

IN THE CIRCUIT COURT OF THE 19TH  
JUDICIAL CIRCUIT, IN AND FOR INDIAN  
RIVER COUNTY, FLORIDA GENERAL  
JURISDICTION DIVISION  
CASE NO.: 31-2012-CA-001565

BANK OF AMERICA, N.A.;  
Plaintiff,

vs.

NURIS ANDERSON; POINTE WEST MASTER PROPERTY OWNERS  
ASSOCIATION, INC.; 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,  
DEVEISEES, GRANTEES, OR OTHER CLAIMANTS; POINTE WEST SOUTH  
VILLAGE HOMEOWNERS ASSOCIATION, INC.; INDIAN RIVER COUNTY,  
FLORIDA; UNKNOWN TENANT #1 IN POSSESSION OF THE PROPERTY;  
UNKNOWN TENANT #2 IN POSSESSION OF THE PROPERTY  
Defendants,

FILED IN RECORDS  
OF JEFFREY R. SMITH  
CLERK OF CIRCUIT COURT  
13 DEC -6 PM 2:12  
BY [Signature]

**FINAL JUDGMENT OF FORECLOSURE**

**THIS ACTION** was heard before the Court at Trial on December 6, 2013. On the evidence presented, **IT IS ORDERED AND ADJUDGED** that Plaintiff's Final Judgment of Foreclosure is **GRANTED** against all Defendants listed by name: **NURIS ANDERSON; POINTE WEST MASTER PROPERTY OWNERS ASSOCIATION, INC., POINTE WEST SOUTH VILLAGE HOMEOWNERS ASSOCIATION, INC.; INDIAN RIVER COUNTY, FLORIDA, UNKNOWN TENANTS #1 NKA JOANNE HATHORN**, defendants:

1. **Amounts Due and Owing.** Plaintiff is due:

Principal due on the note secured by the mortgage foreclosed:	\$ 248,709.10
Interest from 06/01/2009 to 12/06/13 (Per Diem \$29.36)	\$ 47,712.17
Late Fee	\$ 88.08
Inspection Fee	\$ 147.00
Taxes for the year(s) of:	\$ 3,865.55
2013 - \$2,035.00	
2012 - \$1,830.55	
Hazard Insurance for 2013:	\$ 6,928.53
Prior Servicer Escrow Balance:	\$ 22,921.11
<b>Attorneys' Fees:</b>	
<b><u>\$2,050.00 (Judgment and Sale Fee)</u></b>	
Attorneys' Fees Total	\$ 2,050.00

\* (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.)

SUBTOTAL	\$332,421.54
Complaint Filing Fee	\$ 967.50
Service of Process	\$ 561.30
Recording Fee	\$ 12.00
Pacer Report	\$ 5.00
Title Ordered	\$ 275.00
<b>GRAND TOTAL</b>	<b>\$334,242.34</b>

2. **Interest.** In accordance with Fla. Stat. § 55.03, statutory interest shall be payable at a rate of 4.75%, and shall be adjusted annually on January 1 of each year in accordance with the interest rate in effect on that date as set by the Chief Financial Officer until the Judgment is paid.

3. **Lien on Property.** Plaintiff, whose address is **1525 S BELT LINE ROAD, COPPELL, TX 75019**, holds a lien for the grand total sum superior to all claims or estates of the defendant(s), on the following described property in Miami Dade County, Florida:

**LOT 50, POINTE WEST SOUTH VILLAGE II PD, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 19, PAGE 29 THRU 32, OF THE PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA.**

Property Address: 1270 VINTAGE DRIVE, VERO BEACH, FL 32966, Indian River

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 this court shall sell the property at public sale on Jan. 22, 2014, to the highest bidder for cash, except as prescribed in paragraph 6: at www.indian-river.realforeclose.com at 10:00 A.M. ET

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 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

5. **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.

6. **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.

7. **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

8. **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." If any Defendant remains in possession of the property, the Motion For Writ of Possession shall be set for a hearing before the Court.

9. **Condo and/or HOA:** If a Condominium Association and/or Homeowners Association governs the subject property, and Plaintiff, or Plaintiff's successor or assignees, is the successful purchaser at the foreclosure sale, its

liability to said Association(s) for unpaid assessments shall be dictated by F.S. §718.116(1) and/or F.S. §720.3085(2) as such statute(s) existed as of the date of the filing of the cause of action, and as read in conjunction with the governing documents of the Association(s) to the extent such instrument(s) controls on this issue.

**10. Jurisdiction Retained.** Jurisdiction of this action is retained to enter further orders that are proper including, without limitation, a deficiency judgment.

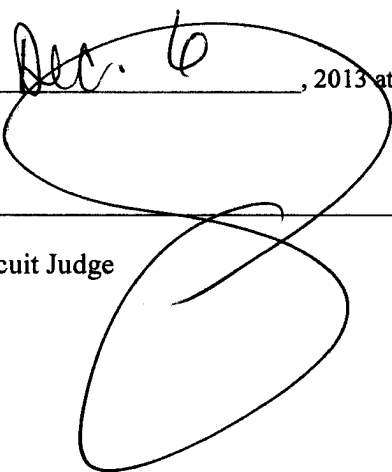
**IF THIS PROPERTY IS SOLD AT PUBLIC AUCTION, THERE MAY BE ADDITIONAL MONEY FROM THE SALE AFTER PAYMENT OF PERSONS WHO ARE ENTITLED TO BE PAID FROM THE SALE PROCEEDS PURSUANT TO THE FINAL JUDGMENT.**

**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, (772) 770-5185, 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, 772-466-4766, 510 South US Hwy 1, Fort Pierce , FL 34948 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.**

DONE AND ORDERED on Dec. 6, 2013 at Indian River County, Florida.

  
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Circuit Judge

CASE NO.: 31-2012-CA-001565

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POINTE WEST SOUTH VILLAGE HOMEOWNERS ASSOCIATION, INC.  
1999 POINTE WEST DRIVE  
VERO BEACH, FL 32966

UNKNOWN TENANTS #1 NKA JOANNE HATHORN  
1270 VINTAGE DRIVE  
VERO BEACH, FL 32966

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VERO BEACH, FL 32966