

4/26/2017 4:03 PM Tara S. Green

IN THE CIRCUIT COURT OF THE FOURTH JUDICIAL CIRCUIT
IN AND FOR CLAY COUNTY, FLORIDA

FEDERAL NATIONAL MORTGAGE
ASSOCIATION ("FANNIE MAE"),
Plaintiff,

GENERAL JURISDICTION DIVISION

CASE NO. 2016-CA-001152

vs.

RICHARD A. WARD A/K/A RICHARD WARD;
GINA WARD; RONALD S. WARD; UNKNOWN
SPOUSE OF RONALD S. WARD; WHISPER
CREEK OF CLAY COUNTY HOMEOWNERS
ASSOCIATION, INC.,
Defendants.

FINAL JUDGMENT

THIS ACTION was tried before the Court on April 26, 2017. On the evidence presented
IT IS ADJUDGED that:

1. Plaintiff, Federal National Mortgage Association ("Fannie Mae"), 14523 SW
Millikan Way, Ste 200, Beaverton, Oregon 97005, is due:

Principal	\$219,262.33
Interest to 4/26/17	\$68,123.97
Title Search Expense	\$400.00
County Taxes 2016	\$1,817.19
County Taxes 2015	\$1,866.36
Hazard Insurance 2016	\$1,678.00
Hazard Insurance 2015	\$1,791.53
Prior Servicer Escrow Advances	\$10,938.81
Property Inspection	\$1,306.50
Court Costs, now taxed	
Complaint Filing	\$960.00
Service of Process	\$385.00
TOTAL	\$308,529.69

2. The grand total amount referenced in Paragraph 1 shall bear interest from this
date forward at the prevailing legal rate of interest in accordance with Section 55.03, Florida
Statutes.

3. Plaintiff holds a lien for the total sum superior to all claims or estates of
defendants, on the following described property in Clay County, Florida:

LOT 18, OF WHISPER CREEK UNIT 4, AS PER PLAT THEREOF AS
RECORDED IN PLAT BOOK 40, PAGE(S) 63 THROUGH 67, OF THE
PUBLIC RECORDS OF CLAY COUNTY, FLORIDA.

4. 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 28 August 2017 to the highest bidder for cash, except as prescribed in paragraph 4, at www.clay.realforeclose.com, in accordance with section 45.031, Florida Statutes, using the following method (CHECK ONE):

☒ By electronic sale beginning at 10:00 AM on the prescribed date at www.clay.realforeclose.com.

5. 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.

6. 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.

7. On filing the certificate of sale, defendants and all persons claiming under or against defendants 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.

8. Jurisdiction of this action is retained to enter further orders that are necessary or are proper including, but not limited to re-foreclosure against any subordinate interest omitted from these proceedings, determining the amounts owed to any condominium or homeowners association, issuance of a writ of possession and the entry of a deficiency judgment, when and if such deficiency is sought if the parties liable under the note have not been discharged in bankruptcy (however no deficiency may be sought if the parties liable under the note were subject to an order allowing Plaintiff or its predecessors-in-interest only in rem relief from the bankruptcy automatic stay).

9. The Court finds that the Plaintiff has proven the terms of the lost Note and its right to enforce the instrument(s) as required by Fl. Stat 673.3091. The Plaintiff shall henceforth hold the defendant maker(s) of the Note harmless and shall indemnify them from any loss they may incur by reason of a claim by any other person to enforce the lost Note. Since adequate protection is therefore provided as required by Fl. Stat 673.3091, judgment is hereby entered in favor of the Plaintiff as to its request to enforce the lost Note.

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.

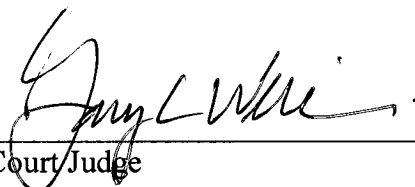
IF YOU ARE A SUBORDINATE LIENHOLDER CLAIMING A RIGHT TO FUNDS

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, 825 N. ORANGE AVENUE, GREEN COVE SPRINGS, FLORIDA 32043 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 JACKSONVILLE AREA LEGAL AID, 1108 MIDDLEBURG AVENUE; P.O. BOX 1999, GREEN COVE SPRINGS, FL 32044 AT (904) 284-8411 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 JACKSONVILLE AREA LEGAL AID FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

ORDERED at Clay County, Florida, on 26 April 2017.


Circuit Court Judge

Copies furnished:

Nazish Zaheer, Esq.
Attorney for Plaintiff
1501 NW 49th Street, Suite 200
Fort Lauderdale, FL 33309

Richard A. Ward a/k/a Richard Ward
3600 Meadowgreen Lane
Middleburg, FL 32068

Whisper Creek of Clay County Homeowners Association, Inc.
c/o Kelly C. Usery, Esq.
8818 Goodbys Executive Drive
Jacksonville, FL 32217
mortgage@ansbacher.net; kcu@ansbacher.net

Unknown Spouse of Ronald S. Ward
n/k/a Kalli Ward
3615 Braeden Court
Middleburg, FL 32068

Ronald S. Ward
3615 Braeden Court
Middleburg, FL 32068

Gina Ward
3600 Meadowgreen Lane
Middleburg, FL 32068