

Filing # 68762786 E-Filed 03/05/2018 09:24:16 AM

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

CASE NO. 2017 CA 000265 312017CA000265XXXXXX

WELLS FARGO BANK, NA

Plaintiff,

v.

SIDNEY HEPPER; FELICE M. HEPPER;
UNKNOWN TENANT 1; UNKNOWN
TENANT 2;

Defendants.

FINAL JUDGMENT OF FORECLOSURE

This action was heard before the Court at Non-Jury Trial on plaintiff's Final Judgment on this 2nd day of March, 2018, 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 Wells Fargo Bank, NA, One Home Campus, Des Moines, IA 50328, is due:

Principal	\$ 143,555.38
Interest on the note and mortgage from 10/1/2016 through 11/10/2017	\$ 6,958.80
Title Search Expense	\$ 325.00
Tax Disbursements	\$ 1,552.46
Hazard Insurance Disbursements	\$ 1,879.00
Attorneys' Fees:	
For the contested portion of the foreclosure action:	
Finding as to reasonable number of hours: 36.90 hours	
Finding as to reasonable hourly rate up to: \$215.00 per hour	\$4,810.00

Other*: For the uncontested portion of the foreclosure action \$2,800.00
 (* The requested attorney's fee is a flat rate fee that the firm's client has agreed to pay in 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' Fee Total:	\$ 7,610.00
Court Cost:	
Filing Fee	\$ 905.00
E File Convenience Fee	\$ 5.00
Service of Process	\$ 220.00
Skip Trace for SSN	\$ 20.00
Recording Fee - Lis Pendens	\$ 5.00
Certified Court Documents	\$ 3.00
Clerk - Issue Summons	\$ 40.00
LP Update & Examination	\$ 75.00
Other:	
Late Charges	\$ 198.78
SUBTOTAL	\$ 163,352.42
LESS: Credits to Borrower	\$ -0.31
GRAND TOTAL	\$ 163,352.11

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 first mortgage 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 8 AND THE SOUTH ½ OF LOT 7, BLOCK F, MALALUKA GARDENS, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 4, PAGE 10, OF THE PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA.

Property address: **1016 38TH AVE, VERO BEACH, FL 32960-4062**

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 May 31, 2018, to the highest bidder for cash, except as prescribed in Paragraph 6, by electronic sale at online at www.indianriver.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 the further order of this court.

8. 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 the property, except as to claims or rights under chapter 718 or chapter 720, Florida Statutes, if any.

9. 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. 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. Jurisdiction Continued. The Court retains jurisdiction of this action to enter further orders that are proper, including, without limitation, orders authorizing supplemental

proceedings to eliminate any interest omitted from this action, cure any title defects, determine amounts owed to associations, an award of attorney's fees, and to enter deficiency judgment if the borrower has not been discharged in bankruptcy.

12. If there are any objections to the sale filed or other matters that would delay disbursement of the sale proceeds past the eleventh day after the sale, Plaintiff may be entitled to interest at the rate prescribed in Paragraph 3 from this date to the actual date of issuance of the Certificate of Disbursements and Certificate of Title.

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 P.O. BOX 1028, VERO BEACH, FL 32961-1028, TELEPHONE 772-770-5185 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 (INDIAN RIVER) FLORIDA RURAL LEGAL SERVICES, TELEPHONE 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 OPTIONS. IF YOU CHOOSE TO CONTACT (INDIAN RIVER) FLORIDA RURAL LEGAL SERVICES, TELEPHONE 772-466-4766 FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

Ordered in Indian River County, Florida, on this 2nd day of March, 2018.



Circuit Judge

Copies Furnished by e-portal to:
(E-mail addresses)

eXL Legal, PLLC
12425 28TH STREET NORTH, SUITE 200
ST. PETERSBURG, FL 33716
EFILING@EXLLEGAL.COM
COUNSEL FOR THE PLAINTIFF

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

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1016 38TH AVE
VERO BEACH, FL 32960-4062

SIDNEY HEPPER
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**MASTER CIVIL SERVICE LIST
CASE NO. 2017 CA 000265**

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