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IN THE CIRCUIT COURT OF THE
NINETEENTH JUDICIAL CIRCUIT, IN AND
FOR INDIAN RIVER COUNTY, FLORIDA
GENERAL JURISDICTION DIVISION
CASE NO: 2013 CA 001564

NATIONSTAR MORTGAGE LLC D/B/A
CHAMPION MORTGAGE COMPANY,
Plaintiff

312013CA001564

vs.

BEVERLY J. LOWE A/K/A BEVERLY LOWE; UNKNOWN SPOUSE OF BEVERLY J.
LOWE A/K/A BEVERLY LOWE; UNITED STATES OF AMERICA ACTING ON BEHALF
OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; UNKNOWN
TENANT #1; UNKNOWN TENANT #2; THE UNKNOWN HEIRS, BENEFICIARIES,
DEWISEES, GRANTEES ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL
OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF BEVERLY JEAN LOWE
A/K/A BEVERLY J. LOWE, DECEASED; JENNIFER MCDOWELL; HEATHER MILBY;
CASSY DOWELL.

Defendant(s)

IN REM FINAL JUDGMENT OF FORECLOSURE

(Form Approved by 19th Circuit Administrative Order 2011-01)

This action was heard before the court on the Plaintiff's Final Judgment on November 14,
2014. On the evidence presented;

IT IS ADJUDGED that:

1. Plaintiff's Final Judgment is **Granted**.
2. **Amounts Due.** Plaintiff, NATIONSTAR MORTGAGE LLC D/B/A

CHAMPION MORTGAGE COMPANY, whose address is c/o Champion Mortgage Company,
350 Highland Drive, Lewisville, TX 75067 is due:

Principal	\$18,153.69
Interest to date of this judgment, November 14, 2014	\$3,749.43
Title Search and Examination	\$400.00
Taxes	\$602.93
Insurance	\$513.00
Other: MIP	\$1,487.52
Other: Appraisals	\$325.00

Other: Inspections	\$250.00
Other: Preservation	\$345.00
Attorneys' fees:	
Finding as to reasonable number of hours: 10.0	
Finding as to reasonable hourly rate: \$175.00	
Other*: \$1,450.00	
(*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.)	
Attorneys' fees total	\$3,200.00
Court costs	\$2,915.16
Filing Fee \$514.36	
Service of Process \$1,860.00	
Publication \$540.80 for THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEEES ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF BEVERLY JEAN LOWE A/K/A BEVERLY J. LOWE, DECEASED AND CASSY DOWELL	
Additional Costs	
Skip Trace	\$100.00
Military Search	\$20.00
Death Certificate	\$170.00
Subtotal:	\$32,231.73
LESS: Escrow balance	
Less: Unearned insurance premiums	
LESS: Other:	
TOTAL	\$32,231.73

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 3, BLOCK "C" DIXIE HIGHLANDS SUBDIVISION, ACCORDING TO THE PLAT THEREOF FILED IN THE OFFICE OF THE CLERK OF THE CIRCUIT COURT OF INDIAN RIVER COUNTY, FLORIDA, IN PLAT BOOK 5, PAGE 17.

Property Address: 70 5Th 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 the 13th day of January, 2015, to the highest bidder for cash, except as prescribed in paragraph 6:

At www.indian-river.realforeclose.com beginning at 10:00 AM on the prescribed date.

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. 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, supplemental and/or amending pleadings in order to re-foreclose previously omitted parties to the action. The Judgment is in rem only and not against any defendant personally. Plaintiff is not seeking a deficiency or money judgment against any defendant to this action.

11. The United States of America shall have the right of redemption provided by 28 U.S.C. §2410 (c) and, if it is the successful bidder at the foreclosure sale, it shall be allowed

thirty (30) days to deliver a Treasury check to the Clerk of Court in payment of the amount of its bid. Further, the deposit required by Florida Statutes 45.021 (2) shall be waived.

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, 2000 16TH AVENUE, CIVIL DEPARTMENT, ROOM 136, 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 (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 (772) 466-4766 FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

ORDERED at Vero Beach, Indian River County Florida, on November 14th, 2014.

Senior Judge, Circuit Judge

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UNITED STATES OF AMERICA ACTING ON BEHALF OF THE SECRETARY OF
HOUSING AND URBAN DEVELOPMENT

C/O US ATTORNEY'S OFFICE FOR THE SOUTHERN DISTRICT OF FLORIDA
99 NE 4TH ST., 13TH FLOOR
MIAMI, FL 33132
PRIMARY E-MAIL: USAFLS.2410@USDOJ.GOV

THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES ASSIGNEES,
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INTEREST IN THE ESTATE OF BEVERLY JEAN LOWE A/K/A BEVERLY J. LOWE,
DECEASED
70 5TH AVE
VERO BEACH, FL 32932

JENNIFER MCDOWELL
462 MCDOWELL ROAD
BEDFORD, KY 40006

HEATHER MILBY
7509 DUNWOODY CT APT 6
LOUISVILLE, KY 40219

CASSY DOWELL
4226 GLEN HILL MANOR DR APT 1
LOUISVILLE, KY 40272