

Filing # 137067725 E-Filed 10/22/2021 09:08:20 AM

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

CASE NO.: 312020CC000938

JUDGE: MENZ

GROVE ISLE AT VERO BEACH  
CONDOMINIUM ASSOCIATION, INC.,

Plaintiff,

v.

PENNIE BENSON, AS AN HEIR OF ARDOLA  
E. WISE; TRULA ROSS, AS AN HEIR OF  
ARDOLA E. WISE; THE UNKNOWN  
EXECUTOR OF THE ESTATE OF ARDOLA E.  
WISE; THE UNKNOWN HEIRS, DEVISEES,  
GRANTEES, ASSIGNEES, LIENORS,  
CREDITORS, TRUSTEES, OR OTHER  
CLAIMANTS CLAIMING BY, THROUGH,  
UNDER, OR AGAINST ARDOLA E. WISE;  
SECRETARY OF HOUSING AND URBAN  
DEVELOPMENT.

Defendants.

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**FINAL JUDGMENT OF FORECLOSURE**

*(Form Approved by 19<sup>th</sup> Circuit Administrative Order 2017-05)*

This matter came before the Court on the Plaintiff, GROVE ISLE AT VERO BEACH  
CONDOMINIUM ASSOCIATION, INC.'s (the "Plaintiff"), Motion for Summary Judgment and  
Determination of Attorneys' Fees and Costs on October 22, 2021 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 and Determination of Attorneys' Fees and Costs 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

\$8,351.06. In accordance with section 28.241(1)(a)2.c., Florida Statutes, the Court identifies the actual value of the claim to be \$21,552.89 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, Grove Isle at Vero Beach Condominium Association, Inc., 680 Lake Orchid Circle, Vero Beach, FL 32962, is due as of September 1, 2021:

Principal	\$21,552.89
Interest on the note and mortgage from <u>n/a</u>	\$ 0.00
Per diem interest at 4.75% from <u>n/a</u>	\$ 0.00
Title search expense	\$ 0.00
Taxes	\$ 0.00
Insurance premiums	\$ 0.00
Attorney's fees	
Finding as to reasonable number of hours:	0.35
Finding as to reasonable hourly rate:	\$325.00
Finding as to reasonable number of hours:	15.20
Finding as to reasonable hourly rate:	\$275.00
Finding as to reasonable number of hours:	1.50
Finding as to reasonable hourly rate:	\$250.00
Finding as to reasonable number of hours:	1.70
Finding as to reasonable hourly rate:	\$175.00
Finding as to reasonable number of hours:	2.40
Finding as to reasonable hourly rate:	\$150.00
Finding as to reasonable number of hours:	6.00
Finding as to reasonable hourly rate:	\$90.00
Attorneys' fees total	\$5,866.25
Court costs	
Foreclosure Report Fees	\$150.00
Service Fees	\$325.00
Filing Fees	\$506.12
Court Call Fee	\$48.75
Publication Fee	\$300.96
<b>TOTAL</b>	<b>\$28,749.97</b>

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 defendants (with the exception of the Secretary of Housing and Urban Development's first mortgage and 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:

UNIT 457, BUILDING 22, GROVE ISLE VERO BEACH, A CONDOMINIUM, ACCORDING TO THE DECLARATION OF CONDOMINIUM AS RECORDED IN OFFICIAL RECORD BOOK 723, PAGE 711, PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA, TOGETHER WITH ALL AMENDMENTS THERETO. TOGETHER WITH AN UNDIVIDED INTEREST IN THE COMMON ELEMENTS DECLARED IN SAID DCLARATION (SIC) TO BE APPURTENANT TO THE ABOVE DESCRIBED DWELLING UNIT.

Property Address: 457 Grove Isle Circle, Vero Beach, FL 32962.

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 **TUESDAY, NOVEMBER 23 , 2021** to the highest bidder for cash, except as prescribed in paragraph 7, by electronic sale at <https://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 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.

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 the 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. As to Defendant, Secretary of Housing and Urban Development, this Final Judgment of Foreclosure only extinguishes the second mortgage recorded at Official Records Book 2037, Page 1459 of the Public Records of Indian River County, Florida.

10. **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.

11. **Jurisdiction Retained.** Jurisdiction of this action is retained to enter further orders that are proper including, without limitation, awards of attorney's fees and costs which are not included in this Final Judgment, including the time incurred preparing the Motion for Summary Judgment and Determination of Attorneys' Fees and Costs and attorney's fees and costs incurred after the filing of the

Motion for Summary Judgment and Determination of Attorneys' Fees and Costs, a deficiency judgment, writs of possession, and such other supplemental relief or judgments as may be appropriate. The Court lacks jurisdiction to enter a deficiency judgment or award of attorney's fees and costs against the Secretary of Housing and Urban Development.

**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. 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 COURT, MARTIN COUNTY, 100 EAST OCEAN DRIVE, STUART, FL 34994, 772.288.5576 (Civil Division), 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 SERVICE – FORT PIERCE OFFICE, 510 SOUTH US HIGHWAY 1, SUITE 1, FORT PIERCE, FLORIDA 34948, (772) 466-4776, 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 SERVICE-FORT PIERCE OFFICE, 510 SOUTH US HIGHWAY 1, SUITE 1, FORT PIERCE, FLORIDA 34948, (772) 466-4776 FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.**

DONE AND ORDERED in Indian River County on this 22<sup>nd</sup> day of October 2021.



eSigned by NICOLE MENZ 10/22/2021 09:02:23 59xResCb

**NICOLE MENZ  
COUNTY COURT JUDGE**

Copies Furnished by E-Portal to:

**Plaintiff's Counsel, Jacob E. Ensor, Esq., Ross Earle Bonan & Ensor, P.A. ([jee@reblawpa.com](mailto:jee@reblawpa.com))**

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

**Judgment Holder:**

Board of Directors  
Grove Isle at Vero Beach Condominium Association, Inc.  
680 Lake Orchid Circle  
Vero Beach, FL 32962

**Defendants:**

Pennie Benson  
730 3<sup>rd</sup> Circle, Apt 102  
Vero Beach, FL 32962

Trula Ross  
3800 W Heath Drive  
Muncie, IN 47304

Secretary of Housing and Urban Development  
c/o US Attorney  
99 NE 4<sup>th</sup> Street  
Miami, FL 33132  
([Lauren.Bluestein@usdoj.gov](mailto:Lauren.Bluestein@usdoj.gov))

**Record & Return  
to Plaintiff's Counsel:**

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