12/2013	\$ 9,526.50
Title search expense	\$ 325.00
Taxes	\$ 5,343.14

Office  
 SANTA ROSA COUNTY  
 CLERK'S OFFICE  
 2013 JUN 12 A 11:40

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**Attorneys' Fees:**

For the Uncontested foreclosure action: \$1,200.00\*

(\* The requested attorney's fee is a flat rate fee that the firm's client has agreed to pay in this matter. Given the amount of the fee requested and the labor expended, the Court finds that a lodestar analysis is not necessary and that the flat fee is reasonable.)

Attorneys' Fee Total: \$ 1,200.00

**Other:**

Filing Fee \$ 1,905.00

Service of Process \$ 155.00

Late Charges prior to acceleration \$ 115.11

Hazard Insurance Disbursements \$ 15,053.67

Property Inspections/Preservation \$ 515.00

Recording Fee - Lis Pendens \$ 10.00

Recording Fee - Assignment of Mortgage \$ 11.00

Lis Pendens Update & Examination \$ 50.00

Clerk - Issue Summons \$ 40.00

**TOTAL \$ 382,363.76**

that shall bear interest at the prevailing statutory interest rate of 4.75 percent per year from this date through December 31 of this current year. Thereafter, until the judgment is paid, the interest rate will adjust in accordance with section 55.03, Florida Statutes.

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

**LEGAL DESCRIPTION: PARCEL 72**

**COMMENCE AT THE NORTHEAST CORNER OF THE WEST HALF OF SECTION 18, TOWNSHIP 2 NORTH, RANGE 29 WEST, SANTA ROSA COUNTY, FLORIDA; THENCE SOUTH 01°29'48" WEST ALONG THE EAST LINE OF SAID WEST HALF FOR A DISTANCE OF 3077.95 FEET; THENCE SOUTH 73°09'54" WEST FOR A DISTANCE OF 894.37 FEET FOR THE POINT OF BEGINNING.**

**THENCE CONTINUE SOUTH 73°09'54" WEST FOR A DISTANCE OF 129.00 FEET; THENCE NORTH 16°50'06" WEST FOR A DISTANCE OF 350.00 FEET TO THE SOUTHERLY RIGHT OF WAY LINE OF WALLACE LAKE ROAD (60' R/W); THENCE NORTH 73°09'54" EAST ALONG SAID SOUTHERLY RIGHT OF WAY LINE FOR A DISTANCE OF 129.00 FEET; THENCE SOUTH 16°50'06" EAST FOR A DISTANCE OF 350.00 FEET TO THE POINT OF BEGINNING.**

**ALL LYING AND BEING IN SECTION 18, TOWNSHIP 2 NORTH, RANGE 29 WEST, SANTA ROSA COUNTY, FLORIDA.**

3. 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 shall sell the property at public sale on October 14, 2013, to the highest bidder for cash, except as prescribed in paragraph

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4, at the North front door of the Santa Rosa Courthouse, located at 6865 Caroline Street, Milton, FL 32570 beginning at eleven o'clock a.m.

4. 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 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. 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 further order of this court.

6. On filing of the certificate of sale, defendant(s) and all persons claiming under or against defendant(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. 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. Jurisdiction of this action is retained to enter further orders that are proper including, without limitation, a deficiency judgment.

**8. If there are any objections to the sale filed or other matters that would delay disbursement of the sale proceeds past the eleventh day after the sale, Plaintiff may be entitled to interest at the rate prescribed in Paragraph 1 from this date to the actual date of issuance of the Certificate of Disbursements and Certificate of Title.**

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, 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 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 THE CLERK OF THE COURT, SANTA ROSA COUNTY AT P.O. BOX 472, MILTON, FL 32572-0472, TELEPHONE 850-983-1987 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

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PROPERTY WITHOUT THE PROPER INFORMATION. IF YOU CANNOT AFFORD TO PAY AN ATTORNEY, YOU MAY CONTACT (SANTA ROSA) NORTHWEST FLORIDA LEGAL SERVICES, INC., TELEPHONE 850-432-2336 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 (SANTA ROSA) NORTHWEST FLORIDA LEGAL SERVICES, INC., TELEPHONE 850-432-2336 FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

ORDERED at Milton, Santa Rosa County Florida on June 12, 2013

*Marci & Goodman*

eSigned by MARCI GOODMAN 06/12/2013 11:29:58 k5MP0J3T

Circuit Judge

Copies furnished to:

DOUGLAS C. ZAHM, P.A.  
12425 28TH STREET NORTH, SUITE 200  
ST. PETERSBURG, FL 33716  
EFILING@DCZAHM.COM

SEAN GODWIN  
3117 WALLACE LAKE RD.  
PACE, FL 32571-9168

WENDY GODWIN  
3117 WALLACE LAKE RD.  
PACE, FL 32571-9168

UNKNOWN TENANT 1 N/K/A SEAN GODWIN  
3117 WALLACE LAKE RD.  
PACE, FL 32571-9168

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**ADDITIONAL CERTIFICATE OF SERVICE**

I certify that a copy hereof has been furnished by U.S. Mail or Email on this 14 day of

June, 2013 to:

DOUGLAS C. ZAHM, P.A.  
12425 28TH STREET NORTH, SUITE 200  
ST. PETERSBURG, FL 33716  
EFILING@DCZAHM.COM

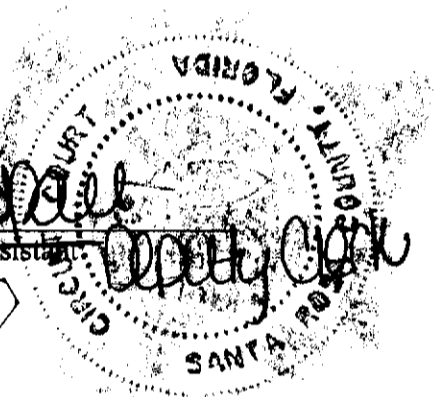
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By: *Redie Spae*

Judicial Assistant



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