

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

OCWEN LOAN SERVICING, LLC,

Plaintiff

vs.

HOWARD R RIDER, et al

Defendant(s)

CASE NO: 312009CA011495

FILED FOR HEARING
IN THE CIRCUIT COURT
INDIAN RIVER COUNTY, FL
D.C.
12 DEC 13 AM 11:01

**SUMMARY FINAL JUDGMENT OF FORECLOSURE
Form Approved by 19th Circuit Administrative Order 2011-01**

Note: This final Judgment format may only be modified by adding language in sequentially numbered paragraphs beginning with paragraph 11. Attorneys may be sanctioned for submitting a final judgment which improperly varies the approved format.

THIS ACTION was heard before the Court on the Non-Jury Trial held on October 12, 2012. On the evidence presented:

IT IS ORDERED AND ADJUDGED that:

- MOTION GRANTED.** There is no dispute of material facts and plaintiff Motion for Summary Judgment is granted.
- Amounts Due.** Plaintiff OCWEN LOAN SERVICING, LLC 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409, is due:

Unpaid Principal Balance	\$46,260.90
Interest on the Note and Mortgage from 01/01/2009 to 10/12/2012	\$10,349.52
Per Diem Interest at \$0.00	\$0.00
Title Search Expense	\$0.00
Taxes	\$0.00
Insurance Premiums	\$0.00
Attorney Fees	
Finding as to reasonable number of hours: 7.5	
Finding as to reasonable rate: \$175.00	
Other*	
(*The requested attorney` 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.)	
Attorneys' Fees Total	\$1,200.00
Court Costs	
Filing Fee	\$0.00
Service of Process	\$0.00
Publication for (reason)	\$0.00
Additional Costs	
Late Charges Prior to Acceleration	\$542.52
Property Preservation	\$1,188.00
Property Inspections	\$42.00
Subtotal	\$59,582.94
Less: Escrow Balance	\$0.00
Less: Unearned insurance premiums	\$0.00
Less: Other (describe)	\$0.00
Total	\$59,582.94

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

Our File No: CA10-11600 / BT

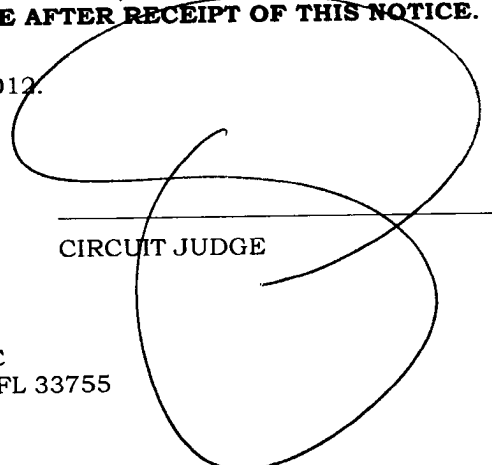
IF THIS PROPERTY IS SOLD AT PUBLIC AUCTION, THERE MAY BE ADDITIONAL MONEY FROM THE SALE AFTER PAYMENT OF PERSONS WHO ARE ENTITLED TO BE PAID FROM THE SALE PROCEEDS PURSUANT TO THE FINAL JUDGMENT.

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, INDIAN RIVER COUNTY COURTHOUSE, 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, 200 INDIAN RIVER DRIVE, SUITE 101, P.O. BOX 4333, FT. PIERCE, FLORIDA 34948 (772) 466-4766 (TOLL FREE (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, 200 INDIAN RIVER DRIVE, SUITE 101, P.O. BOX 4333, FT. PIERCE, FLORIDA 34948 (772) 466-4766 (TOLL FREE (888) 582-3410, FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

ORDERED on December 12, 2012.



CIRCUIT JUDGE

Copies Furnished To:
FLORIDA FORECLOSURE ATTORNEYS, PLLC
601 Cleveland Street, Suite 690, Clearwater, FL 33755
and
All persons on the attached Service List
Plaintiff: OCWEN LOAN SERVICING, LLC
Address of Plaintiff: 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409