

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

3/-  
CASE NO.: 2015 CA 000528

NATIONSTAR MORTGAGE LLC D/B/A  
CHAMPION MORTGAGE COMPANY,  
Plaintiff,

VS.

THE ESTATE OF PATRICIA M.  
SWIECA, DECEASED; UNITED  
STATES OF AMERICA SECRETARY  
OF HOUSING AND URBAN  
DEVELOPMENT; STEVE EKIN A/K/A  
STEPHEN EKIN; UNKNOWN HEIRS,  
BENEFICIARIES, DEVISEES AND ALL  
OTHER PARTIES CLAIMING AN  
INTEREST BY, THROUGH, UNDER OF  
THE ESTATE OF PATRICIA M.  
SWIECA, DECEASED; UNKNOWN  
CREDITORS OF THE ESTATE OF  
PATRCIA M. SWIECA, DECEASED;  
UNKNOWN TENANT 1 N/K/A AMY  
LEBLANC; AMY LEBLANC; KATY  
LEBLANC,  
Defendant(s).

**IN REM FINAL JUDGMENT**

THIS ACTION was heard before the Court on Plaintiff's Motion for Summary Final  
Judgment of Foreclosure on **March 31, 2017**. On the evidence presented,

IT IS ADJUDGED THAT:

1. **Amounts Due.** Plaintiff, NATIONSTAR MORTGAGE LLC D/B/A CHAMPION  
MORTGAGE COMPANY, 8950 Cypress Waters Boulevard, Coppell, TX 75019, is due:

Principal		\$107,425.16
Interest from 09/30/2012 through 03/31/2017		\$15,383.77
Pre Acceleration Late Charges		\$0.00

1190-1422B  
2015 CA 000528

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PROPERTY/SHIP/ COURT  
CIRCUIT COURT  
JEFFREY R. SMITH  
CLERK OF CIRCUIT COURT  
INDIAN RIVER COUNTY, FL  
17 APR -6 PM 3:39

MIP	\$7,058.11
Service Fees	\$2,450.00
Taxes	\$3,083.81
Insurance	\$5,544.00

Court costs (Title/Lien Search, Clerk's Filing Fee, Service) \$2,550.44

Additional Lis Pendens - Over 4 Defendants	\$3.00
Complaint Filing	\$905.00
Florida eFiling Service Fee	\$3.00
Lis Pendens	\$5.00
Complaint - Additional Cost per Defendant	\$10.00
Complaint - Issue Summons	\$70.00
Service Skiptrace	\$96.30
Service of Process (Provest)	\$525.00
Publication for Service	\$320.10
Guardian Ad Litem	\$375.00
Florida eFiling Service Fee	\$3.00
Complaint - Issue Summons	\$28.00
Service of Process (Provest)	\$110.00
Florida eFiling Service Fee	\$5.00
Complaint - Issue Summons	\$10.00
Florida eFiling Service Fee	\$5.00
Complaint - Issue Summons	\$14.00
Service of Process (Provest)	\$55.00
First Class Mail	\$2.64
First Class Mail	\$0.88
First Class Mail	\$2.68
First Class Mail	\$1.84

Appraisals	\$440.00
Property Inspection	\$446.00

LESS: Escrow Balance	\$0.00
LESS: Suspense Balance	\$0.00

**GRAND TOTAL** **\$144,381.29**

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

3. **Lien of Property.** Plaintiff holds a lien for the total sum superior to all claims or estates of Defendant(s) THE ESTATE OF PATRICIA M. SWIECA, DECEASED; UNITED STATES OF AMERICA SECRETARY OF HOUSING AND URBAN

DEVELOPMENT; STEVE EKIN A/K/A STEPHEN EKIN; UNKNOWN HEIRS, BENEFICIARIES, DEVISEES AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OF THE ESTATE OF PATRICIA M. SWIECA, DECEASED; UNKNOWN TENANT 1 N/K/A AMY LEBLANC; AMY LEBLANC; KATY LEBLANC, on the following described property in Indian River County, Florida and described as:

**LOT 1 REPLAT OF WESTGATE COLONY SUBDIVISION UNIT 2-PORION OF TRACT 2, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 9 PAGE 28 PUBLIC RECORDS OF INDIAN RIVER COUNTY FLORIDA**

**Property Address: 7975 21ST STREET, VERO BEACH, FL 32966**

4. **Sale of Property.** If the total sum with interest at the rate described in Paragraph 1 and all costs accrued subsequent to the Judgment are not paid, the Clerk of this Court shall sell the property at public sale on the 29 day of June, 2017, to the highest bidder for cash, except as prescribed in Paragraph 6:

