

Filing # 180557810 E-Filed 08/25/2023 03:49:35 PM

**IN THE CIRCUIT COURT OF THE 1ST JUDICIAL CIRCUIT
IN AND FOR SANTA ROSA COUNTY, FLORIDA**

**UNITED STATES OF AMERICA, acting
through the United States Department
of Agriculture, Rural Development,
f/k/a Farmers Home Administration,
a/k/a Rural Housing Service,**

CASE NO.: 2019 CA 598

Plaintiff,

vs.

JULIE E. WALDROUP, et al.,

Defendant(s).

FINAL JUDGMENT OF FORECLOSURE

THIS CAUSE OF ACTION was heard before the Court on Plaintiff's **MOTION FOR SUMMARY JUDGMENT** on the 23rd day of August, 2023. Based on the evidence presented, and being otherwise fully informed in the premises, it is

ORDERED AND ADJUDGED that Plaintiff's **MOTION FOR SUMMARY JUDGMENT** filed on February 20, 2023, is hereby **GRANTED**.

1. **Amounts Due and Owing.** Plaintiff is due the following costs:

- | | | |
|--|----|----------|
| a. Notice of Intent: | \$ | 75.00 |
| b. Title Search Fee: | \$ | 250.00 |
| c. Title Update Fee: | \$ | 375.00 |
| d. Lien Search: | \$ | 600.00 |
| e. Lien Update Fee: | \$ | 125.00 |
| f. Attorney's Fees: | | |
| i. Foreclosure Flat Fee | \$ | 2,425.00 |
| ii. Hourly Billed Time (1 hour x \$250.00) | \$ | 250.00 |
| iii. Bankruptcy Ch 13 Flat Fee: | \$ | 1,750.00 |
| g. Estimate Post-Sale Costs (Publication & Clerk Fee): | \$ | 411.00 |
| h. Court Costs, now taxed: | | |
| i. Filing Fee: | \$ | 1,007.06 |

CASE NO.: 57-2019-CA-000598

ii. Case Reopening Fee:	\$	51.75
iii. Service of Process:	\$	240.00
iv. Lis Pendens Recording Fee:	\$	13.50
COSTS & ATTORNEY FEES	\$	7,573.31
i. Payoff:		
i. Principal	\$	120,658.58
ii. Interest from 04/28/2021 to 08/23/2023	\$	11,199.83
iii. Subsidy To Be Recaptured		15,180.00
iv. Escrow/Impound Required	\$	6,153.43
v. RD Premium Due	\$	0.00
vi. Optional Insurance	\$	0.00
vii. Late Charges Due	\$	57.39
viii. P&I Advance	\$	0.00
ix. Deferred Amounts	\$	0.00
x. Fees Assessed with Payoff Quote	\$	0.00
xi. Interest Calculations		
- Fees Required with Payoff Funds	\$	12.60
- Fees Currently Assessed	\$	206.75
- Buyer Assistance	\$	0.00
xii. Funds to be Credited		
- Less Escrow/Impound Funds	\$	0.00
- Less Unapplied Funds	\$	0.00
- Less Buydown Funds	\$	0.00
- Less Financed Cov Rebate Funds	\$	0.00
- Less SAC Amounts Paid	\$	0.00
- Less Remaining PRA	\$	0.00
- Less Early Refunds	\$	0.00
PAYOFF FUNDS REQUIRED	\$	153,468.58
TOTAL AMOUNT OF JUDGMENT	\$	161,041.89

2. **Interest.** The **Total Costs & Attorney Fees** amount referenced in Paragraph 1 and the amount identified as “Payoff Funds Required” referenced in Exhibit “X” of the AFFIDAVIT IN SUPPORT OF MOTION FOR SUMMARY JUDGMENT, shall bear interest from this date forward at the prevailing legal rate.

3. **Lien on Property:** Plaintiff, **UNITED STATES OF AMERICA**, acting through the **United States Department of Agriculture, Rural Development, f/k/a Farmers Home Administration, a/k/a Rural Housing Service**, whose address is 2525 Ponce de Leon Boulevard, Suite 300, Coral Gables, Florida 33134, which is superior, paramount to the right, title, interest, claims, liens, encumbrances and equities of the following Defendants: **JULIE E. WALDROUP; CHARLES M. BRAMBLETT; SANTA ROSA COUNTY; UNKNOWN OCCUPANTS n/k/a RYAN WALDROUP**, and any unknown heirs, devisees, grantees, creditors, and other unknown persons or unknown spouses claiming by, through and under any of the above-named Defendants, and any and all other persons claiming any interest since the filing of the Lis Pendens on the following real property located in Santa Rosa County, Florida specifically identified as:

Lot No. 10, Block B, of **TERRA BELLA**, according to the Plat thereof as recorded in Plat Book 11 Page 45, of the Public Records of Santa Rosa County, Florida.

Which has the address of 5881 Pescara Drive, Pace, Florida 32571.

