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

PNC BANK, NATIONAL ASSOCIATION,  
Plaintiff,  
vs.

CASE NO. 2016 CA 000419  
312016CA000419XXXXXX

JOANNE ROBINSON; UNKNOWN SPOUSE  
OF JOANNE ROBINSON; INDIAN RIVER  
COUNTY, 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.  
Defendant(s).

*AGREED*

FINAL JUDGMENT OF FORECLOSURE

*agreement of Court*

This action was tried before the court on July 10, 2017 and on the evidence presented and being otherwise duly advised in the premises,

IT IS ORDERED AND ADJUDGED that:

- 1. Final Judgment.** Plaintiff is entitled to entry of final judgment.
- 2. Amounts Due.** Plaintiff, PNC BANK, NATIONAL ASSOCIATION 3232 Newmark Drive, Miamisburg, OH 45342, is due:

|  |                     |
|--|---------------------|
| Principal:   | \$118,957.92        |
| Interest on the note and mortgage from November 1, 2015 to July 10, 2017 | \$6,287.46          |
| Escrow Advance   | \$2,310.24          |
| Late Charges   | \$252.47            |
| Inspections  | \$983.00            |
| Property Preservation  | \$825.00            |
| Sheriff Cost   | \$671.30            |
| Title Charges  | \$250.00            |
| Other Fees Due   | \$315.00            |
| Attorneys' Fees  |                     |
| Finding as to reasonable number of hours: 39.00                          |                     |
| Finding as to reasonable hourly rate: \$215.00                           |                     |
| Flat Fee: \$2,800.00   |                     |
| Attorneys' Fee Total:  | \$11,185.00         |
| Court Costs  |                     |
| Filing Fee:  | \$984.68            |
| Service of Process:  | \$195.00            |
| Additional Costs   |                     |
| Title Update:  | \$75.00             |
| Court Cost- Telephonic Hearing:  | \$120.00            |
| SUBTOTAL   | \$143,412.07        |
| <b>GRAND TOTAL</b>   | <b>\$143,412.07</b> |

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 70, LAURELWOOD, UNIT 2, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 9, PAGE 68, OF THE PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA. ; Property Address: 566 23RD AVE, 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 November 7, 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 AM 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) businesses days before the sale date. Counsel for plaintiff must be certain that all sale and clerk fees are paid and that 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 (**if sought and if appropriate**), writs of possession and such supplemental relief or judgments as may be appropriate, **including orders granting leave to file supplemental and/or amended pleadings to add additional parties, and orders resolving any disputes with respect to assessments and/or other amounts allegedly due associations.**

**11. Reestablishment of Promissory Note- Stamped Cancelled.** On October 24, 2013, a related prior foreclosure was filed in Indian River County, Florida, case number 2013-CA-001446. The original note was surrendered to the court in the prior foreclosure and was marked cancelled upon the entry of final judgment in that matter. The final judgment was subsequently vacated by court order dated March 11, 2015 and the note needs to be reestablished. Plaintiff knows of no parties other than those named in this Complaint who are interested for or against reestablishment of the subject Note. Plaintiff or its predecessor(s) was in possession of the Promissory Note and was entitled to enforce it when it was marked cancelled. The cancellation was not the result of a transfer or lawful seizure. The Plaintiff will indemnify and hold harmless Defendant, Joanne Robinson, from any loss they may incur by reason of a claim by another person to enforce the cancelled Note. The Court hereby reestablishes said cancelled note so that the copy filed herein will have the effect of the original document.

**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, 2000 16TH AVENUE, CIVIL DEPARTMENT, ROOM 136, VERO BEACH, FL 32960 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 HELP TO 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 CONTACT FLORIDA RURAL LEGAL SERVICES - FORT PIERCE OFFICE, 510 SOUTH US HIGHWAY 1, SUITE 1, FORT PIERCE, FL 34948, (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 OPTION. 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.**

DONE AND ORDERED ON July 10 at Vero Beach, Florida

  
PAUL B. KANAREK CIRCUIT JUDGE

Copies Furnished to:

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