

Filing # 157298683 E-Filed 09/13/2022 12:51:14 PM

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

LOANCARE, LLC  
Plaintiff,

vs.

CASE NO.: 2019 CA 001589  
DIVISION: N-CIVIL

UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNEES,  
LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO  
MAY CLAIM AN INTEREST IN THE ESTATE OF STANFORD W.  
CHISHOLM; UNKNOWN SPOUSE OF STANFORD W.  
CHISHOLM; UNKNOWN TENANT IN POSSESSION OF THE  
SUBJECT PROPERTY,  
Defendants(s).

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**FINAL JUDGMENT OF FORECLOSURE**

THIS CAUSE was before the Court on September 6, 2022, for Non-Jury Trial. The Trial was heard by

☒ the undersigned Circuit Judge and on the evidence presented and the Court being otherwise fully advised in the  
premises, it is thereupon,

ORDERED AND ADJUDGED as follows:

1. **Amounts Due.** Plaintiff, LOANCARE, LLC, 3637 SENTARA WAY, STE 303 VIRGINIA BEACH, VA  
23452, is due:

|   |               |
|---|---------------|
| Principal due on the note secured by the mortgage foreclosed: | \$ 110,089.40 |
| Interest on the note and mortgage from 12/1/2018 to 9/6/2022  | \$ 23,824.66  |
| Taxes   | \$ 4,543.80   |
| Hazard Insurance  | \$ 11,524.00  |
| Pre-Acceleration Late Charges                                 | \$ 174.60     |

**Court Costs:**

|                                  |             |
|----------------------------------|-------------|
| Title Search Expenses            | \$ 150.00   |
| Filing Fee                       | \$ 964.00   |
| Service of Process               | \$ 3,682.50 |
| Publication for Notice of Action | \$ 467.50   |
| Guardian AD LITEM FEE            | \$ 550.00   |

**Additional Cost**

|                       |             |
|-----------------------|-------------|
| Property Preservation | \$ 4,703.99 |
| Property Inspections  | \$ 385.00   |

|  |                      |
|--|----------------------|
| Findings as to reasonable number of hours 24.10  | \$ 9,574.00          |
| Findings as to reasonable hourly rate \$215/hr for 23.60 and an hourly rate of \$300.00 for 0.50 hours |                      |
| Other*: Flat Rate Foreclosure Fee \$4,350.00   |                      |
| <b>TOTAL SUM</b>   | <b>\$ 170,633.45</b> |

2. **Lien on Property.** 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:

**LOT 43, BLOCK R, NORTHPOINTE UNIT 10, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 13, PAGE 41 & 41A, PUBLIC RECORDS OF ESCAMBIA COUNTY, FLORIDA**

Property address: 7551 NORTHPOINTE BLVD, PENSACOLA, FL 32514

3. **Sale of Property.** 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 the Court shall sell the property at public sale on **January 10, 2023**, 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, 32502 in accordance with section 45.031, Florida Statutes., using the following method  
(CHECK ONE):

☐ At .....(location of sale at courthouse; e.g., north door)....., beginning at .....(time of sale).....on the prescribed date.

☒ By electronic sale beginning at 11:00 AM on the prescribed date at [www.escambia.realforeclose.com](http://www.escambia.realforeclose.com) (website).

4. **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 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. **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 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 further order of this court.

6. **Right of Redemption/Right of Possession.** 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 and defendant's right of redemption as prescribed by section 45.0315, Florida Statutes (2013) shall be terminated, 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. **Attorneys' Fees.**

The court finds, based upon the affidavits/testimony presented and upon inquiry of counsel for the plaintiff that 24.10 hours were reasonably expended by plaintiff's counsel and that hourly rate of \$215/hr for 23.60 and an hourly rate of \$300.00 for 0.50 hours is appropriate. Plaintiff's counsel represents that the attorneys' fees awarded does not exceed its contract fee with the plaintiff. The court finds that there is/are no reduction or enhancement factors for consideration by the court pursuant to Florida Patients Compensation Fund v. Rowe, 472 So. 2d 1145 (Fla. 1985). (If the court has found that there are reduction or enhancement factors to be applied, then such factors must be identified and explained herein).

