

Filing # 56707392 E-Filed 05/19/2017 05:05:35 PM

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

312015CA001009XXXXXX

CASE NO.: 2015 CA 001009

BANK OF AMERICA, N.A.,
Plaintiff,
VS.

ALBERT WILKERSON AKA ALBERT
EUGENE WILKERSON; LORE-INGLIS
WILKERSON AKA IMJUARI LORE
INGLIS-WILKERSON; FLORIDA
HOUSING FINANCE CORPORATION;
UNKNOWN TENANT 1, UNKNOWN
TENANT 2, UNKNOWN TENANT 3,
UNKNOWN TENANT 4 the names being
fictitious to account for parties in possession,
Defendant(s).

CONSENT FINAL JUDGMENT

THIS ACTION was heard before the Court at Non-Jury Trial on **May 19, 2017**. On the
evidence presented,

IT IS ADJUDGED THAT:

1. **Final Judgment.** The parties have consented to entry of Final Judgment.
2. **Amounts Due.** Plaintiff, BANK OF AMERICA, N.A., whose address is, 7105 Corporate
Drive, Plano, TX 75024, is due:

Principal	\$145,603.11
Interest from 01/01/2015 through 05/19/2017	\$16,045.13
Pre-acceleration Late Charges	\$107.87
Taxes	\$2,916.18
MIP/PMI	\$2,012.85
Hazard Insurance	\$14,419.04
Title Fees	\$75.00
Property Inspection	\$135.00
Deferred Principal Balance	\$58,857.78

Court costs		\$1,752.46
Additional Lis Pendens - Over 4 Defendants	\$2.00	
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 of Process (Provest)	\$481.30	
Publication for Service	\$273.90	
First Class Mail	\$2.26	
TOTAL		\$241,924.42

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

4. **Lien of Property.** Plaintiff holds a lien for the total sum superior to all claims or estates of Defendant(s), ALBERT WILKERSON AKA ALBERT EUGENE WILKERSON; LORE-INGLIS WILKERSON AKA IMJUARI LORE INGLIS-WILKERSON; FLORIDA HOUSING FINANCE CORPORATION; UNKNOWN TENANT 1 N/K/A RON WILKERSON; on the following described property in Indian River County, Florida and described as:

LOT 5, CRYSTAL SANDS UNIT II, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 11, PAGE 1, OF THE PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA.

Property Address: 4160 48TH PLACE, VERO BEACH, FL 32967

5. **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, no sooner than One Hundred-Twenty (120) calendar days from the entry of this Final Judgment, on the 19 day of August, 2012 to the highest bidder for cash, except as prescribed in Paragraph 6:

- o At the Indian River Online, 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.

6. 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.

7. **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.
8. **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.
9. **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.
10. **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.

11. **Jurisdiction Retained.** Jurisdiction of this action is retained to enter further orders that are proper including, without limitation, a deficiency judgment.

12. 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.

13. 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.

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.

Indian River County Clerk of Court
2000 16th Avenue, Civil Dept., Room 136
Vero Beach, FL 32960
(772) 770-5176
www.clerk.indian-river.org

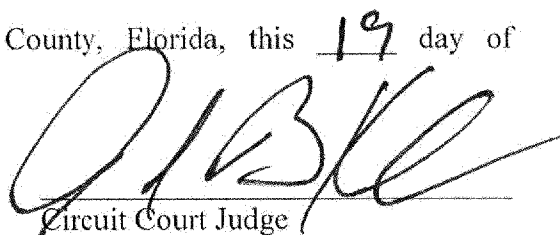
IF YOU DECIDE TO SELL YOUR HOME OR HIRE SOMEONE TO HELP YOU CLAIM THE ADDITIONAL MONEY, YOU SHOULD READ VERY CAREFULLY ALL PAPERS YOU ARE REQUIRED TO SIGN, ASK SOMEONE ELSE, PREFERABLY AN ATTORNEY WHO IS NOT RELATED TO THE PERSON OFFERING TO HELP YOU,

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.

<p>Indian River County</p> <p>Florida Immigrant Advocacy Center Fort Pierce, FL (772) 489-4660 www.fiacfla.org</p> <p>Florida Institutional Legal Services, Inc. Gainesville, FL (352) 375-2494 flils@bellsouth.net</p> <p>Florida Justice Institute Miami, FL (305) 358-2081</p> <p>Florida Rural Legal Services Fort Pierce, FL (772) 466-4766 www.flrls.org</p>

DONE AND ORDERED in Indian River County, Florida, this 19 day of

May, 2017


Circuit Court Judge

Copies Furnished to:

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Vero Beach, FL 32967

1092-7711B

2015 CA 001009

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