

CERTIFICATE OF AUTHENTICATION

Total of Fees and Taxes-\$25.00  
CRONANL

STATE OF FLORIDA  
COUNTY OF FRANKLIN

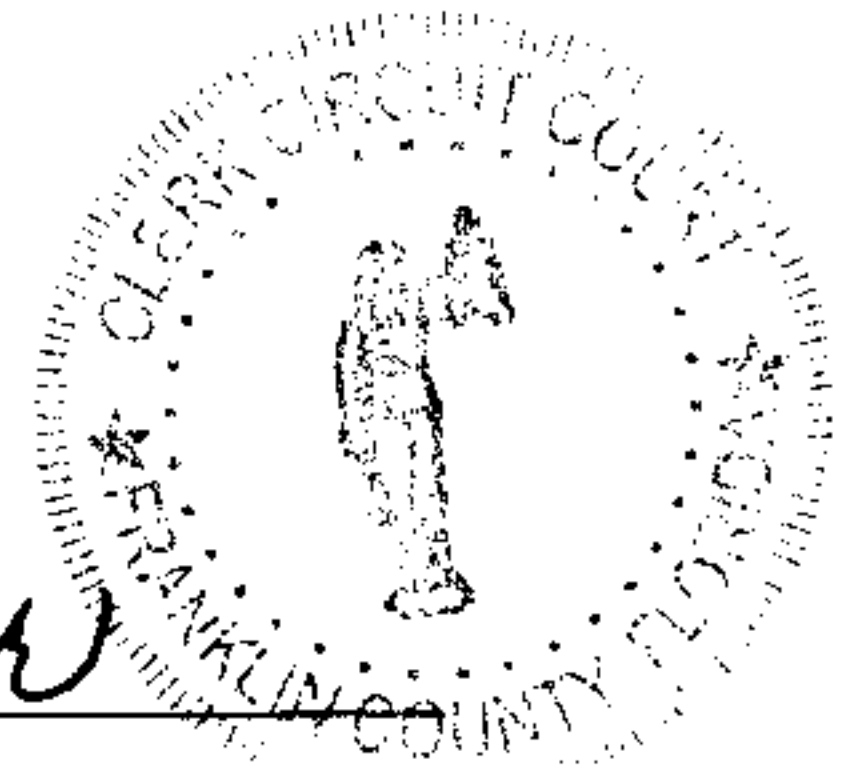
I, TERRY E. CREAMER, Deputy Clerk of the Second Judicial Circuit in and for Franklin County Florida, do hereby certify that foregoing Final Judgment on Centennial Bank as successor in interest to Coastal Community Bank, vs. Balamaras, LLC., James R. Payton, Darrell S. Ward, and River's Edge Homeowner's Association of Apalachicola, Inc., Case Number 10-000578-CA is a true and correct copy.

Dated this 11<sup>th</sup> day of March, 2013.

MARCIA M. JOHNSON  
CLERK OF COURT

BY:

*Terry E. Creamer*  
Deputy Clerk



Chilton County, Alabama  
Judge Robert M. Martin  
Filed/cert. 10/28/2013 2:08 PM  
TOTAL \$ 26.25  
4 Pages

0182260

STATE OF FLORIDA  
COUNTY OF FRANKLIN

TYPE: G BOOK: 2013 PAGE: 182260

I, HONORABLE ANGELA C. DEMPSEY, Acting Circuit Judge for the Second Judicial Circuit Court in and for Franklin County, Florida, do hereby certify that the above named Deputy Clerk, by who the foregoing attestation was made, was and is at the time of so making the same is a Deputy Clerk of the said Court, duly commissioned and qualified to all of whose acts, as such, full faith and credit are ought to be given, as well in courts of judicature as elsewhere; that the seal thereto annexed is the seal of the said Court; and that said attestation is so made by her, Is in due form.

Dated this 11 day of March, 2013.

HONORABLE ANGELA C. DEMPSEY  
CIRCUIT JUDGE

*Ac. M.*  
ANGELA C. DEMPSEY, Circuit Judge

STATE OF FLORIDA  
COUNTY OF FRANKLIN

I, TERRY E. CREAMER, Deputy Clerk of the Second Judicial Circuit in and for Franklin County, Florida, do hereby certify that the above-named County Judge is and was at the time of make the above certificate, the Judge of the Circuit Court in the Second Judicial Circuit in and for Franklin County, Florida.

