

12/7/2016 4:04 PM Tara S. Green

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IN THE CIRCUIT COURT OF THE 4TH  
JUDICIAL CIRCUIT, IN AND FOR CLAY  
COUNTY, FLORIDA  
CIVIL DIVISION  
CASE NO.: 2015-CA-001266

COMMUNITY FIRST CREDIT UNION OF  
FLORIDA,  
Plaintiff,

vs.

WILLIAM A. MILLER A/K/A WILLIAM  
MILLER; KIMBERLY K. MILLER A/K/A  
KIMBERLY MILLER; BIG TREE LAKES  
PROPERTY OWNERS' ASSOCIATION,  
INC.; DUVAL FEDERAL CREDIT UNION;  
FLORIDA HOUSING FINANCE  
CORPORATION; UNKNOWN TENANT #1;  
UNKNOWN TENANT #2,  
Defendants.

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### **FINAL JUDGMENT OF MORTGAGE FORECLOSURE**

THIS ACTION was tried before the Court for Non-Jury Trial on **DECEMBER 7, 2016**. On the  
evidence presented

IT IS ADJUDGED that:

1. Plaintiff, COMMUNITY FIRST CREDIT UNION OF FLORIDA, is due:

Principal	\$	224,939.24
Interest from May 1, 2014 to December 7, 2016	\$	29,239.63
<b>Escrow:</b>	\$	
Taxes	\$	9,708.36
Hazard Insurance	\$	6,734.29
Mortgage Insurance Premiums	\$	4,284.00
Pre-Acceleration Late Charges	\$	525.06
Property Inspections	\$	767.00
Property Preservation	\$	579.25
Escrow/Suspense Credit	\$	(9,591.39)
<b>Subtotal:</b>	\$	<b>267,185.44</b>
<b>Costs, now taxed:</b>	\$	
Title Search & Review	\$	215.00
Clerk Filing Fee	\$	1,009.40
Service of Process	\$	385.00
Notification of Action Publication Fee	\$	8.00
<b>Total:</b>	\$	<b>268,802.84</b>

that shall bear interest at the rate of 4.91% a year

2. Plaintiff holds a lien for the total sum superior to all claims or estate of the defendant(s), on the following described property in CLAY County, Florida:

**LOT 4, BLOCK 33, BIG TREE LAKES, SECTION A, ACCORDING TO PLAT THEREOF AS RECORDED IN PLAT BOOK 11, PAGES 54 THROUGH 61, OF THE PUBLIC RECORDS OF CLAY COUNTY, FLORIDA.**

**Property Address: 5700 CR 352 KEYSTONE HEIGHTS, FL 32656**

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 foreclosure sale is hereby scheduled to take place on-line on 17 February 2017 at 10:00 AM at [www.clay.realforeclose.com](http://www.clay.realforeclose.com) in accordance with Chapter 45, Florida Statutes. The Duval County Clerk of Court shall sell the property described to the highest bidder for cash after giving notice as required by 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.
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 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 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 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 chapter 720, Florida Statutes, if any. Upon the filing of the certificate of title, the person named on the certificate of tile 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, a deficiency judgment.
8. Plaintiff's Counsel, Frenkel Lambert Weiss Weisman & Gordon, LLP., is entitled to bid on behalf of Plaintiff and the Clerk shall allow Frenkel Lambert Weiss Weisman & Gordon, LLP., bidding rights at the foreclosure sale.
9. If Plaintiff is the successful bidder at sale, Plaintiff hereby assigns said bid without recourse to, **FEDERAL NATIONAL MORTGAGE ASSOCIATION** and requests the Clerk to accordingly issue the Certificate of Title to **FEDERAL NATIONAL MORTGAGE ASSOCIATION**.

**NOTICE PURSUANT TO SECTION 45.031, FLORIDA STATUTES.**

**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.**

ORDERED at CLAY County, Florida on 7 December, 2016

  
Circuit Judge

Copies sent to all parties on the attached service list.

**SERVICE LIST**  
**Case No: 2015-CA-001266**

KIMBERLY K. MILLER A/K/A  
KIMBERLY MILLER  
5700 CR 352  
KEYSTONE HEIGHTS, FL 32656

WILLIAM A. MILLER A/K/A  
WILLIAM MILLER  
5700 CR 352  
KEYSTONE HEIGHTS, FL 32656

BIG TREE LAKES PROPERTY OWNERS' ASSOCIATION, INC.  
BARIS, BRENT E, ESQ., REGISTERED AGENT  
320 NE SANTA FE BLVD.  
HIGH SPRINGS, FL 32643

DUVAL FEDERAL CREDIT UNION  
500 MCDUFF AVE S.  
JACKSONVILLE, FL 32254

ERIC SONDERING  
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TALLAHASSEE, FL 32301  
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UNKNOWN TENANT(S)  
5700 CR 352  
KEYSTONE HEIGHTS, FL 32656

**FRENKEL LAMBERT WEISS WEISMAN & GORDON, LLP**  
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Fort Lauderdale, FL 33301  
**DESIGNATED PRIMARY E-MAIL FOR SERVICE**  
**PURSUANT TO FLA. R. JUD. ADMIN 2.516**  
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