

IN THE CIRCUIT COURT OF THE FIRST JUDICIAL CIRCUIT IN & FOR SANTA ROSA COUNTY, FLORIDA	FOR CLERK'S USE ONLY
Clerk Case Number: 2010-CA-001258 Division: Circuit Civil BAC Home Loans Servicing, L.P. f/k/a Countrywide Home Loans Servicing, L.P., Plaintiff(s), vs. Timothy Holtzman and Eileen Holtzman, Husband and Wife; Regions Bank; Sound Hammock Homeowners' Association, Inc. Defendant(s).	DONALD C. SPENCER CLERK OF COURT & COMPTROLLER 2013 NOV 14 AM 11 04 SANTA ROSA COUNTY, FL CO-FILED
FINAL JUDGMENT OF FORECLOSURE	

THIS action was TRIED before the court. On the evidence presented,

IT IS ORDERED AND ADJUDGED that:

1. Plaintiff, BAC Home Loans Servicing, L.P. f/k/a Countrywide Home Loans Servicing, L.P. is due:

Principal Due on Note and Mortgage	\$188,188.38
Interest to the date of this Judgment	\$28,738.84
Title Search Expenses	\$325.00
Taxes:	\$5,687.20

Court Costs Now Taxed

Filing Fee	\$970.00
Filing Fee for Lis Pendens	\$12.00

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Private Process Server
Mediation Cost

\$320.00
\$2,075.00

OTHER COSTS:

Pre-Acceleration Late Charges

\$0.00

Property Inspections

\$293.00

Hazard Insurance

\$6,521.87

JUDGMENT GRAND TOTAL

\$233,131.29

That shall bear interest at the prevailing statutory rate pursuant to F.S. §55.03.

- 2. Plaintiff holds a first mortgage lien for the total sum superior to all claims or estates of Defendant(s) on the following described property in Santa Rosa County, Florida:

Property Address: 1732 Turkey Oak Drive, Navarre, FL 32566

a. Legal Description: LOT 10, BLOCK E, OF SOUND HAMMOCK, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK G, PAGE 72, OF THE PUBLIC RECORDS OF SANTA ROSA COUNTY, FLORIDA.

b. Parcel ID No. 232S27513700F000100

The aforesaid lien of the Plaintiff is prior, paramount and superior to all rights, claim, liens, interest, encumbrances and equities of the Defendants and all persons, firms or corporations claiming by, through or under said Defendants or any of them and the property will be sold free and clear of all claims of said Defendants, with the exception of any assessments pursuant to Florida Statutes §§718.116 and 720.3085.

- 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 Court shall sell the property at public sale on February 28, 2014, xx to the highest bidder for cash, except as set forth in Paragraph 5, AT THE NORTH FRONT DOOR OF THE SANTA ROSA COUNTY COURTHOUSE LOCATED AT 6865 CAROLINE STREET, MILTON, FLORIDA AT 11:00 A.M. CENTRAL STANDARD TIME in accordance with § 45.031 Fla. Stat. (1995).

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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 the 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 the further order of this court.
6. 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 shall be foreclosed of all estate or claim in the property, except as to claims or rights under chapter 718 (2010) 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. This Court retains jurisdiction of this cause for the purpose of entering any and all further orders as may be necessary and proper including, without limitation, writs of possession and a deficiency judgment, if appropriate. The Plaintiff agrees to waive the deficiency against Timothy Holtzman and Eileen Holtzman. Each party agrees to bear their own attorney's fees and costs.
8. IF THIS PROPERTY IS SOLD AT PUBLIC AUCTION, THERE MAY BE ADDITIONAL MONEY FROM THE SALE AFTER PAYMENT OF PERSONS WHO ARE ENTITLED

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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 THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN SIXTY (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, DONALD C. SPENCER, SANTA ROSA COUNTY COURTHOUSE, 801 CAROLINE STREET SOUTHEAST, MILTON, FL 32570, (850) 983-1987, 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., 118 SOUTH BAYLEN STREET, PENSACOLA, FL 32501, 850-432-8222 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 LEGAL SERVICES OF NORTH FLORIDA, INC., 118 SOUTH BAYLEN STREET, PENSACOLA, FL 32501, 850-432-8222 FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE

DONE AND ORDERED in Chambers in Santa Rosa County, Florida, this _____ day of _____, 2013.

Marci Goodman

eSigned by MARCI GOODMAN 11/14/2013 10:58:01 jXwBfN4M

Presiding Judge

Copies furnished to:

SHAPIRO, FISHMAN & GACHÉ, LLP, 4630 Woodland Corporate Blvd., Suite 100, Tampa, FL 33614

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Timothy Holtzman, c/o Susan A. Martinez, Esq., 55 Baybridge Dr, Gulf Breeze, FL 32561

Eileen Holtzman, c/o Susan A. Martinez, Esq., 55 Baybridge Drive, Gulf Breeze, FL 32561

Regions Bank, c/o Robert W. Pyles, Esquire, 4830 West Kennedy Blvd., Suite 300, Tampa, FL 33609

Sound Hammock Homeowners' Association, Inc., c/o RDF Associates, Inc., R.A., 29-C Miracle Strip Parkway Southwest, Fort Walton Beach, FL 32548

Timothy Holtzman, c/o Susan A. Martinez, Esq., eNotice@MartinezWilhelmLaw.com

Eileen Holtzman, c/o Susan A. Martinez, Esq., eNotice@MartinezWilhelmLaw.com

Regions Bank, c/o Robert W. Pyles, Esquire, rpyles@mccumberdaniels.com

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