

IN THE FLORIDA COURT OF THE FOURTH
JUDICIAL CIRCUIT OF FLORIDA IN AND FOR
CLAY COUNTY
GENERAL JURISDICTION DIVISION
CASE NO: 2019-CA-000392

U.S. BANK NATIONAL ASSOCIATION,
Plaintiff,
vs.

SHANNON BLUE NELSON; JESSICA L. NELSON
A/K/A JESSICA LEE NELSON; UNKNOWN SPOUSE
OF SHANNON BLUE NELSON; THE HABITAT
HOMEOWNERS ASSOCIATION, INC.; ANY AND
ALL UNKNOWN PARTIES CLAIMING BY,
THROUGH, UNDER, AND 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,
GRANTEES, OR OTHER CLAIMANTS,
Defendant(s).

FINAL JUDGMENT OF FORECLOSURE

This action was tried before the court at a Non-Jury Trial on October 9, 2019. On the evidence presented, **IT IS ADJUDGED** that Plaintiff's Final Judgment is **GRANTED** against all defendants listed by name: JESSICA L. NELSON A/K/A JESSICA LEE NELSON; SHANNON BLUE NELSON; THE HABITAT HOMEOWNERS ASSOCIATION, INC.; UNKNOWN SPOUSE OF SHANNON BLUE NELSON;

1. **Amounts Due.** Plaintiff, U.S. BANK NATIONAL ASSOCIATION, whose address is c/o U.S. Bank National Association, 4801 Frederica Street, Owensboro, KY 42301, is due:

Principal	\$84,598.38
Interest to date of this judgment: October 9, 2019	\$10,545.56
Escrow Advance	\$4,113.81
Recoverable Balance	\$4,464.03
Late Charges	\$308.16
NSF Fees	\$20.00
SUBTOTAL	\$104,049.94
TOTAL SUM	\$104,049.94

That shall bear interest at a rate in accordance with section 55.03(3), Florida Statute

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 Clay County, Florida:

**LOT 182, HABITAT, ACCORDING TO THE PLAT THEREOF AS
RECORDED IN PLAT BOOK 20, PAGES 1, 2, 3, 4 AND 5, OF THE
PUBLIC RECORDS OF CLAY COUNTY, FLORIDA.**

Property Address: 1873 ONTARIO CT, MIDDLEBURG, FL 32068

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 this Court shall sell the property at public sale on the 5 day of December, 2019, to the highest bidder for cash, except as prescribed in paragraph 4, at the courthouse located at 825 NORTH ORANGE AVENUE, GREEN COVE SPRINGS, FL FL in Clay County, Florida, in accordance with section 45.031, Florida Statutes (2013), using the following method:
- ☒ www.clay.realforeclose.com beginning at 10:00 AM
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 the 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. The Court finds that the Plaintiff has proved the terms of the lost Note and its right to enforce the instrument(s) as required by Florida Statute 673.3091. Plaintiff holds 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 Florida Statute Section 673.3091, judgment is hereby entered in favor of the Plaintiff as to its request to enforce the lost Note.
8. **Jurisdiction Retained.** Jurisdiction is reserved over this action to enforce the Final Judgment and to enter further orders that are proper including, without limitation, an award of attorney's fees and costs, a deficiency decree (if sought and appropriate), writs of possession, orders granting leave to file supplemental and/or amended pleadings to add additional parties, and orders resolving any disputes with respect to assessments and/or other amounts allegedly due associations.

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 NORTH ORANGE AVENUE, GREEN COVE SPRINGS, FL 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, 1107 MIDDLEBURG AVENUE, GREEN COVE SPRINGS, FL 32043, PHONE: (904) 284-841) 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 GREEN COVE SPRINGS, CLAY COUNTY, FLORIDA this 9 day of October, 2019


HONORABLE PRESIDING JUDGE

COPIES FURNISHED TO:

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MIDDLEBURG, FL 32068

SHANNON BLUE NELSON
1873 ONTARIO CT
MIDDLEBURG, FL 32068

UNKNOWN SPOUSE OF SHANNON BLUE NELSON
1873 ONTARIO CT
MIDDLEBURG, FL 32068

THE HABITAT HOMEOWNERS ASSOCIATION, INC.
9050 CYPRESS GREEN DRIVE #102
JACKSONVILLE, FL 32256