- o At the Indian River Online, [www.indian-river.realforeclose.com](http://www.indian-river.realforeclose.com) beginning at 10:00 AM 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, and shall proceed regardless of whether plaintiff, a plaintiff's representative, or plaintiff's counsel is present. All orders postponing or canceling the sale must be filed with the clerk of court no later than 5:00 p.m. two business days before the sale date. Counsel for plaintiff must be certain that the clerk has the original proof of publication of the notice of sale on file no less than three business days before the sale date. Failure to file the original proof of publication of the notice of sale will not stop the sale, however the certificate of**

**sale will not issue until the original proof of publication of notice of sale is filed. The failure of Plaintiff's counsel to 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.** If the original proof of publication of the notice of sale is not filed with the clerk within ten calendar days after the sale, an order will be entered directing the plaintiff to show cause why the sale should not be vacated and the case dismissed with or without prejudice. The fact that an attorney has a high volume practice will not be a showing of good cause.

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.

5. If applicable, Plaintiff, its successors or assigns, is entitled to safe harbor under F.S. 720 or 718, respectively, and as such is only responsible to pay 1% of the subject mortgage or one (1) year of regular periodic assessments, at the time Certificate of Title is issued vesting title to Plaintiff, its successors or assigns. Plaintiff, including its successors and assigns, is not responsible for interest, late fees, collection costs or attorney's fees incurred prior to the issuance of the certificate of title.
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, the Clerk shall credit plaintiff's bid with the total sum with 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 attorney's fees; fourth, the total sum due to plaintiff, less the item 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 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.
10. **Jurisdiction Retained.** Jurisdiction of this action is retained to enter further orders that are proper including, without limitation, a deficiency judgment.
11. **Jurisdiction of this action is retained to enter further orders that are proper including, without limitation, orders relating to supplemental proceedings to address any omitted parties who may possess an interest in the property. Jurisdiction of this action is further retained to allow Plaintiff to file post-judgment motions seeking a determination on the amounts of assessments due to any Associations under §718.116 and §720.3085, Fla. Stat.**

12. The Plaintiff may assign the Judgment and credit bid by the filing of an assignment prior to the issuance of the Certificate of Title without further order of the Court.

13. The United States of America shall have the right of redemption as provided in Title 28 U.S.C.A. Section 2410(c). Further, the United States of America shall not be bound by the sixty (60) day time period imposed by Fla. Stat. Section 45.032 upon motions for distribution of surplus proceeds.

**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 THIS FINAL JUDGMENT.**

**IF YOU ARE 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 FOR YOUR COUNTY WITHIN TEN (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.**

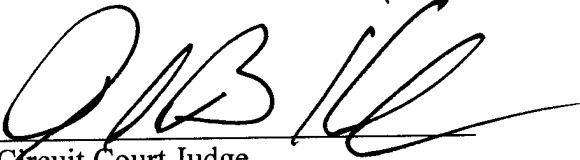
<p style="text-align: center;"><b>Indian River County Clerk of Court</b> 2000 16<sup>th</sup> Avenue, Civil Dept., Room 136 Vero Beach, FL 32960 (772) 770-5176 <a href="http://www.clerk.indian-river.org">www.clerk.indian-river.org</a></p>
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**IF YOU 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 THE LOCAL LEGAL SERVICES LISTED BELOW 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 ONE OF THE SERVICES LISTED BELOW, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.**

<b>Indian River County</b>
<b>Florida Immigrant Advocacy Center</b> Fort Pierce, FL (772) 489-4660 <a href="http://www.fiacfla.org">www.fiacfla.org</a>
<b>Florida Institutional Legal Services, Inc.</b> Gainesville, FL (352) 375-2494 <a href="mailto:fls@bellsouth.net">fls@bellsouth.net</a>
<b>Florida Justice Institute</b> Miami, FL (305) 358-2081
<b>Florida Rural Legal Services</b> Fort Pierce, FL (772) 466-4766 <a href="http://www.frls.org">www.frls.org</a>

**DONE AND ORDERED** in Vero Beach, Indian River County, Florida, this 31 day  
of March, 2017

  
Circuit Court Judge

**Copies Furnished to:**  
**ALDRIDGE | PITE, LLP**  
Attorney for Plaintiff  
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Delray Beach, FL 33445  
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[FAX: Aldridge Pite @1-561-392-6965]

Secretary Of Housing and Urban Development  
c/o Wifredo A. Ferrer, United States Attorney  
United States Attorney's Office, Southern District of Florida  
99 Northeast 4th Street, Suite 300  
Miami, FL 33132  
Primary Email: [usafis.2410@usdoj.gov](mailto:usafis.2410@usdoj.gov)

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Steve Ekin A/K/A Stephen Ekin  
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Unknown Tenant 1 N/K/A Amy Leblanc  
7975 21st Street  
Vero Beach, FL 32966

Amy Leblanc  
7975 21st Street  
Vero Beach, FL 32966

Katy Leblanc  
3915 58th Circle  
Vero Beach, FL 32966-6523