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

<p>PENNYMAC LOAN SERVICES, LLC, Plaintiff, v. JUSTEN MCALLISTER; UNKNOWN SPOUSE OF JUSTEN MCALLISTER; UNKNOWN PARTY IN POSSESSION 1; UNKNOWN PARTY IN POSSESSION 2; TERRA BELLA PROPERTY OWNERS ASSOCIATION, INC., Defendants.</p>	<p>CASE NO.: 22-CA-000855</p>
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IN REM FINAL JUDGMENT OF FORECLOSURE

THIS ACTION was heard before the Court on Order to Show Cause. The Court having reviewed Plaintiff's Motion for Order to Show Cause for Entry of Final Judgment of Foreclosure, the Order to Show Cause, the verified Complaint and all other documents pertinent to this action, **IT IS ORDERED AND ADJUDGED** that an In Rem Final Judgment of Foreclosure is **ENTERED** against all Defendants listed by name: Justen Mcallister; Unknown Party in Possession 1 n/k/a Justin Redick; and Terra Bella Property Owners Association, Inc.

1. **Amounts Due.** Plaintiff, PennyMac Loan Services, LLC, 3043 Townsgate Road #200, Westlake Village, CA 91361 is due:

PRINCIPAL		\$190,220.02
INTEREST FROM (06/01/2022 TO 12/13/2023 @ 3.25%) Per Diem (\$16.94)		\$9,476.49
SUBTOTAL		\$199,696.51
RECOVERABLE BALANCE		\$171.78
Late Fee	\$66.78	
Property Inspections	\$105.00	
COUNTY TAXES		\$11,350.85
(2016 = \$360.07)		
(2017 = \$1,983.54)		
(2018 = \$1,685.32)		
(2019 = \$1,766.37)		
(2020 = \$1,824.90)		
(2021 = \$1,854.08)		

(2022 = \$1,876.57)

HAZARD INSURANCE PREMIUMS \$8,904.09

(2017 = \$846.00)

(2018 = \$786.24)

(2019 = \$949.59)

(2020 = \$994.47)

(2021 = \$1,362.06)

(2022 = \$1,888.15)

(2023 = \$2,077.58)

MORTGAGE INSURANCE PREMIUMS \$6,136.24

(2017 = \$935.19)

(2018 = \$916.79)

(2019 = \$897.74)

(2020 = \$878.01)

(2021 = \$857.58)

(2022 = \$836.42)

(2023 = \$814.51)

Escrow Credits (\$21,911.45)

Attorneys' Costs \$1,642.43

Attorneys' Fees Total \$5,075.00

TOTAL \$211,065.45

Which shall bear interest at the prevailing statutory rate of interest.

2. **Lien on Property.** Plaintiff holds a lien for the total sum superior to all claims or estates of Defendants, Justen Mcallister; Unknown Party in Possession-1 n/k/a Justin Redick; and Terra Bella Property Owners Association, Inc., on the following described property in Santa Rosa County, Florida:

Lot(s) 14, 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.

Property Address: 5905 Pescara Drive, Pace, FL 32571

3. **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 January 30, 2024 to the highest bidder for cash, except as prescribed in paragraph 4, in accordance with Section 45.031, Florida Statutes (2013), using the following method:

(CHECK ONE):

_____, beginning at _____ on the prescribed date.

By Electronic sale beginning at 11:00 a.m. CT on the prescribed date at via the online auction site at www.santarosa.realforeclose.com (website).

4. **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. **Jurisdiction Retained.** Jurisdiction of this action is retained to enter further orders that are proper including, without limitation, the amount of unpaid assessments under Chapter 718 and/or 720, Florida Statutes, if any, writs of possession; deficiency judgments; re-foreclosure of omitted parties; reforming errors in the legal description or address; orders authorizing Plaintiff to recover any additional pre- and/or post-judgment advances required to protect its mortgage lien and complete the foreclosure sale contemplated by this judgment, including, but not limited to, advances for property taxes, insurance, property preservation costs, and attorneys' fees and costs; and such other, further issues as are just and necessary.
8. **Attorneys' Fees.** Because the fees requested do not exceed 3% of the principal amount owed at the time complaint was filed, it is not necessary for the Court to hold a hearing or adjudge the requested attorneys' fees to be reasonable.
9. **Assessments Pursuant to Chapter 718 and/or 720, Florida Statutes.** The Court finds the Plaintiff is entitled to the statutory limitation of liability for unpaid assessments of Terra Bella Property Owners Association, Inc. as provided by Chapter 718 and/or 720, Florida Statutes.

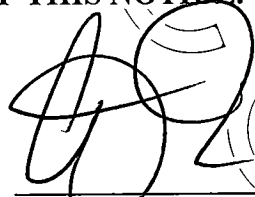
IF THIS PROPERTY IS SOLD AT PUBLIC AUCTION, THERE MAY BE ADDITIONAL MONEY FROM THE SALE AFTER PAYMENT OF PERSONS WHO ARE ENTITLED TO BE PAID FROM THE SALE PROCEEDS PURSUANT TO THE FINAL JUDGMENT.

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 CONTACT THE CLERK OF THE COURT FOR SANTA ROSA COUNTY, FLORIDA 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, 1741 N. PALAFOX STREET, PENSACOLA, FL 32501 PHONE: 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 LEGAL SERVICES OF NORTH FLORIDA, 1741 N. PALAFOX STREET, PENSACOLA, FL 32501 PHONE: 850-432-8222, FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

DONE AND ORDERED.


12/13/23
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 [Order or 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.

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