

3/6/2019 3:30 PM Tara S. Green

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

CASE NO. 2018-CA-000643

U.S. BANK TRUST NATIONAL ASSOCIATION,
NOT IN ITS INDIVIDUAL CAPACITY BUT
SOLELY AS OWNER TRUSTEE FOR REO TRUST
2017-RPL1,
Plaintiff,

vs.

CHARLES W. STOVER, JR. A/K/A CHARLES
STOVER A/K/A CHARLES WILLIAM STOVER;
DONNA M. STOVER A/K/A DONNA STOVER
A/K/A DONNA MAY PARKER; UNKNOWN
TENANT NO. 1; UNKNOWN TENANT NO. 2; and
ALL UNKNOWN PARTIES CLAIMING INTERESTS
BY, THROUGH, UNDER OR AGAINST A NAMED
DEFENDANT TO THIS ACTION, OR HAVING OR
CLAIMING TO HAVE ANY RIGHT, TITLE OR
INTEREST IN THE PROPERTY HEREIN
DESCRIBED,
Defendant(s).

SUMMARY FINAL JUDGMENT OF FORECLOSURE

THIS ACTION came before the Court upon pleadings and proofs submitted herein, the motion of
the Plaintiff, for the entry of a Summary Final Judgment, and on the evidence presented,

IT IS ADJUDGED THAT:

1. This Court has jurisdiction of the subject matter hereof and the parties hereto. The equities
of this action are with the Plaintiff, U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS
INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR REO TRUST 2017-RPL1. There
is due to the Plaintiff, whose address is c/o SHD Legal Group P.A., PO BOX 19519, Fort Lauderdale, FL
33318, the sums of money as hereafter set forth:

A. Principal Balance

\$126,417.72

B. 6.050% interest at \$ 20.95 per diem from August 1, 2017 to December 10, 2018	\$10,386.35
C. Interest from December 11, 2018 to March 6, 2019	\$1,801.70
D. Advance for Insurance	\$1,591.80
E. Pre-acceleration Late Charges	\$ 189.72
F. Property Inspections	\$ 284.00
G. Prior Counsel's Foreclosure Fees & Costs	\$ 134.43
H. Title Search	\$ 45.00
I. Filing Fee	\$ 950.00
J. Service of Process	\$ 160.00
K. Publication of Notice of Action	\$ 183.60
L. Notice of Sale Fee	\$ 75.00
M. Attorneys' Fees	\$1,300.00
TOTAL:	\$143,519.32

2. A reasonable fee for the legal services rendered is set forth in the filed Affidavit of Attorney Fees and Costs. However, pursuant to the Plaintiff's fee agreement with SHD Legal Group P.A., the Plaintiff will pay attorneys' fees in the amount of \$1,300.00

3. A lien is held by the Plaintiff for the total sum specified in paragraph 1, plus interest, superior in dignity to any right, title, interest, or claim of the Defendants upon the mortgaged property herein foreclosed situate, lying and being in Clay County, Florida, to-wit:-

LOT 25, BLOCK 5, REPLAT OF TANGLEWOOD VILLAGE, UNIT TWO,
ACCORDING TO THE PLA THEREOF AS RECORDED IN PLAT BOOK 14, PAGES
4, 5 AND 6, OF THE PUBLIC RECORDS OF CLAY COUNTY, FLORIDA.

4. If the total sum due to the Plaintiff, plus interest on the unpaid principal at the rate prescribed in the note and mortgage to date, and at the current statutory interest rate after the date through which interest is calculated in paragraph 1 above, and all costs of this proceeding incurred after the date of this Judgment are not forthwith paid, the Clerk of this Court shall sell that property at public sale at 10:00 a.m. on the 6th day of May, 2019, to the highest bidder or bidders for cash at the www.Clay.RealForeclose.com, after having first given notice as required by Section 45.031, Florida Statutes.

5. Plaintiff shall advance the cost of publishing the Notice of Sale and shall be reimbursed by the Clerk out of the proceeds of the sale if the Plaintiff is not the purchaser of the property, but such reimbursement will not be by the Clerk unless the Affidavit of Post Judgment Advances has been filed. The purchaser at the sale shall pay, in addition to the amount bid, the Clerk's fee, Clerk's registry fee and documentary stamps to be affixed to the Certificate of Title.

