

Filing # 143477200 E-Filed 02/08/2022 10:00:10 AM

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

MATRIX FINANCIAL SERVICES CORP.,

Plaintiff(s),

v.

CASE NO. 2021-CA-000214
312021CA000214XXXXXX

UNKNOWN PERSONAL REPRESENTATIVE OF THE ESTATE OF WAYNE
JEROLAMAN; UNKNOWN SPOUSE OF WAYNE JEROLAMAN N/K/A NANCY
LOPRESTI A/K/A ROSA LOPRESTI A/K/A ROSA JEROLAMAN; UNKNOWN HEIRS,
BENEFICIARIES AND DEVISEES OF THE ESTATE OF WAYNE JEROLAMAN; AND
VISTA PLANTATION ASSOCIATION, INC.

Defendant(s).

_____ /

FINAL JUDGMENT OF FORECLOSURE

This action was heard before the court on February 4, 2022 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 Order to Show Cause for Entry of Final Judgment of Foreclosure 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 \$66,868.52. In accordance with section 28.241(1)(a)2.c., Florida Statutes, the Court identifies the actual value of the claim to be \$85,455.21, 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, Matrix Financial Services Corp. c/o Flagstar Bank, FSB, 5151 Corporate Dr., Troy, MI 48098, is due:

PRINCIPAL	\$66,868.52
INTEREST FROM (06/01/20 TO 02/04/22 @ 4.875%)	\$5,459.79
Per Diem (\$ 8.93)	
SUBTOTAL	\$72,328.31
Recoverable Balance (Late Fee = \$55.56) (Property Inspections = \$280.00) (Property Preservation = \$170.00)	\$505.56
County Taxes (2020 = \$427.03) (2021 = \$1,532.40)	\$1,959.43
Hazard Insurance Premiums (2021 = \$643.00)	\$643.00
Attorneys' Costs	\$2,826.41
Attorneys' Fees Total	\$7,192.50
TOTAL	\$85,455.21

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

Unit No. 203 of Building No. 31, VISTA PLANTATION PHASE II, A CONDOMINIUM, according to the Declaration of Condominium dated December 19, 1984 and recorded December 21, 1984 in Official Record Book 699, Page 1817, Public Records of Indian River County, Florida, as amended.

TOGETHER WITH an undivided interest in the common elements appurtenant thereto.

Property Address: 31 Plantation Drive, Apt. #203, Vero Beach, FL 32966

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 the Court shall sell the property at public sale on **March 21, 2022**, to the highest bidder for cash, except as prescribed in Paragraph 7, by electronic sale at **[Indian River]** 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 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. Attorneys' Fees. The Court finds, based upon the affidavits/testimony presented and upon inquiry of counsel for the Plaintiff that the attorney's fees expended were reasonable and that an hourly rate of \$215.00 is appropriate. Plaintiff's counsel represents that the attorneys' fees awarded do not exceed its contract fee with the Plaintiff. The Court finds that there is no reduction or enhancement factor for consideration by the Court pursuant to Florida Patients Compensation Fund v. Rowe, 472 So. 2d 1145 (Fla. 1985).

13. Assessments Pursuant to Chapter 718 and/or 720, Florida Statutes. The Court finds the Plaintiff is entitled to the statutory limitation of liability for unpaid assessments of Vista Plantation Association, Inc. as provided by Chapter 718 and/or 720, Florida Statutes.

14. The Final Judgment of Foreclosure is entered for Plaintiff, The Money Source Inc., and against Defendants: Unknown Personal Representative of the Estate of Wayne Jerolaman; Unknown Spouse of Wayne Jerolaman n/k/a Nancy Lopresti a/k/a Rosa Lopresti a/k/a Rosa Jerolaman; Unknown Heirs, Beneficiaries and Devisees of the Estate of Wayne Jerolaman; and Vista Plantation Association, Inc.

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, IF ANY, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS AS UNCLAIMED. IF YOU FAIL TO FILE A TIMELY 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, SAINT LUCIE 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 ____ day of _____, 20____ at Fort Pierce,
St. Lucie County, Florida.

02/08/2022 09:58:37
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eSigned by JANEY CARMY CROOK (NOT) 02/08/2022 09:58:37 118A2U7I

CIRCUIT JUDGE

Copies furnished by e-portal to:

Tiffany & Bosco, P.A.
1201 S. Orlando Ave., Suite 430
Winter Park, FL 32789
floridaservice@tblaw.com

McKinnon & Hamilton, PLLC
Counsel for Vista Plantation Association, Inc.
Charles W. McKinnon, Esquire
3055 Cardinal Drive, Suite 302
Vero Beach, FL 32963
sjcwmlaw@bellsouth.net

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

Unknown Personal Representative of the Estate of Wayne Jerolaman
31 Plantation Drive, Apt.203
Vero Beach, FL 32966

Unknown Spouse of Wayne Jerolaman n/k/a Nancy Lopresti a/k/a Rosa Lopresti a/k/a
Rosa Jerolaman
12600 Country Club Ln.
Miami, FL 33167

Unknown Heirs, Beneficiaries and Devisees of the Estate of Wayne Jerolaman
31 Plantation Drive, Apt. 203
Vero Beach, FL 32966

A.C.H., a minor child, by and through his natural guardian, Ben Hopper
14045 Mossy Hammock Lane
Myakka City, FL 34251

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eSigned by JANET CARNEY CROOM (NOT) 02/08/2022 09:58:37 1A9AXuTI