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

CASE NO. 57-2019-CA-000652

UNITED STATES OF AMERICA ACTING THROUGH  
RURAL HOUSING SERVICE OR SUCCESSOR  
AGENCY, UNITED STATES DEPARTMENT OF  
AGRICULTURE

Plaintiff,

v.

BETTY R. SHARP; UNKNOWN SPOUSE OF BETTY  
R. SHARP; UNKNOWN TENANT 1; UNKNOWN  
TENANT 2; SANTA ROSA COUNTY, A POLITICAL  
SUBDIVISION OF THE STATE OF FLORIDA

Defendants.

**FINAL JUDGMENT OF FORECLOSURE**

This action was heard before the court on this 21st day of January, 2020. On the evidence presented,

IT IS ADJUDGED that:

1. Plaintiff, United States of America acting through Rural Housing Service or successor agency, United States Department of Agriculture, 4300 Goodfellow Blvd. BLDG 105-F, FC-215, St. Louis MO 63120, is due:

|   |               |
|---|---------------|
| Principal   | \$ 117,813.77 |
| Interest on the note and mortgage from 09/19/2017 through 11/10/2019          | \$ 14,513.66  |
| Per Diem Interest at \$18.5597 from 11/11/2019 through 01/21/2020             | \$ 1,336.30   |
| Title Search Expense  | \$ 325.00     |
| Subsidy to be Recaptured  | \$ 34,017.56  |
| Attorneys' Fees:  |               |
| Other*: For the uncontested portion of the foreclosure action                 | \$2,650.00    |
| (* The requested attorney's fee is a flat rate fee that the firm's client has |               |

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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.)

|                                      |                      |
|--------------------------------------|----------------------|
| Attorneys' Fee Total:                | \$ 2,650.00          |
| Court Cost:                          |                      |
| Filing Fee                           | \$ 905.00            |
| E File Convenience Fee               | \$ 5.00              |
| Service of Process                   | \$ 455.00            |
| Skip Trace / Search for Service      | \$ 96.30             |
| Recording Fee - Lis Pendens          | \$ 8.00              |
| Certified Copy of Mortgage           | \$ 17.00             |
| Clerk - Issue Summons                | \$ 50.00             |
| LP Update & Examination              | \$ 75.00             |
| Other:                               |                      |
| Pre-acceleration Late Charges        | \$ 59.04             |
| Loan Fees Required with Payoff Funds | \$ 183.38            |
| Loan Fees Currently Assessed         | \$ 5,713.90          |
| <b>TOTAL</b>                         | <b>\$ 178,223.91</b> |

The total amount shall bear interest from this date forward at the prevailing statutory rate of interest.

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:

**COMMENCE AT THE SOUTHEAST CORNER OF THE SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 4, TOWNSHIP 2 NORTH, RANGE 28 WEST, SANTA ROSA COUNTY, FLORIDA; THENCE NORTH 02 DEGREES 23 MINUTES 50 SECONDS EAST 682.94 FEET TO AN INTERSECTION WITH THE WESTERLY RIGHT-OF-WAY LINE OF A GRADED DIRT ROAD (50' R/W) AND THE NORTHERLY RIGHT-OF-WAY LINE OF A GRADED DIRT ROAD (50' R/W); THENCE NORTH 87 DEGREES 45 MINUTES 43 SECONDS WEST ALONG SAID NORTHERLY RIGHT-OF-WAY LINE 737.34 FEET TO THE POINT OF BEGINNING. THENCE CONTINUE NORTH 87 DEGREES 45 MINUTES 43 SECONDS WEST ALONG SAID NORTHERLY RIGHT-OF-WAY LINE 122.89 FEET; THENCE NORTH 02 DEGREES 23 MINUTES 50 SECONDS EAST 195.00 FEET; THENCE SOUTH 87 DEGREES 45 MINUTES 43 SECONDS EAST 122.89 FEET; THENCE SOUTH 02 DEGREES 23 MINUTES 50 SECONDS WEST 195.00 FEET TO THE POINT OF BEGINNING. BEING LOT 52 OF AN UNRECORDED SUBDIVISION KNOWN AS PINE LAKE ESTATES.**

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 February 20, 2020, online at [www.santarosa.realforeclose.com](http://www.santarosa.realforeclose.com) at eleven o'clock a.m. CT to the highest bidder for cash, except as prescribed in paragraph 4, in accordance with Section 45.031, Florida Statutes.

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 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 further order of this court.

6. On filing of 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.

7. The Court retains jurisdiction of this action to enter further orders that are proper, including, without limitation, writs of possession and deficiency judgments.

**8. The Court retains jurisdiction of this action to enter further orders that are proper, including, without limitation, orders authorizing supplemental proceedings to eliminate any interest omitted from this action, cure any title defects, determine amounts owed to associations, an award of attorneys' fees, and to enter deficiency judgment if the borrower has not been discharged in bankruptcy.**

**9. The Plaintiff may assign the judgment and credit bid by the filing of an assignment prior to the issuance of the certificate of title without further order of the court.**

**10. If there are any objections to the sale filed or other matters that would delay disbursement of the sale proceeds past the eleventh day after the sale, Plaintiff may be entitled to interest at the rate prescribed in Paragraph 1 from this date to the actual date of issuance of the Certificate of Disbursements and Certificate of Title.**

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 THE FINAL JUDGMENT.

IF YOU ARE A SUBORDINATE LIENHOLDER CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, IF ANY, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS AS UNCLAIMED. IF YOU FAIL TO FILE A TIMELY 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, SANTA ROSA COUNTY AT P.O. BOX 472, MILTON, FL 32572-0472 TELEPHONE 850-981-5676 WITHIN 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) NORTHWEST FLORIDA LEGAL SERVICES, INC., TELEPHONE 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 (SANTA ROSA) NORTHWEST FLORIDA LEGAL SERVICES, INC., TELEPHONE 850-432-2336 FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

**DONE AND ORDERED** at Milton, Santa Rosa County, Florida this 21st day of January, 2020

*Scott Duncan*  
eSigned by CIRCUIT COURT JUDGE J. SCOTT DUNCAN on 01/21/2020 10:08:47 C4B6Y8KX  
Circuit Court Judge

**In cases wherein one party is unrepresented (pro se), it is the responsibility of the sole attorney in the case to serve within five business days this order upon any pro se party who does not have access to nor is a registered user of the Florida Courts e-Filing Portal.**