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

**U.S. BANK NATIONAL ASSOCIATION,
Plaintiff(s)**

vs.

**CASE NO.: 17-2017-CA-000967
DIVISION:**

**MICHAEL CHRISTIAN SELLAND A/K/A MICHAEL SELLAND; UNITED STATES OF AMERICA,
DEPARTMENT OF TREASURY; ESCAMBIA COUNTY, FLORIDA CLERK OF THE CIRCUIT COURT;
FLORIDA HOUSING FINANCE CORPORATION; STATE OF FLORIDA; UNKNOWN PARTY #1 N/K/A
JOSEPH LOCICERO; UNKNOWN PARTY #2 N/K/A KENYA LOCICERO; 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)**

FINAL JUDGMENT OF FORECLOSURE

THIS CAUSE came on to be heard on June 11, 2019 for Non-Jury Trial before the Honorable Circuit Judge Jeffrey Leonard Burns, and the Court being fully advised in the premises, it is, thereupon,

ORDERED AND ADJUDGED as follows:

1. The Plaintiff's Final Judgment is GRANTED. Service of process has been duly and regularly obtained over Michael Christian Selland a/k/a Michael Selland; Escambia County, Florida Clerk of the Circuit Court; Florida Housing Finance Corporation; State of Florida; Unknown Party #1 n/k/a Joseph Locicero; Unknown Party #2 n/k/a Kenya Locicero; and 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 in Spouses, Heirs, Devisees, Grantees, Or Other Claimants, defendants.

2. There is due and owing to the Plaintiff the following:

Principal due on the note secured by the mortgage foreclosed:	\$100,748.18
Interest on the note and mortgage from January 1, 2017 to June 11, 2019	\$8,925.92
MIP/PMI Payments	\$167.50
Taxes	\$546.76
Hazard Insurance	\$3,444.72
Payments	\$4,431.54
Additional Costs:	
Property Preservation	\$215.00
Attorney Costs	\$892.50
GRAND TOTAL	\$119,372.12

3. The grand total amount referenced in Paragraph 2 shall bear interest from this date forward at the prevailing legal rate of interest.

4. Plaintiff U.S. BANK NATIONAL ASSOCIATION, whose address is c/o U.S. Bank, National Association, 4801 Frederica Street, Owensboro, KY 42301, holds a lien for the grand total sum specified in Paragraph 2 herein. The lien of the Plaintiff is superior in dignity to any right, title, interest or claim of the defendants and all persons,

corporations, or other entities claiming by, through, or under the defendants or any of them and the property will be sold free and clear of all claims of the defendants, with the exception of any assessments that are superior pursuant to Florida Statutes, Section 718.116 and Section 720.3085. The Plaintiff's lien encumbers the subject property located in Escambia County, Florida and described as:

COMMENCE AT THE INTERSECTION OF THE WEST LINE OF GOVERNMENT LOT 3, SECTION 22, TOWNSHIP 1 SOUTH, RANGE 31 WEST, ESCAMBIA COUNTY, FLORIDA, AND THE NORTHERLY RIGHT-OF-WAY LINE OF MOBILE HIGHWAY; THENCE SOUTH 69 DEGREES 54 MINUTES 16 SECONDS EAST ALONG THE NORTHERLY RIGHT-OF-WAY LINE OF MOBILE HIGHWAY FOR A DISTANCE OF 278.02 FEET; THENCE NORTH 00 DEGREES 38 MINUTES 52 SECONDS WEST FOR A DISTANCE OF 158.01 FEET TO A CONCRETE MONUMENT BEING THE SOUTHWEST CORNER OF ENGLISH MILL ESTATES, AN UNRECORDED SUBDIVISION BEING A PORTION OF SECTION 22, TOWNSHIP 1 SOUTH, RANGE 31 WEST, ESCAMBIA COUNTY, FLORIDA; THENCE NORTH 89 DEGREES 21 MINUTES 08 SECONDS EAST ALONG THE SOUTHERLY LINE OF SAID SUBDIVISION FOR A DISTANCE OF 264.07 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE NORTH 89 DEGREES 21 MINUTES 08 SECONDS EAST FOR 71.69 FEET; THENCE SOUTH 00 DEGREES 38 MINUTES 52 SECONDS EAST FOR 285.18 FEET TO THE NORTHERLY RIGHT-OF-WAY LINE OF MOBILE HIGHWAY; THENCE NORTH 69 DEGREES 54 MINUTES 16 SECONDS WEST ALONG SAID NORTHERLY RIGHT-OF-WAY LINE FOR 76.68 FEET; THENCE NORTH 00 DEGREES 38 MINUTES 37 SECONDS WEST FOR 258.02 FEET TO THE POINT OF BEGINNING. ALL LYING AND BEING IN A PORTION OF SECTION 22, TOWNSHIP 1 SOUTH, RANGE 31 WEST, ESCAMBIA COUNTY, FLORIDA.

