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

U.S. BANK NATIONAL ASSOCIATION AS
INDENTURE TRUSTEE FOR CIM TRUST 2015-
2AG MORTGAGE-BACKED NOTES SERIES
2015-2AG,
Plaintiff,

CASE NO. 31-2016-CA-000460

vs.

JOSHUA C. ROACH; THE UNKNOWN HEIRS,
BENEFICIARIES, DEVISEES, GRANTEES,
ASSIGNEES, LIENORS, CREDITORS,
TRUSTEES AND ALL OTHERS WHO MAY
CLAIM AN INTEREST IN THE ESTATE OF EDIE
M. CANNON AKA EDIE M. ROACH AKA EDIE
M. SZAFRAN AKA EDIE MARIE SZAFARAN,
DECEASED; ANY AND ALL UNKNOWN
PARTIES CLAIMING BY, THROUGH, UNDER,
AND AGAINST THE HEREIN NAMED
INDIVIDUAL DEFENDANT(S) WHO ARE NOT
KNOWN TO BE DEAD OR ALIVE, WHETHER
SAID UNKNOWN PARTIES MAY CLAIM AN
INTEREST AS SPOUSES, HEIRS, DEVISEES,
GRANTEES, OR OTHER CLAIMANTS,
Defendant(s).

FINAL JUDGMENT OF FORECLOSURE

THIS ACTION was tried before the court at a Non-Jury Trial on February 26, 2024 and after receiving evidence and the business records, hearing sworn testimony of Defendant, Joshua Roach, reviewing the Court file and related case files and being otherwise duly advised in the premises, finds as follows:

A. This action was filed on June 9, 2016 and served upon the borrower on June 20, 2016. The Defendant, Edie M. Cannon, a/k/a Edie Szafran, passed away thereafter on June 18, 2018. The Complaint was amended on April 6, 2022 adding the unknown heirs. A GAL was appointed on October 10, 2022, who filed his Report and answer on November 10, 2022. The unknown heirs and known heir, Joshua Roach, were all served and defaulted.

B. The Note and Mortgage were assigned by U.S. Bank to Madison Revolving Trust 2017 on March 30, 2022 and Plaintiff seeks substitution of party plaintiff and/or to amend its complaint accordingly, which was granted by the Court and the style of case changed herein accordingly.

C. Joshua Roach testified from the St. Lucie County Jail that the home had burned down in 2015 and was demolished. There was an insurance claim on the property in 2018. Demolition Permit No. 20-1259 was issued by Indian River County on May 21, 2020. Notwithstanding the demolition, the Plaintiff claims that it maintained hazard insurance on an empty lot and performed inspections thereafter. The Court finds these to be unreasonable

expenses that should not be charged to the Defendant and further finds that the insurance proceeds received by Plaintiff of \$19,993.12 should have been credited against amounts due.

IT IS ORDERED AND ADJUDGED that:

1. Final Judgment. Plaintiff is entitled to entry of final judgment against all named defendants: JOSHUA C. ROACH; THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF EDIE M. CANNON AKA EDIE M. ROACH AKA EDIE M. SZAFRAN AKA EDIE MARIE SZAFARAN, DECEASED; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER, AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEEES, OR OTHER CLAIMANTS;

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 **\$73,765.25**. In accordance with section 28.241(1)(a)2.c Florida Statutes, the Court identifies the actual value of the claim to be **\$165,348.68** 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.

1. Amounts Due. Plaintiff, U.S. BANK NATIONAL ASSOCIATION AS INDENTURE TRUSTEE FOR CIM TRUST 2015-2AG MORTGAGE-BACKED NOTES SERIES 2015-2AG, whose address is c/o Nationstar Mortgage LLC, 8950 Cypress Waters Blvd., Coppell, TX 75019, is due:

Principal:	\$59,631.27
Interest on the note and mortgage from 1/16/14 – 2/16/24	\$60,093.81
Per Diem Interest 02/17/2024 - 02/26/2024	\$163.20
Inspections	\$1,570.50
Property Preservation	\$31,623.44
Legal	\$1,658.56
Re-open Case Fee: \$51.75	
GAL Counsel Cost: \$770.00	
Publication: \$359.10	
Skip Trace: \$2.01	
Service of Process: \$439.70	
Hazard Insurance	\$10,643.98 ¹
Taxes	\$9,239.41

¹The property burned down in 2015 and was demolished in 2020 and thus, hazard premiums paid after demolition of \$7,181.00 were for naught and not awarded in the Final Judgment.

