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

HSBC BANK USA, N.A., AS TRUSTEE ON BEHALF OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST AND FOR THE REGISTERED HOLDERS OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2007-ASAP1, ASSET BACKED PASS-THROUGH CERTIFICATES.

CASE NO. 2016 CA 000740 312016CA000740XXXXXX

Plaintiff,

VS.
UNKNOWN SUCCESSOR TRUSTEE, HEREINAFTER
REFERRED TO AS TRUSTEE OF THE CHARLES J.
MAZARI A/K/A CHARLES MAZARI A/K/A CHARLES
JOHN MAZARI LIVING TRUST UNDER AGREEMENT
DATED NOVEMBER 30, 2012, AS AMENDED (A
REVOCABLE TRUST), N/K/A CHARLES G. MAZARI
A/K/A CHARLES GEORGE MAZARI; UNKNOWN
BENEFICIARIES OF THE CHARLES J. MAZARI A/K/A
CHARLES MAZARI A/K/A CHARLES JOHN MAZARI
LIVING TRUST UNDER AGREEMENT DATED
NOVEMBER 30, 2012, AS AMENEDED (A REVOCABLE
TRUST); NANCY T. LEBLANC; CHARLES MAZARI;
UNKNOWN TENANT IN POSSESSION OF SUBJECT
PROPERTY;

Defendants.

FINAL JUDGMENT OF FORECLOSURE

This action was heard before the court on July 27, 2018 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 motion for summary judgment is granted.
- 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 \$130,346.17. In accordance with section 28.241(1)(a)2.c., Florida Statutes, the Court identifies the actual value of the claim to be \$178,094.34, 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 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 TRUSTEE ON BEHALF OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST AND FOR THE REGISTERED HOLDERS OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2007-ASAP1, ASSET BACKED PASS-THROUGH CERTIFICATES (hereafter, "**Plaintiff**"), c/o Ocwen Attn: Vault Dept., 5720 Premier Park Drive, West Palm Beach, FL 33407, is due:

Principal \$	130,346.17
Interest from 03/01/2013 to 01/29/2018 \$	22,510.16
Interest from 01/30/2018 to 07/27/2018 \$	2,282.25
Escrow Balance \$	14,013.72
Property Appraisal/BPO \$	399.81
Property Inspections \$	519.50
Certified Mail Costs \$	6.53
Title Search Expenses \$	1,050.00
Less: Suspense Balance \$	(797.50)
Attorneys' fees Finding as to reasonable number of hours: Findings as to reasonable hourly rate: Plus Flat Fees: \$600.00	15.00 \$207.00
Attorneys' fees total \$	3,705.00
Court costs	
Filing fee \$	972.00
Service of Process \$	1,627.80
Service by Publication \$	867.90
Guardian ad litem Fees/Costs \$	591.00
TOTAL \$	178,094.34

- 4. **Interest.** The total amount in paragraph 3 shall bear interest from this date forward at the prevailing rate.
- 5. **Lien on Property.** Plaintiff holds a lien for the total sum superior to <u>all</u> claims or estates of defendants, UNKNOWN SUCCESSOR TRUSTEE, HEREINAFTER REFERRED TO AS TRUSTEE OF THE CHARLES J. MAZARI A/K/A CHARLES MAZARI A/K/A CHARLES JOHN MAZARI LIVING TRUST UNDER AGREEMENT DATED NOVEMBER 30, 2012, AS AMENDED (A REVOCABLE TRUST), N/K/A CHARLES G. MAZARI A/K/A CHARLES GEORGE MAZARI; UNKNOWN BENEFICIARIES OF THE CHARLES J. MAZARI A/K/A CHARLES J. MAZARI A/K/A CHARLES MAZARI A/K/A CHARLES JOHN MAZARI LIVING TRUST UNDER AGREEMENT DATED NOVEMBER 30, 2012, AS AMENEDED (A REVOCABLE TRUST); NANCY T. LEBLANC; CHARLES MAZARI; UNKNOWN TENANT IN POSSESSION OF SUBJECT PROPERTY; (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 3, BLOCK F, VERO BEACH HOMESITES, UNIT NO. 1, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 3, PAGE 33, PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA.

