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

CASE NO. 31-2024-CA-000375AXXXVB

TITONE PROPERTIES, L.L.C.,
Plaintiff,
vs.

VERO BEACH R.E. INV., LLC,
Defendant.

STIPULATED FINAL JUDGMENT OF FORECLOSURE

THIS CAUSE came before the Court pursuant to the Motion to Enforce Settlement Agreement (the “Motion”) filed by Plaintiff, TITONE PROPERTIES, L.L.C., (“Plaintiff”), and the Court, having reviewed the Motion and the Settlement Agreement, having been advised pursuant to Plaintiff’s sworn averments that Defendant, VERO BEACH R.E. INV., LLC (“Defendant”) failed to timely make payment pursuant to the Settlement Agreement, having been advised that the consequence of such non-payment is that the parties have agreed to the immediate entry of this Stipulated Final Judgment of Foreclosure without further notice, and being otherwise duly advised in the premises,

IT IS ORDERED AND ADJUDGED that:

1. The Motion is GRANTED pursuant to the parties’ stipulation, and a Final Judgment of Foreclosure is hereby entered against Defendant and in favor of Plaintiff as to each of the Promissory Notes and Mortgages at issue in this case.
2. Plaintiff’s address is 497 Old Dixie Highway, Vero Beach, FL 32960.
3. Defendant’s address is 25 SE 2nd Ave., Ste. 414, Miami, FL 33131.
4. Plaintiff is owed from Defendant the cumulative amount of Nine Hundred Sixteen Thousand and 00/100 Dollars (\$916,000.00) across five separate Promissory Notes and Mortgages. That cumulative amount is broken down as follows:

FORECLOSURE OF MORTGAGE ONE

5. **Amounts Owed for Note One and Mortgage One.**

Principal	\$153,500.00
Accrued interest	\$32,171.77
Deferred origination fee	\$3,837.40
Late Fees	\$76.75
Attorney's Fees and Costs	\$4,239.68
TOTAL	\$193,825.60

This amount shall bear interest at the statutory rate of 9.15% commencing on the date of this Judgment, which interest shall be adjusted annually on January 1st of each year in accordance with the interest rate in effect on the date as set by the Chief Financial Officer until the Judgment is paid, pursuant to § 55.03(3), Fla. Stat., and shall be increased in the amount of such further fees and costs as may be incurred by Plaintiff in this action, FOR WHICH SUMS LET EXECUTION ISSUE.

6. **Lien on Property One.** Plaintiff holds a lien for the total sum set forth in paragraph 5 above, which lien is superior to all claims or estates of defendant(s), on the following described property in Indian River County, Florida ("Property One"):

Lot 8, Block 4, Whispering Palms, Unit No 1, according to the Plat thereof, as recorded in Plat Book 4, Page 58, Public Records of Indian River County, Florida.

Property Address: 181 6th Ct. SW, Vero Beach, FL 32962

Judgment is hereby entered in favor of Plaintiff foreclosing the Mortgage on Property One.

7. **Sale of Property One.** If the total sum set forth in paragraph 5 above, with interest and all costs accrued subsequent to this judgment are not paid, the Clerk of this Court shall sell the property described in paragraph 6 above at public sale on **JUNE 27, 2025**, to the highest bidder for cash, at www.indian-river.realforeclose.com in accordance with Section 45.031, Florida Statutes.

8. **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 Property One at the sale, provided, however, that the purchaser of Property One shall be responsible for the documentary stamps payable on the certificate of title. If Plaintiff is the purchaser, the Clerk shall credit Plaintiff's bid with the total sum set forth in Paragraph 5 above, with interest and costs accruing subsequent to this Judgment, or such part of it as is necessary to pay the bid in full.

9. **Distribution of Sale 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 above from this date to the date of the sale; and by retaining any remaining amount pending the further order of this court.

10. **Title and Possession.** On filing the Certificate of Sale, Defendant and all persons claiming under or against said Defendant since the filing of the notice of lis pendens shall be foreclosed of all estate or claim in Property One, except as to claims or rights under chapter 718 or chapter 720, Florida Statutes, if any. Upon the filing of the Certificate of Title, the person named on the Certificate of Title shall be let into possession of Property One. If any Defendant remains in possession of Property One, the Clerk shall without further order of the court issue forthwith a writ of possession upon request of the person named on the Certificate of Title.

