

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

**U.S. BANK NATIONAL ASSOCIATION
AS TRUSTEE UNDER THE POOLING
AND SERVICING AGREEMENT
DATED AS OF APRIL 1, 2002 MORGAN
STANLEY DEAN WITTER CAPITAL I
INC. TRUST 2002-NC2,**

Plaintiff,

v.

**DAVID WARREN GALVIN, JR. AND
SUSAN E. GALVIN, husband and wife, et
al,**

Defendants.

**CASE NO. 2012-CA-001967
CONSOLIDATED WITH CASE NO.
2012-CA-001412**

FINAL JUDGMENT

This action was heard before the court ~~on the Plaintiff's Motion for Summary Judgment~~
~~on December 9, 2014.~~ On the evidence presented;

at a judge trial on February 16, 2015.

*1/21
02/23/2015*

IT IS ADJUDGED that:

1. Plaintiff U.S. Bank National Association, as Trustee under the Pooling and Servicing Agreement dated as of April 1, 2002, Morgan Stanley Dean Witter Capital I Inc. Trust 2002-NC2, c/o David F. Knobel, Esq., of Morris, Laing, Evans, Brock & Kennedy, Chtd., 505 S. Flagler Dr., Suite 400, West Palm Beach, FL 33401, is due:

Principal	\$ <u>109,788.60</u>
Interest	<u>28,716.53</u>
Title search expense	—
<u>0.00</u>	
Taxes	—
<u>0.00</u>	
Insurance premiums	<u>0.00</u>
Attorneys' fees	
Finding as to reasonable number of hours ...0.....	
Finding as to reasonable hourly rate ...0.....	
Attorneys' fees total	<u>0.00</u>

**FILED & RECORDED
CIRCUIT CIVIL DIVISION
2015 FEB 25 P 2:20
PAM CHILDERS
CLERK OF CIRCUIT COURT
ESCAMBIA COUNTY, FL**

Court costs

Filing fee

0.00

Service of Process at \$0 per defendant

0

Additional Costs

Escrow Balance

8,497.30

Fees and Expenses Balance

5,654.86

Late Charges

500.39 ~~1,264.70~~

Subtotal

\$ ~~14,021.59~~153,521.60

LESS: Escrow balance

0.00

LESS: Unearned insurance premiums

0.00

LESS: Other – Suspense Balance

460.99 credit0.00

TOTAL

\$ ~~14,021.59~~\$152,696.69

that shall bear interest from this date forward the rate of 4.75%, and as adjusted
as permitted by law. EST 02/27/15

2. 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:

ALL THAT CERTAIN PARCEL OF LAND SITUATE IN THE COUNTY OF ESCAMBIA AND STATE OF FLORIDA BEING KNOWN AND DESIGNATED AS LOT 21, BLOCK "D", UNIT NO. 3, SUMMIT PARK SUBDIVISION, ESCAMBIA COUNTY, FLORIDA, ACCORDING TO PLAT FILED IN PLAT BOOK 8, PAGE 88 OF THE PUBLIC RECORDS OF SAID COUNTY.

Property address: 3995 Goya Drive, Pensacola, Florida 32504.

3. 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 March 27, 2015 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** in accordance with section 45.031, Florida Statutes, using the following method (CHECK ONE):

 at **190 Governmental Center, in ESCAMBIA County in Pensacola, Florida** beginning at on the pre-scribed date
X by electronic sale at 11:00am CST on the prescribed date at www.escambia.realforeclose.com (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 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. 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, 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. Jurisdiction of this action is retained to enter further orders that are proper including, without limitation, writs of possession and 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 CHECK WITH 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 (*NORTHWEST FLORIDA LEGAL SERVICES, INC., (701 South "J" STREET PENSACOLA, FLORIDA 32501, (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.*, FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

DONE AND ORDERED in Chambers at Pensacola, Escambia County, Florida, this
23rd day of February, 2015.



Fitzell, Circuit Judge

CERTIFICATE OF SERVICE

The undersigned deputy clerk hereby certifies that he/she delivered a true and correct copy of the foregoing via email to those listed herein on the e-service distribution list. The attorney who submitted the proposed order is responsible for distribution of the order to any party who is not on the e-service distribution list.

Witness my hand and seal of the Court on this _____ day of _____, 2014, as
Clerk of the Circuit Court.

Clerk of the Circuit Court

By: _____

-mailed to All parties

3/2/15

