

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

BANK OF AMERICA, N.A. SUCCESSOR
BY MERGER TO COUNTRYWIDE BANK, FSB

Plaintiff(s),

v.

CASE NO: 2008-CA-012141

3200809 012141

JAMES G. RIFENBERG A/K/A JAMES RIFENBERG; UNKNOWN SPOUSE OF JAMES G. RIFENBERG A/K/A JAMES RIFENBERG; UNKNOWN TENANT I; UNKNOWN TENANT II; MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR COUNTRYWIDE BANK, FSB, and any unknown heirs, devisees, grantees, creditors, and other unknown persons or unknown spouses claiming by, through and under any of the above-named Defendants,

BY:  D.C.
CIRCUIT COURT
INDIAN RIVER COUNTY, FL

12 JUL 31 AM 11:21

RECORD
INDIAN RIVER COUNTY
CIRCUIT COURT

Defendant(s).
_____ /

FINAL JUDGMENT OF FORECLOSURE

This action was heard before the court at Trial on July 30, 2012 and upon the testimony of Michael Watkins of Bank of America and evidence received, it is ADJUDGED that:

1. **Amounts Due.** Plaintiff, **BANK OF AMERICA, N.A. SUCCESSOR BY MERGER TO COUNTRYWIDE BANK, FSB, 7105 Corporate Drive, MS PTX-B-35, Plano, TX 75024,** is due:

PRINCIPAL BALANCE DUE	\$183,818.50
Interest on the Note and Mortgage from 02/01/2008 to 11/01/2011 at 7.500 and from 05/01/2012 to 07/30/2012 at 3.250	\$60,061.41
Late Charges	\$35.56
Uncollected Late Charges \$35.56	
Taxes	\$6,050.36
11/24/2009 County Tax Pymt \$1,725.49	
11/22/2010 County Tax Pymt \$1,373.76	
11/18/2011 County Tax Pymt \$1,198.18	
11/20/2008 County Tax Pymt \$1,752.93	
Hazardous Insurance	\$5,292.15
03/01/2010 Hazard Ins Pymt \$745.07	
03/01/2010 Flood Ins Pymt \$275.00	

05/23/2012 Hazard Ins Pymt \$1,941.07
 02/28/2011 Hazard Ins Pymt \$768.82
 02/28/2011 Flood Ins Pymt \$294.00
 02/23/2012 Flood Ins Pymt \$308.00
 02/27/2009 Hazard Ins Pymt \$707.19
 02/27/2009 Flood Ins Pymt \$253.00

PLUS COURT COSTS

Clerk Filing Costs	\$300.00	
Mandatory Clerk Costs, per summons issued	\$50.00	
Service of Process	\$240.00	
Alias Summons	\$160.00	
Record Lis Pendens	\$16.50	
		\$ 766.50

PLUS ATTORNEY'S FEES

for a total of 10 hours at \$175.00 **\$1,750.00**

GRAND TOTAL

\$257,774.48

3. **Interest.** The total amount in paragraph 2 shall bear interest from this date forward at the prevailing rate.

4. **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 **Indian River** County, Florida:

Lot 26 in Block "F", of VERO LAKE ESTATES UNIT M, according to the plat thereof, recorded in Plat Book 5, Page 87, of the Public Records of Indian River County, Florida.

Property address: **7826 - 100th Court, Vero Beach, FL 32967**

5. **Sale of Property.** If the total sum with interest at the rate described in paragraph 2 and all costs accrued subsequent to this judgment are not paid, the clerk of this court shall sell the property at public sale on **OCTOBER 30, 2012** to the highest bidder for cash, except as prescribed in paragraph 6, by electronic sale at www.indian-river.realforeclose.com beginning at **10:00 A.M.** in accordance with section 45.031, Florida Statutes **The public sale shall not be postponed or canceled without a court order, and shall proceed regardless of whether plaintiff, a plaintiff's representative, or plaintiff's counsel is present. All orders postponing or canceling the sale must be filed with the clerk of court no later than 5:00 p.m. two business days before the sale date. Counsel for plaintiff must be certain that the clerk has the original proof of publication of the notice of sale on file no less than three business days before the sale date. Failure to file the original proof of publication of the notice of sale will not stop the sale, however the certificate of sale will not issue until the original proof of publication of notice of sale is filed. The failure of plaintiffs counsel to properly and timely publish the notice of sale may result in sanctions against the plaintiff, plaintiffs counsel individually, and the law firm representing the plaintiff.** If the original proof of publication of the notice of sale is not filed with the clerk within ten calendar days after the sale, an order will be entered directing the plaintiff to show cause why the sale should not be vacated and the case dismissed with or without prejudice. The fact that an attorney has a high volume practice will not

be a showing of good cause. Any electronic sale by the clerk shall be in accordance with the written administrative policy for electronic sales published by the clerk at the official website for the clerk and posted in the public areas of the clerk's offices.

6. **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. The clerk shall receive the service charge imposed in Section 45.031, Florida Statutes.

7. **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 2 from this date to the date of the sale; and by retaining any remaining amount pending the further order of this court.

8. **Right of Redemption.** 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.

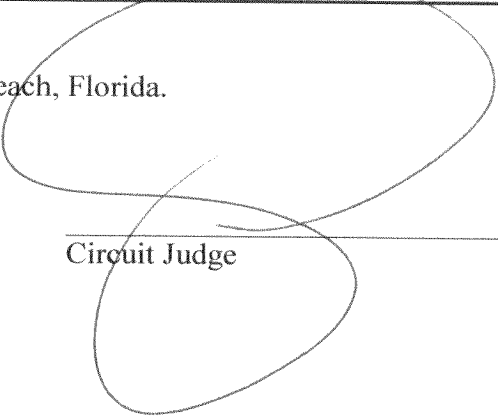
9. **Right of Possession.** Upon the filing of the certificate of title, the person named on the certificate of title shall be let into possession of the property, subject to the provisions of the "Protecting Tenant At Foreclosure Act of 2009."

10. **Jurisdiction Retained.** 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 THE 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, 2000 16TH AVENUE, VERO BEACH FLORIDA 32960 (TELEPHONE: 772-770-5185, CIRCUIT CIVIL DIVISION), 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 FLORIDA RURAL LEGAL SERVICES AT (888) 582-3410, 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 AT (888) 582-3410, FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

ORDERED on July 31, 2012 @Vero Beach, Florida.



Circuit Judge

Copies furnished to:
Bridget J. Bullis, Esquire
BUTLER & HOSCH, P.A.
3185 South Conway Road, Suite E
Orlando, Florida 32812
Attorney for Plaintiff

James G. Rifenberg a/k/a James Rifenberg
8246 99th Court
Vero Beach, FL 32967

Mortgage Electronic Registration Systems, Inc., as nominee for...
c/o: Any Officer
1818 Library Street, Suite 300
Reston, VA 20190

Unknown Tenant I n/k/a Laura Clumpp
7826 100th Court
Vero Beach, FL 32967

Unknown Tenant II n/k/a David Clumpp
7826 100th Court
Vero Beach, FL 32967