

Filing # 220572124 E-Filed 04/08/2025 03:32:50 PM

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

WELLS FARGO BANK N.A., AS TRUSTEE FOR  
CARRINGTON MORTGAGE LOAN TRUST  
SERIES 2006-NC3 ASSET-BACKED PASS-  
THROUGH CERTIFICATES,  
Plaintiff,

vs.

CASE NO. 31-2024-CA-000172

THOMAS J. MACKANOS; et al.,  
Defendants. /

**CONSENT FINAL JUDGMENT OF FORECLOSURE**

**THIS CAUSE** came before the Court on the Joint Stipulation of the parties and on the evidence presented and after being otherwise duly advised in the premises, it is

**ORDERED AND ADJUDGED** that:

1. **Final Judgment.** The parties have consented to entry of this final judgment. On the evidence presented, the Court finds Plaintiff proved its *prima facie* case for foreclosure: (1) execution of a note and mortgage; (2) breach of the note and mortgage; (3) acceleration; and (4) damages. Plaintiff had standing to foreclose pursuant to § 673.3011(1), Florida Statutes. The Court further finds Defendants have not proven any avoidances to the entry of final summary judgment of foreclosure.

2. **Amounts Due.** Plaintiff, **WELLS FARGO BANK N.A., AS TRUSTEE FOR CARRINGTON MORTGAGE LOAN TRUST SERIES 2006-NC3 ASSET-BACKED PASS-THROUGH CERTIFICATES**, C/O Carrington Mortgage Services, LLC, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806, is due:

Principal	\$ 176,459.38
Interest on the note and mortgage from <b>10/1/23</b> to <b>4/16/25</b>	\$ 10,877.67
Per diem interest at <b>4%</b> from <b>[date]</b> to <b>4/16/25</b>	.....
Expense Advances	\$ 730.00
Deferred Amounts	\$ 6,451.43
Additional Escrow: "Haz"	\$ 185.00
Attorneys' fees	

Finding as to reasonable number of hours	.....	
Finding as to reasonable hourly rate	.....	
Attorneys' fees total		\$ 14,057.00
Court costs		
Filing fee		\$ 1,183.01
Service of Process at \$ [amount]		
per defendant		\$ 525.00
Publication for <b>Sale</b>		\$ 200.00
Additional Costs		
<b>Sale Fee</b>		\$ 140.00
Subtotal (if applicable)		\$ 210,808.49
LESS: Escrow balance		(\$237.26)
LESS: Unearned insurance premiums	.....	
LESS: Other <b>-Unapplied/Suspense</b>		(\$539.90)
<b>TOTAL</b>		<b>\$210,031.33</b>

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 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 1, BLOCK "K" INDIAN RIVER HEIGHTS UNIT 7, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 7, PAGE 29, OF THE PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA a/k/a 396- 10<sup>th</sup> Court, Vero Beach, FL 32962.**

5. **Consent.** In exchange for the consent of the Defendants, THOMAS J. MACKANOS and MARY K. MACKANOS, the Plaintiff has agreed to (i) set a sale date no sooner than one hundred-twenty (120) days from the entry of this Consent Final Judgment of Foreclosure and (ii) waive any and all claims for a deficiency judgment against Defendants, their heirs, successors, or assigns.

6. **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 **August 15, 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](http://www.indian-river.realforeclose.com), in accordance with section 45.031, Florida Statutes. **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.

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 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.

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 2 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 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 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.

10. **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 Tenants 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.

11. **Attorneys' Fees.** The parties have agreed, based upon the affidavits presented that the flat fee of \$6,900.00, plus additional flat fees of \$1,625.00, plus additional \$4,532.00 in hourly fees at the reasonable hourly rates of \$215.00 or \$275.00 for a total of \$14,057.00, is reasonable and appropriate for the Plaintiff's counsel's attorney's fees. PLAINTIFF'S COUNSEL CERTIFIES THAT THE ATTORNEY FEE AWARDED DOES NOT EXCEED ITS CONTRACT FEE WITH THE PLAINTIFF. The Court finds that there are no reduction or enhancement factors for consideration by the Court pursuant to *Florida Patient's Compensation Fund v. Rowe*, 472 So.2d 1145 (Fla. 1985). The requested attorney's fee is, in large part, a flat rate fee that the firm's client has agreed to pay in this matter. Given the amount of fee requested and the labor expended, the Court finds that a lodestar analysis is not necessary and that the flat fee is reasonable.

12. **Jurisdiction Retained.** Jurisdiction of this action is retained to enforce the Final Judgment and to enter further orders that are proper, 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 CLERK OF COURT, 2000 16<sup>TH</sup> AVE., VERO BEACH, FL 32960, 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, 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, (772) 466-4776, FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

**DONE AND ORDERED** on April 8, 2025 at Vero Beach, Indian River County, Florida.

*eSigned by Judge Cynthia L. Cox* 04/08/2025 1:47 pm  
CYNTHIA L. COX, Circuit Judge

Copies furnished by e-portal to:

**Michael C. Coyle, Esq.**, [mcoyle@storeylawgroup.com](mailto:mcoyle@storeylawgroup.com), [sbaker@storeylawgroup.com](mailto:sbaker@storeylawgroup.com)

**Liu Yang, Esq.** at [myang@amerihopealliance.com](mailto:myang@amerihopealliance.com) and [pleadings@amerihopealliance.com](mailto:pleadings@amerihopealliance.com)

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

**US Bank National Association, Not in its Individual Capacity, but Solely as Trustee of NRZ Recovery Trust** c/o CT Corporation System, 1200 South Pine Island Road, Plantation, FL 33324