

Filing # 16127591 Electronically Filed 07/21/2014 11:18:34 AM

IN THE CIRCUIT COURT OF THE FIRST, JUDICIAL CIRCUIT, IN AND FOR SANTA ROSA COUNTY, FLORIDA
CASE NO.: 57-2013-CA-000916

WELLS FARGO BANK, N.A.;
Plaintiff,

vs.

MARSHA CALE, INDIVIDUALLY AND AS PERSONAL REPRESENTATIVE OF THE ESTATE OF MICHAEL LEE CALE A/K/A MICHAEL L. CALE; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEEES, OR OTHER CLAIMANTS; UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNEES LIENORS, CREDITORS, TRUSTEES, AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF MICHAEL LEE CALE A/K/A MICHAEL L. CALE; ADAM B. CARROL; UNITED STATES OF AMERICA ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; UNKNOWN TENANT #1 IN POSSESSION OF THE PROPERTY; UNKNOWN TENANT #2 IN POSSESSION OF THE PROPERTY;

Defendants,

2014 JUL 29 AM 11 01
SANTA ROSA COUNTY, FL
CO FILED
Clerk of Court
SANTA ROSA COUNTY, FL

**AMENDED
FINAL JUDGMENT OF FORECLOSURE**

THIS ACTION was heard before the Court at Trial on July 25, 2014. On the evidence presented, IT IS ORDERED AND ADJUDGED that Plaintiff's Final Judgment of Foreclosure is GRANTED against all Defendants listed by name: MARSHA CALE, INDIVIDUALLY AND AS PERSONAL REPRESENTATIVE OF THE ESTATE OF MICHAEL LEE CALE A/K/A MICHAEL L. CALE; ADAM B. CARROLL; UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNEES LIENORS, CREDITORS, TRUSTEES, AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF MICHAEL LEE CALE A/K/A MICHAEL L. CALE; UNITED STATES OF AMERICA ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT and UNKNOWN TENANT #1 IN POSSESSION N/K/A BRIDGETTE CALE, defendants:

1. Amounts Due and Owning. Plaintiff WELLS FARGO BANK N.A. is due:

Principal due on the note secured by the mortgage foreclosed:	\$127,111.23
Interest from 05/01/2010 through 02/07/2014 (Per diem \$7.70)	\$11,956.35
Late Fees	\$36.87
Property Inspections	\$60.00
Taxes for the year(s) of:	\$678.40
2013 - \$512.01	
2012 - \$166.39	
Hazard Insurance for the year(s) of:	\$1,200.50
2013 - \$1,200.50	
MIP / PMI	\$899.72
Attorneys' Fees:	
\$1,250.00 (Judgment and Sale Fee)	
Attorneys' Fees Total	\$1,250.00

* (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.)

SUBTOTAL	\$141,943.07
Complaint Filing Fee	\$980.00
Process of Service	\$1,111.70
Lis Pendens Recording Fee	\$15.00
Title Search	\$250.00

Electronically Filed Santa Rosa Case # 13000916CAMXAX 07/21/2014 10:18:34 AM
MLG No: 13-04042 / Case No: 57-2013-CA-000916

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E-Filing Cost
Notice of Action Publication

\$29.40
\$588.84

GRAND TOTAL

\$144,918.01

2. In accordance with Fla. Stat. § 55.03, statutory interest shall be payable at a rate of 4.75%, and shall be adjusted annually on January 1 of each year in accordance with the interest rate in effect on that date as set by the Chief Financial Officer until the Judgment is paid.

3. Plaintiff, whose address is **1 HOME CAMPUS, DES MOINES, IA 50328**, holds a lien for the grand total sum superior to all claims or estates of the defendant(s), on the following described property in Santa Rosa County, Florida:

COMMENCE AT THE NORTHEAST CORNER OF THE NORTHWEST 1/4 OF SECTION 16, TOWNSHIP 2 NORTH, RANGE 28 WEST, SANTA ROSA COUNTY, FLORIDA; THENCE NORTH 88 DEGREES 21'36" WEST ALONG THE NORTH LINE THEREOF 54.10 FEET TO THE WESTERLY RIGHT OF WAY LINE OF FLORIDA STATE ROAD NO. 87 (100' R/W); THENCE SOUTH 00 DEGREES 01'29" EAST ALONG SAID WESTERLY RIGHT OF WAY LINE 1,345.00 FEET TO AN INTERSECTION WITH THE SOUTHERLY RIGHT OF WAY LINE OF BAYBERRY STREET (50' R/W); THENCE NORTH 88 DEGREES 21'36" WEST ALONG SAID SOUTHERLY RIGHT OF WAY LINE 330.0 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE NORTH 88 DEGREES 21'36" WEST ALONG SAID SOUTHERLY RIGHT OF WAY LINE 160.0 FEET TO THE EASTERLY RIGHT OF WAY LINE OF JOYCE ROAD (50' R/W); THENCE SOUTH 00 DEGREES 01'29" EAST ALONG SAID EASTERLY RIGHT OF WAY LINE 103.75 FEET; THENCE SOUTH 88 DEGREES 21'36" EAST 160.0 FEET; THENCE NORTH 00 DEGREES 01'29" WEST 103.75 FEET TO THE POINT OF BEGINNING.

Property Address: 6894 JOYCE DRIVE, MILTON, FL 32570-6323

4. 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 **January 26, 2015**, to the highest bidder for cash, except as prescribed in paragraph 4, Mortgage foreclosure sales are conducted online at: www.santarosa.realforeclose.com according to Section 45.031, Florida Statutes, and are held at **11:00 am**, Monday through Friday.

5. 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 necessary to pay the bid in full.

6. 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 paragraph 1 from this date to the date of the sale; and by retaining any remaining amount pending the further order of this court.

7. 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 on the property and the purchaser at the sale, except as to claim 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. If any defendant remains in possession of the property, the clerk shall without further order of the court issue forthwith a writ of possession upon request of the person named on the certificate of title.

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

COPIES

UNITED STATES OF AMERICA
ON BEHALF OF THE SECRETARY OF HOUSING
AND URBAN DEVELOPMENT
C/O PAMELA C MARSH, ESQ. e
111 NORTH ADAMS STREET, 4TH FLOOR
TALLAHASSEE, FL 32301
usafln.state.court@usdoj.gov

UNKNOWN TENANT #1 IN POSSESSION
N/K/A BRIDGETTE CALE
6894 JOYCE DRIVE
MILTON, FL 32570-6323

UNKNOWN TENANT (S) IN POSSESSION
6894 JOYCE DRIVE
MILTON, FL 32570-6323

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