Previous Servicer Escrow	\$1,618.61
Subtotal	\$176,242.78

Attorneys' Fees:

Finding as to reasonable number of hours: 10.00	
Finding as to reasonable hourly rate: \$135.00	
Flat Fee: \$4,750	
Document Preparation and Attendance at Court: \$1,800.00	
Attorneys' Fee Total:	\$7,900.00

Court Costs:

Filing Fee:	\$940.41
Service of Process:	\$110.00
Lis Pendens:	\$12.00

Additional Costs:

Document Retrieval:	\$42.00
Title:	\$60.00
Summons:	\$50.70
Less Hazard Suspense/Hazard Loss	(\$19,993.12)
Less Forbearance	(\$16.09)

GRAND TOTAL	\$165,348.68
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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:

**LOT 26, BLOCK 273, SEBASTIAN HIGHLANDS, UNIT 10,
ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT
BOOK 6, PAGE 37, PUBLIC RECORDS OF INDIAN RIVER COUNTY,
FLORIDA.**

Property Address: **594 BAYHARBOR TER, SEBASTIAN, FL 32958**

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 **April 12, 2024**, to the highest bidder for cash, except as prescribed in Paragraph 7, by electronic sale at www.indian-river.realestateclose.com beginning at 10:00 AM 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. Attorneys' Fees. The Court finds, based upon the affidavits presented and upon inquiry of counsel for the Plaintiff, that the flat fee of \$4,700.00 plus the fee of \$1,800.00 for Attendance at Court/ Motion & Document Preparation are reasonable and appropriate for the Plaintiff's counsel's attorney's fees. Furthermore, the Court finds, based upon the affidavits presented and upon inquiry of counsel for the Plaintiff, that 10.00 hours were reasonably expended by Plaintiff's counsel and that an hourly rate of \$135.00 is appropriate. PLAINTIFF'S COUNSEL CERTIFIES THAT THE ATTORNEY FEE AWARDED DOES NOT EXCEED ITS CONTRACT FEE WITH PLAINTIFF. The Court finds that there are no reasons for either reduction or enhancement pursuant to Florida Patient's Compensation Funds v. Rowe, 472 So. 2d 1145 (Fla. 1985), and the Court therefore has awarded reasonable attorney's fees in the amount indicated in paragraph 1 of this Judgment.

9. 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.

10. 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.

11. 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 83.5615, Florida Statutes.

12. Jurisdiction Retained. Jurisdiction of this action is retained to enter further orders that are proper including, without limitation, a deficiency judgment (**if sought and if appropriate**), writs of possession and such supplemental relief or judgments as may be appropriate, **including orders granting leave to file supplemental and/or amended pleadings to add additional parties, and orders resolving any disputes with respect to assessments and/or other amounts allegedly due associations.**

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 LIEN HOLDER 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 the property being foreclosed on has qualified for the homestead tax exemption in the most recent approved tax roll, the following paragraphs shall apply:

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, 2000 16TH AVENUE, CIVIL DEPARTMENT, ROOM 136, VERO BEACH, FL 32960 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 HELP TO 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 CONTACT FLORIDA RURAL LEGAL SERVICES - FORT PIERCE OFFICE, 510 SOUTH US HIGHWAY 1, SUITE 1, FORT PIERCE, FL 34948, (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 OPTION. IF YOU CHOOSE TO CONTACT FLORIDA RURAL LEGAL SERVICE - FORT PIERCE OFFICE, (772) 466-4776, FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

DONE AND ORDERED on February 27, 2024 at Vero Beach, Florida.

eSigned by Judge Cynthia L. Cox 02/27/2024 1:00 pm

CYNTHIA L. COX, CIRCUIT JUDGE

Copies served by eportal service or US Mail to:

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