

IN THE FLORIDA COURT OF THE FIRST  
JUDICIAL CIRCUIT OF FLORIDA IN AND FOR  
ESCAMBIA COUNTY  
GENERAL JURISDICTION DIVISION  
CASE NO: 2015 CA 001185

REVERSE MORTGAGE SOLUTIONS, INC.,  
Plaintiff,

vs.

THE UNKNOWN HEIRS, DEVISEES, GRANTEES,  
ASSIGNEES, LIENORS, CREDITORS, TRUSTEES,  
BENEFICIARIES AND ALL OTHER CLAIMANTS  
CLAIMING BY THROUGH UNDER OR AGAINST  
MARION I RISINGER, DECEASED; PAMELA M.  
RISINGER; PATRICIA L. RISINGER BEATTY;  
UNITED STATES OF AMERICA ON BEHALF OF  
THE SECRETARY OF HOUSING AND URBAN  
DEVELOPMENT ; UNKNOWN TENANT #1  
N/K/A DAMON BEATTY; KINGS ROAD  
HOMEOWNERS ASSOCIATION, INC.; ANY AND  
ALL UNKNOWN PARTIES CLAIMING BY,  
THROUGH, UNDER, AND AGAINST THE  
HEREIN NAMED INDIVIDUAL DEFENDANT(S)  
WHO ARE NOT KNOWN TO BE DEAD OR  
ALIVE, WHETHER SAID UNKNOWN PARTIES  
MAY CLAIM AN INTEREST AS SPOUSES,  
HEIRS, DEVISEES, GRANTEES, OR OTHER  
CLAIMANTS,  
Defendant(s).

**IN REM FINAL JUDGMENT OF FORECLOSURE**

THIS CAUSE came on to be heard on July 13, 2016 for non-jury

- ☐ the undersigned Circuit Judge and on the evidence presented and the Court being otherwise fully advised in the premises, it is thereupon,
- ☒ the General Magistrate. The General Magistrate's Report and Recommendations on Final Judgment of Foreclosure dated August 10, 2016, to which no timely exception was filed has been reviewed by the Court and it is hereby ratified, approved, and incorporated herein, it is thereupon,

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CIRCUIT COURT  
ESCAMBIA COUNTY, FL  
SEP 16 10 11  
CIRCUIT CIVIL DIVISION  
FILED & RECORDED

This action was tried before the court at a Non-Jury Trial on July 13, 2016. On the evidence presented, **IT IS ADJUDGED** that Plaintiff's Final Judgment is **GRANTED** against all defendants listed by name: PAMELA M. RISINGER; PATRICIA L. RISINGER BEATTY; THE UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, BENEFICIARIES AND ALL OTHER CLAIMANTS CLAIMING BY THROUGH UNDER OR AGAINST MARION I RISINGER, DECEASED; UNITED STATES OF AMERICA ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; UNKNOWN TENANT #1 N/K/A DAMON BEATTY; KINGS ROAD HOMEOWNERS ASSOCIATION, INC.;

- 1. Amounts Due.** Plaintiff, REVERSE MORTGAGE SOLUTIONS, INC., whose address is c/o Reverse Mortgage Solutions, Inc., 14405 Walters Road, Houston, TX 77014, is due:

Principal	\$160,087.33
Interest to date of this judgment: July 13, 2016	\$7,834.09
Taxes	\$1,601.61
Hazard Insurance	\$7,595.12
Inspections	\$340.00
Property Appraisals	\$440.00
Mortgage Insurance	\$1,300.27
Prior Servicer Fee	\$700.00
SUBTOTAL	\$179,898.42
Attorneys' Fees:	
Finding as to reasonable number of hours rate for trial preparation and attendance: 10.00	
Finding as to reasonable hourly rate for trial preparation and attendance: \$75.00	
Flat Fee: \$840.00	
Attorneys' Fee Total:	\$1,590.00
Other:	\$200.00
Title Search: \$200.00	
SUBTOTAL	\$181,688.42
<b>TOTAL SUM</b>	<b>\$181,688.42</b>

That shall bear interest at a rate in accordance with section 55.03(3), Florida Statute

- 2. Lien on Property.** Plaintiff holds a lien for the total sum superior to all claims or estates of defendant(s), on the following described property in Escambia County, Florida:

**LOT 10, BLOCK H, MUIRFIELD, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 14, PAGE 25, OF THE PUBLIC RECORDS OF ESCAMBIA COUNTY, FLORIDA.**

**Property Address: 1516 MUIRFIELD ROAD, CANTONMENT, FL 32533**

- 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 the 15<sup>th</sup> day of December, 2016, *no sooner than 45 days from the of*

**this judgment**, to the highest bidder for cash, except as prescribed in paragraph 4, at the courthouse located at 190 GOVERNMENTAL CENTER, PENSACOLA, FL 32501 in Escambia County, Florida, in accordance with section 45.031, Florida Statutes (2013), using the following method:

☒ www.escambia.realforeclose.com beginning at 11:00 AM

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. **Attorneys' Fees.** The Court finds, based upon the affidavits presented and upon inquiry of counsel for the Plaintiff, that the flat fee of \$840.00 is reasonable and appropriate for the Plaintiff's counsel's attorney's fees. Furthermore, the Court finds, based upon the affidavits presented and upon inquiry of counsel for the Plaintiff, that 10.00 hours were reasonably expended by Plaintiff's counsel and that and hourly rate of \$75.00 is appropriate. PLAINTIFF'S COUNSEL CERTIFIES THAT THE ATTORNEY FEE AWARDED DOES NOT EXCEED ITS CONTRACT FEE WITH PLAINTIFF. The Court finds that there are no reasons for either reduction or enhancement pursuant to *Florida Patient's Compensation Funds v. Rowe*, 472 So. 2d 1145 (Fla. 1985), and the Court therefore has awarded reasonable attorney's fees in the amount indicated in paragraph 1 of this Judgment.
8. **Jurisdiction is further reserved to enter Orders that are proper, including without limitation, writs of possession, and leave to file supplemental and amended pleadings and complaints to add omitted counts and/or parties who may possess an interest in the property and to resolve any disputes with respect to assessments and/or other amount allegedly due associations. The Judgment is in rem only. Plaintiff is not seeking a deficiency or money judgment against any defendant to this action.**
9. The United States of America shall have the right of redemption provided by 28 U.S.C. §2410(c) and, if it is the successful bidder at the foreclosure sale, it shall be allowed thirty (30) days to

deliver a Treasury check to the Clerk of Court in payment of the amount of its bid. Further, the deposit required by Florida Statutes 45.021(2) shall be waived.

**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 CLERK OF THE COURT, 190 GOVERNMENTAL CENTER, PENSACOLA, FL 32502, 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, 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. FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.**

**ORDERED** at PENSACOLA, ESCAMBIA COUNTY, FLORIDA this 16<sup>th</sup> day of July, 2016. Sept. .

  
\_\_\_\_\_  
HONORABLE PRESIDING JUDGE

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all

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PATRICIA L. RISINGER BEATTY  
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UNKNOWN TENANT #1 N/K/A DAMON BEATTY  
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CANTONMENT, FL 32533

KINGS ROAD HOMEOWNERS ASSOCIATION, INC.  
C/O WILLIAM SLAYTON  
1401 TEMPLEMORE DR  
CANTONTMENT, FL 32533