8. **Jurisdiction Retained.** Jurisdiction is retained to enter further orders as are proper including, but not limited to writs of possession, determination of amounts due pursuant to sections 718.116 and/or 720.3085, Florida Statutes, supplemental complaints, reforeclosure motions/complaints, attorneys' fees and costs, motions for additional advances, amendments to the final judgment and deficiency judgments except where a discharge is applicable or personal service not obtained<sup>1</sup>.

9. **If Plaintiff is the Purchaser at the sale, Plaintiff's bid is hereby assigned to FEDERAL NATIONAL MORTGAGE ASSOCIATION, and the Clerk of Court is hereby directed to issue a Certificate of Title to assignee named therein.**

**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, IF ANY, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS AS UNCLAIMED. IF YOU FAIL TO FILE A TIMELY 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 final judgment shall additionally contain the following statement in conspicuous type:]*

**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 CONTACT 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 LEGAL SERVICES OF NORTH FLORIDA (1741 N. PALAFOX STREET, PENSACOLA, FLORIDA 32501, (850) 432-8222, [www.lsnf.org](http://www.lsnf.org) 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 LEGAL SERVICES OF NORTH FLORIDA FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.**

**DONE AND ORDERED** at Pensacola, Escambia County, Florida.

  
eSigned by CIRCUIT COURT JUDGE THOMAS H. WILLIAMS in 2019 CA 001589  
on 09/13/2022 09:32:22 b1hMqANK

THOMAS H. WILLIAMS  
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 \_\_\_\_\_, 20\_\_\_\_, as Clerk of the Circuit Court.

PAM CHILDERS, CLERK & COMPTROLLER

Clerk of the Circuit Court

By: \_\_\_\_\_

SERVICE LIST

Case No: 2019 CA 001589

UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND  
ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF STANFORD W. CHISHOLM  
7551 NORTHPOINTE BLVD  
PENSACOLA, FL 32514

LANSFORD W. CHISHOLM, AS PERSONAL REPRESENTATIVE OF THE ESTATE OF STANFORD W.  
CHISHOLM  
990 WALTERS CIRCLE  
ALPHARETTA, GA 30005  
LANSANTRUCKING@GMAIL.COM

LANSFORD W. CHISHOLM  
990 WALTERS CIRCLE  
ALPHARETTA, GA 30005  
LANSANTRUCKING@GMAIL.COM

GREGORY O. CHISHOLM  
1705 CLEMENTS DR APT 10A  
ASHLAND, KY 41101

SOPHIA COTTON  
75 N. MAIN STREET APT 129  
RANDOLPH, MA 02368

KAREN DAWSON  
251 BANK STREET UNIT 3S  
FALL RIVER, MA 02720

SUSAN DAWSON  
169 CREEKVIEW DRIVE  
PENSACOLA, FL 32503

NENA GARRICK  
131 SHERBROOK BLVD  
UPPER DARBY, PA 19082

UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND  
ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF PAMELA N. CHISHOLM A/K/A  
PAMELLA CHISHOLM A/K/A PAMELLA N. PRIESTLY A/K/A PAMELA PRIESTLY A/K/A PAMELA  
PRESLY  
(PUB) 7551 NORTHPOINTE BLVD  
PENSACOLA, FL 32514

SONIA CHISOLM A/K/A SONIA JACQUELINE CHISHOLM  
201-8150 BIRCHMONT RD  
MARKHAM ON L6G 0E4 CANADA,  
FARJAC2@GMAIL.COM

NEVILLE STAINROD  
225 GILMORE LANE  
ORANGE PARK, FL 32065

UNKNOWN SPOUSE OF STANFORD W. CHISHOLM  
7551 NORTHPOINTE BLVD  
PENSACOLA, FL 32514

UNKNOWN TENANT N/K/A SANANDIA CHISHOLM  
7551 NORTHPOINTE BLVD  
PENSACOLA, FL 32514