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

HOUSEHOLD FINANCE CORPORATION III,

Plaintiff,

vs.

CASE NO. 57-2009-CA-002310-CAAX-MX

JOHN S. ANDREWS; UNKNOWN SPOUSE OF JOHN S.
ANDREWS; ANGEL C. ANDREWS; UNKNOWN
SPOUSE OF ANGEL C. ANDREWS; IF LIVING,
INCLUDING ANY UNKNOWN SPOUSE OF SAID
DEFENDANT(S), IF REMARRIED, AND IF DECEASED,
THE RESPECTIVE UNKNOWN HEIRS, DEVISEES,
GRANTEES, ASSIGNEES, CREDITORS, LIENORS, AND
TRUSTEES, AND ALL OTHER PERSONS CLAIMING BY,
THROUGH, UNDER OR AGAINST THE NAMED
DEFENDANT(S); UNKNOWN TENANT #1;
UNKNOWN TENANT #2;

Defendant(s)

DONALD C. SPENCER
CLERK OF COURT &
COMPTROLLER
2014 JAN 14 AM 9 14
SANTA ROSA COUNTY, FL
CC FILED

FINAL JUDGMENT

This action was heard before the Court on Plaintiff's Motion for Final Summary
Judgment on January 14, 2014.

IT IS ADJUDGED that:

1. Plaintiff, HOUSEHOLD FINANCE CORPORATION III, 636 GRAND
REGENCY BOULEVARD, BRANDON, FL 33510, is due:

HSBC vs. Andrews, John & Angel
Case No. 57-2009-CA-002310-CAAX-MX
54418/llh
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Principal Balance	\$136,109.21
Prejudgment Interest	\$83,255.69
Per diem interest at 11.24000% from 05/14/2009 to 1/14/2014	
Hazard Insurance	\$6,138.29
Property Taxes	\$4,370.00
Title Search	\$225.00
Clerk's Filing Fee	\$932.50
Service of Process	\$330.00
Clerk's Summons Fee	\$40.00
Investigative Fee	\$90.00
Recording Fee	\$9.00
Mediation Fee	\$750.00
Mediation Refund	(\$475.00)
Other*	\$0.00

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

GRAND TOTAL \$231,774.69

that shall bear interest at the prevailing legal rate of interest.

2. Plaintiff holds a lien for the total sum superior to all claims or estates of defendant(s), JOHN S. ANDREWS, single; ANGEL C. ANDREWS, single; on the following described property in Santa Rosa County, Florida:

ALL THAT CERTAIN LAND SITUATED IN SANTA ROSA COUNTY, FLORIDA.

LOT 11, COMMENCE AT AN EXISTING RAILROAD SPIKE AT THE SOUTHWEST CORNER OF SECTION 6, TOWNSHIP 4 NORTH, RANGE 29 WEST, SANTA ROSA COUNTY, FLORIDA; THENCE RUN SOUTH 85 DEGREES 50 MINUTES 00 SECONDS EAST ALONG THE SOUTH LINE OF SAID SECTION 6, A DISTANCE OF 7.00 FEET TO AN INTERSECTION WITH A SOUTHERLY PROJECTION OF THE EASTERLY MAINTAINED RIGHT OF WAY LINE OF NORTH SIMMONS ROAD; THENCE RUN NORTH 00 DEGREES 43 MINUTES 23 SECONDS EAST ALONG SAID SOUTHERLY PROJECTION, A DISTANCE OF 48.17 FEET TO AN INTERSECTION OF SAID EASTERLY MAINTAINED RIGHT OF WAY LINE AND THE NORTHERLY RIGHT OF WAY LINE OF HARVEST ROAD (COUNTRY ROAD NO. 164, 100' R/W); THENCE RUN NORTH 89

