

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

U.S. Bank, National Association, as Trustee
under the Pooling and Servicing Agreement
dated as of March 1, 2007, GSAMP Trust 2007-
HE2, Mortgage Pass-Through Certificates,
Series 2007-HE2

Plaintiff(s),

V.

312009CA011981
CASE NO.: 2009 CA 011981

Michael Cobosco and Victoria Cobosco,
Husband and Wife; Mortgage Electronic
Registration Systems, Inc., as Nominee for
New Century Mortgage Corporation; Nancy
Kay Persley; 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).

FILE IN OPEN COURT

Date 11-9-12

By JS / JA

FINAL JUDGMENT OF FORECLOSURE

(Form Approved by 19th Circuit Administrative Order 2011-1)

THIS ACTION was tried before the court. On the evidence presented,

IT IS ADJUDGED that:

and recurred
evidence

and bearing
testimony of
Paul Myers of
Ocwen as
servicer for IT

1. **Amounts Due.** Plaintiff, U.S. Bank, National Association, as Trustee under the Pooling and Servicing Agreement dated as of March 1, 2007, GSAMP Trust 2007-HE2, Mortgage Pass-Through Certificates, Series 2007-HE2, Ocwen Loan Servicing, LLC, 1661 Worthington Road; Suite 100, P.O. Box 24737, West Palm Beach, Florida 33409, is due:

Principal	\$327,470.69
Interest on the note and mortgage from March 1, 2009 to November 9, 2012	\$56,342.49
Per diem interest at rate 4.82%. from March 1, 2009 to November 9, 2012	

Title search expense	\$325.00
Taxes	\$0.00
Insurance premiums	
Property Inspections:	\$73.50
Appraisals	\$321.00
Forced Hazard Insurance paid on 11/14/2011	\$9,992.66
County Tax paid on 11/17/2011	\$3,416.28
Escrow Payment	\$39,276.65
Skip Trace	\$3.00
Attorney's fees	
Other *	\$1,300.00
(* The requested attorney's fee is a flat rate fee that the firm's client has agreed to pay in this matter. Given the amount of the fee requested and the labor expended, the Court finds that a lodestar analysis is not necessary and that the flat fee is reasonable.)	
Finding as to reasonable number of hours: 6.60	
Finding as to reasonable hourly rate: \$175.00	\$1,155.00
Attorneys' fees total	\$2,455.00
Court costs	
Filing fee	\$1,967.50
Service of Process at	
\$110.00 / Michael Cobosco	
\$110.00 / Victoria Cobosco	
\$55.00 / Mortgage Electronic Registration Systems, Inc., as Nominee for New Century Mortgage Corporation	\$565.00
\$180.00 / Nancy Kay Persley	
\$55.00 / UNKNOWN PARTIES IN POSSESSION #1	
\$55.00 / UNKNOWN PARTIES IN POSSESSION #2	
Additional Costs	
Late Charges	\$0.00
Mediation	\$750.00
Lis Pendens Recording Fee	\$5.00
Subtotal	\$442,963.77
 TOTAL	 <u>\$442,963.77</u>


2. **Interest.** The total amount in Paragraph 2 shall bear interest from this date forward at the prevailing rate.
3. **Lien on Property.** Plaintiff, U.S. Bank, National Association, as Trustee under the Pooling and Servicing Agreement dated as of March 1, 2007, GSAMP Trust 2007-HE2, Mortgage Pass-Through Certificates, Series 2007-HE2, holds a first mortgage 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 23, SURFSIDE ESTATES, ACCORDING TO THE PLAT THEREOF,
RECORDED IN PLAT BOOK 6, PAGE 62, PUBLIC RECORDS OF INDIAN RIVER
COUNTY, FLORIDA.

Property Address: 1925 Surf Side Terrace, Vero Beach, FL 32963

4. **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 the Court shall sell the subject property at public sale on 12/12/20 to the highest bidder for cash, except as prescribed in Paragraph 6,:

_____ at _____ beginning at _____
 X by electronic sale at <https://www.indian-river.realforeclose.com>, beginning at
10:00 A.M.

in accordance with § 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 plaintiff's counsel to properly and timely publish the notice of sale may result in sanctions against the plaintiff, plaintiff's 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 appropriate.

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.

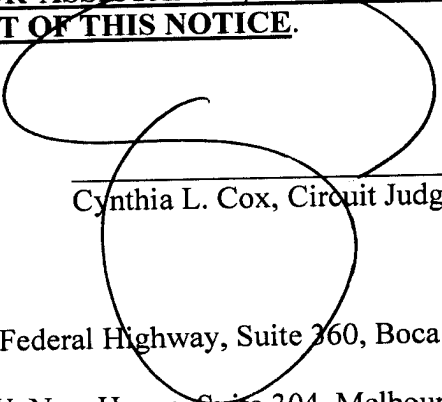
IF YOU ARE A SUBORDINATE LIENHOLDER CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN 60 DAYS AFTER THE SALE. IF YOU FAIL TO FILE A CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS.

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, JEFFREY BARTON, 2000 16TH AVENUE, VERO BEACH, FL 32960, 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, 510 SOUTH US HIGHWAY 1, SUITE 1, FORT PIERCE, FL 34948, (772) 466-4766 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, 510 SOUTH US HIGHWAY 1, SUITE 1, FORT PIERCE, FL 34948, (772) 466-4766 FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

ORDERED on Nov. 9, 2012.


Cynthia L. Cox, Circuit Judge

Copies furnished to:

SHAPIRO, FISHMAN & GACHÉ, LLP, 2424 North Federal Highway, Suite 360, Boca Raton, FL 33431

Michael Cobosco, c/o Maurice Arcadier, Esq., 2815 W. New Haven, Suite 304, Melbourne, FL 32904

Victoria Cobosco, c/o Maurice Arcadier, Esq., 2815 W. New Haven Avenue, Suite 304, Melbourne, FL 32904

Mortgage Electronic Registration Systems, Inc., as Nominee for New Century Mortgage Corporation, c/o CT Corporation System, 1200 South Pine Island Road, Plantation, FL 33324

Nancy Kay Persley, 9200 Twin Oaks Drive, Nokesville, VA 20181

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