

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

Case No. 17-2014-CA-000564
Division WC

U.S. BANK NATIONAL
ASSOCIATION

Plaintiff,
vs.

TANNER CODY HARIGEL,
FLORIDA HOUSING FINANCE
CORPORATION, DEANNA MAE
BARKER, AND UNKNOWN
TENANTS/OWNERS,
Defendants.

FINAL JUDGMENT OF FORECLOSURE

THIS CAUSE came before the Court for non-jury trial on February 17, 2015. Upon the
evidence presented, it is hereby

ORDERED AND ADJUDGED as follows:

1. Final judgment in Plaintiff's favor is hereby granted.
2. The Court has jurisdiction over the subject matter hereof and the parties hereto, and the equities herein are with the Plaintiff. All necessary parties have been served, and proof of such service is in the court file.

3. **Amounts Due and Owing.** Plaintiff, U.S. BANK NATIONAL ASSOCIATION, is due:

Principal	\$52,147.76
Accrued interest from 07/01/2013 to 02/17/2015	\$5,031.86
Per diem interest at \$8.47	
Pre Accelerated Late Charges	
Title Search	
Property Taxes	
Hazard Insurance	
Attorneys' Fees:	

Finding as to reasonable number of hours:

PAM CHILDERS
CLERK OF CIRCUIT COURT
ESCAMBIA COUNTY, FL
2015 FEB 17 PM 3:05
CIRCUIT CIVIL DIVISION
FILED & RECORDED

Finding as to reasonable hourly rate:

Other*:

Attorneys' Fees Total \$0.00

* (The requested attorney's fee is a flat rate fee 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.)

Court Costs:

Filing Fee \$0.00

Service of Process \$0.00

SUBTOTAL \$57,179.62

Additional Costs:

Property Inspections \$0.00

GRAND TOTAL \$57,179.62

4. **Interest.** The grand total amount referenced in paragraph 3 shall bear interest from this date forward at the prevailing legal rate of interest, which is presently 4.75% a year.

5. **Lien on Property.** Plaintiff, whose address is: 4801 FREDERICA ST. OWENSBORO, KY 42301, holds a lien for the grand total sum superior to all claims or estates of the defendant(s), on the following described property in Escambia County, Florida:

LOTS 13 AND 14, BLOCK 1, SAUFLEY HEIGHTS, BEING A SUBDIVISION OF THE SOUTH 983 FEET OF THE EAST HALF OF THE SOUTHEAST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 39, TOWNSHIP 1 SOUTH, RANGE 31 WEST, ACCORDING TO PLAT BOOK 1 AT PAGE 89 OF THE PUBLIC RECORDS OF ESCAMBIA COUNTY, FLORIDA.

Property address: 21 PARDA BLVD, PENSACOLA, FL 32526.

6. **Sale of Property.** If the grand total amount with interest at the rate described in paragraph 4 and all costs accrued subsequent to this judgment are not paid, the Clerk of this Court shall sell the subject property at public sale, on March 19 2015, at 11:00 A.M., to the highest bidder for cash after having first given notice as required by Section 45.031, Florida Statutes. The subject property shall be sold by electronic sale at: Sales are held online at www.escambia.realforeclose.com.

7. **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 documentary stamps affixed to 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.

8. 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 the 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 4 from this date to the date of the sale; and by retaining any remaining amount pending the further order of this Court.

9. Right of Possession. Upon 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, Fla. Stat., if any. Upon filing of the Certificate of Title, the person named on the Certificate of Title shall be let into possession of the property.

10. Jurisdiction. The Court retains jurisdiction of this action to enter further orders that are proper, including without limitation, orders authorizing writs of possession and an award of attorney's fees, to enter a deficiency judgment against those parties who may be personally liable and not discharged in bankruptcy, to enter a reforeclosure judgment/order to correct errors or omissions in the foreclosure action, and to determine the amounts due any association under §718.116 or §720.3085.

11. In the event that additional sums are expended by Plaintiff to protect its interest, including but not limited to real estate taxes, hazard insurance, property preservation, or other necessary costs, Plaintiff shall file an affidavit setting forth such expenditures and the Court may enter an order awarding Plaintiff the amount expended and add it to the total amount due under this final 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 THIS FINAL JUDGMENT.

IF YOU ARE A SUBORDINATE LIEN HOLDER 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 the property being foreclosed on has qualified for the homestead tax exemption in the most recent approved tax roll, the following additional language 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, 190 GOVERNMENTAL CENTER, PENSACOLA , FLORIDA (TELEPHONE: 850-595-4130), 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.-Pensacola-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.-Pensacola, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

DONE AND ORDERED at Escambia County, Florida, on February 17, 2015.


CIRCUIT JUDGE

Conformed Copy furnished to:

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- All parties
2/19/15
