

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

FEDERAL NATIONAL MORTGAGE ASSOCIATION,

Plaintiff,

vs.

CASE NO. 312012CA001080

JENNIFER H. VAN HOOSE; UNKNOWN SPOUSE OF JENNIFER H. VAN HOOSE; IF LIVING, INCLUDING ANY UNKNOWN SPOUSE OF SAID DEFENDANT(S), IF REMARRIED, AND IF DECEASED, THE RESPECTIVE UNKNOWN HEIRS, DEVISEES, GRANTEEES, ASSIGNEES, CREDITORS, LIENORS, AND TRUSTEES, AND ALL OTHER PERSONS CLAIMING BY, THROUGH, UNDER OR AGAINST THE NAMED DEFENDANT(S); T.D. BANK, NATIONAL ASSOCIATION; CATALINA OAKS HOMEOWNER'S ASSOCIATION, INC.; WHETHER DISSOLVED OR PRESENTLY EXISTING, TOGETHER WITH ANY GRANTEEES, ASSIGNEES, CREDITORS, LIENORS, OR TRUSTEES OF SAID DEFENDANT(S) AND ALL OTHER PERSONS CLAIMING BY, THROUGH, UNDER, OR AGAINST DEFENDANT(S); UNKNOWN TENANT #1; UNKNOWN TENANT #2;

Defendant(s)

FILED FOR RECORD
CLERK OF CIRCUIT COURT
INDIAN RIVER COUNTY
SEP 12 PM 1:18
JEFFREY R. SMITH

FINAL JUDGMENT OF FORECLOSURE *IN REM*

THIS ACTION was heard before the Court on September 6, 2013 at 3:00 PM for non-jury trial and after hearing testimony from Enan Del Rio of FEDERAL NATIONAL MORTGAGE ASSOCIATION and receiving evidence and being otherwise duly advised in the premises, finds that all loss mitigation efforts have been exhausted and it is thus ORDERED AND ADJUDGED that:

1. **Judgment Granted.** The Defendants are in default and Plaintiff is entitled to entry of Judgment.

2. **Amounts Due.** Plaintiff, **FEDERAL NATIONAL MORTGAGE ASSOCIATION, 14523 SW Millikan Way, Suite 200, Beaverton, OR 97224**, is due:

Principal	\$146,885.80
Interest on the note and mortgage from 05/01/2011 to 09/04/2013	
Per diem interest at 6.00%	\$20,741.08
Court Costs:	
Title Search expenses	\$200.00
Filing Fee	\$910.00

Service of Process	\$405.00
Clerk's Summons Fee	\$60.00
Recording Fee	\$31.00
Additional costs:	
Pre-Acceleration Late Charges	\$142.27
Property Inspection	\$405.00
Property Maintenance	\$1,185.00
Escrow Advance	\$7,143.48
Hazard Insurance premiums	\$7,813.00
Property Taxes	\$2,439.02
Escrow Refund	\$1,341.05
LESS: Payments	(\$3,040.50)
LESS: Prior Balance	(\$1,408.79)
TOTAL	\$178,108.63

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 27, CATALINA OAKS P.R.D., according to the plat thereof, as recorded in Plat Book 13, Page 7, of the Public Records of Indian River County, Florida.

Property Address: **480 10th Pl, Vero Beach, FL 32960**

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 25, 2013, to the highest bidder for cash, except as prescribed in paragraph 6,:

OX at www.indian-river.realforeclose.com beginning at 10:00 am
 by electronic sale at _____ beginning at _____

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 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 attorney's 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 "Protection 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,~~ ^{excluding} a deficiency judgment.

11. The Plaintiff may assign its judgment and credit bid by filing an assignment with the Clerk, which the Clerk must accept, without further Order of the Court.

12. This judgment is an IN REM judgment against Defendants, JENNIFER H. VANHOOSE, and that there are no in personam damages or costs assessed against said Defendants.

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, ST. LUCIE COUNTY COURTHOUSE, 201 SOUTH INDIAN RIVER DRIVE, FT. PIERCE, FL 34950 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 RURAL LEGAL SERVICES, 200 SOUTH INDIAN RIVER DRIVE, SUITE 101 (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 THE FLORIDA IMMIGRANT ADVOCACY CENTER FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

ORDERED on , 2013

Circuit Judge

Copies Furnished to:

JOSH DONNELLY, ESQ @ ATTORNEYNOTICE@CONSUEGRALAW.COM

MASTER CIVIL SERVICE LIST

ATTORNEY FOR PLAINTIFF
LAW OFFICES OF DANIEL C. CONSUEGRA, P.L.
9204 KING PALM DR.
TAMPA, FL 33619

JENNIFER H. VAN HOOSE
1443 20TH STREET, SUITE F
VERO BEACH, FL 32960

UNKNOWN SPOUSE OF JENNIFER H. VAN HOOSE N/K/A BILLY TEDESCO
1443 20TH STREET, SUITE F
VERO BEACH, FL 32960

T.D. BANK, NATIONAL ASSOCIATION
W. EDMUND CLARK, PRESIDENT AND CEO
2035 LIMESTONE ROAD
WILMINGTON, DE 19808

CATALINA OAKS HOMEOWNER'S ASSOCIATION, INC.
JEAN KAY
492 10TH PLACE
VERO BEACH, FL 32960

cc:

CURRENT RESIDENT(S)
480 10TH PLACE
VERO BEACH, FL 32960