Witness my hand and the seal of the said Court this 13 day of March, 2013.

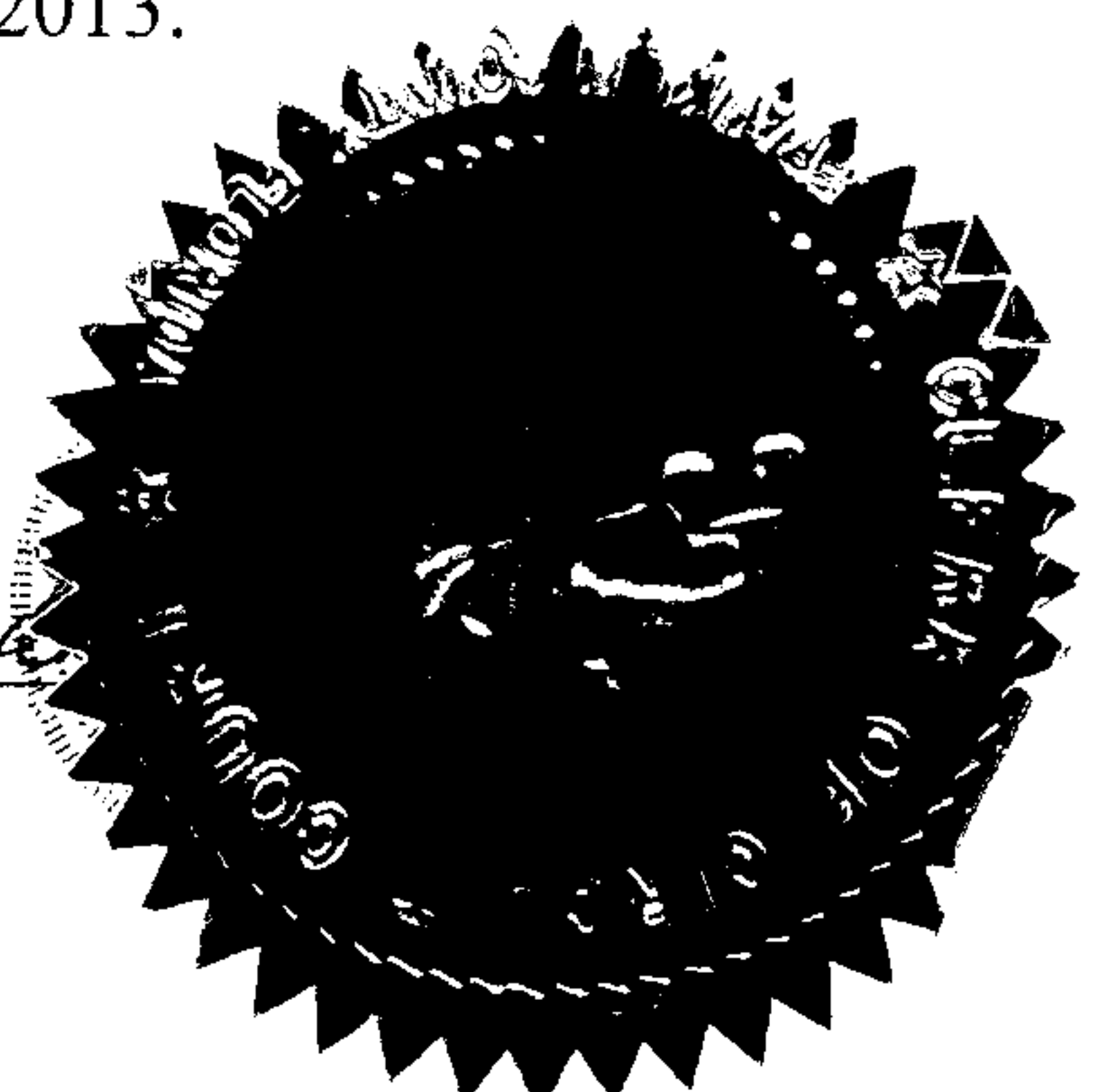
MARCIA M. JOHNSON  
CLERK OF COURT

BY:

*Terry E. Creamer*  
Deputy Clerk



20131125000462050 1/4 \$24.00  
Shelby Cnty Judge of Probate, AL  
11/25/2013 03:34:59 PM FILED/CERT



IN THE CIRCUIT COURT IN AND FOR FRANKLIN COUNTY, FLORIDA

CENTENNIAL BANK, successor in interest to  
COASTAL COMMUNITY BANK f/k/a  
APALACHICOLA STATE BANK,

Plaintiff,

vs.

