

IN THE CIRCUIT COURT OF THE 19TH JUDICIAL  
CIRCUIT IN AND FOR INDIAN RIVER COUNTY,  
FLORIDA  
GENERAL JURISDICTION DIVISION  
CASE NO: 31-2009-CA-012224

NATIONAL CITY BANK, SUCCESSOR BY MERGER TO HARBOR FEDERAL SAVINGS BANK,

Plaintiff,

vs.

FILE IN OPEN COURT  
Date 9/13/10  
By [Signature]

JANE E. DORMAN; UNKNOWN SPOUSE OF JANE E. DORMAN IF ANY; 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; VILLAS AT INDIAN RIVER CONDOMINIUM ASSOCIATION, INC.; INDIAN RIVER COUNTY, FLORIDA; JOHN DOE AND JANE DOE AS UNKNOWN TENANTS IN POSSESSION,

Defendants

**FINAL JUDGMENT OF FORECLOSURE**

This action was heard before the court on September 13, 2010. On the evidence presented

IT IS ORDERED AND ADJUDGED that:

1. Plaintiff, NATIONAL CITY BANK, SUCCESSOR BY MERGER TO HARBOR FEDERAL SAVINGS BANK, C/O NATIONAL CITY BANK, 3232 NEWMARK DRIVE, MIAMISBURG, OH 45342, is due:

Principal:	\$90,955.61
Interest from February 1, 2009 to the date of this Judgment:	\$9,009.24
Title Search Expense:	\$400.00
Attorneys' Fees Finding as to reasonable number of hours: <sup>8.6</sup> <del>10.7</del> Finding as to reasonable hourly rate: 150.00	<u>1,300.00</u> PBE
Attorney's Fees Total:	<del>\$1,600.00</del>
Court costs, now taxed:	\$2,375.50
Other:	
Late Charges Accrued Prior to Acceleration:	\$165.27
Inspections Conducted on Property:	\$81.00
Subtotal:	\$104,586.62
TOTAL:	<del>\$104,586.62</del>

that shall bear interest at the rate of 6% a year.

104,286.62 PBE



\* P B M \*



\* F 0 9 - 7 8 9 5 2 \*



\* D 1 1 0 1 \*

2. Plaintiff holds a lien for the total sum superior to all claims or estates of defendant(s) on the following described property in INDIAN RIVER County, Florida:

**UNIT 506, BUILDING 1, THE VILLAS AT INDIAN RIVER, A CONDOMINIUM,  
ACCORDING TO THE DECLARATION OF CONDOMINIUM AS RECORDED IN  
OFFICIAL RECORD BOOK 1736, PAGE 1058, OF THE PUBLIC RECORDS OF INDIAN  
RIVER COUNTY, FLORIDA.**

3. 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 July 3, 2017, to the highest bidder for cash, except as prescribed in paragraph 5, at the courthouse located at 2000 16th AVENUE in INDIAN RIVER County in VERO BEACH, Florida, in accordance with section 45.031, Florida Statutes, using the following method (CHECK ONE):
- ☒ At JURY ASSEMBLY ROOM , beginning at 11:00AM, on the prescribed date.
- ☐ By electronic sale beginning at NOT APPLICABLE
4. 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. 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. 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, 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. If any defendant remains in possession of the property, the clerk shall without further order of the court issue forthwith a writ of possession upon request of the person named on the certificate of title.
7. Jurisdiction of this action is retained to enter further orders that are proper including, without limitation, a deficiency judgment.

**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.**

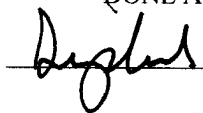
IF YOU ARE A SUBORDINATE LIENHOLDER CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN 60 DAYS AFTER THE SALE. IF YOU FAIL TO FILE A CLAIM YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS.

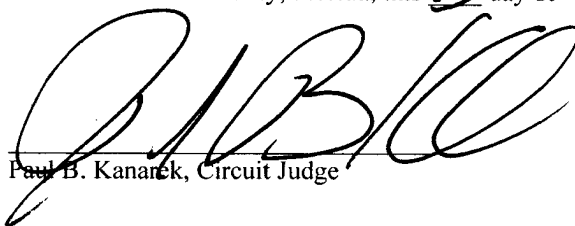
IF YOU ARE THE PROPERTY OWNER, YOU MAY CLAIM THESE FUNDS YOURSELF. YOU ARE NOT REQUIRED TO HAVE A LAWYER OR ANY OTHER REPRESENTATION AND YOU DO NOT HAVE TO ASSIGN YOUR RIGHTS TO ANYONE ELSE IN ORDER FOR YOU TO CLAIM ANY MONEY TO WHICH YOU ARE ENTITLED. PLEASE CHECK WITH THE CLERK OF THE COURT FOR INDIAN RIVER COUNTY, TELEPHONE NUMBER (772) 770-5176, EXT. 3158, 2000 16TH AVENUE, CIVIL DEPT., ROOM 136, 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, (561) 993-0003, 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 FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

8. In the event the instant case is dismissed by the Plaintiff, the Clerk of Court is hereby directed to release any original loan documents filed with the Court to counsel of record for Plaintiff.

~~DONE~~ AND ORDERED in Port St. Lucie at INDIAN RIVER County, Florida, this 13 day of

, 2010.

  
Paul B. Kanarek, Circuit Judge

Copies furnished to:  
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UNKNOWN TENANTS  
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VERO BEACH, FL 32962

09-78952 NCM