Property address: 3176 1ST STREET VERO BEACH, FL 32968

- 6. Sale of Property. If the total sum with interest at the rate described in paragraph 3 and all costs accrued subsequent to this judgment are not paid, the clerk of this court shall sell the property at public sale on September 20, 2018, 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 sales published 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.
- 12. That if Plaintiff should elect to assign its bid at sale, the assignment of bid shall be effective upon the filing of a Notice of Assignment of Bid or Motion and Order for Assignment of Bid and the Clerk of the above entitled Court is hereby directed to issue the Certificate of Title to such assigneewithout further payment.
- 13. Pursuant to Ross v. Wells Fargo Bank, 2013 Fla. App. LEXIS 2143, *2-3 (Fla. 3d DCA Feb. 13, 2013), the Court retains jurisdiction of this action to enter Orders relating to supplemental proceedings to address any omitted parties who may possess an interest in the subject property post-judgment.
- 14. The court retains jurisdiction to enter further orders to permit Plaintiff's recovery of advances, including but not limited to: taxes, insurance, inspection, repairs, publication, attorney fees, and costs.
- 15. Any sale proceeds distributed by the Clerk of Court to Plaintiff as a result of a third-party bidder at foreclosure sale shall be made payable to the Plaintiff of record.
- 16. The court retains jurisdiction to address reformation of the legal description and to join heirs unknown at the time of judgment, if necessary.

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, 772-770-5185 2000 16TH AVENUE, VERO BEACH, FL 32960 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 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 Indian River County Florida, on the 27th day of July, 2018.

PAUL B. KANAREK, CIRCUIT JUDGE

Copies Furnished by e-portal to:

Email: attorneys@rooneyandrooneylaw.com

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

<u>CASE NO.: 2016 CA 000740</u> <u>SERVICE LIST:</u>

Nancy T. Leblanc 3176 1st Street Vero Beach, FL 32968 *Last Known Address*

Charles Mazari 3176 1st Street Vero Beach, FL 32968 *Last Known Address*

Unknown Beneficiaries of the Charles J. Mazari Living Trust U/T/A Dated November 30, 2012, as Amended (a Revocable Trust) 3176 1st Street
Vero Beach, FL 32968

Last Known Address

Service list continued on next page ...

CASE NO.: 2016 CA 000740 SERVICE LIST continued:

D. John Rhodeback, Esq. Rooney & Rooney, P.A. 1517 20th Street Vero Beach, FL 32960

Attorney for Unknown Successor Trustee n/k/a Charles G. Mazari, hereinafter referred to as Trustee of the Charles J. Mazari a/k/a Charles Mazari a/k/a Charles John Mazari Living Trust under Agreement dated November 30, 2012, as amended (a Revocable Trust) nka Charles Mazari aka Charles G. Mazari aka Charles George Mazari, & Unknown Tenant nka Jessica Mazari

Van Ness Law Firm, PLC 1239 E. Newport Center Drive Suite #110 Deerfield Beach, Florida 33442 Attorney for Plaintiff Pleadings@vanlawfl.com

IN THE CIRCUIT COURT OF THE NINETEENTH JUDICIAL CIRCUIT, IN AND FOR INDIAN RIVER COUNTY, FLORIDA CASE NO. 2016 CA 000740

HSBC BANK USA, N.A., AS TRUSTEE ON BEHALF OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST AND FOR THE REGISTERED HOLDERS OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2007-ASAP1, ASSET BACKED PASS-THROUGH CERTIFICATES,

Plaintiff.

VS.