HSBC vs. Andrews, John & Angel
Case No. 57-2009-CA-002310-CAAX-MX
54418/llh

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DEGREES 09 MINUTES 48 SECONDS EAST ALONG SAID NORTHERLY RIGHT OF WAY LINE, A DISTANCE OF 346.47 FEET TO THE POINT OF BEGINNING; THENCE DEPART SAID NORTHERLY RIGHT OF WAY LINE, NORTH 00 DEGREES 43 MINUTES 23 SECONDS EAST, A DISTANCE OF 309.21 FEET; THENCE RUN NORTH 89 DEGREES 09 MINUTES 48 SECONDS EAST, A DISTANCE OF 70.47 FEET; THENCE RUN SOUTH 00 DEGREES 43 MINUTES 23 SECONDS WEST, A DISTANCE OF 309.21 FEET TO AN INTERSECTION WITH SAID NORTHERLY RIGHT OF WAY LINE OF HARVEST ROAD; THENCE RUN SOUTH 89 DEGREES 09 MINUTES 48 SECONDS WEST ALONG SAID NORTHERLY RIGHT OF WAY LINE, A DISTANCE OF 70.47 FEET TO THE POINT OF BEGINNING. BEING LOT 11, OF AN UNRECORDED SUBDIVISION KNOWN AS HARVEST SIDE. SUBJECT TO COVENANTS, CONDITIONS RESTRICTIONS RESERVATIONS, LIMITATION, EASEMENTS AND AGREEMENTS OF RECORD, IF ANY; TAXES AND ASSESSMENTS FOR THE CURRNET YEAR AND SUBSEQUENT YEARS; AND TO ALL APPLICABLE ZONING ORDINANCES AND/OR RESTRICTIONS AND PROHIBITIONS INPOSED BY GOVERNMENT AUTHORITIES, IF ANY. TOGETHER WITH ALL THE TENEMENTS, HEREDITAMENTS AND APPURTENANCES THERETO BELONGING OR IN ANYWISE APPERTAINING.

A/K/A 3030 Harvest Road, Jay, FL 32565

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 April 21 2014 ~~2012~~ at 11:00 O'CLOCK, A.M to the highest bidder for cash, except as prescribed in paragraph 4, at on the front steps of the Santa Rosa County Courthouse, Milton, Florida in accordance with section 45.031, Florida Statutes, using the following method:

At on the front steps of the Santa Rosa County Courthouse, Milton, Florida beginning at 11:00 o'clock, A.M on the prescribed date.

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 attorney's fees; fourth, the total sum due to plaintiff, less the items paid, plus interest at the rate prescribed in

HSBC vs. Andrews, John & Angel
Case No. 57-2009-CA-002310-CAAX-MX
54418/llh

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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 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 at 3030 Harvest Rd, Jay, FL 32565.

7. 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 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 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 SANTA ROSA COUNTY CLERK OF COURT ATTN: CIRCUIT CIVIL 6865 CAROLINE ST, MILTON, FL, 32570, 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: NORTHWEST FLORIDA LEGAL SERVICES, INC., 5224 WILLING STREET, MILTON, FL 32570, 850-626-2188, 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 NORTHWEST FLORIDA LEGAL SERVICES, INC. FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER THE RECEIPT OF THIS NOTICE.

HSBC vs. Andrews, John & Angel
Case No. 57-2009-CA-002310-CAAX-MX
54418/llh

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8. The Plaintiff may assign the judgment and credit bid by the filing of an assignment without further Order of the Court.

DONE AND ORDERED this ____ day of _____, 2013 at Santa Rosa County, Florida.

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signed by JOHN SIMON JR. 11/16/2014 09:00:20 UP2340C

Circuit Court Judge

Mailed to all parties listed on the attached service list.

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HSBC vs. Andrews, John & Angel
Case No. 57-2009-CA-002310-CAAX-MX
54418/llh

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MASTER CIVIL SERVICE LIST

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HSBC vs. Andrews, John & Angel
Case No. 57-2009-CA-002310-CAAX-MX
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