11. **IF PROPERTY ONE 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.**

12. 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 60 DAYS AFTER THE SALE. IF YOU FAIL TO FILE A CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS.

13. 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 at 772-226-3157 WITHIN TEN (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, INC. AT 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 OPTIONS. IF YOU CHOOSE TO CONTACT FLORIDA RURAL LEGAL

SERVICES, INC. FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

FORECLOSURE OF MORTGAGE TWO

14. **Amounts Owed for Note Two and Mortgage Two.**

Principal	\$153,500.00
Accrued interest	\$32,171.77
Deferred origination fee	\$3,837.40
Late Fees	\$76.75
Attorney's Fees and Costs	\$4,239.68
TOTAL	\$193,825.60

This amount shall bear interest at the statutory rate of 9.15% commencing on the date of this Judgment, which interest shall be adjusted annually on January 1st of each year in accordance with the interest rate in effect on the date as set by the Chief Financial Officer until the Judgment is paid, pursuant to § 55.03(3), Fla. Stat., and shall be increased in the amount of such further fees and costs as may be incurred by Plaintiff in this action, FOR WHICH SUMS LET EXECUTION ISSUE.

15. **Lien on Property Two.** Plaintiff holds a lien for the total sum set forth in paragraph 14 above, which lien is superior to all claims or estates of defendant(s), on the following described property in Indian River County, Florida ("Property Two"):

Part of the NE 1/4 of SW 1/4 of Section 13, Township 33 South, Range 39 East, Indian River county, Florida, more particularly described as follows:

Commencing at the Northwest corner of the East 10 acres of the NE 1/4 of SW 1/4 of said Section 13, run thence East along the North boundary line of said NE 1/4 of SW 1/4 for a distance of 122.5 feet; thence run South on a line parallel with the East boundary line of said East 10 acres for a distance of 835.6 feet to the Point of Beginning; thence run East 207.5 feet to the East boundary line of said East 10 acres; thence run South 100 feet; thence run West 207.5 feet; thence run North 100 feet to the Point of Beginning; said parcel identified as Lot 10 on an unrecorded plat.

Together with a road right of way easement for ingress and egress, in common with others, over a 30 foot private road lying immediately West of said described land and extending to the North boundary line of said NE 1/4 of SW 1/4 of said Section 13, except that said right of way narrows at the Northerly end.

Property Address: 330 8th Ct., Vero Beach, FL 32962

Judgment is hereby entered in favor of Plaintiff foreclosing the Mortgage on Property Two.

16. **Sale of Property Two.** If the total sum set forth in paragraph 14 above, with interest and all costs accrued subsequent to this judgment are not paid, the Clerk of this Court shall sell the property described in paragraph 15 above at public sale on **JUNE 27, 2025**, to the highest bidder for cash, at www.indian-river.realforeclose.com in accordance with Section 45.031, Florida Statutes.

17. **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 Property Two at the sale, provided, however, that the purchaser of Property Two shall be responsible for the documentary stamps payable on the certificate of title. If Plaintiff is the purchaser, the Clerk shall credit Plaintiff's bid with the total sum set forth in Paragraph 14 above, with interest and costs accruing subsequent to this Judgment, or such part of it as is necessary to pay the bid in full.

18. **Distribution of Sale 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 above from this date to the date of the sale; and by retaining any remaining amount pending the further order of this court.

19. **Title and Possession.** On filing the Certificate of Sale, Defendant and all persons claiming under or against said Defendant since the filing of the notice of lis pendens shall be foreclosed of all estate or claim in Property Two, except as to claims or rights under chapter 718

or chapter 720, Florida Statutes, if any. Upon the filing of the Certificate of Title, the person named on the Certificate of Title shall be let into possession of Property Two. If any Defendant remains in possession of Property Two, the Clerk shall without further order of the court issue forthwith a writ of possession upon request of the person named on the Certificate of Title.

