

Filing # 39970084 E-Filed 04/07/2016 11:10:29 AM

IN THE CIRCUIT COURT OF THE FIRST
JUDICIAL CIRCUIT OF FLORIDA IN AND
FOR SANTA ROSA COUNTY
GENERAL JURISDICTION DIVISION
CASE NO. 15001074CAMXAX

US BANK NATIONAL ASSOCIATION,

Plaintiff,

vs.

MARGARET M SONES F/K/A
MARGARET MARIE MELEI, FLORIDA
HOUSING FINANCE CORPORATION,
UNKNOWN TENANT IN POSSESSION
1, UNKNOWN TENANT IN
POSSESSION 2, UNKNOWN SPOUSE
OF MARGARET M. SONES, F/K/A
MARGARET MARIE MELEI,

Defendants.

2016 MAY 9 PM 1 08
SANTA ROSA COUNTY, FL
CO FILED

SUMMARY FINAL JUDGMENT OF FORECLOSURE

THIS ACTION came before the Court on Plaintiff's Motion for Summary Final Judgment of Foreclosure and Taxation of Attorneys Fees and Costs on May 9, 2016. The Court, based on the state of the record at the time of the hearing, finds that there is no material issue of fact or law and grants Plaintiff's Motion. It is therefore:

ORDERED AND ADJUDGED that:

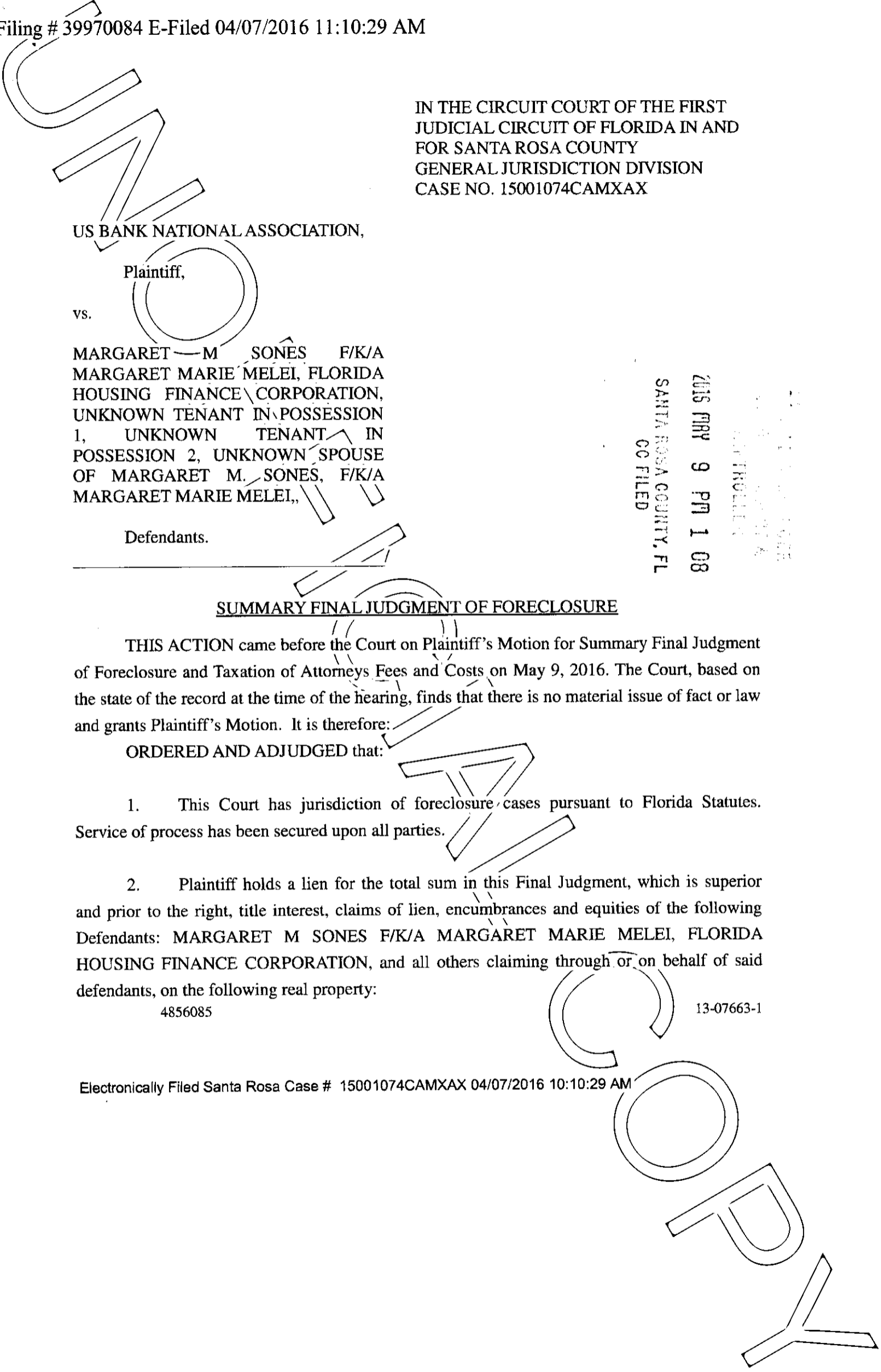
1. This Court has jurisdiction of foreclosure cases pursuant to Florida Statutes. Service of process has been secured upon all parties.

