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

CASE NO.: 2016-CA-000530

312016CA000530XXXXXX

HSBC BANK USA, N.A., AS
INDENTURE TRUSTEE FOR THE
REGISTERED HOLDERS OF THE
RENAISSANCE HOME EQUITY LOAN
ASSET-BACKED CERTIFICATES,
SERIES 2005-1,

Plaintiff,

vs.

SHARON A. CURLIS A/K/A SHARON A.
TURNER A/K/A SHARON ANN TURNER,
UNKNOWN SPOUSE OF SHARON A. CURLIS
A/K/A SHARON A. TURNER A/K/A SHARON
ANN TURNER, EDWARD CURLIS, JR., STATE
OF FLORIDA, DEPARTMENT OF REVENUE,
TIDEWATER FINANCE COMPANY, TRADING
AS TIDEWATER CREDIT SERVICES, AND
TIDEWATER MOTOR CREDIT AS ASSIGNEE
OF ROOMS TO GO; MIDFLORIDA CREDIT
UNION, SUCCESSOR IN INTEREST TO
INDIAN RIVER FEDERAL CREDIT UNION,
UNKNOWN TENANT #1; UNKNOWN TENANT
#2; ANY AND ALL UNKNOWN PARTIES
CLAIMING BY, THROUGH, UNDER, AND
AGAINST THE HERIN NAMED INDIVIDUAL
DEFENDANT(S) WHO ARE NOT KNOWN TO
BE DEAD OR ALIVE, WHETHER SAID
UNKNOWN PARTIES MAY CLAIM INTEREST
AS SPOUSES, HEIRS, DEVISEES, GRANTEEES,
OR OTHER CLAIMANTS,

Defendant(s).

FINAL JUDGMENT OF FORECLOSURE

This action was heard before the court on **September 1, 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 the plaintiff is entitled to entry of final judgment.

2. **VALUE OF CLAIM:** At the initiation of this action, in accordance with section 28.241(1)(a)2.b., Florida Statutes, Plaintiff estimated the amount in controversy of the claim to be \$152,942.84. In accordance with section 28.241(1)(a)2.c., Florida Statutes, the Court identifies the actual value of the claim to be \$168,347.95, as set forth below. For any difference between the estimated amount in controversy and the actual value of the claim that requires the filing fee to be adjusted, the Clerk shall adjust the filing fee. In determining whether the filing fee needs to be adjusted, the following graduated filing fee scale in section 28.241(1)(a)2.d., Florida Statutes, controls. If an excess filing fee was paid, the Clerk shall provide a refund of the excess fee. If an additional filing fee is owed, the Plaintiff shall pay the additional fee at least five business days prior to the judicial sale. If any additional filing fee owed is not paid prior to the judicial sale, the Clerk shall cancel the judicial sale without further order of the Court.

3. **Amounts Due.** Plaintiff, HSBC BANK USA, N.A., AS INDENTURE TRUSTEE FOR THE REGISTERED HOLDERS OF THE RENAISSANCE HOME EQUITY LOAN ASSET-BACKED CERTIFICATES, SERIES 2005-1, C/o OCWEN Loan Servicing, LLC., 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409 is due:

Principal	\$138,299.13
Interest on note and mortgage from 3/1/2015 to 9/1/2017	\$ 13,726.20
Title Search expense	\$ 300.00
Taxes	\$ 37,435.95
Insurance Premiums	\$ 20,216.45

Attorney's Fees

Finding as to reasonable 15.40 numbers of hours:

Finding as to reasonable hourly rate: \$215.00/ hr

Other*: Attorney Contractual Flat Fee: \$2,800.00

Other*: Mediation Fee: \$750.00

Other*: SSN Searches: \$70.00

(* The requested attorney's fee is a flat rate fee that the firm's client has agreed to pay 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.)

Attorneys' Fees total	\$ 6,931.00
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Court Costs:

Filing Fee	\$ 910.00
Service of Process	\$ 744.50
Lis Pendens	\$ 17.00
Court Summons	\$ 123.00
Fed Ex	\$ 38.79

Additional Costs:

Late Charges	\$ 412.74
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Property Inspections Fee(s)	\$ 185.50
Certified Mail Cost(s)	\$ 13.06
 SUBTOTAL	 \$ 219,353.32
 LESS: Escrow Credit	 \$ (49,661.62)
LESS: Suspense Balance	\$ (1,343.75)
 TOTAL	 \$ 168,347.95

4. **Interest.** The total amount in Paragraph 3 shall bear interest from this date forward at the prevailing statutory rate of interest.

5. **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:

LOTS 9 AND 10, BLOCK C, INDIAN RIVER HEIGHTS, UNIT 1, ACCORDING TO THE PLAT THEREOF ON FILE IN THE OFFICE OF THE CLERK OF THE CIRCUIT COURT IN AND FOR INDIAN RIVER COUNTY, FLORIDA RECORDED IN PLAT BOOK 5, AT PAGE 74, SAID LANDS SITUATE, LYING AND BEING IN INDIAN RIVER COUNTY, FLORIDA

Street Address: **206 20th AVENUE, VERO BEACH, FL 32962**

6. **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 October 31, 2017, to the highest bidder for cash, except as prescribed in Paragraph 7, 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.

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, 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.

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 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 3 from this date to the date of the sale; and by retaining any remaining amount pending further order of this court.

9. **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.

10. **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.


11. **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.

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, 2000 16TH AVENUE, VERO

BEACH, FLORIDA 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 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 MONDAY THROUGH FRIDAY AT 1-888-582-3410 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 AT 1-888-582-3410 FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

DONE AND ORDERED on August 1, 2017 at _____, Florida.

 PAUL B. KANAREK CIRCUIT JUDGE

Copies furnished by e-portal to:

Kinley I. Engvalson, Esq.
 Attorney for Sharon A. Curlis a/k/a Sharon A. Turner a/k/a Sharon Ann Turner
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 500 South Australian Avenue, Suite 1000
 West Palm Beach, FL 33401
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 500 S. Australian Avenue, Suite 1000
 West Palm Beach, FL 33401
 Email: FLpleadings@MWC-Law.com

Plaintiff's counsel shall serve paper copies on all defendants not otherwise served by U.S. Mail to:

Sharon A. Curlis a/k/a Sharon A. Turner a/k/a Sharon Ann Turner
206 20th Avenue
Vero Beach, Florida 32962

Edward Curlis Jr
497 Voltair Terrace, Unit 2708
Port Saint Lucie, FL 32983

State of Florida, Department of Revenue
2450 Shumard Oak Boulevard, Building 1, Floor 2
Tallahassee, FL 32399

Tidewater Finance Company
C/o CT Corporation System
1200 South Pine Island Road
Plantation, FL 33324

Tidewater Credit Services
C/o CT Corporation System
1200 South Pine Island Road
Plantation, FL 33324

MidFlorida Credit Union, successor in interest to Indian River Federal Credit Union
205 S. Florida Ave
Lakeland, FL 33801

Current Resident(s)
206 20th Avenue
Vero Beach, Florida 32962