

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

U.S. BANK NATIONAL ASSOCIATION	)	
Plaintiff,	)	2014 SEP 26 PM 2:35
v.	)	
JANICE M. MANNINGS, WARREN	)	CASE NO: 2013 CA 001068
MANNINGS, JR., FLORIDA HOUSING	)	
FINANCE CORPORATION, UNITED	)	
STATES OF AMERICA DEPARTMENT OF	)	
THE TREASURY INTERNAL REVENUE	)	
SERVICE, AND UNKNOWN TENANT	)	
N/K/A ERIN MANNINGS,	)	
Defendants.	)	

FINAL JUDGMENT

**THIS ACTION** was heard before the Court on Plaintiff's Motion for Summary Final Judgment of Foreclosure on September 24, 2014. On the evidence presented, **IT IS ADJUDGED** that a Final Judgment of Foreclosure is **ENTERED** against all Defendants listed by name Janice M. Mannings, Warren Mannings, Jr., Florida Housing Finance Corporation, the United States of America Department of Treasury Internal Revenue Service, and the Unknown Tenant N/K/A Erin Mannings.

IT IS ADJUDGED that:

1. Plaintiff, U.S. BANK NATIONAL ASSOCIATION, whose address 4801 Frederica Street, Owensboro, Kentucky 42301-7441, is due:

Principal	\$96,147.97
Interest from 01/01/2011 – 09/24/2014 (5.46% per diem = \$14.38)	\$19,587.80
<b>TOTAL</b>	<b>\$115,735.77</b>

that shall bear interest at the rate of 4.75% a year.

2. Plaintiff holds a lien for the total sum superior to all claims or estates of Defendants, Janice M. Mannings, Warren Mannings, Jr., Florida Housing Finance Corporation, the United States of America Department of Treasury Internal Revenue Service, and the Unknown Tenant N/K/A Erin Mannings, on the following described property in **ESCAMBIA** County, Florida:

Lot 29, Block "D", Lake Cook Estates, Phase 3, being a portion of Section 29, Township 2 South, Range 31 West, Escambia County, Florida, according to plat record in Plat Book 17 at Page 66 of the Public Records of said County.

A/K/A 8007 Mark Court, Pensacola, Florida 32506

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 the Court shall sell the property at public sale on November 25, 2014, to the highest bidder for cash, except as prescribed in paragraph 4, at the courthouse located at: **190 Governmental Center, in ESCAMBIA County in Pensacola, Florida**, in accordance with section 45.031, Florida Statutes., using the following method:

■ By electronic sale beginning at 11:00 a.m. CDT on the prescribed date at [www.escambia.realforeclose.com](http://www.escambia.realforeclose.com) (website).

4. 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. 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. On filing the certificate of sale, Defendant(s), Janice M. Mannings, Warren Mannings, Jr., Florida Housing Finance Corporation, the United States of America Department of Treasury Internal Revenue Service, the Unknown Tenant N/K/A Erin Mannings, 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. If any Defendant remains in possession of the property, the clerk shall without further order of the court issue forthwith a writ of possession upon request of the person named on the certificate of title.

7. Jurisdiction of this action is retained to enter further orders that are proper including, without limitation, writs of possession and deficiency judgment.

**IF THIS PROPERTY IS SOLD AT PUBLIC AUCTION, THERE MAY BE ADDITIONAL MONEY FROM THE SALE AFTER PAYMENT OF PERSONS WHO**

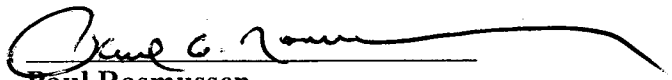
ARE ENTITLED TO BE PAID FROM THE SALE PROCEEDS PURSUANT TO THE FINAL JUDGMENT.

IF YOU ARE A SUBORDINATE LIENHOLDER CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN 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 ESCAMBIA COUNTY CLERK OF THE COURT, 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 NORTHWEST FLORIDA LEGAL SERVICES, INC., 701 SOUTH "J" STREET PENSACOLA, FLORIDA 32501, (850) 432-2336 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 NORTHWEST FLORIDA LEGAL SERVICES, INC., 701 SOUTH "J" STREET PENSACOLA, FLORIDA 32501, (850) 432-2336, FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

DONE AND ORDERED in at Pensacola, Escambia County, Florida,  
this 24<sup>th</sup> day of Sept 2014.

  
Paul Rasmussen  
Senior Judge

**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that a copy of the foregoing Final Summary Judgment has been furnished to the following by regular U.S. Mail this 8 day of October, 2014:

Sirote & Permutt, PC  
1115 E. Gonzalez Street  
Pensacola, FL 32503  
floridaservice@sirote.com  
Attorney for Plaintiff

Janice M. Mannings  
8007 Mark Court  
Pensacola, FL 32506

Warren Mannings, Jr.  
8007 Mark Court  
Pensacola, FL 32506

Florida Housing Finance Corporation  
c/o Gary, Dytrych & Ryan, RA  
701 US One, Suite 402  
North Palm Beach, FL 33408

United States of America  
Department of the Treasury  
Internal Revenue Service  
c/o Pamela C. Marsh, USA  
111 N. Adams Street, 4<sup>th</sup> Floor  
Tallahassee, FL 32301

Unknown Tenant  
N/K/A Erin Mannings  
8007 Mark Court  
Pensacola, FL 32506

100 N/A  
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