

Filing # 211014249 E-Filed 11/15/2024 10:38:11 AM

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

312024CC000923AXXXVB

CASE NO.: 2024CC000923

JUDGE: NICOLE P. MENZ

GROVE ISLE AT VERO BEACH
CONDOMINIUM ASSOCIATION, INC.,

Plaintiff,

v.

BONNIE LEE MOCK,

Defendant.

/

FINAL JUDGMENT OF FORECLOSURE

This action was heard before the Court on the Plaintiff, Grove Isle at Vero Beach Condominium Association, Inc., (the "Plaintiff"), Motion for Summary Judgment and Determination of Attorneys' Fees and Costs on November 15, 2024, 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 **\$2,506.41**. In accordance with section 28.241(1)(a)2.c., Florida Statutes, the Court identifies the actual value of the claim to be **\$2,836.74** 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 Drive, Vero Beach, Florida 32962, is due as of September 15, 2024:

Principal	\$	2,836.74
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:	5.6	
Finding as to reasonable hourly rate:	\$300.00	
Finding as to reasonable number of hours:	0.45	
Finding as to reasonable hourly rate:	\$350.00	
Finding as to reasonable number of hours:	1.5	
Finding as to reasonable hourly rate:	\$90.00	
Attorneys' Fees Total		\$1,992.50
Court costs		
Filing Fee	\$	475.07
Service Fees	\$	45.00
Cost Total		\$ 520.07
TOTAL		\$5,349.31

4. **Interest.** The total amount in paragraph 3 must 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 any assessments that are superior pursuant to Section 718.116, or 720.3085, Florida Statutes) on the following described property in Palm Beach County, Florida:

UNIT NO. 540-204, BUILDING A OF GROVE ISLE AT VERO BEACH, PHASE A, A CONDOMINIUM AS SET FORTH IN THE DECLARATION OF CONDOMINIUM AND EXHIBITS ANNEXED THERETO AND FORMING A PART THEREOF, RECORDED IN OFFICIAL RECORDS BOOK 723, PAGE 711, OF THE PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA. THE ABOVE DESCRIPTION INCLUDES, BUT IS NOT LIMITED TO, ALL APPURTENANCES TO THE CONDOMINIUM UNIT ABOVE DESCRIBED, INCLUDING THE UNDIVIDED INTEREST IN THE COMMON ELEMENTS OF SAID CONDOMINIUM.

a/k/a

Unit 540-204, building A, GROVE ISLE AT VERO BEACH, PHASE A, a condominium, according to the Declaration of Condominium recorded in Official Records Book 723, page 711, as amended, of the Public Records Of Indian River County, Florida. Together with an undivided interest in and to the common elements appurtenant to said unit.

Property Address: 540 Grove Isle Circle, Unit 204, Vero Beach, Florida

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 must sell the property at public sale on December 26, 2024 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, plaintiffs 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 must advance all subsequent costs of this action and must 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 must be responsible for the documentary stamps payable on the certificate of title. If plaintiff is the purchaser, plaintiff must 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 must 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/Right of Possession.** 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 must be foreclosed of all estate or claim in the property and defendant's right of redemption as prescribed by section 45.0315, Florida Statutes, must be terminated, except as to the rights of a bona fide tenant occupying residential premises under the federal Protecting Tenant at Foreclosure Act, 12 U.S.C. 5220, note or section 83.5615, Florida Statutes, and claims or rights under chapter 718 or chapter 720, Florida Statutes, if any. On the filing of the certificate of title, the person named on the certificate of title must be let into possession of the property, subject to the rights of a bona fide tenant occupying residential premises under the federal Protecting Tenants at Foreclosure Act, 12 U.S.C. 5220, note, or section 83.561, Florida Statutes. 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, awards of 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, claims on surplus funds, writs of possession and such other supplemental relief or judgments as may be appropriate.

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 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 COURT, INDIAN RIVER COUNTY, 2000 16th AVENUE, VERO BEACH, FL 32960, 772.226-3100 (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 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 November 15, 2024 in Indian River County, Florida.

11/15/2024 10:23:35

eSigned by NICOLE MENZ 11/15/2024 10:23:35 YzB5wIA

**NICOLE P. MENZ
COUNTY COURT JUDGE**

See attached service list

Copies Furnished by E-Portal to:

Plaintiff's Counsel, Jacob E. Ensor, Ross Earle Bonan Ensor & Carrigan, P.A., P.O. Box 2401, Stuart, FL 34995 (jee@reblawpa.com)

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

Defendants:

Bonnie Lee Mock
540 Grove Isle Circle, Unit 204
Vero Beach, Florida 32962

Record & Return

to Plaintiff's Counsel:

Jacob E. Ensor, Esq., Ross Earle Bonan Ensor & Carrigan, P.A., P.O. Box 2401, Stuart, FL 34995 (jee@reblawpa.com)

Judgment Holder:

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