6. The Plaintiff may assign the Judgment or the bid to a third party without further order of the Court.

7. If the Plaintiff or Plaintiff's assignee is the purchaser at the sale, the Clerk shall credit on the bid of the Plaintiff or Plaintiff's assignee the total sum herein found to be due the Plaintiff or such portion thereof as may be necessary to pay fully the bid of the Plaintiff or Plaintiff's assignee.

8. On filing the Certificate of Title, the Clerk shall distribute the proceeds of the sale to Plaintiff c/o SHD Legal Group P.A., PO BOX 19519, Fort Lauderdale, FL 33318, so far as they are sufficient, by paying:

A. All of Plaintiff's costs,

B. Plaintiff's attorneys' fees,

C. The total sum due to Plaintiff as set forth above, less the items paid, with interest at the current statutory interest rate from the date through which interest is calculated in paragraph 1 above to the date of the sale. If, subsequent to the date of the Plaintiff's Affidavit of Indebtedness and prior to the sale contemplated in paragraph 5 hereof, the Plaintiff has to advance money to protect its mortgage lien, including but not limited to post judgment advances for property taxes and insurance, property preservation costs, post judgment attorney's fees and costs and post-judgment bankruptcy attorney fees and costs, the Plaintiff or its Attorneys shall certify by affidavit to the Clerk and the amount due to Plaintiff shall be increased by the amount of such advances without further order of the Court.

R The remaining proceeds, if any, shall be retained by the Clerk pending further Order of the Court.

9. If the United States of America is a Defendant in this action, they shall have the right of

redemption provided by 28 U.S.C. §2410(c) from the issuance of a Certificate of Title, but the right shall thereafter expire.

10. Upon filing the Certificate of Sale, the Defendants and all persons claiming under or against them since the filing of the Notice of Lis Pendens shall be foreclosed of all estate or claim in the property, with the exception of any assessments that are superior pursuant to Florida Statutes, Section 718.116 (effective 4/1/1992, as amended) or Florida Statutes 720.3085 (effective 7/1/2008). Upon issuance of the Certificate of Title, the purchaser at the sale shall be let into possession of the property located at 2798 COMMANCHE AVE, UNIT TWO, ORANGE PARK, FL 32065. The Clerk of the Court is hereby specifically authorized to issue a Writ of Possession for the property which is the subject matter of this action, and the Sheriff is hereby authorized to serve the Writ forthwith.

11. 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.

12. 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.

13. 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, OF CLAY COUNTY WITHIN TEN (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.

14. 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 COUNTY LEGAL AID OFFICE OF JACKSONVILLE AREA LEGAL AID, 1107 MIDDLEBURG AVENUE, P.O. BOX 1999, GREEN COVE SPRINGS, FL 32043-1999, PHONE: (904) 284-8410 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 CLAYCOUNTY AID SERVICES FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

15. The Court retains jurisdiction of this action to enter further orders as are proper including, without limitation, deficiency judgments and supplemental actions to foreclose any interests omitted from this suit or as necessary for Plaintiff or its assigns to cure title defects as well as to adjudicate any post judgment dispute related to outstanding assessments as provided for by Chapter 718 and 720, Florida Statutes.

DONE AND ORDERED in Chambers at the Clay County Courthouse, Green Cove Springs, Florida on _____, 2019.

MAR 06 2019

/s/ JOHN SKINNER

Circuit Judge

Copies furnished:

Mehwish A Yousuf, Esquire
SHD Legal Group P.A., Attorneys for Plaintiff
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Service E-mail: answers@shdlegalgroup.com
All parties on the attached service list
1460-168828 / DL

SERVICE LIST
Case No. 2018-CA-000643

CHARLES W. STOVER, JR. A/K/A CHARLES STOVER A/K/A CHARLES WILLIAM STOVER
PERSONAL & CONFIDENTIAL
15905 WOOD DR
CHANNELVIEW, TX 77530

DONNA M. STOVER A/K/A DONNA STOVER A/K/A DONNA MAY PARKER
2798 COMMANCHE AVE, UNIT 2
ORANGE PARK, FL 32065