UNKNOWN SUCCESSOR TRUSTEE, HEREINAFTER REFERRED TO AS TRUSTEE OF THE CHARLES J. MAZARI A/K/A CHARLES MAZARI A/K/A CHARLES JOHN MAZARI LIVING TRUST UNDER AGREEMENT DATED NOVEMBER 30, 2012, AS AMENDED (A REVOCABLE TRUST), et al.

Defendants /

NOTICE OF FORECLOSURE SALE (Please publish in THE VERO BEACH PRESS JOURNAL)

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated July 27, 2018, and entered in Case No. 2016 CA 000740, of the Circuit Court of the Nineteenth Judicial Circuit in and for INDIAN RIVER County, Florida. HSBC BANK USA, N.A., AS TRUSTEE ON BEHALF OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST AND FOR THE REGISTERED HOLDERS OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2007-ASAP1, ASSET BACKED PASS-THROUGH CERTIFICATES, is Plaintiff and UNKNOWN SUCCESSOR TRUSTEE, HEREINAFTER REFERRED TO AS TRUSTEE OF THE CHARLES J. MAZARI A/K/A CHARLES MAZARI A/K/A CHARLES JOHN MAZARI LIVING TRUST UNDER AGREEMENT DATED NOVEMBER 30, 2012, AS AMENDED (A REVOCABLE TRUST); UNKNOWN BENEFICIARIES OF THE CHARLES J. MAZARI A/K/A CHARLES J. MAZARI A/K/A CHARLES MAZARI A/K/A CHARLES JOHN MAZARI LIVING TRUST UNDER AGREEMENT DATED NOVEMBER 30, 2012, AS AMENEDED (A REVOCABLE TRUST); NANCY T. LEBLANC; CHARLES MAZARI; UNKNOWN TENANT IN POSSESSION OF SUBJECT PROPERTY, are defendants. Jeffrey R. Smith, Clerk of Circuit Court for INDIAN RIVER, County Florida will sell to the highest and best bidder for cash via the internet at www.indian-river.realforeclose.com, at 10:00 a.m., on the ____ day of , 2018, the following described property as set forth in said Final Judgment, to wit:

LOT 3, BLOCK F, VERO BEACH HOMESITES, UNIT NO. 1, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 3, PAGE 33, PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Corrie Johnson, ADA

Coordinator, 250 NW Country Club Drive, Suite 217, Port St. Lucie, FL 34986, (772) 807-4370 at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated this 27th day of July, 2018

VAN NESS LAW FIRM, PLC

1239 E. Newport Center Drive, Suite 110 Deerfield Beach, Florida 33442 Ph: (954) 571-2031 PRIMARY EMAIL: <u>Pleadings@vanlawfl.com</u>

/s/ Mark Elia

Mark C. Elia, Esq. Florida Bar #: 695734

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim within 60 days after the sale.

IN THE CIRCUIT COURT OF THE NINETEENTH JUDICIAL CIRCUIT, IN AND FOR INDIAN RIVER COUNTY, FLORIDA CASE NO. 2016 CA 000740

HSBC BANK USA, N.A., AS TRUSTEE ON BEHALF OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST AND FOR THE REGISTERED HOLDERS OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2007-ASAP1, ASSET BACKED PASS-THROUGH CERTIFICATES,

Plaintiff,

VS.

UNKNOWN SUCCESSOR TRUSTEE, HEREINAFTER REFERRED TO AS TRUSTEE OF THE CHARLES J. MAZARI A/K/A CHARLES MAZARI A/K/A CHARLES JOHN MAZARI LIVING TRUST UNDER AGREEMENT DATED NOVEMBER 30, 2012, AS AMENDED (A REVOCABLE TRUST), et al.

Defendants

CERTIFICATE OF DISBURSEMENT

The undersigned, Jeffrey R. Smith, Clerk of the Court, hereby certifies that the proceeds received from the sale of the property has been disbursed as provided in the final judgment to the persons and in the amounts as follows:

WITNESS my hand and the seal of the Court this	day of, 20	018
(SEAL)	Jeffrey R. Smith CLERK OF THE CIRCUIT COUR	Т
BY	As Deputy Clerk	

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim within 60 days after the sale.

