

Filing # 48227960 E-Filed 10/28/2016 12:25:06 PM

IN THE CIRCUIT COURT OF THE 19TH  
JUDICIAL CIRCUIT, IN AND FOR  
INDIAN RIVER COUNTY, FLORIDA  
CIVIL DIVISION  
CASE NO. 2016CA000557

312016CA000557XXXXXX

FEDERAL NATIONAL MORTGAGE ASSOCIATION  
("FANNIE MAE"), A CORPORATION ORGANIZED AND  
EXISTING UNDER THE LAWS OF THE UNITED STATES  
OF AMERICA

Plaintiff,

vs.

RICHARD SOPKO A/K/A RICHARD D. SOPKO; SHARON  
SOPKO; VISTA PLANTATION ASSOCIATION, INC.;  
UNKNOWN PERSON(S) IN POSSESSION OF THE  
SUBJECT PROPERTY;

Defendants.

**IN REM**  
**FINAL JUDGMENT OF FORECLOSURE**  
(Pursuant to Administrative Order 2015-07)

**THIS ACTION** was heard before the Court on Plaintiff's Motion for Summary Final Judgment on 10/28/2016 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, FEDERAL NATIONAL MORTGAGE ASSOCIATION ("FANNIE MAE"), A CORPORATION ORGANIZED AND EXISTING UNDER THE LAWS OF THE UNITED STATES OF AMERICA, P.O. BOX 650043, DALLAS, TEXAS 75265 is due:

Principal due on the note secured by the mortgage foreclosed	\$	62,983.07
Interest on the note and mortgage at 5.125% from 11/1/2015 to 10/28/2016	\$	3,197.62
Advanced by Plaintiff	\$	21.74

<u>Description</u>	<u>Amount</u>
Property Inspections	\$105.00
Escrow Balance	(\$83.26)

Pre-Acceleration Late Charges	\$	17.83
Title Search expenses	\$	200.00
Clerk's Filing Fee	\$	993.00
Service of Process	\$	250.00

<b>TOTAL:</b>	\$	<u>67,663.26</u>
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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 assessments that are superior pursuant to Section 78.116 or 720.3085, Florida Statutes) on the following described property in INDIAN RIVER County, Florida:

**UNIT 203, BUILDING 27, OF VISTA PLANTATION, A CONDOMINIUM, ACCORDING TO THE DECLARATION OF CONDOMINIUM RECORDED IN OFFICIAL RECORDS BOOK 699, PAGE(S) 1817, AND ALL SUBSEQUENT AMENDMENTS THERETO, TOGETHER WITH ITS UNDIVIDED SHARE IN THE COMMON ELEMENTS, IN THE PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA.**

**Property Address: 27 PLANTATION DR APT 203, VERO BEACH, FLORIDA 32966-**

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 **December 2, 2016**, at 10:00 A.M., to the highest bidder for cash, except as prescribed in Paragraph 6, by electronic sale 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. 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 the plaintiff's costs; second, documentary stamps affixed to the Certificate; third, plaintiff's attorneys' fees; fourth, the total sum due to the 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 of 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, writs of possession and such supplemental relief or judgments as may be appropriate.
11. **Jurisdiction of this action is retained to allow for a supplemental complaint to add omitted parties post-judgment.**
12. **Jurisdiction of this action is retained to provide for post judgment determination of the amount of assessments due pursuant to Fla. Stat. §718.116 and /or §720.3085.**

**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 PURUSANT 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 SIXTY (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, 2000 16TH AVENUE, VERO BEACH, FLORIDA 32960 (TELEPHONE: 772 7705185), 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, PREFERABLEY 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, FT. PIERCE, FL 34948 PHONE: 1-888-582-3410,**

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 INDIAN RIVER COUNTY BAR ASSOCIATION LEGAL AID SOCIETY, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

**DONE AND ORDERED** in Chambers in Vero Beach, INDIAN RIVER County, Florida, this 28th day of October, 2016.



CIRCUIT JUDGE

Copies Furnished to the parties on the attached service list:

Summary Final Judgment  
Case No. 2016CA000557

Kahane & Associates, P.A.  
8201 Peters Road, Ste.3000  
Plantation, FL 33324  
Telephone: (954) 382-3486  
Telefacsimile: (954) 382-5380  
**Designated service email:**  
[notice@kahaneandassociates.com](mailto:notice@kahaneandassociates.com)

RICHARD SOPKO  
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2710 SW ANN ARBOR RD  
PORT ST. LUCIE, FL 34953

SHARON SOPKO  
2710 SW ANN ARBOR RD  
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VISTA PLANTATION ASSOCIATION, INC  
MCKINNON & HAMILTON, PLLC  
CHARLES W. MCKINNON, ESQ.  
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UNKNOWN PERSON(S) IN POSSESSION  
OF THE SUBJECT PROPERTY  
27 PLANTATION DRIVE  
VERO BEACH, FL 32966