

Filing # 222042862 E-Filed 04/29/2025 03:16:56 PM

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

**FOR
CLERK'S
USE ONLY**

Clerk Case Number: 23000746CAMXAX
Division: Circuit Civil

Nationstar Mortgage LLC,

Plaintiff(s),

vs.

Ashley E. Jackson; David C. Jackson; United States of America Acting through Secretary of Housing and Urban Development; The Meadows Owners Association of Santa Rosa, Inc.; Unknown Parties in Possession #1, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s); Unknown Parties in Possession #2, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s)

Defendant(s).

FINAL JUDGMENT OF FORECLOSURE

THIS action was heard before the Court on Plaintiff's Motion for Summary Final Judgment on April 28, 2025. On the evidence presented,

IT IS ORDERED AND ADJUDGED that:

1. Plaintiff, Nationstar Mortgage LLC is due:

Principal Due on Note and Mortgage	\$355,688.12
Interest to the date of this Judgment	\$52,330.95
Title Search Expenses	\$275.00
Taxes:	\$7,425.57

Attorney fees:

The requested attorney's fee is a flat rate fee that the firm's client has agreed to pay in this matter. Given the Amount of fee requested and the labor expended, the Court finds that a lodestar analysis is not necessary and that the flat fee is reasonable. \$4,100.00

Additionally based upon:

Fair Debt Response, Notice of Dropping Party and Notice of Final Defendant Served \$250.00
 Flat Fee Amount of \$250.00

Attorney Fee Total \$4,350.00

Court Costs Now Taxed

Filing Fee/ Statutory Convenience Fee \$1,972.50
 Filing Fee for Lis Pendens \$12.00
 Private Process Server \$913.00
 Expert Affidavit Cost \$5.00

OTHER COSTS:

Pre-Acceleration Late Charges \$168.40
 Property Inspections \$525.00
 Appraisals \$135.00
 Return Check Fee \$75.00
 Hazard Insurance \$9,606.45
 Misc. Advance \$1,147.78
 Misc. Recovery \$-1,147.78
 County Recording Fee \$31.00
 Suspense Balance (\$0.00)

JUDGMENT GRAND TOTAL \$433,512.99

That shall bear interest at the prevailing statutory rate pursuant to F.S. §55.03.

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:

Property Address: 9646 Misty Meadow Lane, Navarre, FL 32566

- a. Legal Description: LOT 4, BLOCK D, THE MEADOWS, ACCORDING TO THE PLAT THEROF, RECORDED IN PLAT BOOK 10, PAGE (S) 39 THROUGH 41, INCLUSIVE, OF THE PUBLIC RECORDS OF SANTA ROSA COUNTY, FLORIDA.
- b. Parcel ID No. 132S26237600D000040

The aforesaid lien of the Plaintiff is prior, paramount and superior to all rights, claim, liens, interest, encumbrances and equities of the Defendants and all persons, firms or corporations claiming by, through or under said Defendants or any of them and the property will be sold free and clear of all claims of said Defendants, except that the United States of America is accorded its right of redemption pursuant to Title 28 U.S.C. §2410(c), with the exception of any assessments pursuant to Florida Statutes §§718.116 and 720.3085.

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 Court shall sell the property at public sale on June 4, 2025** to the highest bidder for cash, except as set forth in Paragraph 4, AT www.santarosa.realforeclose.com AT 11:00 A.M. CENTRAL STANDARD TIME in accordance with § 45.031 Fla. Stat. (1995).
4. Plaintiff shall advance all subsequent costs and advances pursuant to the mortgage 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 the plaintiff is the purchaser, the clerk shall credit plaintiff's bid with the total sum with interest and costs and advances pursuant to the mortgage accruing subsequent to this judgment, or such part of it, as is necessary to pay the bid in full.
5. Plaintiff may assign the judgment and right to bid without further order of the court.
6. 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 and advances pursuant to the

mortgage; 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.

7. 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.
8. This Court retains jurisdiction of this cause for the purpose of entering any and all further orders as may be necessary and proper including, without limitation, writs of possession and a deficiency judgment, if appropriate to hear motions and enter orders to address any omitted parties who may possess an interest in the subject property, including entering orders that foreclose any such interest, and to determine the amount of assessments due pursuant to sections 718.116 or 720.3085.
9. 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, 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 TIMELY CLAIM ANY MONEY TO WHICH YOU ARE ENTITLED. PLEASE CHECK WITH THE CLERK OF THE COURT, JASON

D. ENGLISH, ESQ., SANTA ROSA COUNTY COURTHOUSE, 801 CAROLINE STREET SOUTHEAST, MILTON, FL 32570, (850) 983-1987, 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 LEGAL SERVICES OF NORTH FLORIDA, INC., 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 LEGAL SERVICES OF NORTH FLORIDA, INC., 118 SOUTH BAYLEN STREET, PENSACOLA, FL 32501, 850-432-8222 FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE

10. Plaintiff has complied with 50 U.S.C.S: § 3931 as Defendant, Ashley E. Jackson, is an active military member, and therefore, a guardian ad litem has been appointed to protect the Defendant's interest. Additionally, Plaintiff has filed with the court an affidavit attesting to the Defendant's military status.

11. 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.

DONE AND ORDERED in Milton, Santa Rosa County, Florida.

04/29/2025 13:09:56
23000746CAMXAX

signed by CIRCUIT COURT JUDGE JAMES DUNCAN 04/29/2025 01:09:56 #2BPCN3

J. Scott Duncan
Circuit Court Judge