20. IF PROPERTY TWO 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.

21. 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 60 DAYS AFTER THE SALE. IF YOU FAIL TO FILE A CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS.

22. 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 at 772-226-3157 WITHIN TEN (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, INC. AT 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 OPTIONS. IF YOU CHOOSE TO CONTACT FLORIDA RURAL LEGAL SERVICES, INC. FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

FORECLOSURE OF MORTGAGE THREE

23. **Amounts Owed for Note Three and Mortgage Three.**

Principal	\$153,500.00
Accrued interest	\$32,171.77
Deferred origination fee	\$3,837.40
Late Fees	\$76.75
Attorney's Fees and Costs	\$4,239.68
TOTAL	\$193,825.60

This amount shall bear interest at the statutory rate of 9.15% commencing on the date of this Judgment, which interest shall be adjusted annually on January 1st of each year in accordance with the interest rate in effect on the date as set by the Chief Financial Officer until the Judgment is paid, pursuant to § 55.03(3), Fla. Stat., and shall be increased in the amount of such further fees and costs as may be incurred by Plaintiff in this action, FOR WHICH SUMS LET EXECUTION ISSUE.

24. **Lien on Property Three.** Plaintiff holds a lien for the total sum set forth in paragraph 23 above, which lien is superior to all claims or estates of defendant(s), on the following described property in Indian River County, Florida (“Property Three”):

**LOT 26 AND THE SOUTH 1/2 OF LOT 27, BLOCK 1, RIVENBARK
SUBDIVISION, ACCORDING TO THE MAP OR PLAT THEREOF AS
RECORDED IN PLAT BOOK 3, PAGE 28, PUBLIC RECORDS OF INDIAN
RIVER COUNTY, FLORIDA**

Property Address: 1289 13th Ave., Vero Beach, FL 32960

Judgment is hereby entered in favor of Plaintiff foreclosing the Mortgage on Property Three.

25. **Sale of Property Three.** If the total sum set forth in paragraph 23 above, with interest and all costs accrued subsequent to this judgment are not paid, the Clerk of this Court shall sell the property described in paragraph 24 above at public sale on **JUNE 27, 2025**, to the highest bidder for cash, at www.indian-river.realforeclose.com in accordance with Section 45.031, Florida Statutes.

26. **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 Property Three at the sale, provided, however, that the purchaser of Property Three shall be responsible for the documentary stamps payable on the certificate of title. If Plaintiff is the purchaser, the Clerk shall credit Plaintiff's bid with the total sum set forth in Paragraph 23 above, with interest and costs accruing subsequent to this Judgment, or such part of it as is necessary to pay the bid in full.

27. **Distribution of Sale 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 above from this date to the date of the sale; and by retaining any remaining amount pending the further order of this court.

28. **Title and Possession.** On filing the Certificate of Sale, Defendant and all persons claiming under or against said Defendant since the filing of the notice of lis pendens shall be foreclosed of all estate or claim in Property Three, except as to claims or rights under chapter 718 or chapter 720, Florida Statutes, if any. Upon the filing of the Certificate of Title, the person named on the Certificate of Title shall be let into possession of Property Three. If any Defendant remains in possession of Property Three, the Clerk shall without further order of the court issue forthwith a writ of possession upon request of the person named on the Certificate of Title.

29. **IF PROPERTY THREE 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.**

30. **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 60 DAYS AFTER THE SALE. IF YOU FAIL TO FILE A CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS.**

31. **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 at 772-226-3157 WITHIN TEN (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, INC. AT 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 OPTIONS. IF YOU CHOOSE TO CONTACT FLORIDA RURAL LEGAL SERVICES, INC. FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

FORECLOSURE OF MORTGAGE FOUR

32. **Amounts Owed for Note Four and Mortgage Four.**

Principal	\$153,500.00
Accrued interest	\$32,171.77
Deferred origination fee	\$3,837.40
Late Fees	\$76.75
Attorney's Fees and Costs	\$4,239.68
TOTAL	\$193,825.60

This amount shall bear interest at the statutory rate of 9.15% commencing on the date of this Judgment, which interest shall be adjusted annually on January 1st of each year in accordance with the interest rate in effect on the date as set by the Chief Financial Officer until the Judgment is paid, pursuant to § 55.03(3), Fla. Stat., and shall be increased in the amount of such further fees

and costs as may be incurred by Plaintiff in this action, FOR WHICH SUMS LET EXECUTION ISSUE.