IN THE CIRCUIT COURT OF THE NINETEENTH JUDICIAL CIRCUIT, IN AND FOR INDIAN RIVER COUNTY, FLORIDA CASE NO. 2016 CA 000740

HSBC BANK USA, N.A., AS TRUSTEE ON BEHALF OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST AND FOR THE REGISTERED HOLDERS OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2007-ASAP1, ASSET BACKED PASS-THROUGH CERTIFICATES,

Plaintiff,

VS.

UNKNOWN SUCCESSOR TRUSTEE, HEREINAFTER REFERRED TO AS TRUSTEE OF THE CHARLES J. MAZARI A/K/A CHARLES MAZARI A/K/A CHARLES JOHN MAZARI LIVING TRUST UNDER AGREEMENT DATED NOVEMBER 30, 2012, AS AMENDED (A REVOCABLE TRUST), et al.

Defendants

CERTIFICATE OF SALE

The undersigned, Jeffrey R. Smith, Clerk of the Court, certifies that notice of public sale of the property described in the final judgment was published in THE VERO BEACH PRESS JOURNAL, a newspaper circulated in INDIAN RIVER County, Florida, in the manner shown by the proof of publication attached and on _______, the property was offered for public sale to the highest bidder for cash. The highest and best bid received for the property was submitted by ________, to whom the property was sold. The proceeds of the sale are retained for distribution in accordance with the final judgment.

WITNESS my hand and the seal of the court this _____ day of _______, 2018.

Dated this _____ day of _______, 2018.

(SEAL)

Jeffrey R. Smith CLERK OF THE CIRCUIT COURT

BY ______

As Deputy Clerk

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim within 60 days after the sale.

IN THE CIRCUIT COURT OF THE NINETEENTH JUDICIAL CIRCUIT, IN AND FOR INDIAN RIVER COUNTY, FLORIDA CASE NO. 2016 CA 000740

HSBC BANK USA, N.A., AS TRUSTEE ON BEHALF OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST AND FOR THE REGISTERED HOLDERS OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2007-ASAP1, ASSET BACKED PASS-THROUGH CERTIFICATES,

Plaintiff,

UNKNOWN SUCCESSOR TRUSTEE, HEREINAFTER REFERRED TO AS TRUSTEE OF THE CHARLES J. MAZARI A/K/A CHARLES MAZARI A/K/A CHARLES JOHN MAZARI LIVING TRUST UNDER AGREEMENT DATED NOVEMBER 30, 2012, AS AMENDED (A REVOCABLE TRUST), ET AL.

Defendants

CERTIFICATE OF TITLE

The undersigned Jeffrey R. Smith, Clerk of the Court, hereby certifies that a certificate of sale has been executed and filed in this action on , for the property described herein and that no objections to the sale have been filed within the time allowed for filing objections. The following property in INDIAN RIVER County, Florida: LOT 3, BLOCK F, VERO BEACH HOMESITES, UNIT NO. 1, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 3, PAGE 33, PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA.

was sold to: HSBC BANK USA, N.A., AS TRUSTEE ON BEHALF OF ACE

SECURITIES CORP. HOME EQUITY LOAN TRUST AND FOR THE REGISTERED HOLDERS OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2007-ASAP1, ASSET BACKED PASS-

THROUGH CERTIFICATES c/o Ocwen Attn: Vault Dept. 5720 Premier Park Drive West Palm Beach, FL 33407

WITNESS my hand and the seal of the court this day of , 2018.

Jeffrey R. Smith CLERK OF THE CIRCUIT COURT

As Deputy Clerk

Van Ness Law Firm, PLC 1239 E. Newport Center Drive Suite #110 Deerfield Beach, Florida 33442 Phone (954) 571-2031 Pleadings@vanlawfl.com

> Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim within 60 days after the sale.

(SEAL)