

Filing # 237849997 E-Filed 12/16/2025 02:31:30 PM

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

<p>FLAGSTAR BANK, N.A.,</p> <p style="text-align: center;">Plaintiff,</p> <p>v.</p> <p>JEFFREY HUOT; COURTNEY R. HUOT; UNKNOWN PARTY IN POSSESSION 1; UNKNOWN PARTY IN POSSESSION 2; WOODBINE SPRINGS PLANTATION HOMEOWNERS ASSOCIATION, INC.,</p> <p style="text-align: center;">Defendants.</p>	<p style="text-align: center;">CASE NO.: 2021-CA-000849</p>
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IN REM FINAL JUDGMENT OF FORECLOSURE

THIS ACTION came before the Court on an Order to Show Cause. The Court having reviewed and considered the Motion to Show Cause for Entry of Final Judgment of Foreclosure, the Order to Show Cause entered thereon, the Pleadings, all other documents pertinent to this action, and the arguments presented, **IT IS ADJUDGED** that an In Rem Final Judgment of Foreclosure is **ENTERED** against all Defendants listed by name: Jeffrey Huot; Courtney R. Huot; and Woodbine Springs Plantation Homeowners Association, Inc.

1. **Amounts Due.** Plaintiff, Flagstar Bank, N.A. c/o Nationstar Mortgage LLC, 8950 Cypress Waters Blvd., Coppell, TX 75019 is due:

PRINCIPAL	\$275,954.61
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INTEREST FROM (08/01/2019 TO 12/16/2025 @ 4.375%) Per Diem (\$33.08)	\$76,958.26
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SUBTOTAL	\$352,912.87
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RECOVERABLE BALANCE	\$ 850.91
Late Fee	\$95.00
Property Inspections	\$260.00
Other Fee	\$30.00
Late Fee	\$465.91

COUNTY TAXES	\$19,048.01
(2020 = \$3,249.40)	
(2021 = \$3,451.05)	
(2022 = \$3,879.26)	
(2023 = \$4,144.16)	

(2024 = \$4,324.14)

HAZARD INSURANCE PREMIUMS

\$26,215.70

(2020 = \$1,111.70)

(2021 = \$2,099.00)

(2022 = \$6,783.00)

(2023 = \$5,478.00)

(2024 = \$6,118.00)

(2025 = \$4,626.00)

Attorneys' Costs

\$2,769.18

Attorneys' Fees Total

\$12,397.50

TOTAL

\$414,194.17

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, Jeffrey Huot, Courtney R. Huot, and Woodbine Springs Plantation Homeowners Association, Inc., on the following described property in Santa Rosa County, Florida:

Lot 21, Block G, Woodbine Springs Plantation, according to the plat thereof, recorded in Plat Book D, Page 16, of the Public Records of Santa Rosa County, Florida.

Property Address: 5068 Ponitz Pkwy, 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 February 12, 2026 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.** The Court finds, based upon the affidavits/testimony presented and upon inquiry of counsel for the Plaintiff that the attorney's fees expended were reasonable and that an hourly rate of \$215.00 is appropriate. Plaintiff's counsel represents that the attorneys' fees awarded do not exceed its contract fee with the Plaintiff. The Court finds that there is no reduction or enhancement factor for consideration by the Court pursuant to *Florida Patients Compensation Fund v. Rowe*, 472 So. 2d 1145 (Fla. 1985).
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 Woodbine Springs Plantation Homeowners 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.

ORDERED at Santa Rosa County, Florida, on this _____, 2025.

12/16/2025 13:05:15
21000849CAMXX
SIGNED BY CIRCUIT COURT JUDGE JAMES DUNCAN, 12/16/2025 01:05:15 PM EST

Circuit Judge

Conformed Copies:

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