33. **Lien on Property Four.** Plaintiff holds a lien for the total sum set forth in paragraph 32 above, which lien is superior to all claims or estates of defendant(s), on the following described property in Indian River County, Florida (“Property Four”):

BEGINNING AT THE NORTHWEST .CORNER OF THAT PART OF TRACT 10, SECTION 11, TOWNSHIP 33 SOUTH, RANGE 39 EAST HERETOFORE CONVEYED TO J. ELMO COOK BY DEED RECORDED IN DEED BOOK 32, PAGE 124; THENCE RUNNING EAST TO EAST LINE OF SAID TRACT 10; THENCE RUNNING NORTH ALONG THE EAST LINE OF SAID TRACT 10, 500 FEET ; THENCE RUNNING WEST TO THE WEST LINE OF SAID TRACT 10; THENCE RUNNING SOUTH ALONG THE WEST LINE OF SAID TRACT 10, 500 FEET TO THE POINT OF BEGINNING, ALL SITUATE LYING AND BEING IN INDIAN RIVER COUNTY, FLORIDA.

Property Address: 1050 20th Ave., Vero Beach, FL 32960

Judgment is hereby entered in favor of Plaintiff foreclosing the Mortgage on Property Four.

34. **Sale of Property Four.** If the total sum set forth in paragraph 32 above, with interest and all costs accrued subsequent to this judgment are not paid, the Clerk of this Court shall sell the property described in paragraph 33 above at public sale on **JUNE 27, 2025**, to the highest bidder for cash, at www.indian-river.realforeclose.com in accordance with Section 45.031, Florida Statutes.

35. **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 Property Four at the sale, provided, however, that the purchaser of Property Four shall be responsible for the documentary stamps payable on the certificate of title. If Plaintiff is the purchaser, the Clerk shall credit Plaintiff’s bid with the total sum set forth in Paragraph 32 above, with interest and costs accruing subsequent to this Judgment, or such part of it as is necessary to pay the bid in full.

36. **Distribution of Sale 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 above from this date to the date of the sale; and by retaining any remaining amount pending the further order of this court.

37. **Title and Possession.** On filing the Certificate of Sale, Defendant and all persons claiming under or against said Defendant since the filing of the notice of lis pendens shall be foreclosed of all estate or claim in Property Four, except as to claims or rights under chapter 718 or chapter 720, Florida Statutes, if any. Upon the filing of the Certificate of Title, the person named on the Certificate of Title shall be let into possession of Property Four. If any Defendant remains in possession of Property Four, the Clerk shall without further order of the court issue forthwith a writ of possession upon request of the person named on the Certificate of Title.

38. **IF PROPERTY FOUR 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.**

39. **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 60 DAYS AFTER THE SALE. IF YOU FAIL TO FILE A CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS.**

40. **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 at 772-226-3157 WITHIN TEN (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, INC. AT 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 OPTIONS. IF YOU CHOOSE TO CONTACT FLORIDA RURAL LEGAL SERVICES, INC. FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

FORECLOSURE OF MORTGAGE FIVE

41. **Amounts Owed for Note Five and Mortgage Five.**

Principal	\$111,185.00
Accrued interest	\$22,227.82
Deferred origination fee	\$3,837.40
Late Fees	\$222.37
Attorney's Fees and Costs	\$3,225.01
TOTAL	\$140,697.60

This amount shall bear interest at the statutory rate of 9.15% commencing on the date of this Judgment, which interest shall be adjusted annually on January 1st of each year in accordance with the interest rate in effect on the date as set by the Chief Financial Officer until the Judgment is paid, pursuant to § 55.03(3), Fla. Stat., and shall be increased in the amount of such further fees and costs as may be incurred by Plaintiff in this action, FOR WHICH SUMS LET EXECUTION ISSUE.

