

IN THE CIRCUIT COURT OF THE 19TH
JUDICIAL CIRCUIT OF FLORIDA IN AND FOR
INDIAN RIVER COUNTY, FLORIDA
CASE NO. 2014 CA 001221

LIVE WELL FINANCIAL, INC.,
Plaintiff,
vs.
ESTHER L. WISE, et al
Defendants.

31

FINAL JUDGMENT OF FORECLOSURE

This action was heard before the court on March 14, 2016, and on the evidence presented and being otherwise duly advised in the premises,

IT IS ORDERED AND ADJUDGED that:

1. **Final Judgment.** There is no dispute of material facts and Plaintiff is entitled to entry of final judgment.

2. **Amounts Due.** Plaintiff, **LIVE WELL FINANCIAL, INC., c/o CELINK, 3900 CAPITAL CITY BLVD., LANSING, MI 48906** is due:

Principal	\$93,996.97
Interest on the note and mortgage to the date of this judgment	\$21,676.92
Mortgage Insurance Premiums	\$7,856.40
Servicing Fees	\$3,885.00
Taxes	\$9,174.75
Insurance	\$14,326.68
Appraisal	\$325.00
Inspections	\$1,375.00
Preservation	\$12,108.34

Attorneys' fees	
Finding as to reasonable number of hours: n/a	
Finding as to reasonable hourly rate: n/a	
Other* Flat Fees	
Attorneys' fees total	\$3,850.00

(*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.)

Court costs	
Title Related Services	\$200.00
TOTAL	\$168,775.06

BY: [Signature] / [Name]
 16 MAR 15 PM 2:45
 CLERK OF CIRCUIT COURT
 INDIAN RIVER COUNTY, FLORIDA

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 defendant(s), (with the exception of any assessment that are superior pursuant to Section 718.116, or 720.3085, Florida Statutes) on the following described property in Vero Beach County, Florida:

LOT 97, BREEZY VILLAGE MOBILE HOME SUBDIVISION, UNIT NO 1, A SUBDIVISION AS PER PLAT THEREOF RECORDED IN PLAT BOOK 9, PAGE 34, PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA;

TOGETHER WITH A 2005 GENERAL MOBILE HOME BEARING SERIAL#'S: GMHGA40532570A AND GMHGA40532570B; TITLE#'S: 93975165 AND 93975214

Property address: 9755 61st Place, Sebastian FL 32958

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 April 28, 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 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. 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 writs of possession and such supplemental relief or judgment as may be appropriate.

11. **Mortgage Reformation.** The legal description in the Mortgage contains an error, by entry of this judgment, and without further action being required, the Mortgage being sued upon is hereby reformed to reflect the correct legal description as follows:

LOT 97, BREEZY VILLAGE MOBILE HOME SUBDIVISION, UNIT NO 1, A SUBDIVISION AS PER PLAT THEREOF RECORDED IN PLAT BOOK 9, PAGE 34, PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA;

TOGETHER WITH A 2005 GENERAL MOBILE HOME BEARING SERIAL#'S: GMHGA40532570A AND GMHGA40532570B; TITLE#'S: 93975165 AND 93975214

12. A Final Judgment is entered against Defendants: ESTHER L. WISE, BREEZY VILLAGE ASSOCIATION, INC. and UNITED STATES OF AMERICA ACTING ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT.

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, (INSERT INFORMATION FOR APPLICABLE COURT) 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 (INSERT LOCAL OR NEAREST LEGAL AID OFFICE AND TELEPHONE NUMBER) 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 (FLRS-NAME OF LOCAL OR NEAREST LEGAL AID OFFICE AND TELEPHONE NUMBER) FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

DONE AND ORDERED on March 14, 2016.



Presiding Circuit Judge

Copies Furnished by U.S. Mail to:

GREENSPOON MARDER, P.A
100 WEST CYPRESS CREEK ROAD, SUITE 700
FORT LAUDERDALE, FLORIDA 33309
gmforeclosure@gmlaw.com

ESTHER L. WISE
4800 TOPSTONE ROAD
RALEIGH, NC 27603

MICHELLE D. NAPIER, ESQUIRE
ATTORNEY FOR BREEZY VILLAGE ASSOCIATION, INC.
1627 US HIGHWAY 1, SUITE 222
SEBASTIAN, FL 32958
eserve@napierroллинlaw.com

UNITED STATES OF AMERICA ACTING ON BEHALF OF THE SECRETARY
OF HOUSING AND URBAN DEVELOPMENT
C/ UNITED STATES ATTORNEY
99 NE 4TH STREET, 13TH FLOOR
MIAMI, FL 33132
Usaflm.hud.disclaimers@usdoj.gov
usafls.2410@usdoj.gov

34407.0337