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IN THE CIRCUIT COURT OF THE NINETEENTH  
JUDICIAL CIRCUIT, IN AND FOR INDIAN RIVER  
COUNTY, FLORIDA  
CASE NO. 31 2015 CA 000490

DEUTSCHE BANK NATIONAL TRUST COMPANY, AS  
INDENTURE TRUSTEE FOR AMERICAN HOME  
MORTGAGE INVESTMENT TRUST 2005-2,  
Plaintiff,

vs.

RHETT WILSON; NANAZ WILSON; UNKNOWN HEIRS  
OF RHETT WILSON; THE CASTAWAY COVE WAVE II  
HOMEOWNERS ASSOCIATION, INC.; UNKNOWN  
TENANT #1 IN POSSESSION OF SUBJECT PROPERTY;  
UNKNOWN TENANT #2 IN POSSESSION OF SUBJECT  
PROPERTY;  
Defendants.

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**FINAL JUDGMENT OF MORTGAGE FORECLOSURE**

This action was heard before the court on the plaintiff's Motion for Summary Final Judgment on  
November 20, 2015. On the evidence presented and being otherwise duly advised in the premises,

IT IS ORDERED AND ADJUDGED that:

1. **Motion Granted.** There is no dispute of material facts and plaintiff's motion for summary  
judgment is granted.

2. **Amounts Due.** Plaintiff, DEUTSCHE BANK NATIONAL TRUST COMPANY, AS  
INDENTURE TRUSTEE FOR AMERICAN HOME MORTGAGE INVESTMENT TRUST 2005-2  
(hereafter, "**Plaintiff**"), C/O OCWEN LOAN SERVICING, LLC, 1660 Worthington Avenue, West Palm  
Beach, FL 33409, is due:

Principal	\$	<u>374,506.28</u>
Interest on the note and mortgage from 1/1/2010 to 11/20/2015 <i>(interest at 3.061%; \$28.73 per diem)</i>	\$	<u>61,640.45</u>
Taxes	\$	<u>7,148.03</u>
Insurance	\$	<u>20,849.77</u>
Balance	\$	<u>68,404.28</u>
Property Appraisal/BPO	\$	<u>500.00</u>
Property Inspections	\$	<u>392.75</u>
Property Preservations/Maintenance fee	\$	<u>40.00</u>
Title Search Expenses	\$	<u>\$1,200.00</u>
Attorneys' fees		
Finding as to reasonable number of hours:		<u>12.5</u>
Findings as to reasonable hourly rate:		<u>\$164.00</u>

Attorneys' fees total		2,050.00
Subtotal	\$	536,731.56
LESS: Suspense Balance	\$	(500.00)
<b>TOTAL</b>	<b>\$</b>	<b>536,231.56</b>

3. **Interest.** The total amount in paragraph 2 shall bear interest from this date forward at the prevailing statutory rate of interest.

4. **Lien on Property.** Plaintiff holds a lien for the total sum superior to all claims or estates of defendants, (with the exception of any assessments that are superior pursuant to Section 718.116, or 720.3085, Florida Statutes) RHETT WILSON; NANAZ WILSON; THE CASTAWAY COVE WAVE II HOMEOWNERS ASSOCIATION, INC.; UNKNOWN TENANT #1 N/K/A DEBORAH SAROKA; on the following described property in INDIAN RIVER County, Florida:

**LOT 30, CASTAWAY COVE, WAVE TWO SUBDIVISION, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 10, PAGE 44 AND 44A, OF THE PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA.**

Property address: **1090 WINDSONG WAY VERO BEACH, FL 32963**

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 **JANUARY 19, 2016**, to the highest bidder for cash, except as prescribed in paragraph 6, by electronic sale at [www.indian-river.realforeclose.com](http://www.indian-river.realforeclose.com) beginning at 10:00 a.m. 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. All orders postponing or canceling the sale must be filed with the clerk of court no later than 5:00 p.m. five (5) business days before the sale date. Counsel for plaintiff must be certain that all sale and clerk fees are paid and that the original proof of publication is filed no less than five (5) business days before the sale date. Failure to timely file the original proof of publication of the notice of sale and pay the sale and clerk fees will stop the sale. Additionally, the failure of plaintiff's counsel to pay the sale fee and 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.** 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, plaintiff shall file an affidavit within 5 business days and the clerk shall credit plaintiff's bid with the total sum with post-judgment 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 filing of the Certificate of Title, the person named on the Certificate of Title shall be let into possession of the property. If any defendant or tenant remains in possession of the property, an order granting the motion for writ of possessions without further notice or hearing, subject to the purchaser's compliance with Section 83.561, Florida Statutes.

10. **Jurisdiction Retained.** Jurisdiction of this action is retained to enter further orders that are proper, including, without limitation, deficiency judgments, writs of possession, and such supplemental relief or judgments as may be appropriate.

11. **Pursuant to *Ross v. Wells Fargo Bank*, 2013 Fla. App. LEXIS 2143, \*2-3 (Fla. 3d DCA Feb. 13, 2013), the Court retains jurisdiction of this action to enter Orders relating to supplemental proceedings to address any omitted parties who may possess an interest in the subject property post-judgment.**

12. **The court retains jurisdiction to enter further orders to permit Plaintiff's recovery of advances, including but not limited to: taxes, insurance, inspection, repairs, publication, attorney fees, and costs.**

**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 INDIAN RIVER CLERK OF**

**THE COURT, 772-770-5185 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, 510 S US HIGHWAY #1, FORT PIERCE, FL 34948, (772) 466-4766; (WWW.FRLS.ORG), 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, 510 S US HIGHWAY #1, FORT PIERCE, FL 34950-8331, (772) 466-4766; WWW.FRLS.ORG, FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.**

DONE AND ORDERED in Indian River County, Florida, on 20<sup>th</sup> day of November, 2015.

*/s/ Cynthia L. Cox*

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CIRCUIT JUDGE

Copies Furnished to:

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