2. Plaintiff holds a lien for the total sum in this Final Judgment, which is superior and prior to the right, title interest, claims of lien, encumbrances and equities of the following Defendants: MARGARET M SONES F/K/A MARGARET MARIE MELEI, FLORIDA HOUSING FINANCE CORPORATION, and all others claiming through or on behalf of said defendants, on the following real property:

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Lot 32, Sherwood Park, according to Plat recorded in Plat Book B, at Page 11, of the Public Records of Santa Rosa County, Florida.
a/k/a 6443 Walnut St, Milton , FL 32570

3. Plaintiff, US BANK NATIONAL ASSOCIATION, C/O 4801 Frederica Street, Owensboro, KY 42301, is due the following:

Principal	\$31,234.62
Interest from 5/1/2013 to 2/15/2016 @ 6.90%	\$6,009.46
Interest from 2/16/2016 to 5/9/216 at a per diem rate of \$5.90	\$495.60
Title search expense	\$350.00
Gap Title search	\$75.00
Taxes	\$608.40
Attorney's fees	
Attorneys' fees total:	\$2,250.00
Court costs:	
Filing Fee	\$400.00
Service of Process	\$275.00
E-Filed – Complaint to Process Server	\$3.00
Summons Issuance	\$50.00
Lis Pendens	\$10.50
Other: Hazard Insurance	\$2,796.00

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SUBTOTAL	\$44,557.58
LESS: Credits	\$(872.78)
LESS: Other	\$0.00
TOTAL	\$43,684.80

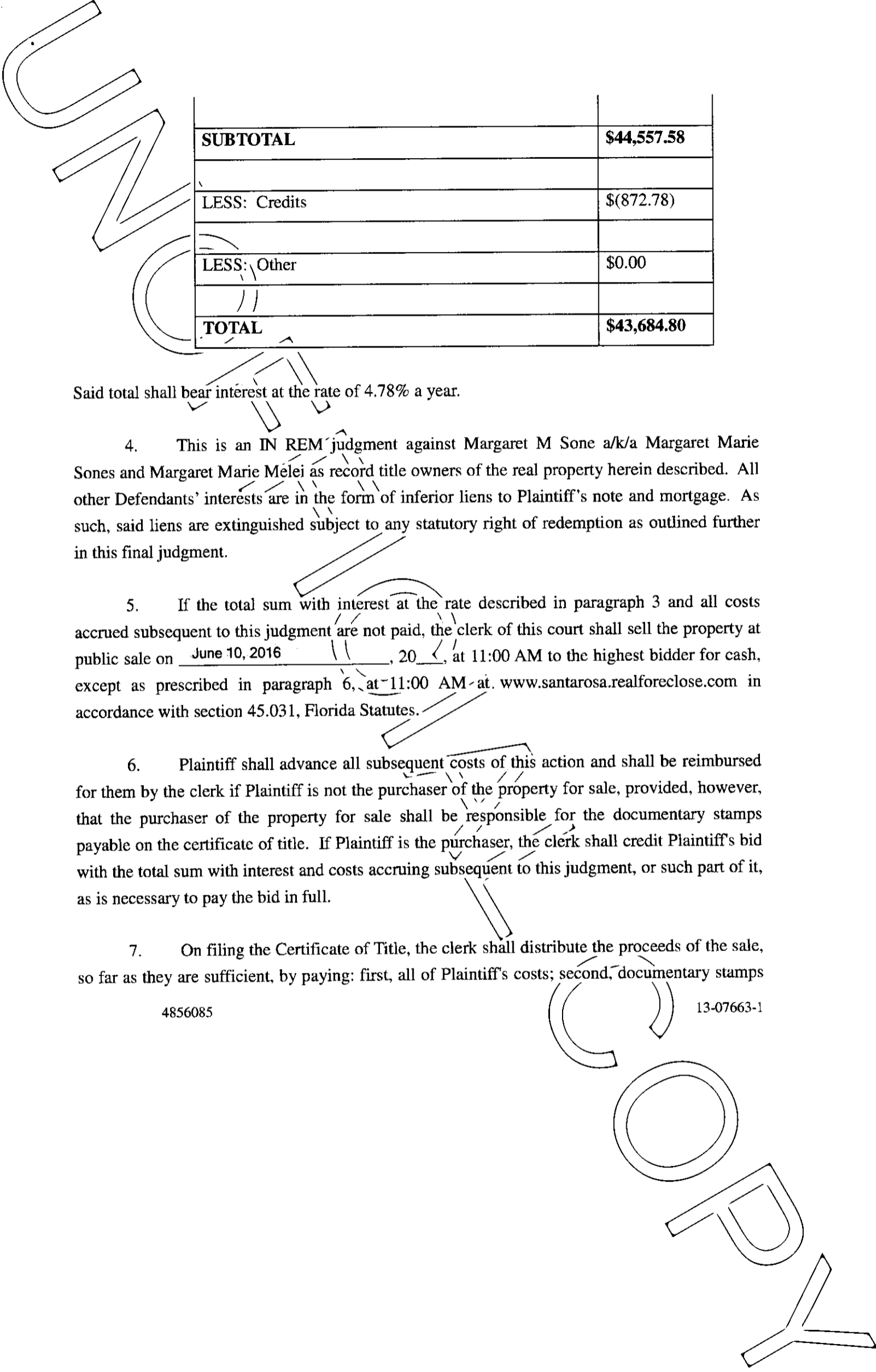
Said total shall bear interest at the rate of 4.78% a year.

