

FOR CLERK'S USE ONLY

IN THE CIRCUIT COURT OF THE 1ST  
JUDICIAL CIRCUIT, IN AND FOR  
ESCAMBIA COUNTY, FLORIDA  
CIVIL DIVISION  
CASE NO. 2010 CA 001970

PAM CHILDERS  
CLERK OF CIRCUIT COURT  
ESCAMBIA COUNTY, FL

2014 JAN -8 P 4:03

FANNIE MAE ("FEDERAL NATIONAL MORTGAGE  
ASSOCIATION")

Plaintiff,

CIRCUIT CIVIL DIVISION  
FILED & RECORDED

vs.

JANA O. SIMPSON; UNKNOWN SPOUSE OF JANA  
SIMPSON; IF ANY 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, GRANTEEES  
OR OTHER CLAIMANTS; JOHN DOE; AND JANE DOE  
UNKNOWN TENANTS IN POSSESSION;

Defendants.

**FINAL JUDGMENT OF MORTGAGE FORECLOSURE  
AND ENFORCING LOST LOAN DOCUMENTS**

THIS ACTION was heard before the Court on Plaintiff's Motion for Summary Final Judgment of Foreclosure on  
January 06, 2014. On the evidence presented, IT IS ADJUDGED that:

1. There is due and owing to Plaintiff, FANNIE MAE ("FEDERAL NATIONAL MORTGAGE  
ASSOCIATION"), the following:

A. As unpaid principal of the indebtedness  
agreed to be paid in the mortgage herein  
foreclosed and the note secured thereby \$64,116.19

B. Interest with per diem at \$9.22 to date of this judgment 01/06/2014 \$20,144.99

C. Advances by Plaintiff \$8,035.86

<u>Description</u>	<u>Amount</u>
Taxes	\$1,068.97
2010-\$434.02	
2011-\$330.41	
2012-\$304.54	
Mortgage Insurance Premiums	\$1,738.85
Hazard Insurance	\$4,634.04
2010-\$1,465.72	
2011-\$1,579.41	
2012-\$1,588.91	
Property Inspections	\$594.00

D. Pre-Acceleration Late Charges	\$333.83
E. Less: Suspense or Credit	(\$190.72)
F. Title Search	\$200.00

<b>SUBTOTAL</b>	<b>\$92,640.15</b>
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<b>TOTAL</b>	<b>\$ <u>92,640.15</u></b>
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that shall bear interest from this date forward at the prevailing legal rate of interest. Plaintiff shall also recover such further costs as may be incurred by the Plaintiff in this action, including, but not limited to, the sale fee and publication of the Notice of Sale, and any advances made by the Plaintiff subsequent to the date specified in item B of this paragraph which are proper under the terms of the note and mortgage foreclosed herein.

2. The Court finds that service of process was properly effected on each of the Defendants.

Plaintiff holds a lien for the total sum superior to all claims or estates of defendant(s) JANA O. SIMPSON; on the following described property in ESCAMBIA County, Florida:

**LOT 6, BLOCK D, FOURTH ADDITION TO MAYFAIR, A SUBDIVISION OF A  
PORTION OF SECTION 12, TOWNSHIP 2 SOUTH, RANGE 30 WEST, ACCORDING  
TO PLAT THEREOF RECORDED IN PLAT BOOK 6, PAGE 5, OF THE PUBLIC  
RECORDS OF ESCAMBIA COUNTY, FLORIDA  
a/k/a 1401 CLIO DR, PENSACOLA, FLORIDA 32505-**

3. If the total sum set forth in paragraph 1 with interest at the interest rate prescribed by law and all costs of this action and proper advances pursuant to paragraph 1 accruing subsequent to this judgment are not paid, the Clerk of this Court shall sell the property at public sale on February 5, 2014, at 11:00 A.M., to the highest bidder for cash, except as prescribed in Paragraph 4, BY ELECTRONIC SALE AT:

WWW.ESCAMBIA.REALFORECLOSE.COM, in accordance with Section 45.031, Florida Statutes.

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. If prior to the sale, Plaintiff shall be required to advance any monies pursuant to the provisions hereof, then Plaintiff or its attorneys shall so certify to the Clerk of this Court, and the amount due to Plaintiff as set forth in paragraphs 1 hereof shall be increased by the amount of

such advances without further order of the Court. If Plaintiff is successful bidder at the sale, Plaintiff's rights as such may be assigned to a third party and, in that event, the Clerk of this Court is hereby ordered and directed to issue the Certificate of Title to Plaintiff's assignee upon application of Plaintiff and without further Order of this Court.

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 hereof from this date to the date of the sale; and by retaining any amount remaining pending the further order of this Court. All sums to be disbursed to Plaintiff shall be made payable to Plaintiff's Attorney, Kahane & Associates, P.A. Trust Account and mailed to 8201 Peters Road, Suite 3000, Plantation, FL 33324.

6. Upon issuance of the Certificate of Sale by the Clerk of the Court, the 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. 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 for the premises located at 1401 CLIO DR, PENSACOLA, FLORIDA 32505.

7. Jurisdiction of this action is retained to enter further orders as are proper including, without limitation, a deficiency judgment.

8. The retention of jurisdiction to enter deficiency judgments set forth in paragraph 8 above, shall not apply if personal liability has been discharged under the provisions of the U.S. Bankruptcy code (11 U.S.C. § 101, et seq.).

9. Jurisdiction of this action is retained to allow for a supplemental complaint to add omitted parties post-judgment.

10. Plaintiff has established its right to enforce the lost or destroyed negotiable note in accordance with Fla. Stat. sections 673.3011 and 673.3091. Plaintiff holds Defendant(s), JANA O. SIMPSON harmless from any and all claims that might occur by reason of a claim by another person to enforce the lost or destroyed instrument.

NOTICE PURSUANT TO AMENDMENT TO SECTION, 45.031, FLA. ST. (2006)

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 SIXTY (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 WEST GOVERNMENT STREET, PENSACOLA, FLORIDA 32502 (TELEPHONE: (850) 595-4130), 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 ATTORNEY, YOU MAY CONTACT NORTHWEST FLORIDA LEGAL SERVICES, 24 W. GOVERNMENT STREET, PENSACOLA, FL 32501 PHONE: 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 THE ESCAMBIA COUNTY BAR ASSOCIATION LEGAL AID SOCIETY, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

DONE AND ORDERED in Chambers at Pensacola, ESCAMBIA County, Florida, this 6 day of January, 2014.

Case No. 2010 CA 001970

Copies furnished to the parties listed on the attached service list:

Summary Final Judgment  
Case No. 2010 CA 001970

1/19/14  
JSP  
All  
DANNI LYNN GERMANO, ESQ.  
KAHANE & ASSOCIATES, P.A.  
8201 PETERS ROAD, STE.3000  
PLANTATION, FL 33324  
**Designated service email:** [notice@kahaneandassociates.com](mailto:notice@kahaneandassociates.com)

JANA O. SIMPSON  
1401 CLIO DR  
PENSACOLA, FLORIDA 32505

JOHN DOE AND JANE DOE UNKNOWN TENANTS IN POSSESSION  
1401 E CLIO DR  
PENSACOLA, FLORIDA 32505