

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

312017CA000306

U.S. BANK NATIONAL ASSOCIATION  
AS TRUSTEE FOR J.P. MORGAN  
ALTERNATIVE LOAN TRUST 2006-A6  
MORTGAGE PASS-THROUGH  
CERTIFICATES,  
Plaintiff,

CASE NO. 2017 CA 000306

vs.

526 POINT LANE, LLC; JUDY ANN  
HERITAGE A/K/A JUDY A. HERITAGE;  
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).

**FINAL JUDGMENT OF FORECLOSURE**

This action was heard before the court on Plaintiff's Order to Show Cause pursuant to Florida Statute 702.10 on November 27, 2017 and on the evidence presented and being otherwise duly advised in the premises,

IT IS ORDERED AND ADJUDGED that:

- 1. Motion Granted.** There is no dispute of material facts and plaintiff's Order to Show Cause is Granted.
- 2. Amounts Due.** Plaintiff, U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR J.P. MORGAN ALTERNATIVE LOAN TRUST 2006-A6 MORTGAGE PASS-THROUGH CERTIFICATES 8950 Cypress Waters Blvd., Coppell, TX 75019, is due:

Principal:	\$1,997,773.52
Interest on the note and mortgage from May 1, 2012 to November 27,	\$346,522.77
Inspections	\$1,134.00

FILED FOR RECORD  
CLERK OF CIRCUIT COURT  
INDIAN RIVER COUNTY  
2017 DEC 14 11:56 AM  
17-008275 - JoG

Property Preservation	\$45.00
Legal	\$6,632.73
• Filing Cost: \$1972.69	
• Lis Pendens: \$9.00	
• Summons: \$21.04	
• Death Certificate: \$45.00	
• Attorney Fees: \$2415.00	
• Service of Process: \$375.00	
Flood Insurance	\$23,370.75
Hazard Insurance	\$354,492.93
Taxes	\$146,417.70
Misc. Advances	\$25,892.35
Attorneys' Fees	
Flat Fee: \$1035.00	
Attorneys' Fee Total:	\$1,035.00
Additional Costs	
Title Work:	\$60.00
SUBTOTAL	\$2,903,376.75
<b>GRAND TOTAL</b>	<b>\$2,903,376.75</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 19, INDIAN BAY POINT SUBDIVISION, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 7, PAGE 48, PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA. ; Property Address: 526 POINT LN, VERO BEACH, FL 32963**

**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 **January 26, 2018** to the highest bidder for cash, except as prescribed in paragraph 6, by electronic sale at [www.indian-river.realforeclose.com](http://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.

5. **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.
6. **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.
7. **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.
8. **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.
9. **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.**

**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 November 28, 2017 at Vero Beach, Florida.



PAUL B. KANAREK CIRCUIT JUDGE

Copies Furnished to:

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JUDY ANN HERITAGE A/K/A JUDY A. HERITAGE  
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VERO BEACH, FL 32960

526 POINT LANE, LLC  
460 10TH PL SW  
VERO BEACH, FL 32962