

Filing # 216625089 E-Filed 02/12/2025 02:02:20 PM

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

LOANDEPOT.COM, LLC,
Plaintiff,

CASE NO. 31-2024-CA-000274

vs.

SONIA NOEMI THYRAUD DE
VOSJOLI; AMWCO (FL) LLC F/K/A
REDIBS (FL) LLC D/B/A REDIBS;
UNKNOWN SPOUSE OF SONIA
NOEMI THYRAUD DE VOSJOLI,

Defendants.

FINAL JUDGMENT OF FORECLOSURE

THIS CAUSE was heard before the court for Non-Jury Trial on **February 12, 2025**, and on the evidence presented and being otherwise duly advised in the premises, finds that all Defendants have been defaulted and no Defendants appeared for the trial although properly noticed and it is thus

ORDERED AND ADJUDGED that:

1. **Final Judgment.** Plaintiff is entitled to entry of final judgment.
2. **Amounts Due.** Plaintiff, LOANDEPOT.COM, LLC, 6531 Irvine Center Drive, Suite 100, Irvine, CA 92618, is due:

Principal	\$73,347.18
Interest from 11/03/2023 to 02/12/2025 (per diem: \$7.54/ interest rate 3.75%)	\$ 3,521.04
Title Search expenses	\$ 155.00
Escrow	\$13,611.81
Taxes: \$9,165.10	
Insurance: \$8,959.48	
Escrow Credit: (\$4,512.77)	
Attorney's fees total	\$4,000.00
Finding as to reasonable flat fees: \$2,300.00	

Finding as to reasonable number of hours: 6.00
 Finding as to reasonable hourly rate: \$250.00 -
 \$350.00
 Finding as to reasonable attorney's fees: \$1,700.00

Court costs now taxed \$ 2,036.38

05/16/2024 Complaint Filing Fee: \$1,108.50

05/23/2024 Service of Process: \$655.40

- Sonia Noemi Thyraud De Vosjoli: \$196.70
- Unknown Spouse of Sonia Noemi Thyraud De Vosjoli: \$196.70
- AMWCO(FL) LLC FKA REDIBS (FL) LLC DBA REDIBS: \$79.00
- Unknown Tenant in Possession 1: \$79.00
- Unknown Tenant in Possession 2: \$79.00
- Miscellaneous charge to verify LP was recorded: \$25.00

06/12/2024 Publication: \$272.48

(For service of process on Defendants Sonia Noemi Thyraud De Vosjoli and the Unknown Spouse of Sonia Noemi Thyraud De Vosjoli)

Additional Costs

Total Accumulated Late Charge Amt. \$ 564.16

Non-Sufficient Funds Charge \$ 30.00

TOTAL \$97,265.57

3. **Interest.** The total amount in paragraph 2 must bear interest from this date forward at the prevailing statutory rate of interest.

4. **Lien on Property.** Plaintiff holds a lien for the total sum superior to all claims or estates of defendants, Sonia Noemi Thyraud De Vosjoli, AMWCO (FL) LLC F/K/A REDIBS (FL) LLC D/B/A REDBIS, and Unknown Spouse of Sonia Noemi Thyraud De Vosjoli (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 18 LESS the South 5 feet, Rosewood School Subdivision, a subdivision according to the map or plat thereof as recorded in Plat Book 8, Page 49, of the Public Records of Indian River County, Florida.
 Property Address: 1616 40TH AVE, VERO BEACH, FL 32960**

5. **Sale of Property.** If the total sum with interest at the rate described in paragraph 2 and all costs accrued subsequent to this judgment are not paid, the clerk of this court must sell the property at public sale on **MARCH 19, 2025** to the highest bidder for cash, except as prescribed in paragraph 6, by electronic sale at Indian River County beginning at 10:00 a.m. www.indian-river.realforeclose.com **The public sale must 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 must 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.

6. **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 must 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 must receive the service charge imposed in Section 45.031, Florida Statutes.

7. **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 2 from this date to the date of the sale; and by retaining any remaining amount pending further order of this court.

8. **Right of Redemption.** On filing the certificate of sale, defendants and all persons claiming under or against defendants since the filing of the notice of lis pendens must be foreclosed of all estate or claim in the property, and defendants' 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 Protection Tenants at Foreclosure Act, 12 U.S.C. sec. 5220, note, or section 83.5615, Florida Statutes, and claims or rights under chapter 718 or chapter 720, Florida Statutes, if any.

9. **Right of Possession.** 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 at Foreclosure Act, 12 U.S.C. sec 5220, note, or section 83.5615, Florida Statutes. If any defendant or tenant remains in possession of the property, an Order Granting the Motion For Writ of Possession must be entered without further notice or hearing, subject to the purchaser's compliance with Section 83.5615, Florida Statutes.

10. **Attorneys' Fees.** The court finds, based upon the affidavits presented and upon inquiry of counsel for the plaintiff that the flat fee exceeds 3% and is not reasonable for a simple boilerplate default foreclosure case and the Court has reduced the flat fee to \$2,300; the Court further finds that an additional 6.00 hours were reasonably expended by plaintiff's counsel and that an hourly rate of \$250.00 - \$350.00 is appropriate. Plaintiff's counsel represents that the attorney fee awarded does not exceed its fee contract with the plaintiff. The court finds that there are no reduction or enhancement factors for consideration by the court under *Florida Patients Compensation Fund v. Rowe*, 472 So. 2d 1145 (Fla. 1985) except as provided herein.

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.

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 THE COURT INDIAN RIVER, 2000 16TH AVENUE, CIVIL DEPARTMENT, ROOM 136, VERO BEACH, FL 32960, PHONE: (772) 226-3100 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, FL 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, FL 34948 (772) 466-4776 FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

DONE AND ORDERED on February 12, 2025 at Vero Beach, Indian River County, Florida.

eSigned by Judge Cynthia L. Cox 02/12/2025 1:58 pm
CYNTHIA L. COX, Circuit Judge

A COPY OF THIS ORDER IS BEING SERVED ON THE FOLLOWING PARTIES VIA THE E-FILING PORTAL:

Jamie Juster, Esq. (Attorney for Plaintiff) McCalla Raymer Leibert Pierce, LLP 225 East Robinson Street, Suite 155 Orlando, FL 32801 MRService@mccalla.com

COUNSEL FOR PLAINTIFF SHALL IMMEDIATELY SERVE A COPY OF THIS ORDER ON THE FOLLOWING PARTIES AND FILE A CERTIFICATE OF SERVICE IN THIS COURT

FILE: Sonia Noemi Thyraud De Vosjoli 1616 40th Ave Vero Beach, FL 32960; AMWCo (FL) LLC f/k/a Redibs (FL) LLC d/b/a Redibs c/o Corporation Service Co 1201 Hays St Tallahassee, FL 32301; Unknown Spouse of Sonia Noemi Thyraud De Vosjoli; 1616 40th Ave Vero Beach, FL 32960