4. This is an IN REM judgment against Margaret M Sone a/k/a Margaret Marie Sones and Margaret Marie Melei as record title owners of the real property herein described. All other Defendants' interests are in the form of inferior liens to Plaintiff's note and mortgage. As such, said liens are extinguished subject to any statutory right of redemption as outlined further in this final judgment.

5. If the total sum with interest at the rate described in paragraph 3 and all costs accrued subsequent to this judgment are not paid, the clerk of this court shall sell the property at public sale on June 10, 2016, 2016, at 11:00 AM to the highest bidder for cash, except as prescribed in paragraph 6, at 11:00 AM at www.santarosa.realforeclose.com in accordance with section 45.031, Florida Statutes.

6. 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.

7. 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 3 from the date of this judgment to the date of the sale; and by retaining any remaining amount pending the further Order of this court.

8. 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. If any Defendant remains in possession of the property, the clerk shall not, without further Order of the court, issue forthwith a writ of possession upon request of the person named on the Certificate of Title.

9. The right of redemption of any Defendant is terminated upon the issuance of the Certificate of Sale by the clerk of court pursuant to the provisions of Florida Statutes 45.0315.

10. The Court retains jurisdiction of this action to enter further Orders that are proper including, without limitation, writs of possession, deficiency judgments and re-foreclosure of omitted parties and to determine the amount of assessments due pursuant to Florida Statutes 718.116 or 720.3085, if applicable.

11. In the event the instant case is dismissed by the Plaintiff, the Clerk of Court is hereby directed to release any original loan documents filed with the Court to counsel of record for Plaintiff.

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.

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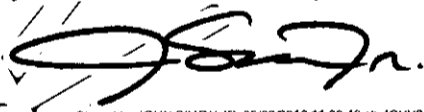
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IF YOU ARE THE PROPERTY OWNER, YOU MAY CLAIM THESE FUNDS YOURSELF. YOU ARE NOT REQUIRED TO HAVE A LAWYER OR ANY OTHER REPRESENTATION AND YOU DO NOT HAVE TO ASSIGN YOUR RIGHTS TO ANYONE ELSE IN ORDER FOR YOU TO CLAIM ANY MONEY TO WHICH YOU ARE ENTITLED. PLEASE CHECK WITH THE CLERK OF THE COURT FOR SANTA ROSA COUNTY, TELEPHONE NUMBER 850-981-5667, 6865 S. W. CAROLINE ST., SANTA ROSA, 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 SANTA ROSA COUNTY LEGAL AID, 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 FLORIDA RURAL LEGAL SERVICE FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

DONE AND ORDERED at Santa Rosa County, Florida, this ____ day of _____, 2016.


eSigned by JOHN SIMON JR 05/09/2016 11:08:46 ob-4CVV2
CIRCUIT JUDGE

Copies to parties on the attached service list.

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SERVICE LIST

MCCALLA RAYMER, LLC
225 E. ROBINSON ST. SUITE 155
ORLANDO, FL 32801 No Email?
MR Service
Current Residents
6443 Walnut Street
Milton, FL 32570

Sonderling, Eric (Counsel of Florida Housing Finance Corporation)
227 North Bronough Street, Suite 5000
Tallahassee, FL 32301
efiling@floridahousing.org
eric.sonderling@floridahousing.org

Margaret M Sones f/k/a Margaret Marie Melei
6443 Walnut Street
Milton, FL 32570

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