BALAMARAS, LLC, a dissolved Florida limited liability  
company; JAMES R. PAYTON a/k/a ROBBY PAYTON;  
DARRELL S. WARD a/k/a DARRELL STANTON  
WARD; and RIVER'S EDGE HOMEOWNER'S ASSOCIATION  
OF APALACHICOLA, INC., a Florida not-for-profit  
corporation;

Defendants.



20131018001149660 1/4  
Bk: LR201319 Pg:2601  
Jefferson County, Alabama  
onI certify this instrument filed  
10/18/2013 04:27:39 PM CO  
Judge of Probate- Alan L. King

Case No. 2010 CA 000578

2013 FEB 26 PM 3:08  
MARCIA M. JOHNSON  
CLERK OF CIRCUIT  
FRANKLIN COUNTY FLORIDA

**FINAL JUDGMENT OF DEFICIENCY AGAINST BALAMARAS, LLC,  
JAMES R. PAYTON A/K/A ROBBY PAYTON AND  
DARRELL S. WARD A/K/A DARRELL STANTON WARD**

This cause came before the Court on Plaintiff's motion for entry of deficiency judgment against Defendants, Balamaras, LLC ("Balamaras"), James R. Payton a/k/a Robby Payton ("Payton"), and Darrell S. Ward a/k/a Darrell Stanton Ward ("Ward"), and the Court, having reviewed the file and motion, heard argument from Plaintiff's counsel and the evidence presented, and otherwise being fully advised in all relevant matters, the Court finds as follows:

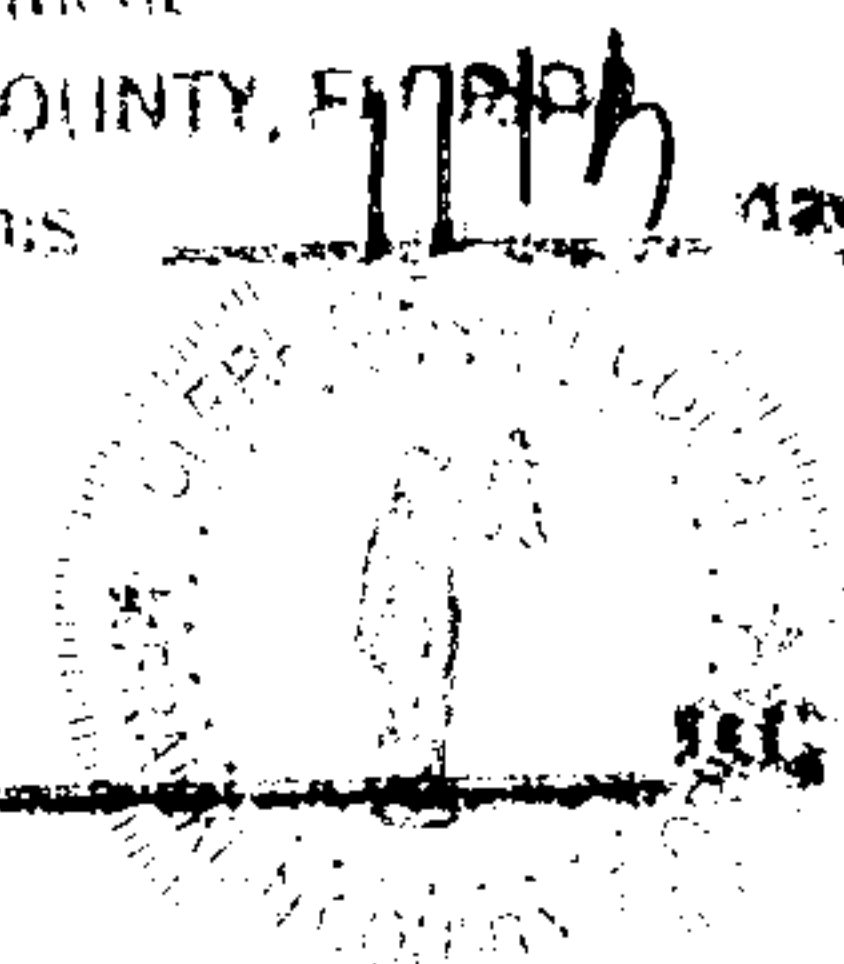
1. This Court has jurisdiction of the subject matter of this action and jurisdiction over the parties to this action.
2. On July 24, 2012, the Court entered a partial summary final judgment as to Counts I and II of Plaintiff's first amended complaint in favor of Plaintiff that liquidated the amount due under the loan that is the subject of this action to \$450,874.63, plus interest at the statutory rate of 4.75%.