Property address: 7282 MOBILE HIGHWAY, PENSACOLA, FL 32526

5. If the grand total amount with interest at the rate described in Paragraph 3 and all costs accrued subsequent to this judgment are not paid, the Clerk of the Court shall sell the subject property at public sale on JULY 26, 2019, at 11:00AM CST, 12:00PM EST, to the highest bidder for cash, except as prescribed in Paragraph 6, Online at www.escambia.realestate.com, after having first given notice as required by Section 45.031, Florida Statutes. The Clerk shall not conduct the sale in the absence of the Plaintiff or its representative.
6. 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. 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. The clerk shall receive the service charge imposed in section 45.031, Florida Statutes, for services in making recording, and certifying the sale and title that shall be assessed as costs.
7. On filing the Certificate of Sale, defendant's right of redemption as prescribed by Florida Statutes, Section 45.0315 shall be terminated.
8. 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 paid, plus interest at the rate prescribed in paragraph 3 from this date to the date of the sale. During the sixty (60) days after the clerk issues the certificate of disbursements, the Clerk shall hold the surplus pending further Order of this Court.
9. Upon filing of the certificate of sale, defendant and all persons claiming under or against defendant since the filing of the Notice of Lis Pendens shall be foreclosed of all estate or claim in the property and the purchaser at sale shall be let into possession of the property.
10. If the Plaintiff is the successful purchaser at the foreclosure sale, Plaintiff may also assign the successful bid without further order of this court.

11. The Court finds that Plaintiff has standing to seek and receive the relief obtained herein.
12. Any funds payable from third party funds including attorney fees and costs shall be made payable to Plaintiff.
13. Federal National Mortgage Association is the owner of the promissory note secured by the mortgage subject to this Final Judgment and the Court specifically reserves jurisdiction to enter further orders the Court deems just and proper to include, without limitation, the following: orders related to pursuit and entry of deficiency judgment, if Defendant has not been discharged in bankruptcy, or it is not prohibited by federal law or mutual settlement agreement; orders granting additional attorney's fees and costs; writs of possession; orders determining the amount and responsibility for assessments that may be due a condominium or homeowner's association pursuant to sections 718.116 or 720.3085 of the Florida Statutes; orders arising out of re-foreclosure, to include permitting a supplemental complaint to add an interest-holder, and/or; orders involving reformation of the mortgage instrument or deed to perfect title.
14. Defendants' Right of Redemption shall be terminated upon issuance of the Certificate of Sale as prescribed by Florida Statute §45.0315 Florida Statutes; except for that of the United States of America, which has 365 days to redeem. If the USA is a defendant for any other reason (i.e. Federal Tax Lien, etc.) the redemption period is 120 days not 365.

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 (ESCAMBIA COUNTY CLERK OF COURT) WITHIN TEN (1) 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 AT THE DADE COUNTY BAR ASSOCIATION, 701 S. J STREET, PENSACOLA, FL 32502, (TELEPHONE: (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 DADE 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 11 day of Jan, 2011.

Circuit Judge 

Service List

Michael Christian Selland a/k/a Michael Selland
7282 Mobile Highway
Pensacola, FL 32526

United States of America, Department of Treasury
c/o Corey J. Smith, Assistant United States Attorney
111 North Adams Street, 4th Floor
Tallahassee, FL 32301
E-Serve 1: usafln.state.court@usdoj.gov

Escambia County, Florida Clerk of the Circuit Court
c/o Susan A. Woolf, Esq.
190 W. Government Street
Pensacola, FL 32502
E-Serve 1: swoolf@escambiaclerk.com, E-Serve 2: jwhittle@escambiaclerk.com

Florida Housing Finance Corporation
c/o Marisa Button, Esq.
227 North Bronough Street, Suite 5000
Tallahassee, FL 32301
E-Serve 1: efiling@floridahousing.org, E-Serve 2: marisa.button@floridahousing.org, E-Serve 3:
Robert.pierce@floridahousing.org

State of Florida
c/o Mark S. Dunn, Assistant Attorney General
The Capitol, Suite PL-01
Tallahassee, FL 32399
E-Serve 1: oag.foreclose.eserve@myfloridalegal.com

Unknown Party #1 n/k/a Joseph Locicero
7282 Mobile Highway
Pensacola, FL 32526

Unknown Party #2 n/k/a Kenya Locicero
7282 Mobile Highway
Pensacola, FL 32526