

Filing # 163495629 E-Filed 12/21/2022 03:03:26 PM

IN THE FLORIDA COURT OF THE FIRST JUDICIAL
CIRCUIT OF FLORIDA IN AND FOR SANTA ROSA
COUNTY
GENERAL JURISDICTION DIVISION
CASE NO: 22000663CAMXAX

US BANK TRUST NATIONAL ASSOCIATION, NOT
IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS
OWNER TRUSTEE FOR VRMTG ASSET TRUST,
Plaintiff,

vs.

MARY BONDS; 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,
Defendant(s).

FINAL JUDGMENT OF FORECLOSURE

THIS ACTION was heard before the court on December 14, 2022, upon an Order to Show Cause hearing pursuant to Florida Statute §702.10. On the evidence presented, it is

ORDERED AND ADJUDGED that that Plaintiff's Final Judgment is **GRANTED** against all Defendants listed by name: MARY BONDS;

1. **Amounts Due.** Plaintiff, US BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR VRMTG ASSET TRUST, whose address is c/o Fay Servicing, LLC, 425 S. Financial Place, Suite 2000, Chicago, IL 60605, is due:

Principal	\$82,240.01
Deferred Unpaid Principal Balance:	\$17,107.95
Interest to date of this judgment: December 14, 2022	\$3,439.71
Escrow Advance	\$2,982.05
Inspections	\$240.00
Property Preservation	\$5,362.38
Conversion	\$128.00
SUBTOTAL	\$111,500.10

Attorneys' Fees:	
Flat Fee: \$5,525.00	
Attorneys' Fee Total:	\$5,525.00
Court Costs, now taxed:	
Filing Fee:	\$937.38
Service of Process:	\$1,113.40
Lis Pendens:	\$16.50
Other:	\$175.00
Summons: \$20.00	
Title: \$155.00	
TOTAL SUM	\$119,267.38

That shall bear interest at a rate of 4.75%.

- Lien on Property.** Plaintiff holds a lien for the total sum superior to all claims or estates of defendant(s), on the following described property in Santa Rosa County, Florida:

PARCEL 1: COMMENCE IN N.W. CORNER OF S.E. 1/4 OF N.E. 1.4, RUN SOUTH TO POINT OF BEGINNING, THENCE CONTINUE TO RUN SOUTH 210 FEET, THENCE RUN EAST 210 FEET, THENCE RUN NORTH 210 FEET, THENCE RUN WEST 210 FEET TO POINT OF BEGINNING, CONTAINING ONE ACRE MORE OR LESS, BEING IN SECTION 28, TOWNSHIP 5 NORTH, RANGE 28 WEST.

TOGETHER WITH EASEMENT FOR INGRESS/EGRESS DESCRIBED AS FOLLOWS:

COMMENCING IN NW CORNER OF THE SE 1/4 OF NE 1/4- SECTION 28 TOWNSHIP 5 NORTH, RANGE 28 WEST, SANTA ROSA COUNTY, FLORIDA, RUN SOUTH 620 FEET TO THE POB; THENCE CONTINUE SOUTH 40 FEET; THENCE WEST 71.5 FEET TO EAST ROW LINE OF FLA HWY #4; THENCE NORTH ALONG SAID ROW 52.66 FEET; THENCE EAST 105.74 FEET TO POB.

PARCEL 2: THE WEST 210 FEET OF THE NORTH 34 FEET OF THE SOUTH HALF OF THE SOUTHEAST QUARTER OF THE NORTHEAST QUARTER OF SECTION 28, TOWNSHIP 5 NORTH, RANGE 28 WEST. SANTA ROSA COUNTY, FLORIDA.

Property Address: 6502 HWY 4, JAY, FL 32565

- Sale of Property.** 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 the **14th day of February, 2023**, to the highest bidder for cash, except as prescribed in paragraph 4, at the courthouse located at 6865 CAROLINE STREET, MILTON, FL 32570 in Santa Rosa County, Florida, in accordance with section 45.031, Florida Statutes (2013), using the following method:

www.santarosa.realforeclose.com beginning at 11:00 a.m.

- Costs.** 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. **Distribution of Proceeds.** 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 the further order of this court.
6. **Right of Redemption/Right of Possession.** 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, and defendant(s) right of redemption as prescribed by section 45.0315, Florida Statutes (2013) shall be terminated, 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. **Attorneys' Fees.** The requested attorneys' fees are 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.
8. **Jurisdiction Retained.** Jurisdiction is reserved over this action to enforce the Final Judgment and to enter further orders that are proper including, without limitation, an award of attorney's fees and costs, a deficiency decree (if sought and appropriate), writs of possession, orders granting leave to file supplemental and/or amended pleadings to add additional parties, and orders resolving any disputes with respect to assessments and/or other amounts allegedly due associations.

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 LIEN HOLDER 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 the property has qualified for the homestead tax exemption in the most recent approved tax roll, the following paragraphs shall apply:

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, FL 32570, 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 (LEGAL SERVICES OF NORTH FLORIDA, INC., 118 SOUTH BAYLEN STREET, PENSACOLA, FL 32501, PHONE: (850) 432-822) 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 LEGAL SERVICES OF NORTH FLORIDA, INC. FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

DONE AND ORDERED.

eSigned by CIRCUIT COURT JUDGE CLIFTON A. DRAKE in 22000663CAMXAX on 12/21/2022 14:03:12 kBey5XE*

CLIFTON A. DRAKE
Circuit Judge

COPIES FURNISHED TO:

ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC
ATTORNEYS FOR PLAINTIFF
6409 CONGRESS AVE., SUITE 100
BOCA RATON, FL 33487
PRIMARY EMAIL: FLMAIL@RASLG.COM

MARY BONDS
618 W. F. STREET
JENKS, OK 74037

FILED

COPY