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

FIRST FEDERAL BANK,  
a federal savings bank,  
Plaintiff,

v.

CASE NO. 2015-CA-000510

LAURIE ANNE CORLEY, also known as  
LAURIE A. CORLEY, UNKNOWN  
SPOUSE OF LAURIE ANNE CORLEY,  
FLORIDA HOUSING FINANCE  
CORPORATION,

Defendants.

DONALD C. SPENCER  
CLERK OF COURT &  
COMPTROLLER  
2016 JAN 6 PM 3 34  
SANTA ROSA COUNTY, FL  
CC FILED

**SUMMARY FINAL JUDGMENT OF FORECLOSURE**

THIS CAUSE was before the Court on January 6, 2016 on Plaintiff's *Motion for Summary Final Judgment of Foreclosure* (filed on September 30, 2015). The Court has considered this motion and the summary judgment evidence filed in support thereof, considered the pleadings, together with their exhibits, considered the default entered against Defendant Laurie Anne Corley, and is otherwise informed in the premises. It is therefore,

**ORDERED AND ADJUDGED that:**

1. This Court has jurisdiction over the subject matter of this action and the parties thereto.
2. There are no genuine issues of material fact, and Plaintiff is entitled to summary judgment as a matter of law. Therefore, the Plaintiff's Motion for *Summary Final Judgment of Foreclosure* is GRANTED.
3. Plaintiff First Federal Bank, whose address is 1300 McFarland Boulevard N.E.,

Tuscaloosa, Alabama 35406, is due the following sums pursuant to the terms of the Promissory Note and Mortgage described in the Verified Complaint:

Principal:	\$93,102.66
Accrued Interest through September 11, 2015:	\$3,293.25
Accrued Interest from September 12, 2015 to January 6, 2016 (116 days at \$10.54 per diem):	\$1,222.64
Overdrawn Loan Escrow Account:	\$1,791.68
Late Charges:	\$188.80
Foreclosure Title Search:	\$175.00
Clerk of Court filing fee and summonses fee:	\$938.00
Clerk of Court recording fee:	\$9.00
Service of Process fees:	\$200.00
<b>Total Sum:</b>	<b>\$100,921.03</b>

4. The aforesaid total sum of \$100,921.03 shall bear interest at the statutory rate of 4.75% per year.

5. Plaintiff First Federal Bank holds a lien for the total sum of \$100,921.03 on the following property in Santa Rosa County, Florida:

**COMMENCING AT THE SOUTHEAST CORNER OF THE NORTHEAST QUARTER OF SECTION 26, TOWNSHIP 1 NORTH, RANGE 29 WEST, SANTA ROSA COUNTY, FLORIDA; THENCE NORTH 89 DEGREES 19 MINUTES WEST A DISTANCE OF 864.7 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE NORTH 89 DEGREES 19 MINUTES WEST 211.70 FEET; THENCE NORTH 01 DEGREES 26 MINUTES 30 SECONDS EAST A DISTANCE OF 205 FEET; THENCE SOUTH 89 DEGREES 19 MINUTES EAST A DISTANCE OF 211.70 FEET; THENCE SOUTH 01 DEGREES 26 MINUTES 30 SECONDS WEST A DISTANCE OF 205 FEET TO THE POINT OF BEGINNING.**

Plaintiff's lien is superior in dignity and priority to all right, title, interest, or claim of the named Defendants, and each of them, and to all persons claiming by, through, or under said Defendants since the filing of the Notice of Lis Pendens in this action.

6. If the total sum with interest as set forth in Paragraph 4 and all costs accrued subsequent to this judgment are not paid, the Clerk of this Court shall sell the property described in Paragraph 5 at public sale on February 9, 2016, 2016 at 11:00 a.m. (Central Time), or as soon thereafter as the sale may proceed, whichever is later, to the highest bidder for case, except as described in Paragraph 7, in accordance with Section 45.031, Florida Statutes, at the website <https://www.santarosa.realforeclose.com/index.cfm>.

At the time of the sale, the successful high bidder, other than the Plaintiff, shall post with the Clerk of this Court, a deposit equal to five percent (5%) of the final bid, with the balance of the final bid to be paid to the Clerk of this Court within twenty-four (24) hours of the sale.

7. 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.

8. On filing the certificate of title for the real property described in Paragraph 5, 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, the total sum due to

Plaintiff, less the items paid, plus interest at the rate prescribed in Paragraph 4 from this date of the sale; and by retaining any remaining amount pending the further order of this Court.

9. On filing the certificate of sale for the real property described in Paragraph 5, Defendants and all persons claiming under or against Defendants since the filing of the Notice of Lis Pendens shall be foreclosed of all estate or claim in the property. 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, without further order of the Court, the clerk of the court shall issue Writ(s) of Possession upon request to the person named on the certificate of title.

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

11. The Court finds that, pursuant to the terms of the Promissory Note and Mortgage, that Plaintiff is entitled to an award of its reasonable attorneys fees incurred in this action, and the Court reserves jurisdiction to determine the amount of such attorneys' fees as part of a deficiency judgment.

**12. IF THE 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 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.**

**13. 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, 6865 CAROLINE STREET, MILTON, FLORIDA 32570, (850) 981-5554, 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., PENSACOLA, FL (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 NORTHWEST FLORIDA LEGAL SERVICES, INC. FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THE NOTICE.**

DONE AND ORDERED in Chambers in Milton, Santa Rosa County, Florida this

\_\_\_\_\_ day of \_\_\_\_\_, 2016.



eSigned by JOHN SIMON JR 01/06/2016 10:23:56 EuFrc-rl

**JOHN F. SIMON  
CIRCUIT COURT JUDGE**

UNOFFICIAL COPY

CLERK'S CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a copy of the foregoing has been furnished by e-mail service

to:

Eric Sonderling  
Attorney for Florida Housing Finance Corporation  
227 North Bronough Street, Suite 5000  
Tallahassee, FL 32301  
eric.sonderling@floridahousing.org

Darryl Steve Traylor, Jr.  
Attorney for First Federal Bank  
25 W. Cedar Street, Suite 525  
Pensacola, FL 32502  
steve@borowski-traylor.com  
maryann@borowski-traylor.com

and by U.S. mail, postage prepaid, to:

Laurie Corley  
354 Woodham Court  
Fort Walton Beach, Florida 32547

this \_\_\_\_\_ day of \_\_\_\_\_, 2016

\_\_\_\_\_  
Deputy Clerk

COPY