

IN THE CIRCUIT COURT OF THE 19th JUDICIAL CIRCUIT
OF FLORIDA, IN AND FOR INDIAN RIVER COUNTY

Litton Loan Servicing LP,

Plaintiff,

-VS.-

Rami Adoni and Mendol Arkin; Mortgage
Electronic Registration Systems, Inc. as
Nominee for Freedom Mortgage
Corporation; Bradford Place Association,
Inc.; Unknown Parties in Possession #1;
Unknown Parties in Possession #2; If living,
and all Unknown Parties claiming by,
through, under and against the above
named Defendant(s) who are not known to
be dead or alive, whether said Unknown
Parties may claim an interest as Spouse,
Heirs, Devisees, Grantees, or Other
Claimants

Defendant(s).

2008-3107-CA09

Case #: ~~2008-CA-003107~~

Division #:

UNC:

FILE IN OPEN COURT

Date Sept 21, 2009

By [Signature]

FINAL JUDGMENT OF FORECLOSURE

(Pursuant to Administrative Order No. 06-02)

THIS ACTION was heard before the Court on Plaintiffs Motion for Summary
Final. Judgment on September 21, 2009. On the evidence presented IT IS ADJUDGED
that:

1. The Plaintiffs Motion for Summary Judgment is GRANTED. Service of process been
duly and regularly obtained over Rami Adoni; Mendol Arkin; Mortgage Electronic
Registration Systems, Inc. as Nominee for Freedom Mortgage Corporation; Bradford
Place Association, Inc.; Unknown Parties in Possession #1; and Unknown Parties in
Possession #2 defendants.
2. There is due and owing to the Plaintiff the following:

Principal Due on Note and Mortgage	\$198,185.00
Pre-Acceleration Late Charges	157.92
Interest due from August 1, 2008 through September 21, 2009 at 6.375%	\$14,434.13

ADVANCES MADE AND PAID BY PLAINTIFF;

Taxes	\$5,055.43
Inspections	\$9.00
BPO	\$25.00

Valuation Costs	\$345.00
Property Services	\$30.00

TOTAL ADVANCES:	\$5,464.43
SUBTOTAL:	\$218,241.48

FORECLOSURE COSTS;

Filing Fee	\$377.50
Title Report	\$325.00
Publication for Service	\$0.00
Private Process Server	\$1,166.81
Court Call	\$100.00

TOTAL FORECLOSURE COSTS:	\$1,969.31
--------------------------	------------

JUDGMENT SUBTOTAL	\$220,210.79
-------------------	--------------

ATTORNEY'S FEE	\$1,300.00
----------------	------------

JUDGMENT GRAND TOTAL	<u>\$221,510.79</u>
----------------------	---------------------

3. The grand total amount referenced in Paragraph 2 shall bear interest from this date forward at the prevailing legal rate of interest.
4. Litton Loan Servicing LP Plaintiff, whose address is 4828 Loop Central Drive, Houston, Texas 77081-2226 holds a lien for the grand total sum specified in Paragraph 2 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 Florida Statutes, Sections 718.116 and 720.3085. The Plaintiffs lien encumbers the subject property located in Indian River County, Florida and described as:

LOT 45, OF BRADFORD PLACE, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 21, PAGE 28, OF THE PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA.

Property Address: 2567 Stockbridge Square Southwest, Vero Beach, FL 32962

5. That the legal description in the subject mortgage used to identify the real property described by site address 2567 Stockbridge Square Southwest, Vero Beach, FL 32962 herein is hereby ratified, confirmed or reformed in the mortgage so that the legal description as contained herein shall be the same legal description on the mortgage.
6. If the grand total amount with interest at the rate-described in Paragraph 3 and. all

costs accrued subsequent to this judgment are not paid, the Clerk of the Court shall sell the subject property at public sale on June 19, 2009 to the highest bidder for cash, except as prescribed in Paragraph 6, 2000 16TH AVENUE, VERO BEACH, FL 32960 IN THE JURY ASSEMBLY ROOM OF THE INDIAN RIVER COUNTY COURTHOUSE, AT 11:00 A.M. after having first given notice as required by Section 4.5.031, Florida Statutes. Should the Plaintiff not elect to proceed with the scheduled foreclosure sale pursuant to this Summary Judgment, or pursuant to Court Order rescheduling the foreclosure sale, a Court Order of cancellation shall not be necessary. Plaintiff's failure to enter a bid at the scheduled foreclosure sale shall result in automatic cancellation of the foreclosure sale. The Clerk shall not conduct the sale in the absence of the plaintiff or its representative.

