

5/3/2018 10:34 AM Tara S. Green

IN THE CIRCUIT COURT OF THE FOURTH JUDICIAL  
CIRCUIT IN AND FOR CLAY COUNTY, FLORIDA CIRCUIT  
CIVIL DIVISION  
CASE NO.: 2016-CA-000788

JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
Plaintiff,

v.

THE UNKNOWN HEIRS OR BENEFICIARIES OF THE  
ESTATE OF NELSON MILTON, DECEASED; TAWANDA R.  
MILTON A/K/A TAWANDA RHODES A/K/A TAWANDA  
RHODES MILTON A/K/A TAWANDA R. RHODES-  
JEFFERSON A/K/A TAWANDA R. JEFFERSON; NELSON  
LAMAR MILTON; AHMAD RASHAD MILTON; WENDY  
RENELL MCDOWELL A/K/A WENDY RENELL MILTON;  
NICHOLE MILTON; ANY AND ALL UNKNOWN PARTIES  
CLAIMING BY, THROUGH, UNDER, OR 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, GRANTEEES, OR OTHER  
CLAIMANTS

Defendant(s)

### FINAL JUDGMENT OF FORECLOSURE

This action was tried before the court. On the evidence presented

IT IS ADJUDGED that:

1. Plaintiff, JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, 7255 Baymeadows Way, Jacksonville, FL 32256, is due:

Principal due on the note secured by the mortgage foreclosed	\$ 121,875.15
Interest on the note and mortgage from 12/01/2015 to 02/28/2017	\$ 9,140.70
Per diem interest at 6% (\$ 20.03 per day), from 03/01/2017 to 05/02/2018	\$ 8,552.81
<b>Escrow Deficiency-Real Estate Taxes</b>	<b>\$202.75</b>
Escrow Deficiency-Real Estate Taxes for 2016	\$202.75
<b>Hazard Insurance</b>	<b>\$1,141.00</b>
Hazard Insurance for 2016	\$1,141.00
<b>MIP/PMI</b>	<b>\$441.45</b>
MIP/PMI	\$441.45
<b>SUBTOTAL</b>	<b>\$141,353.86</b>

Additional Costs:

Late Charges	\$ 803.82
Decedent Investigation	\$15.00
Filing Cost	\$1,036.13
Guardian Ad Litem	\$500.00
Heir Search	\$1,350.00
Notice of Action/Publication	\$413.10
Out of State Service	\$345.00
Property Inspections	\$210.00
Service of Process	\$495.00
Title Search	\$400.00
<b>SUBTOTAL</b>	<b>\$146,921.91</b>
Less: Undisbursed escrow funds	\$0.00
Less: Other	(\$163.25)
Attorney Fees (as detailed in the Affidavit as to Plaintiff's Attorneys fees and Cost and Reasonable Attorney's Fees):	\$4,300.00
<b>TOTAL</b>	<b>\$ 151,058.66</b>

That shall bear interest at the rate of **5.72%** a year.

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

**Lot 13, Block 23, BELLAIR UNIT NO. 3, according to plat thereof recorded in Plat Book 6, page 64, of the public records Clay County, Florida.**

Property                      395 JANELL DRIVE  
address:                      ORANGE PARK, FL 32073-4311

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 11 July 2018 to the highest bidder for cash, except as prescribed in paragraph 4, at the CLAY County Courthouse, Clay County Courthouse Front Door Entrance, 825 North Orange Avenue, Green Cove Springs, FL 32403 in accordance with Section 45.031, Florida Statutes, using the following method:

(CHECK ONE):

- ☐ At the above location, beginning at 10:00 AM on the prescribed date.  
☒ By electronic sale beginning at 10:00 AM on the prescribed date at the listed website, [www.clay.realforeclose.com](http://www.clay.realforeclose.com).

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 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. The Court finds, based upon the affidavit presented and upon inquiry of counsel for the Plaintiff, that fees for Plaintiff's counsel in the amount of **\$4,300.00** is appropriate. PLAINTIFF'S COUNSEL REPRESENTS THAT THE ATTORNEY FEE AWARDED DOES NOT EXCEED ITS CONTRACT FEE WITH THE PLAINTIFF. The Court finds that there are no reduction or enhancement factors for consideration by the Court pursuant to Florida Patient's Compensation Fund v. Rowe, 472 So.2d 1145 (Fla. 1985).
8. The requested attorney's fees are a flat rate fee that the firm's client has agreed to pay in this matter. Given the amount of the fee requested and the labor expended, the court finds that a lodestar analysis is not necessary and that the flat fee is reasonable.
9. Jurisdiction of this action is retained to enter further orders that are proper including, without limitation, a deficiency judgment, except where a discharge is applicable or where service of process was not personally obtained.
10. The Plaintiff may assign the judgment and/or credit bid by the filing of an assignment without further Order of the Court.

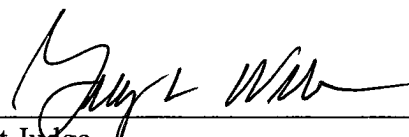
**IF THIS PROPERTY IS SOLD AT PUBLIC AUCTION, THERE MAY BE ADDITIONAL MONEY FROM THE SALE AFTER PAYMENT OF PERSONS WHO ARE ENTITLED TO BE PAID FROM THE SALE PROCEEDS PURSUANT TO THE FINAL JUDGMENT.**

**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 FOR CLAY COUNTY, FLORIDA, 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 THE Jacksonville Area Legal Aid, Inc., 1107 Middleburg Avenue, Green Cove Springs FL 32043, Phone: (904) 284-8410, TO SEE IF YOU QUALIFY FINANCIALLY FOR THEIR SERVICES. IF THEY CAN'T 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 Jacksonville Area Legal Aid, Inc., 1107 Middleburg Avenue, Green Cove Springs FL 32043, Phone: (904) 284-8410, FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.**

DONE and ORDERED at Green Cove Springs, CLAY County, Florida, on this 2nd day of May, 2018.

  
Circuit Judge

cc: copies furnished to the attached mailing list

THE UNKNOWN HEIRS OR BENEFICIARIES OF THE ESTATE OF NELSON MILTON,  
DECEASED

395 JANELL DRIVE  
ORANGE PARK, FL 32073-4311

TAWANDA R. MILTON A/K/A TAWANDA RHODES A/K/A TAWANDA RHODES MILTON  
A/K/A TAWANDA R. RHODES-JEFFERSON A/K/A TAWANDA R. JEFFERSON  
395 JANELL DRIVE  
ORANGE PARK, FL 32073-4311

NELSON LAMAR MILTON  
5540 WINDSWEPT TRACE  
SUGAR HILL, GA 30518-6952

AHMAD RASHAD MILTON  
FL CORRECTIONAL INSTITUTION AT DESOTO ANNEX: DC# M24080, 13617  
SOUTHEAST HIGHWAY 70  
ARCADIA, FL 34266-7800

WENDY RENELL MCDOWELL A/K/A WENDY RENELL MILTON  
736 VALLEY FORGE ROAD  
JACKSONVILLE, FL 32208-3566

NICHOLE MILTON  
395 JANELL DRIVE  
ORANGE PARK, FL 32073-4311

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[KYH@954-462-7001]