

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

NATIONSTAR MORTGAGE LLC,  
 Plaintiff  
 vs.  
 KENNETH HARRIS, et al.  
 Defendant(s)

CASE NO.: 2013 CA 000843

312013CA000843

BY *[Signature]*  
 CLERK OF CIRCUIT COURT  
 INDIAN RIVER COUNTY, FL  
 D.C.

14 JUN -9 PM 12:10

FILED  
 CLERK OF CIRCUIT COURT  
 INDIAN RIVER COUNTY, FL  
 JUN 12 2014

CONSENT

**IN REM FINAL JUDGMENT OF FORECLOSURE**  
 (Form Approved by 19<sup>th</sup> Circuit Administrative Order 2011-1)

**Final judgment is granted in favor of NATIONSTAR MORTGAGE LLC.** There is no dispute of material facts and plaintiff's final judgment is **GRANTED** against KENNETH HARRIS, NICHOLAS HARRIS, UNKNOWN SPOUSE OF KENNETH HARRIS NKA GAYLE BEYER, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING AS NOMINEE FOR FIRST MAGNUS FINANCIAL CORPORATION, SUNTRUST BANK, UNITED STATES OF AMERICA, INTERNAL REVENUE SERVICE, VERO BEACH HIGHLANDS PROPERTY OWNERS' ASSOCIATION INC., UNKNOWN TENANT #1 NKA SHATIKA RICHARDS.

**Amounts Due.** Plaintiff, NATIONSTAR MORTGAGE LLC, 350 Highland Dr, Lewisville, TX 75067, is due:

Principal:	\$177,800.00
Interest:	\$79,480.48
<b>Escrow Advances:</b>	
Taxes	\$11,147.14
Insurance Premiums	\$20,728.29
<b>Attorney's Fees</b>	\$3,800.00
Finding as to reasonable # of Hours: <u>10</u>	
Finding as to reasonable hourly rate: <u>\$175.00 = \$1,750.00</u>	
Attorney Uncontested Fees: \$2,050.00	
Attorney's Fees total	
<b>Court Cost:</b>	
Filing fee	\$1,905.00
Service of Process	\$1,066.30
Recording Lis Pendens	\$13.00
Filing Additional Defendants	\$12.50
Issuance of Summonses	\$100.00
<b>Additional Costs:</b>	
Property Inspections	\$723.00
BPO Costs	\$300.00
<b>TOTAL</b>	<b>\$297,075.71</b>

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, Florida:

**LOT 2, BLOCK 119, VERO BEACH HIGHLANDS UNIT FOUR, ACCORDING TO THE  
PLAT THEREOF, AS RECORDED IN PLAT BOOK 8, PAGE 38, OF THE PUBLIC  
RECORDS OF INDIAN RIVER COUNTY, FLORIDA.**

also known as: 2326 SW 13TH AVE, VERO BEACH, FL 32962

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 July 22, 2014, to the highest bidder for cash, except as prescribed in paragraph 6: At ~~at~~ www.indian-river.realforeclose.com, beginning at 10:00 am. By electronic sale at www.indian-river.realforeclose.com beginning at 10:00 am

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.

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.

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~~, to allow for supplemental complaint to add an omitted party post-judgment, alter, amend, modify or vacate judgment, and correct, amend, or vacate Certificate of Title.

11. The relief granted here permits Plaintiff to seek and obtain an in rem judgment against the property only and does not permit Plaintiff to seek or obtain in personam relief against KENNETH HARRIS.

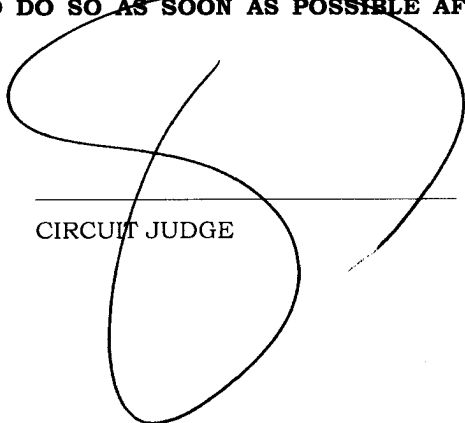
**IF THIS PROPERTY IS SOLD AT PUBLIC AUCTION, THERE MAY BE ADDITIONAL MONEY FROM THE SALE AFTER PAYMENT OF PERSONS WHO ARE ENTITLED TO BE PAID FROM THE SALE PROCEEDS PURSUANT TO THE FINAL JUDGMENT.**

**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 COURT INDIAN RIVER, 2000 16TH AVENUE, VERO BEACH, FL 32960 (772) 770-5185 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 SO., INDIAN RIVER DRIVE, SUITE 101, PO BOX 4333, FT. PIERCE, FL 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 SO., INDIAN RIVER DRIVE, SUITE 101, PO BOX 4333, FT. PIERCE, FL 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 June 6, 2014.



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CIRCUIT JUDGE

Copies Furnished U.S. Mail to:  
FLORIDA FORECLOSURE ATTORNEYS, PLLC  
4855 Technology Way, Suite 500  
Boca Raton, FL 33431  
and  
All Persons on attached Service List  
Plaintiff: NATIONSTAR MORTGAGE LLC  
Address of Plaintiff: 350 Highland Dr  
Lewisville, TX 75067

**SERVICE LIST**

**NATIONSTAR MORTGAGE LLC**

vs.

**KENNETH HARRIS**

FLORIDA FORECLOSURE ATTORNEYS, PLLC  
4855 Technology Way, Suite 500  
Boca Raton, FL 33431  
emailservice@ffapllc.com

KENNETH HARRIS  
2261 SE GOWIN DR  
PORT SAINT LUCIE, FL 34952

NICHOLAS HARRIS  
378 STUARTS DRAFT HIGHWAY  
821 TOWN CENTER DR, STE A  
STAUNTON, VA 24401

UNKNOWN SPOUSE OF KENNETH HARRIS NKA GAYLE BEYER  
2261 SE GOWIN DR  
PORT SAINT LUCIE, FL 34952

UNITED STATES OF AMERICA, INTERNAL REVENUE SERVICE  
C/O THE UNITED STATES ATTORNEY FOR SOUTHERN DISTRICT OF FLORIDA  
99 NE 4TH STREET  
MIAMI, FL 33132

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING AS NOMINEE FOR FIRST MAGNUS  
FINANCIAL CORPORATION  
C/O CT CORPORATION SYSTEM, REGISTERED AGENT  
1200 SOUTH PINE ISLAND ROAD  
PLANTATION, FL 33324

SUNTRUST BANK  
C/O LAURIE A PENNINGTON, REGISTERED AGENT  
200 SOUTH ORANGE AVENUE  
ORLANDO, FL 32801

VERO BEACH HIGHLANDS PROPERTY OWNERS' ASSOCIATION INC.  
C/O PATRICIA M WOOD MANSEE, REGISTERED AGENT  
625 HIGHLAND DR., SW  
VERO BEACH, FL 32962

UNKNOWN TENANT #1 NKA SHATIKA RICHARDS  
2326 SW 13TH AVE  
VERO BEACH, FL 32962