7. 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. 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. The Clerk shall receive the service charge imposed in Section 45.031, Florida Statutes, for services in making, recording, and certifying the sale and title that shall be assessed as costs.
8. On filing of the Certificate of Sale, defendant's right of redemption as proscribed by Florida Statutes, Section 45.0315 shall be terminated.
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; 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 2 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, defendant and all persons claiming under or against defendant since the filing of the Notice of Lis Pendens shall be foreclosed of all estate or claim in the property and the purchaser at sale shall be let into possession of the property.
11. The Court finds, based upon the affidavits presented and upon inquiry of counsel for the plaintiff, that hours were reasonably expended by plaintiff's counsel and that an hourly rate of \$125.00 is appropriate. PLAINTIFF'S COUNSEL REPRESENTS THAT THE ATTORNEY FEE AWARDED DOES NOT EXCEED IT'S 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).
12. **NOTICE PURSUANT TO AMENDMENT TO SECTION 45.031, FLA.ST. (2006)**
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 THE PROPERTY BEING FORECLOSED ON HAS QUALIFIED FOR THE HOMESTEAD TAX EXEMPTION IN THE MOST RECENT APPROVED TAX ROLL THE FOLLOWING PROVISION APPLIES:

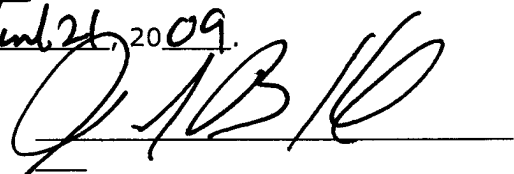
IF YOU ARE THE PROPERTY OWNER, YOU MAY CLAIM THESE FUNDS YOURSELF. YOU ARE NOT REQUIRED TO HAVE A LAWYER OR ANY OTHER REPRESENTATION AND YOU DO NOT HAVE TO ASSIGN YOUR RIGHTS TO ANYONE ELSE IN ORDER FOR YOU TO CLAIM ANY MONEY TO WHICH YOU ARE ENTITLED. PLEASE CHECK WITH THE CLERK OF THE COURT, JEFFREY K. BARTON, INDIAN RIVER COUNTY COURTHOUSE, 2000 16th Avenue, Vero Beach, FL 32960 (*), 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 FLORIDA RURAL LEGAL SERVICES, 200 SOUTH INDIAN RIVER DRIVE, SUITE 101, FORT PIERCE, FL 34950 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 FLORIDA RURAL LEGAL SERVICES, 200 SOUTH INDIAN RIVER DRIVE, SUITE 101, FORT PIERCE, FL 34950 FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

13. **UPON ISSUANCE OF THE CERTIFICATE OF TITLE, THE SALE SHALL STAND CONFIRMED, AND THE PURCHASER OR THE PURCHASERS, THEIR HEIRS, REPRESENTATIVES, SUCCESSORS OR ASSIGNS, SHALL BE LET INTO POSSESSION OF THE SAID PREMISES AS CONVEYED WITHOUT DELAY. THE CLERK OF THE COURT IS HEREBY SPECIFICALLY AUTHORIZED TO ISSUE A WRIT OF POSSESSION FOR THE PREMISES LOCATED AT 2567 Stockbridge Square Southwest, Vero Beach, FL 32962 AFTER FILING OF THE CERTIFICATE OF TITLE AND THE SHERIFF IS HEREBY AUTHORIZED TO SERVE THE WRIT OF POSSESSION FORTHWITH AFTER THE ISSUANCE OF CERTIFICATE OF TITLE.**

14. **IN ADDITION, PLAINTIFF MAY ASSIGN THE JUDGMENT AND CREDIT BID BY FILING AN ASSIGNMENT OF JUDGMENT WITHOUT FURTHER ORDER OF THIS COURT.**
15. The court retains jurisdiction of this action to enter further orders that are proper, including, without limitation, writs of possession and deficiency judgments.

ORDERED at VERO BEACH, Florida, on August 24, 2009.


Circuit Judge

Copies furnished to:

SHAPIRO & FISHMAN, LLP: 2424 North Federal Highway, Suite 360, Boca Raton, Florida 33431

RAMI ADONI, 4661 SOUTH STATE ROAD 7TH, DAVIE, FL 33314

MENDOL ARKIN, 10210 66TH ROAD, APT 27K, FOREST HILLS, NY 11375

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR FREEDOM MORTGAGE CORPORATION, C/O ELECTRONIC DATA SYSTEMS CORPORATION, 3300 SOUTHWEST 34TH AVENUE, SUITE 101, OCALA, FL 34474

BRADFORD PLACE ASSOCIATION, INC., C/O DAVID ROSENTHAL, PHOENIX MANAGEMENT, INC., R.A., 3082 JOG ROAD, LAKE WORTH, FL 33467

UNKNOWN PARTIES IN POSSESSION #1, 2567 STOCKBRIDGE SQUARE SOUTHWEST, VERO BEACH, FL 32962

UNKNOWN PARTIES IN POSSESSION #2, 2567 STOCKBRIDGE SQUARE SOUTHWEST, VERO BEACH, FL 32962

08-119321