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IN THE CIRCUIT COURT OF THE
19th JUDICIAL CIRCUIT IN AND FOR
INDIAN RIVER COUNTY, FLORIDA

CIRCUIT CIVIL DIVISION

CASE NO.: 31-2016-CA-000114

BAYVIEW LOAN SERVICING, LLC, a
Delaware Limited Liability Company

Plaintiff,

vs.

LISA ANDERSON A/K/A LISA RENEE
ANDERSON A/K/A LISA R. ANDERSON,
FREDRICK A. HARRISON, UNKNOWN
SPOUSE OF LISA ANDERSON A/K/A LISA
RENEE ANDERSON A/K/A LISA R.
ANDERSON N/K/A DOUG SMITH, INDIAN
RIVER COUNTY CLERK OF COURT,
PORTFOLIO RECOVERY ASSOCIATES,
LLC,

Defendants.

FINAL JUDGMENT OF FORECLOSURE

This action was heard before the court on February 3, 2017 on the plaintiff's Motion for Summary Judgment 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, BAYVIEW LOAN SERVICING, LLC, a Delaware Limited Liability Company, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, FL 33146, is due:

Unpaid Principal Balance	\$ 83,112.73
Deferred Debt	\$ 5,821.69
Interest due on Note and Mortgage through 01/19/17	\$ 2,331.19
Interest to date of this judgment at \$4.55 per diem after (from 01/20/17 to 02/03/17)	\$ 63.70
Late Charges (Pre-Acceleration)	\$ 13.33
Title Search Expenses	\$ 0.00
Escrow Advances	
Taxes Advances : \$ 870.45	\$ 2,998.83
Insurance Advances: \$ 2,183.38	
Attorney's fees	
Finding as to reasonable number of hours:	
Finding as to reasonable hourly rate:	
Other*:	* \$ 2,800.00
(*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:	
Filing Fees	\$ 1,052.00
Service of Process:	\$ 530.00
Publication for	\$ 0.00
<i>SUBTOTAL</i>	\$ 98,723.47
Additional Costs:	
Property Inspections: \$ 204.00	\$ 279.00
BPOs: \$ 75.00	
<i>SUBTOTAL</i>	\$ 99,002.47
LESS: Escrow balance	(\$ 0.00)
LESS: Unearned insurance premiums	(\$ 0.00)
Additional Costs:	(\$ 0.00)
TOTAL:	\$ 99,002.47

3. **Interest.** The total sum in paragraph 2 will bear interest at the prevailing statutory interest rate of 4.91% 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 annually in accordance with section 55.03(3), Florida Statutes.

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 718.116, or 720.3085, Florida Statutes) on the following described property in St. Lucie County, Florida:

Lot 9, Block A, OSLO PARK, UNIT #5, according to the Plat thereof, as recorded in Plat Book 4, Page 26, of the Public Records of Indian River County, Florida.

Property Address: 1555 22 Avenue, 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 property at public sale on **June 5, 2017** 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. **In the event any defendant has received a discharge of this debt, this judgment shall be In Rem Only, as to said defendant.**

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, CLERK OF THE COURT, 2000 16th Ave, Vero Beach, FL 32960– Phone: (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.

Case no.: 31-2016-CA-000114
Page 5

ORDERED at INDIAN RIVER County, Vero Beach Florida on February 3, 2017.



Circuit Judge

Copies furnished to all parties
on the attached Service List:

SERVICE LIST

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UNKNOWN SPOUSE OF LISA ANDERSON A/K/A LISA RENEE ANDERSON
A/K/A LISA R. ANDERSON N/K/A DOUG SMITH
1555 22 Avenue, SW
Vero Beach, Florida 32962

INDIAN RIVER COUNTY CLERK OF COURT
c/o Jeffrey R. Smith, Clerk of Court
2000 16th Avenue
PO BOX 1028
Vero Beach, Florida 32961

PORTFOLIO RECOVERY ASSOCIATES, LLC
c/o Corporation Service Company, Registered Agent
1201 Hays Street
Tallahassee, Florida 32301