

IN THE CIRCUIT COURT OF THE THIRTEENTH JUDICIAL CIRCUIT
IN AND FOR HILLSBOROUGH COUNTY, FLORIDA
CIVIL DIVISION

HSBC BANK USA, NATIONAL
ASSOCIATION, AS TRUSTEE FOR
FBR SECURITIZATION TRUST 2005-3,

Case No.: 29-2008-CA-024413

Plaintiff,

vs.

FELICIA REYNOLDS, et al.,

Defendants.

UNIFORM FINAL JUDGMENT OF FORECLOSURE

(Effective August 20, 2012)

THIS ACTION was heard before the Court at trial on January 16, 2013. Based on the evidence presented and being otherwise fully informed in the premises,

IT IS ADJUDGED that:

1. Final Judgment in favor of the Plaintiff is GRANTED. Service of process has been duly and regularly obtained over Felicia Reynolds, Townhomes of Bay Port Colony Homeowner's Association, Inc., Mortgage Electronic Registration Systems, Inc., and Bayport Colony Plaza Property Owner's Association, Inc., defendants.

2. **VALUE OF CLAIM:** At the initiation of this action, in accordance with section 28.241(1)(a)2.b., Florida Statutes (effective for actions filed on and after June 1, 2009), Plaintiff estimated the amount in controversy of the claim to be \$ N/A. In accordance with section 28.241(1)(a)2.c., Florida Statutes, the Court identifies the actual value of the claim to be \$ N/A, as set forth below. For any difference between the estimated amount in controversy and the actual value of the claim that requires the filing fee to be adjusted, the Clerk shall adjust the filing fee. In determining whether the filing fee needs to be adjusted, the following graduated filing fee scale in section 28.241(1)(a)2.d., Florida Statutes, controls:

\$400	Value of claim less than or equal to \$50,000 with 5 defendants or less
\$905	Value of claim greater than \$50,000 but less than \$250,000 with 5 defendants or less
\$1,905	Value of claim \$250,000 or greater with 5 defendants or less

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If an excess filing fee was paid, the Clerk shall provide a refund of the excess fee. If an additional filing fee is owed, the Plaintiff shall pay the additional fee at least 24 hours prior to the judicial sale. If any additional filing fee owed is not paid prior to the judicial sale, the Clerk shall cancel the judicial sale without further order of the Court.

3. There is due and owing to the Plaintiff the following:

Principal:	\$158,445.26
Interest from May 1, 2008 to January 16, 2013:	\$65,816.43
Pre-acceleration late charges:	\$622.91
Taxes for the years 2008-2012:	\$11,562.88
Insurance for the years 2008-2012:	\$7,313.85
Preservation fees:	\$35.00
Inspection fees:	\$685.00
BPO:	\$370.00
Costs:	
• Filing Fee:	\$395.50
• Investigation/Service of Process:	\$450.00
• Recording Fee:	\$9.00
• Service/mail required by law:	\$16.50
• Title Update:	\$75.00
• Abstracting:	\$325.00
Attorney's fee:	\$1,700.00
TOTAL SUM:	<u>\$247,822.33</u>

4. The total sum referenced in Paragraph 3 shall bear interest from this date forward at the prevailing legal rate of interest.

5. Plaintiff, whose address is care of its servicer, Wells Fargo Bank, N.A., 3476 Stateview Boulevard, Fort Mill, South Carolina 29715, holds a lien for the total sum specified in Paragraph 3 herein. The lien of the Plaintiff is superior in dignity to any right, title, interest, or claim of the Defendants and all persons, corporations, or other entities claiming by, through, or under the Defendants, or any of them and the property will be sold free and clear of all claims of the Defendants, with the exception of any assessments that are superior pursuant to sections

718.116 and 720.3085, Florida Statutes. The Plaintiff's lien encumbers the subject property located in Hillsborough County, Florida, and described as:

LOT 1, BLOCK 8, TOWNHOMES OF BAY PORT COLONY, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 101, PAGES 51 THROUGH 55, INCLUSIVE, PUBLIC RECORDS OF HILLSBOROUGH COUNTY, FLORIDA.

6. If the total sum with interest at the rate described in Paragraph 4 and all costs accrued subsequent to this judgment are not paid, the Clerk of the Court shall sell the subject property to the highest bidder for cash at public sale on March 5, 2013, at 10:00 A.M. after having first given notice as required by Section 45.031, Florida Statutes. The judicial sale will be conducted electronically online at the following website: <http://www.hillsborough.realforeclose.com>. At least three (3) days prior to the sale, Plaintiff must pay the costs associated with the Notice of Publication. The party or their attorney shall be responsible for preparing, in accordance with section 45.031(2), Florida Statutes, and submitting the Notice of Sale to a legal publication. The original Notice of Sale and Proof of Publication must be filed with the Clerk of the Circuit Court at least 24 hours prior to the scheduled sale date.

7. Plaintiff shall advance all subsequent required costs of this action and shall be reimbursed for them by the Clerk if Plaintiff is not the purchaser of the property for sale. 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. If a third party bidder is the purchaser, the third party bidder must pay the documentary stamps attached to the certificate of title in addition to the bid. The purchaser of the property shall be required to pay the electronic sales fee assessed in accordance with section 45.035(3), Florida Statutes. The Clerk will not issue the Certificate of Title if the electronic sales fee is not paid.

8. If Plaintiff incurs additional expenses subsequent to the entry of this final judgment but prior to the sale date specified in paragraph 6 herein, Plaintiff may, by written motion served on all parties, seek to amend this final judgment to include said additional expenses.

9. 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, unless the property is purchased by a third party bidder; 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 4 from this date to the date of the sale; and by retaining any remaining amount pending further Order of this Court.

10. On filing of the Certificate of Title, 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 filing of the certificate of title, the person named in the certificate of title shall be let into possession of the property. On filing of the Certificate of Sale, Defendants' right of redemption as proscribed by Florida Statutes, Section 45.0315 shall be terminated.

11. Pursuant to Florida Statutes, Section 45.031:

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.

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 AT 813-276-8100 EXT. 4733 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.

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 BAY AREA LEGAL SERVICES, 829 W. DR. MARTIN LUTHER KING BOULEVARD, 2ND FLOOR, TAMPA, FLORIDA 33603-3336, TELEPHONE NUMBER, 813-232-1343, 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 THE HILLSBOROUGH COUNTY BAR ASSOCIATION REFERRAL SERVICE AT 813-221-7780 FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

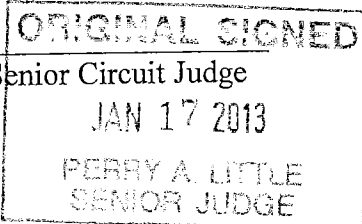
12. The Plaintiff may assign the judgment and credit bid by the filing of an assignment prior to the issuance of the certificate of title without further order of the court.

13. The Court retains jurisdiction of this action to enter further Orders that are proper, including without limitation, orders authorizing writs of possession and an award of attorney's fees, and to enter a deficiency judgment if the borrower has not been discharged in bankruptcy.

14. **The Counterclaims filed by Defendant Felicia Reynolds were not supported by any evidence at trial and the allegations of the Counterclaims were contradicted by Plaintiff's evidence. The Court thus finds that the Counterclaims are without merit and are denied in their entirety.**

DONE AND ORDERED at Tampa, Hillsborough County, Florida, on ___ January, 2013.

Perry Little, Senior Circuit Judge



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