42. **Lien on Property Five.** Plaintiff holds a lien for the total sum set forth in paragraph 41 above, which lien is superior to all claims or estates of defendant(s), on the following described property in Indian River County, Florida (“Property Five”):

Lot 1, Block 1, DIXIE GARDENS, UNIT FOUR, according to the Plat thereof, as recorded in Plat Book 6, Page 47, Public Records of Indian River County, Florida.

Property Address: 576 4th Place SW, Vero Beach, FL 32962

Judgment is hereby entered in favor of Plaintiff foreclosing the Mortgage on Property Five.

43. **Sale of Property Five.** If the total sum set forth in paragraph 41 above, with interest and all costs accrued subsequent to this judgment are not paid, the Clerk of this Court shall sell the property described in paragraph 42 above at public sale on **JUNE 27, 2025** to the highest bidder for cash, at www.indian-river.realforeclose.com in accordance with Section 45.031, Florida Statutes.

44. **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 Property Five at the sale, provided, however, that the purchaser of Property Five shall be responsible for the documentary stamps payable on the certificate of title. If Plaintiff is the purchaser, the Clerk shall credit

Plaintiff's bid with the total sum set forth in Paragraph 41 above, with interest and costs accruing subsequent to this Judgment, or such part of it as is necessary to pay the bid in full.

45. **Distribution of Sale 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 above from this date to the date of the sale; and by retaining any remaining amount pending the further order of this court.

46. **Title and Possession.** On filing the Certificate of Sale, Defendant and all persons claiming under or against said Defendant since the filing of the notice of lis pendens shall be foreclosed of all estate or claim in Property Five, except as to claims or rights under chapter 718 or chapter 720, Florida Statutes, if any. Upon the filing of the Certificate of Title, the person named on the Certificate of Title shall be let into possession of Property Five. If any Defendant remains in possession of Property Five, the Clerk shall without further order of the court issue forthwith a writ of possession upon request of the person named on the Certificate of Title.

47. **IF PROPERTY FIVE 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.**

48. **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 60 DAYS AFTER THE SALE. IF YOU FAIL TO FILE A CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS.**

49. 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 at 772-226-3157 WITHIN TEN (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, INC. AT 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 OPTIONS. IF YOU CHOOSE TO CONTACT FLORIDA RURAL LEGAL SERVICES, INC. FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

FINDINGS APPLICABLE TO ALL FORECLOSURES DETAILED ABOVE

50. Plaintiff is entitled to an award of post-judgment attorneys' fees and costs for any and all actions to enforce and collect the indebtedness and this Judgment, including without

limitation any action to enforce Plaintiffs rights or remedies in any bankruptcy action or any action to execute or levy upon Defendant's property, and this Court retains jurisdiction to determine the amount of any attorneys' fees and costs.

51. Jurisdiction of this action is retained to enter an award of attorneys' fees and costs and further orders and judgments on other counts in the complaint that are proper, including, without limitation, a deficiency judgment. Jurisdiction of this action is further retained to enter orders and judgments on any supplemental complaint to add an omitted party post-judgment, known as a re-foreclosure, to take such other actions as may be necessary to correct any title defect with respect to the foreclosed property, or to litigate any cross-claims between the Defendant.

52. It is further ordered and adjudged that the judgment debtor(s) shall complete under oath Florida Rule of Civil Procedure Form 1.977 (Fact Information Sheet), including all required attachments, and serve it on the judgment creditor's attorney, or the judgment creditor if the judgment creditor is not represented by an attorney, within 45 days from the date of this final judgment, unless the final judgment is satisfied or post-judgment discovery is stayed.

53. Jurisdiction of this case is retained to enter further orders that are proper to compel the judgment debtor(s) to complete form 1.977, including all required attachments, and serve it on the judgment creditor's attorney, or the judgment creditor if the judgment creditor is not represented by an attorney.

DONE AND ORDERED in Indian River County this 31st day of May, 2025.

eSigned by Judge Cynthia L. Cox 05/31/2025 4:11 pm

CYNTHIA L. COX, Circuit Judge

Copies via eportal service to:

Ryan D. O'Connor, Esq.

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Dan Sarfati, Esq.

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