

Filing # 67401431 E-Filed 02/01/2018 04:33:02 PM

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

FEDERAL NATIONAL MORTGAGE
ASSOCIATION

CaseNo.: 2016 CA 000867

Plaintiff(s),

312016CA000867XXXXXX

vs.

BARBARA SILLS LEWIS A/K/A BARBARA
TERESA SILLS-LEWIS A/K/A BARBARA T.
SILLS-LEWIS A/K/A BARBARA TERESA
SILLS A/K/A BARBARA SILLS *et al.*,

Defendant(s).

FINAL JUDGMENT OF FORECLOSURE



This action was heard before the court on February 1, 2018 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 is entitled to entry of final judgment.

2. **Amount Due.** Plaintiff, FEDERAL NATIONAL MORTGAGE ASSOCIATION 14523 SW Millikan Way, Suite 200 Beaverton, OR 97005, is due:

Principal	\$ 78,143.39
Interest on the note and mortgage from 12/1/2011 to 2/1/2018	\$ 14,433.47
Title Search Expenses	\$ 200.00
Escrow	\$ 6,230.97
Late Charges	\$ 444.48
Property Preservation	\$ 4,944.72

Court Costs:

Filing Fee	\$ 1,003.00
Service of Process	\$ 1,171.90
Publication	\$ 170.00
Tenant Inspection Fee	\$ 110.00
SUBTOTAL	\$ 106,851.93

Additional Cost

Inspections	\$ 295.00
SUBTOTAL	\$ 107,146.93

Less: Suspense balance	\$ (6.36)
TOTAL	\$ 107,140.57

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 17, BLOCK 127 OF VERO BEACH HIGHLANDS, UNIT FOUR, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 8, PAGE(S) 38, OF THE PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA

Property address: 1925 23RD PL SW, 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 19 day of March, 2018 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 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 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, writs of possession and such supplemental relief or judgments as may be appropriate.

11. **If Plaintiff is the Purchaser at the sale, Plaintiff's bid is hereby assigned to FEDERAL NATIONAL MORTGAGE ASSOCIATION, and the Clerk of Court is hereby directed to issue a Certificate of Title to assignee named therein.**

12. **Upon issuance of the Certificate of Title, Plaintiff or the purchaser at the Foreclosure Sale shall be liable for association assessments pursuant to Florida Statutes 720.3085.**

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 VERO BEACH, FL 32960, (772) 770-5176 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 200 SOUTH INDIAN RIVER DRIVE SUITE 101 (34950) P.O. BOX 4333, FT. PIERCE, FL 34948 PHONE: (772) 466-4766 (TOLL FREE) (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 200 SOUTH INDIAN RIVER DRIVE SUITE 101 (34950) P.O. BOX 4333 FT. PIERCE, FL 34948 PHONE: (772) 466-4766 (TOLL FREE) (888) 582-3410 FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

DONE AND ORDERED on 1 day of July, 2018 at Vero Beach, Florida.


Circuit Judge

Copies Furnished by e-portal to:
VBHPOA@GMAIL.COM

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

Choice Legal Group, P.A.
P.O. Box 9908
Fort Lauderdale, FL 33310-0908
Telephone: (954) 453-0365/1-800-441-2438
Facsimile: (954) 771-6052

DESIGNATED PRIMARY E-MAIL FOR SERVICE
PURSUANT TO FLA. R. JUD. ADMIN 2.516
eservice@clegalgroup.com

SERVICE LIST

Case No: 2016 CA 000867

BARBARA SILLS LEWIS A/K/A BARBARA TERESA SILLS-LEWIS A/K/A BARBARA T. SILLS-
LEWIS A/K/A BARBARA TERESA SILLS A/K/A BARBARA SILLS
1925 23RD PL SW
VERO BEACH, FL 32962

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR GMAC
MORTGAGE CORPORATION DBA DITECH.COM
1901 E VOORHEES STREET SUITE C
DANVILLE, IL 61834

VERO BEACH HIGHLANDS PROPERTY OWNERS' ASSOCIATION INC.
625 HIGHLAND DR., SW
VERO BEACH, FL 32962
VBHPOA@GMAIL.COM

JIM LEWIS A/K/A JAMES LEWIS A/K/A JAMES EDWARD LEWIS
1925 23RD PL SW
VERO BEACH, FL 32962

UNKNOWN TENANT
1925 23RD PL SW
VERO BEACH, FL 32962