

Filing # 89592574 E-Filed 05/15/2019 04:37:45 PM

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

CASE NO. 2018 CA 000576      312018CA000576XXXXXX

MTGLQ INVESTORS, L.P.

Plaintiff,

v.

JOANNE H. HOMAN; TAMARIND LAKES  
PROPERTY OWNERS ASSOCIATION, INC.;  
UNKNOWN TENANT 1; UNKNOWN  
TENANT 2; CITIBANK, N.A., SUCCESSOR  
IN INTEREST TO CITIBANK (SOUTH  
DAKOTA), N.A.

Defendants.

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**FINAL JUDGMENT OF FORECLOSURE**

This action was heard before the court on plaintiff's Motion for Summary Final Judgment on April 26, 2019, 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's motion for summary judgment is granted.
- 2. Amounts Due.** Plaintiff, MTGLQ Investors, L.P., 15 South Main Street Suite 400, Greenville SC 29601, is due:

Principal	\$ 215,689.60
Pre Judgement Interest good through 01/18/2019	\$ 101,094.47
Per Diem Interest at \$41.31 from 01/19/2019 through 04/26/2019	\$ 4,048.38
Title Search Expense	\$ 325.00

Tax Disbursements	\$ 10,946.40
Hazard Insurance Disbursements	\$ 18,463.74
Attorneys' Fees:	
For the contested portion of the foreclosure action: \$2321.50	
Finding as to reasonable number of hours: 13.90 hours	
Finding as to reasonable hourly rate up to: \$215.00 per hour	
Other*: For the uncontested portion of the foreclosure action \$3,450.00	
(* 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:	\$ 5,771.50
Court Cost:	
Filing Fee	\$ 1,906.00
E File Convenience Fee	\$ 5.00
Service of Process	\$ 710.00
Skip Trace / Search for Service	\$ 96.30
Skip Trace for SSN	\$ 40.00
Clerk - Issue Summons	\$ 50.00
LP Update & Examination	\$ 75.00
Contested Expert Affidavit Cost	\$ 1.00
Other:	
Pre Acceleration Late Charges	\$ 740.34
Property Inspections	\$ 1,194.25
Appraisal/BPO Fees	\$ 90.00
Lawn Maintenance	\$ 917.07
<b>SUBTOTAL</b>	<b>\$ 362,164.05</b>
LESS: Initial Escrow Balance	\$ -634.26
LESS: Escrow Credits	\$ -271.87
<b>TOTAL</b>	<b>\$ 361,257.92</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 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 4, BLOCK H, TAMARIND LAKES, ACCORDING TO THE PLAT RECORDED IN PLAT BOOK 22, PAGE(S) 65, AS RECORDED IN THE PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA.**

Property address: 1906 77TH DR, VERO BEACH, FL 32966-6681

**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, 2019, to the highest bidder for cash, except as prescribed in Paragraph 6, by electronic sale at online at [www.indianriver.realforeclose.com](http://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. Assignment.** The Plaintiff may assign the judgment and credit bid by the filing of an assignment prior to the issuance of the certificate of title without further order of the court.

**13.** 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.

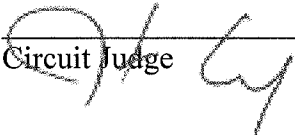
**IF THIS PROPERTY IS SOLD AT PUBLIC AUCTION, THERE MAY BE ADDITIONAL MONEY FROM THE SALE AFTER PAYMENT OF PERSONS WHO ARE ENTITLED TO BE PAID FROM THE SALE PROCEEDS PURSUANT TO THE FINAL JUDGMENT. IF YOU ARE A SUBORDINATE LIENHOLDER CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST FILE A 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 \_\_\_\_\_ County, Florida, on this April 26, 2019.  
2:52 pm, May 15 2019

  
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

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

CITIBANK, N.A., SUCCESSOR IN INTEREST TO CITIBANK (SOUTH DAKOTA), N.A.  
C/O C T CORPORATION SYSTEM, R.A.  
1200 SOUTH PINE ISLAND ROAD  
PLANTATION, FL 33324

JOANNE H. HOMAN  
1906 77TH DR  
VERO BEACH, FL 32966

STEPHEN FROMANG, ESQ. (OPPOSING COUNSEL FOR TAMARIND LAKES PROPERTY OWNERS ASSOCIATION, INC.)  
1620 26TH STREET  
VERO BEACH, FL 32960  
SDFROMANG@GMAIL.COM

UNKNOWN TENANT 1 N/K/A SARAH LEDINGHAM  
1906 77TH DR  
VERO BEACH, FL 32966-6681

UNKNOWN TENANT 2 N/K/A KRISTEN KAISER  
1906 77TH DR  
VERO BEACH, FL 32966-6681

**MASTER CIVIL SERVICE LIST  
CASE NO. 2018 CA 000576**

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