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

WELLS FARGO BANK, NATIONAL ASSOCIATION AS
TRUSTEE FOR STRUCTURED ASSET SECURITIES
CORPORATION, MORTGAGE PASS-THROUGH
CERTIFICATES, SERIES 2006-OPT1,
Plaintiff,

CASE NO. 2015 CA 000612
312015CA000612XXXXXX

vs.

CHRISTINA A. LABELLA F/K/A CHRISTINA A.
OKEEFE; UNKNOWN SPOUSE OF CHRISTINA A.
LABELLA F/K/A CHRISTINA A. OKEEFE N/K/A JAMES
S. LABELLA; INDIAN RIVER COUNTY, FLORIDA;
Defendants.

FINAL JUDGMENT OF FORECLOSURE

This action was heard before the court on February 5, 2016 and 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, WELLS FARGO BANK, NATIONAL ASSOCIATION AS
TRUSTEE FOR STRUCTURED ASSET SECURITIES CORPORATION, MORTGAGE PASS-
THROUGH CERTIFICATES, SERIES 2006-OPT1 (hereafter, "**Plaintiff**"), c/o Ocwen Loan Servicing
LLC, 1660 Worthington Avenue, West Palm Beach, FL 33409, is due:

Principal	\$	<u>101,864.22</u>
Interest on the note and mortgage from 8-1-2010 to 2-5-2016	\$	<u>31,206.16</u>
Taxes	\$	<u>1,987.23</u>
Insurance	\$	<u>6,400.00</u>
Prior Servicer Escrow Balance	\$	<u>17,700.86</u>
Property Appraisal/BPO	\$	<u>521.00</u>
Property Inspections	\$	<u>272.25</u>
Property Preservation/Maintenance Fee	\$	<u>5,688.98</u>
Title Search Expenses	\$	<u>900.00</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		<u>2,050.00</u>
Court costs		
Filing fee		<u>982.50</u>

Service of Process	390.00
TOTAL	\$ 169,963.20

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 defendants, CHRISTINA A. LABELLA F/K/A CHRISTINA A. OKEEFE; UNKNOWN SPOUSE OF CHRISTINA A. LABELLA F/K/A CHRISTINA A. OKEEFE N/K/A JAMES S. LABELLA; INDIAN RIVER COUNTY, FLORIDA, on the following described property in INDIAN RIVER County, Florida:

**LOT 19 AND THE SOUTH 1/2 OF LOT 18, BLOCK 2, RIVENBARK SUBDIVISION,
ACCORDING TO THE PLAT THEREOF ON FILE IN THE OFFICE OF THE CLERK
OF THE CIRCUIT COURT IN AND FOR INDIAN RIVER COUNTY, FLORIDA,
RECORDED IN PLAT BOOK 3, PAGE 28; SAID LANDS SITUATE, LYING AND
BEING IN INDIAN RIVER COUNTY, FLORIDA.**

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 March 21, 2016**, to the highest bidder for cash, except as prescribed in paragraph 6, by electronic sale at www.indian-river.realforeclose.com beginning at **10:00 a.m.** 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 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 Possession shall be entered 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, a deficiency judgment, writs of possession and such supplemental relief or judgments as may be appropriate.

11. That if Plaintiff should elect to assign its bid at sale, the assignment of bid shall be effective upon the filing of a Notice of Assignment of Bid or Motion and Order for Assignment of Bid and the Clerk of the above entitled Court is hereby directed to issue the Certificate of Title to such officer without further payment by such officer.

12. **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.**

13. 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.

14. Any proceeds to be paid through this Final Judgment as a result of a successful Third Party bidder at the foreclosure sale must be made payable to the Plaintiff of record to include any awarded attorney's 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 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 SERVICE – FORT PIERCE OFFICE, 510 SOUTH US HIGHWAY 1, SUITE 1, FORT PIERCE, FLORIDA 34948, (772) 466-4776, 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 SERVICE – FORT PIERCE OFFICE, (772) 466-4776, FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

DONE AND ORDERED on Vero Beach, Florida, on 5th day of February 2016.



PAUL B. KANAREK
Circuit Judge

Copies Furnished by e-portal to:

(E-mail addresses)

Plaintiff's counsel shall serve paper copies on all Defendants not otherwise served by U.S. Mail to:

CASE NO.: 2015 CA 000612

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Jeffrey R. Smith
Indian River Clerk of the Circuit Court
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Vero Beach, FL 32961

Unknown Tenant #1
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Vero Beach, FL 32960
Vacant