

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

U.S. BANK TRUST, N.A., AS TRUSTEE]
FOR LSF8 MASTER PARTICIPATION TRUST]

Plaintiff,]

vs.]

ROMANCE JONES; BEVERLY WASHINGTON;]
UNKNOWN SPOUSE OF BEVERLY]
WASHINGTON; VERO BEACH HIGHLANDS]
PROPERTY OWNERS' ASSOCIATION,]
INC.; and UNKNOWN OCCUPANTS,]
TENANTS, OWNERS, AND OTHER]
UNKNOWN PARTIES, including, if]
a named defendant is deceased,]
the personal representatives, the]
surviving spouse, heirs, devisees,]
grantees, creditors, and all other]
parties claiming by, through, under]
or against that defendant, and all]
claimants, persons or parties,]
natural or corporate, or whose]
exact legal status is unknown,]
claiming under any of the above]
named or described defendants,]

Defendants.]

Case No. 312014CA000562

14 DEC 30 PM 4:15
CLERK OF CIRCUIT COURT
INDIAN RIVER COUNTY
BY AC D.C.

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 Plaintiff's Motion~~
~~for Summary Final Judgment~~ on December 12, 2014. On the evidence presented, it is

IT IS ADJUDGED that:

1. ^{Judgment} ~~Motion~~ Granted. ~~There is no dispute of material facts~~
~~and plaintiff's motion for summary judgment is granted.~~

2. **Amounts Due.** Plaintiff, U.S. BANK TRUST, N.A., AS
TRUSTEE FOR LSF8 MASTER PARTICIPATION TRUST, 13801 Wireless Way,

Oklahoma City, Oklahoma 73134, is due:

Principal	\$111,715.25
Interest on the note and mortgage to December 12, 2014	\$ 36,040.22
Late Charges	\$ 1,625.06
Property Taxes	\$ 2,633.35
Insurance premiums	\$ 3,787.15
Appraisal/Broker Price Opinion	\$ 100.00
Property Inspections	\$ 262.50
TOTAL	\$156,163.53

3. **Interest.** The total amount in paragraph 2 shall bear interest from this date forward at the prevailing statutory interest rate of 4.75% per year from this date through December 31 of this current year. Thereafter, on January 1 of each succeeding year until the judgment is paid, the interest rate will adjust in accordance with section 55.03, Florida Statutes.

4. **Lien on Property.** Plaintiff holds a lien for the total sum superior to all claims or estates of defendants, on the following described property in Indian River County, Florida:

LOT 3, BLOCK 120, VERO BEACH HIGHLANDS, UNIT FOUR, A SUBDIVISION, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 8, PAGE 38, PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA.

Property Address: 1536 25th Street SW
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 subject property at public sale on April 13, 2015, to the highest bidder for cash, except as prescribed in paragraph 6:

① By electronic sale beginning at 10:00 a.m., on the prescribed date at www.indian-river.realforeclose.com.

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 of 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, defendants and all persons claiming under or against defendants 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, as well as the right to re-foreclose the interests of any junior lien holders omitted from this action.

[Any language which needs to be added to the final judgment shall be inserted at this point using paragraphs numbered sequentially beginning with paragraph 11.]

11. The Plaintiff may assign the judgment and credit bid by the filing of an assignment without further order of the court.

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 THIS 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.

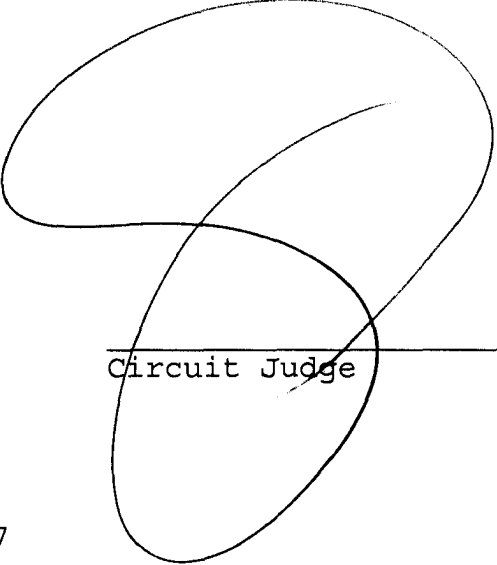
IF YOU ARE THE PROPERTY OWNER, YOU MAY CLAIM THESE FUNDS YOURSELF. YOU ARE NOT REQUIRED TO HAVE A LAWYER OR ANY OTHER REPRESENTATION AND YOU DO NOT HAVE TO ASSIGN YOUR RIGHTS TO ANYONE ELSE IN ORDER FOR YOU TO CLAIM ANY MONEY TO WHICH YOU ARE ENTITLED. PLEASE CHECK WITH THE CLERK OF THE COURT, JEFFREY K. BARTON, P.O. BOX 1028, VERO BEACH, FLORIDA 32961-1028 AT 772/770-5185, WITHIN TEN (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 S. INDIAN RIVER DRIVE, SUITE 101, FORT PIERCE, FLORIDA 34950, 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 THE FLORIDA RURAL LEGAL SERVICES, FOR

2014 CA -000562

ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF
THIS NOTICE.

ORDERED at Vero Beach, Indian River County, Florida on
December ~~18~~ 30, 2014.


Circuit Judge

Copies Furnished To:
ENRICO G. GONZALEZ, P.A.
6255 East Fowler Avenue
Temple Terrace, Florida 33617

Romance Jones
6335 84th Place
Vero Beach, FL 32967

Beverly Washington
1536 25th Street SW
Vero Beach, FL 32962

Vero Beach Highlands Property
Owners' Association, Inc.
c/o Ruth L. Fite
625 Highlands Drive SW
Vero Beach, FL 32962

U.S. Bank Trust, N.A., as Trustee for
LSF8 Master Participation Trust
13801 Wireless Way
Oklahoma City, OK 73134