20131125000462050 2/4 \$24.00  
Shelby Cnty Judge of Probate, AL  
11/25/2013 03:34:59 PM FILED/CERT

STATE OF FLORIDA, COUNTY OF FRANKLIN  
I HEREBY CERTIFY that the above and foregoing  
is a true and correct copy of an instrument  
in the official records of FRANKLIN COUNTY, FLORIDA  
Witness my hand and seal of office this  
March 20 2013  
MARCIA M. JOHNSON  
CLERK OF CIRCUIT COURT

*[Signature]*





3. The date of the foreclosure sale in this matter was September 11, 2012 and there was 50 days between the date the foreclosure judgment was entered and the date of the foreclosure sale.

4. The \$450,874.63 due pursuant to the foreclosure judgment, at the statutory rate of 4.75% interest, generates a per diem rate of \$58.67, and over 50 days results in an additional \$2,933.50 in interest for a total amount owed Plaintiff as of the date of the foreclosure sale of \$453,808.13.

5. The evidence presented to this Court establishes that the fair market value of the subject property on the date of the foreclosure sale was \$32,000.00.

6. The difference between the amount owed Plaintiff, including post-judgment interest, as of the date of the foreclosure sale, and the fair market value of the subject property on the date of the foreclosure sale is \$421,808.13.

7. As such, the amount owed Plaintiff on the date of the foreclosure sale was \$421,808.13, plus post-sale interest at the rate of 4.75% from September 12, 2012 through February 26, 2013 ( $167 \times \$54.89 = \$9,166.63$ ), brings the total amount due Plaintiff as of the date of the deficiency hearing to \$430,974.76, plus attorneys' fees and costs associated with bringing this action.

8. After being served with notice of the hearing on Plaintiff's motion for deficiency judgment, Defendants, Balamaras, Payton and Ward failed to file any paper with the Court or otherwise contest the relief sought by Plaintiff. The evidence presented by way of Plaintiff's appraiser, and the testimony of Plaintiff, establish Plaintiff's right to a deficiency judgment against Balamaras, Payton and Ward.

It is therefore, ORDERED and ADJUDGED that:

1. Plaintiff, Centennial Bank, Attn: Sherry McGinn, 635 East Baldwin Road, Panama City, Florida 32405, shall have a final money judgment of deficiency against Defendants, Balamaras, LLC, James R. Payton a/k/a Robby Payton and Darrell S. Ward a/k/a Darrell Stanton Ward, for damages in the amount of \$430,974.76 which shall accrue interest at the rate of 4.75% per annum until satisfied pursuant to Section 55.03, Florida Statutes, **for all of which let execution issue.**

2. Jurisdiction of this case is retained to determine the amount of award of an attorneys' fees and costs in this action, to enter further orders as are just and proper including but not limited to compelling Defendants are to complete the required Florida Civil Rule of Procedure Form 1.977 (Fact Information Sheet), including all required attachments, and serve it on Plaintiff's counsel at Post Office Box 13010, Pensacola, Florida 32591 within forty-five (45) days from the date of this final judgment, unless the final judgment is satisfied or post-judgment discovery is stayed.

DONE AND ORDERED in Chambers at Apalachicola, Franklin County, Florida this 26<sup>th</sup> day of February, 2013.



Angela C. Dempsey  
Circuit Court Judge

Conformed copies:

Judson C. Brandt, Esq.  
Balamaras, LLC  
Stan Ward  
Robby Payton

A1289848.DOC