4. **Sale of Property.** If the Grand Total amount with interest at the rate described in Paragraph 2 and all costs accrued subsequent to this judgment are not paid, the Clerk of the Courts shall sell the subject property at Public Sale on the **24th day of October, 2023**, to the highest bidder for cash, except as prescribed in Paragraph 5, in accordance with Florida Statutes §45.031, by electronic sale, bidding begins at 11:00 a.m. Central Time, on the specified date, (except legal holidays) on www.santarosa.realforeclose.com, or alternatively, if the Court deems appropriate, at the Santa Rosa County Courthouse at 6865 Caroline Street, Milton, Florida 32570.

5. **Costs.** Plaintiff shall advance all subsequent costs of this action and shall be reimbursed for them by the Clerk if plaintiff is not purchaser of the property for sale, provided, however, that the

CASE NO.: 57-2019-CA-000598

purchaser of the property for sale shall be responsible for documentary stamps affixed to 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.

6. **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 the 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 2 from this date to the date of the sale; and by retaining any remaining amount pending the further order of this Court.

7. **Rights of Redemption/Rights of Possession.** Upon 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 Section 45.0315, Florida Statutes (2013) shall be terminated, except as to claims under Chapter 718 or Chapter 720, Florida Statutes, if any. Upon filing of the Certificate of Title, the person named on the Certificate of Title shall be let into possession of the property.

8. **Attorney Fees.** The requested attorney's fees are a flat rate fee that the firm's client has agreed to pay in this matter. The requested hourly attorney's fees for additional work performed has been approved by the firm's client for this case, if applicable. Given the amount of the fees requested and the labor expended, the court finds that a lodestar analysis is not necessary and that the flat fee is reasonable.

9. **Jurisdiction.** The court retains jurisdiction of this action to enter further orders that are proper, including, without limitation, writs of possession, deficiency judgments (if sought and appropriate), orders granting leave to file supplemental and/or amended pleadings to add additional

CASE NO.: 57-2019-CA-000598

parties, and others resolving any disputes with respect to assessments and/or other amounts allegedly due associations.

10. **Additional Expenses Post Judgment.** If the Plaintiff incurs additional expenses subsequent to the entry of this final judgment but prior to the sale date specified in Paragraph 4, Plaintiff may, by written motion served on all parties and adjudication at a hearing with notice, seek to amend this final judgment to include said additional expenses.

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 LIEN HOLDER CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN SIXTY (60) DAYS AFTER THE SALE. IF YOU FAIL TO FILE A 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, 6865 CAROLINE STREET, MILTON, FLORIDA 32570, OR CALL (850) 981-5554, WITHIN TEN (10) DAYS AFTER THE SALE TO SEE IF THERE IS ANY 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 AID SOCIETY AT LEGAL SERVICES OF NORTH FLORIDA PRIVATE BAR INVOLVEMENT PROGRAM, 1741 NORTH PALAFOX STREET, PENSACOLA, FLORIDA 32501, OR CALL (850) 432-8222 TO SEE IF YOU QUALIFY FINANCIALLY FOR

CASE NO.: 57-2019-CA-000598

THEIR SERVICES. IF THEY CANNOT ASSIST YOU, THEY MAY BE ABLE TO REFER YOU TO A LOCAL BAT REFERRAL AGENCY OR SUGGEST OTHER OPTIONS. IF YOU CHOOSE TO CONTACT THE LEGAL AID SOCIETY YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

IF YOU ARE A PERSON WITH A DISABILITY WHO NEEDS ANY ACCOMMODATION IN ORDER TO PARTICIPATE IN THIS PROCEEDING, YOU ARE ENTITLED, AT NO COST TO YOU, TO THE PROVISION OF CERTAIN ASSISTANCE. PLEASE CONTACT:

**COURT ADMINISTRATION, ADA LIAISON
SANTA ROSA COUNTY
6865 CAROLINE STREET
MILTON, FLORIDA 32570
PHONE (850) 623-3159
FAX (850) 983-0602
ADA.SANTAROSA@FLCOURTS1.GOV**

AT LEAST 7 DAYS BEFORE YOUR SCHEDULED COURT APPEARANCE, OR IMMEDIATELY UPON RECEIVING THIS NOTIFICATION IF THE TIME BEFORE THE SCHEDULED APPEARANCE IS LESS THAN 7 DAYS; IF YOU ARE HEARING OR VOICE IMPAIRED, CALL 711.

DONE AND ORDERED

eSigned by CIRCUIT COURT JUDGE CLIFTON DRAKE in 19000598CAMXAX on 08/25/2023 14:49:17 kTNr1Le+

CLIFTON A. DRAKE
Circuit 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 Judgment upon any pro se party who does not have access to and is not a registered user of the Florida Courts e-Filing Portal.

CASE NO.: 57-2019-CA-000598

**COPIES FURNISHED TO THE
FOLLOWING SERVICE LIST:**

Susan Delbosq, Esq.
*For Defendant Julie E.
Waldroup*
Sdelbosq@watsonfirm.com

Roy V. Andrews, Esq.
For Defendant Santa Rosa County
roya@santarosa.fl.gov;
malloryt@santarosa.fl.gov

**Unknown Occupants n/k/a
Ryan Waldroup**
Defendant
5881 Pescara Drive
Pace, FL 32571

Charles M. Bramblett
Defendant
5881 Pescara Drive
Pace, FL 32571