Recorded in Public Records 09/11/2013 at 02:35 PM OR Book 7073 Page 1490, Instrument #2013069088, Pam Childers Clerk of the Circuit Court Escambia County, FL

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

CITIMORTGAGE, INC.	CASE NO.: 17-2012-CA-003063	
Plaintiff,	SEC.:	102>919-43+ 30+667+82+
v.	SEC.:	250 · ÷ 4 • 622 · 4 ÷
KENNETH L. BULLARD; CLARA J. BULLARD; 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; AND ESCAMBIA COUNTY HOUSING FINANCE AUTHORITY.		0 · + 0 · + 958 · + 330 · + 1 · 091 · 12 + 9 · 088 · 95 + 2 · 524 · 01 + 450 · + 1 · 814 · 5 + 4 · 696 · + 1 · 462 · 21 +
Defendant(s).	01	
		. 160×88&×62¢

IN REM FINAL JUDGMENT OF FORECLOSURE PURSUANT **FLORIDA STATUTE 702.10**

Form 1.996(a)

THIS ACTION was tried before the court. On the evidence presented,

IT IS ADJUDGED that:

Plaintiff, CitiMortgage, Inc., c/o 1000 Technology Drive, MS 314, O'Fallon, MO 1. 63368 is due:

> Principal: 102,919.43 30,667.82 Interest to date of this judgment: Title search expenses: 250.00 4,622.40 Taxes

Attorneys' Fees:

EIFED & BECORDED CIBCOLL CLAIF DIALSICH

FLFC - 3rd-Judgment Final Summary Judgment Of Foreclosure FL-97007189-10 2013-06-07 @ 13:04:04 / DA

2013 SEP-9 P 3: 02



Finding as to reasonable number of hours: 0	
Finding as to reasonable hourly rate: 0	
Other*:	\$ 0.00
(*The requested attorney's fee is a flat rate that the firm's client has agreed to pay in this matter. Given the amount of the fee requested and the labor expended, the Court finds that a lodestar analysis is not necessary and that the flat fee is reasonable.)	
Attorneys' fees total	\$ 0.00
Court Costs, now taxed	
Filing Fee	\$ 958.00
Service of Process	\$ 330.00
Other:	
Pre-Acceleration Late Charges	\$ 1,091.12
Hazard Insurance	\$ 9,088.95
MIP/PMI	\$ 2,524.01
Broker's Price Opinion/Appraisals	\$ 450
Property Inspections	\$ 1,814.50
Property Preservation	\$ 4,696.00
Interest on Advances	\$ 1,462.21
Mail	\$ 9.98
SUBTOTAL	\$ 160,884.42
LESS: Escrow Balance	\$ 0.00
LESS: Other	\$ 0.00
TOTAL	\$ 160,884.42

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

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



COMMENCE AT THE SOUTHWEST CORNER OF SECTION 5, TOWNSHIP 1 NORTH, RANGE 31 WEST, ESCAMBIA COUNTY, FLORIDA; THENCE NORTH 01 DEGREES 35 MINUTES 41 SECONDS EAST ALONG THE WEST LINE OF SAID SECTION 5 FOR 1917.55 FEET; THENCE NORTH 75 DEGREES 30 MINUTES 28 SECONDS EAST FOR 274.77 FEET TO THE WESTERLY RIGHT OF WAY LINE OF COUNTY ROAD NO. 97 (100° R/W); THENCE SOUTH 14 DEGREES 29 MINUTES 32 SECONDS EAST ALONG SAID WESTERLY RIGHT OF WAY LINE FOR 160.00 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE SOUTH 14 DEGREES 29 MINUTES 32 SECONDS EAST ALONG SAID WESTERLY RIGHT OF WAY LINE FOR 75.00 FEET TO A POINT OF CURVATURE OF A CIRCULAR CURVE TO THE RIGHT; THENCE SOUTHWESTERLY ALONG SAID CURVE (DELTA = 90 DEGREES 00 MINUTES 00 SECONDS, RADIUS = 25.00 FEET) FOR AN ARC DISTANCE OF 39.27 FEET TO A POINT OF TANGENCY; THENCE SOUTH 75 DEGREES 30 MINUTES 28 SECONDS WEST FOR 112.00 FEET; THENCE NORTH 14 DEGREES 29 MINUTES 32 SECONDS WEST FOR 100.00 FEET; THENCE NORTH 75 DEGREES 30 MINUTES 28 SECONDS EAST FOR 137.00 FEET TO THE POINT OF BEGINNING. ALL LYING AND BEING IN A PORTION OF SECTION 5, TOWNSHIP 1 NORTH, RANGE 31 WEST, ESCAMBIA COUNTY, FLORIDA.

Property address: 941 JACKS BRANCH ROAD, CANTONMENT, FL 32533

3.	If the total sum due 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 <i>DCHU</i>	bes 2, 20 /3, at 11:00 a.m. at website: https://www.escambia.realforeclose.com
to the highe	st bidder for cash, except as prescribed in Paragraph 4, in accordance with section 45.031,
	utes, using the following method (CHECK ONE):

[] At the courthouse beginning at 11:00 AM on the prescribed date.

By electronic sale beginning at 11:00 AM on the prescribed date at the 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 the plaintiff's costs; second, documentary stamps affixed to the certificate; third, plaintiff's attorneys' fees; fourth, the total sum due to the plaintiff, less the items



BK: 7073 PG: 1493

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 of 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.
- 7. This Final Judgment is entered In Rem and no deficiency judgment shall be sought against the Defendant.
 - 8. This Final Judgment is entered pursuant to Florida Statute 702.10.

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, 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 the property being foreclosed on has qualified for the homestead tax exemption in the most recent approved tax roll, the following provision applies:

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, ERNIE LEE MAGAHA, AT 850-595-4310, 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



BK: 7073 PG: 1494 Last Page

ATTORNEY YOU MAY CONTACT INTERNAL REVENUE SERVICE (FL - NORTHERN) FOR ESCAMBIA COUNTY AT 904-665-0832 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 INTERNAL REVENUE SERVICE (FL - NORTHERN) FOR ESCAMBIA COUNTY AT 904-665-0832 FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

ORDERED at Pensacola, Florida, on

Circuit Judge

CERTIFICATE OF SERVICE

I certify that a true copy of the above and foregoing has been furnished to each of the following named addresses by [4] regular U.S. Mail and/or [3] facsimile or [3] hand delivery on this day of September, 2013.

MORRISHARDWICKISCHNEIDER, LLC, 5110 EISENHOWER BLVD, SUITE 120, TAMPA, FL 33634

MORRISHARDWICKISCHNEIDER, LLC, 9409 PHILADELPHIA ROAD, BALTIMORE, MD 21237

KENNETH L. BULLARD, 941 JACKS BRANCH ROAD, CANTONMENT, FL 32533

CLARA J. BULLARD, 941 JACKS BRANCH ROAD, CANTONMENT, FL 32533

ESCAMBIA COUNTY HOUSING FINANCE AUTHORITY, C/O ELBERT JONES, 700 SOUTH PALAFOX STREET, SUITE 310, PENSACOLA, FL 32502

All All

FLFC - 3rd-Judgment Final Summary Judgment Of Foreclosure FL-97007189-10 2013-06-07 @ 13:04:04 / DA

