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

**U.S. BANK NATIONAL ASSOCIATION,  
AS TRUSTEE FOR OWNIT  
MORTGAGE LOAN TRUST,  
MORTGAGE LOAN ASSET-BACKED  
CERTIFICATES, SERIES 2006-7  
Plaintiff,**

**Case No.: 2015 CA 001597  
Division:**

**vs.**

**DENICE JOHNSON; STANLEY  
JOHNSON; MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC. AS  
NOMINEE FOR OWNIT MORTGAGE  
SOLUTIONS, 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),**

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**FINAL JUDGMENT OF FORECLOSURE**

THIS CAUSE came before the Court for non-jury trial. The hearing or trial was heard by

- ☐ 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 signed by the General Magistrate on January 24, 2018, 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,

15-045590

## ORDERED AND ADJUDGED as follows:

1. Service of Process has been dully effectuated on defendants listed by name: DENICE JOHNSON; STANLEY JOHNSON; MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR OWNIT MORTGAGE SOLUTIONS, INC.;
2. **Amounts Due.** Plaintiff, U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR OWNIT MORTGAGE LOAN TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-7, whose address is c/o Ocwen Loan Servicing, LLC, 5720 Premier Park Drive, West Palm Beach, FL 33407, is due:

Principal	\$92,365.86
Deferred Principal Balance:	\$39,761.55
Interest to date of this judgment: November 29, 2017	\$11,808.10
Escrow Balance	\$9,964.43
Late Charges	\$59.54
Inspections	\$150.75
Property Appraisals	\$110.00
SUBTOTAL	\$154,220.23
Attorneys' Fees:	
Finding as to reasonable number of hours: 10.00	
Finding as to reasonable hourly rate: \$215.00	
Flat Fee: \$3,450.00	
Attorneys' Fee Total:	\$3,450.00
Court Costs, now taxed:	
Filing Fee:	\$933.38
Service of Process:	\$180.00
Lis Pendens:	\$11.00
Other:	\$30.00
Summons: \$30.00	
SUBTOTAL	\$158,824.61
Less: Suspense Balance	(\$952.06)
<b>TOTAL SUM</b>	<b>\$157,872.55</b>

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

3. **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 4, BLOCK 4, NORWOOD SUBDIVISION, BEING A PORTION OF SECTION 35, TOWNSHIP 1 SOUTH, RANGE 30 WEST, ESCAMBIA COUNTY, FLORIDA, ACCORDING TO THE PLAT THEREOF IN PLAT BOOK 4, PAGE 57, OF THE PUBLIC RECORDS OF ESCAMBIA COUNTY, FLORIDA.**

**Property Address: 6121 RAWSON LANE, PENSACOLA, FL 32503**

4. **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 the Court shall sell the property at public sale on April 6, 2018, 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, 32502**, in accordance with section 45.031, Florida Statutes., using the following method (CHECK ONE):
  - ☐ At 190 Governmental Center, Pensacola, FL 32502, beginning at 11:00 AM on the prescribed date.
  - ☒ By electronic sale beginning at 11:00 AM CST on the prescribed date at [www.escambia.realforeclose.com](http://www.escambia.realforeclose.com) (website).
5. **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.
6. **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 further order of this Court.
7. **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.
8. **Attorneys' Fees.** The Court finds, based upon the affidavits presented and upon inquiry of counsel for the Plaintiff, that the flat fee of \$3450.00 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 \$215.00 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.

9. **Jurisdiction Retained.** Jurisdiction of this action is retained to enter further orders that are proper including, without limitation, a 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 CONTACT THE CLERK OF THE COURT, (ESCAMBIA COUNTY CLERK OF 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 LEGAL SERVICES OF NORTH FLORIDA (1741 N. PALAFOX STREET, PENSACOLA, FLORIDA, 32501, (850) 432-8222, [www.lsnf.org](http://www.lsnf.org) 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 NORTH FLORIDA, FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.**

**DONE AND ORDERED** in ESCAMBIA County, Florida,

  
eSigned by CIRCUIT COURT JUDGE J. SCOTT DUNCAN  
on 02/20/2018 10:27:38 hmlKr8Vs