

Filing # 56697843 E-Filed 05/19/2017 03:45:13 PM

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

U.S. BANK NATIONAL ASSOCIATION,

Plaintiff,

312016CA000658XXXXXX

CASE NO.: 2016 CA 000658

vs.

DIVISION:

**SACHA E VINCENT AKA SACHA ELISE VINCENT AKA
SACHA VINCENT; STATE OF FLORIDA DEPARTMENT OF
CORRECTIONS; DEPARTMENT OF CHILDREN AND
FAMILIES; INDIAN CLERK OF THE CIRCUIT COURT; INDIAN
RIVER COUNTY, FL; PARAMOUNT DISASTER RECOVERY
LLC; STATE OF FLORIDA; ANY AND ALL UNKNOWN
PARTIES CLAIMING BY, THROUGH, UNDER, AND AGAINST
THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE
NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID
UNKNOWN PARTIES MAY CLAIM AN INTEREST AS
SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER
CLAIMANTS; UNKNOWN PARTY #1, UNKNOWN PARTY #2,
UNKNOWN PARTY #3, and UNKNOWN PARTY #4 THE
NAMES BEING FICTITIOUS TO ACCOUNT FOR PARTIES IN
POSSESSION,**

Defendant(s).

FINAL JUDGMENT OF FORECLOSURE

This Action was heard before the Court on May 19, 2017, 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's motion for summary judgment is granted.

2. **Amounts Due.** Plaintiff, U.S. BANK NATIONAL ASSOCIATION located at 4801 Frederica Street, Owensboro, KY 42301, is due:

Principal	\$72,575.06
Interest on the note and mortgage from August 1, 2015 to May 19, 2017	\$5,713.18
Taxes	\$ 994.33
Insurance Premiums	\$1,681.00
Attorney's fees:	\$1,960.00

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.

Additional Costs:

Attorney Costs	\$1,026.00
MIP/PMI	\$1,348.93
Flood Insurance	\$4,439.00
Property Preservation	\$ 80.00
Last Positive Balance	\$- 716.93
Payments	\$- 468.40

GRAND TOTAL **\$88,632.17**

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 718.116, or 720.3085, Florida Statutes) on the following described property in Indian River County, Florida:

LOT 13 IN BLOCK K ROCK RIDGE SUBDIVISION UNIT NO 3 ACCORDING TO THE
PLAT THEREOF AS RECORDED IN PLAT BOOK 4 AT PAGE 64 OF THE PUBLIC
RECORDS OF INDIAN RIVER COUNTY FLORIDA.

Property address: 1531 3RD STREET, VERO BEACH, FL 32960

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 the Court shall

sell the subject property at public sale on **July 18, 2017**, to the highest bidder for cash, except as prescribed in Paragraph 6 at <https://www.indian-river.realforeclose.com>, beginning at 10:00AM 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.** The Court specifically reserves jurisdiction to enter further orders the Court deems just and proper to include, without limitation, the following: orders related to pursuit and entry of deficiency judgment, if Defendant has not been discharged in bankruptcy, or it is not prohibited by federal law or mutual settlement agreement; orders granting additional attorney's fees and costs; writs of possession; orders determining the amount and responsibility for assessments that may be due a condominium or homeowner's association pursuant to sections 718.116 or 720.3085 of the Florida Statutes; orders arising out of reforeclosure, to include permitting a supplemental complaint to add an interest-holder, and/or; orders involving reformation of the mortgage instrument or deed to perfect title.

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, INDIAN RIVER COUNTY CLERK OF COURT

INDIAN RIVER COUNTY COURTHOUSE ATTN: CIVIL DEPARTMENT

2000 16TH AVE.

VERO BEACH, FL 32960, , [TELEPHONE: 772-770-5185

1-2-1], 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.

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 SERVICES, INC., 510 SOUTH US HWY 1, SUITE 1, FORT PIERCE, FL 34950 (TELEPHONE: (772) 466-4766, 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 SERVICES, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

If Plaintiff is the successful purchaser at the foreclosure sale, Plaintiff may assign the successful bid without further order from this court.

ORDERED at Indian River County, Florida on May 19, 2017.



Circuit Judge

Copies furnished by U.S. Mail to:

MA-16-018570

Copies furnished to:

Albertelli Law

P.O. Box 23028

Tampa, FL 33623

eService: servealaw@albertellilaw.com

Sacha E Vincent aka Sacha Elise Vincent aka Sacha Vincent
GADSDEN CORRECTIONAL FACILITY (DC #: K87366)
6044 GREENSBORO HWY
QUINCY, FL 32351

Unknown Party #2 NKA RECHE THOMAS
1531 3RD CT
VERO BEACH, FL 32960

Unknown Party #1 NKA ANGELIQUE RICHER
1531 3RD CT
VERO BEACH, FL 32960

State of Florida Department of Corrections
c/o Thomas A. Klein, Esq.
Florida Department of Corrections
501 South Calhoun St.
Tallahassee, FL 32399
E-Serve 1: Thomas.Klein@fdc.myflorida.com

Department of Children and Families
c/o Laurel Hopper, Esq.
337 No. US Highway One, Suite A
Ft. Pierce, FL 34950
E-Serve 1: Laurel.Hopper@myflfamilies.com

Indian Clerk of the Circuit Court
c/o C/O Jeffrey R. Smith, CPA
2000 16TH AVE.
PO Box 1028
Vero Beach, FL 32961

Indian River County, FL
C/O MAYOR, CHAIRMAN OR CO-CHAIRMAN BOARD OF COUNTY COMMISSIONERS
1801 27TH STREET
VERO BEACH, FL 32960

Paramount Disaster Recovery LLC
C/O REGISTERED AGENT, FRANCIS BUCHANAN
3300 SW 11 STREET
DEERFIELD BEACH, FL 33442

State of Florida
c/o Mark S. Dunn
Assistant Attorney General
Office of the Attorney General
The Capitol, Suite PL-01
Tallahassee, FL 32399
E-Serve 1: oag.foreclose.eserve@myfloridalegal.com