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

THE BANK OF NEW YORK MELLON, F/K/A THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERRS OF THE CWALT, INC., ALTERNATIVE LOAN TRUST 2006-OC10, MORTGAGE PASS-THROUGH CERTIFICATES, SERIEES 2006-OC10,

Plaintiff,

VS.

312019CA000165XXXXXX

CASE NO.: 2019 CA 000165

AESCHLIMAN; STEPHEN E. UNKNOWN STEPHEN E. AESCHLIMAN; SPOUSE OF F/K/A HILARY HILARY HELKENN AESCHLIMAN; UNKNOWN SPOUSE OF. HELKENN HILARY Ε. HILARY F/K/A AESCHLIMAN; UNITED STATES OF AMERICA; HOMEOWNERS LEGEND LAKES BEACH. INC.: ASSOCIATION OF VERO UNKNOWN TENANT(S) IN POSSESSION #1 and #2, and ALL OTHER UNKNOWN PARTIES, including, if a named Defendant is deceased, the personal representatives, the surviving spouse, heirs, devisees, grantees, creditors, and all other parties claiming, by, through, under or against that Defendant, and all claimants, persons or parties, natural or corporate, or whose exact legal status is unknown, claiming under any of the above named or described Defendants,

Defendant(s).

FINAL JUDGMENT OF FORECLOSURE (IN REM)

This action was heard before the court on June 6, 2019 and the evidence presented and 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. 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 \$284,179.43. In accordance with section 28.241(1)(a)2.c., Florida Statutes, the Court identifies the actual value of the claim to be \$557,823.88, 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, THE BANK OF NEW YORK MELLON, F/K/A THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERRS OF THE CWALT, INC., ALTERNATIVE LOAN TRUST 2006-OC10, MORTGAGE PASS-THROUGH CERTIFICATES, SERIEES 2006-OC10, is due:

Principal	\$284,179.43
Interest on the note and mortgage from 05/01/14	\$127,185.26
to 05/13/19	
Per diem interest at \$80.78 from 05/14/19	\$1,938.72
to 06/06/19	
Escrow Advances/Funds owed by borrower	\$131,504.25
Attorneys' fees	
Finding as to reasonable number of hours	
Finding as to reasonable hourly rate	•
Attorneys' fees total	\$3,450.00
Court costs	
Filing fee	\$2,118.00
Service of Process at	\$655.00
Additional Costs	
Late charges accrued up to acceleration date	\$3,021.72
Inspection Fees	\$1,317.00
BPO/Appraisal Fee	\$451.00
Property Preservation	\$15.00
Corporate Advances/Fees	\$1,988.50

TOTAL \$557,823.88

- 4. **Interest.** The total amount in Paragraph 3 shall bear interest from this date forward at the prevailing statutory rate of interest.
- 5. 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

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718.116, or 720.3085, Florida Statutes) on the following described property in Indian River County, Florida:

LOT 3, LEGEND LAKES P.D. PHASE I, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 1, PAGE 87, OF THE PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA.

- 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.

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- 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, writs of possession and such supplemental relief or judgments as may be appropriate.
- 12. In the event that a foreclosure sale is conducted pursuant to this Order and the successful purchaser fails to pay the initial deposit to the Clerk of Court and/or pay the complete purchase price to the Clerk of Court in accordance with the rules of the sale, the Clerk of Court shall reschedule the foreclosure sale pursuant to Florida Statute §45.031(2).
- 13. Should the subject property be sold to a third party at the foreclosure sale, the Clerk of Court is directed to make the full amount of the sale proceeds due Plaintiff payable as follows: POPKIN & ROSALER, P.A. TRUST ACCOUNT, 1701 WEST HILLSBORO BOULEVARD, SUITE 400, DEERFIELD BEACH, FL 33442.
- 14. THE UNITED STATES OF AMERICA as a lien holder shall have the right to exercise its right of redemption pursuant to Title 28, United States Code, Statute 2410 (c).
- 15. 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 THIS 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

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ARE ENTITLED. PLEASE CHECK WITH THE CLERK OF COURT, 2000 16TH <u> AVENUE, VERO BEACH, FL 32960 ((772) 770-5176), WITHIN TEN (10) DAYS AFTER</u> 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 <u>AN ATTORNEY WHO IS NOT RELATED TO THE PERSON OFFERING TO HELP</u> 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 PROPERTY INFORMATION. IF YOU CANNOT AFFORD TO PAY AN ATTORNEY, YOU MAY CONTACT FLORIDA RURAL LEGAL SERVICES 200 SOUTH INDIAN RIVER DRIVE, SUITE 101, FORT PIERCE, FL 34950 (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 FLORIDA RURAL LEGAL SERVICES 200 SOUTH INDIAN RIVER DRIVE, SUITE 101, FORT PIERCE, FL 34950 (772-466-4766) FOR ASSISTANCE, YOU SHOULD DO SO A SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

DONE AND ORDERED in chambers at Vero Beach, Indian River County, Florida this 6th day of June, 2019.

JANET C. CROOM

Circuit Court Judge

Copies provided to the parties On the attached service list: BK: 3213 PG: 824

SERVICE LIST CASE NO.: 2019 CA 000165

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United States of America c/o: Benjamin G. Greenberg, United States Attorney 99 NE 4th Street Miami, FL 33132 Primary e-mail: usafls.2410@usdoj.gov

Legend Lakes Homeowners Association Of Vero Beach, Inc. C/O Ar Choice Management, Inc. , R.A. 100 Vista Royale Blvd Vero Beach, FL 32962

Unknown Tenant(s) in Possession #1 N/K/A Geraght Blaney 4680 Josephine Manor Vero Beach, FL 32968

Unknown Tenant(s) in Possession #2 N/K/A Dylan Gilbert 4680 Josephine Manor Vero Beach, FL 32968

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