

Filing # 243035556 E-Filed 03/04/2026 12:04:47 PM

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

EF MORTGAGE, LLC,

Plaintiff(s),

CASE NO. 31 2025 CA 000542

v.

312025CA000542AXXXVB

**POLYNNE SOARES, BEACH HOME
PARTNERS LLC, DANIEL JORGE OLIVEIRA**

Defendant(s).

_____ /

FINAL JUDGMENT OF FORECLOSURE

THIS CAUSE came before the Court on March 4, 2026 and on the evidence presented and after 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 is granted. 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, EF Mortgage, LLC, C/O Ghidotti Berger LLP, 10800 Biscayne Blvd., Suite 201, Miami, FL 33161, is due:

Principal	\$170,017.69
Interest on the note and mortgage from 03/01/2025 to 12/12/2025	\$13,896.05
Per diem interest at 10.50 % from 12/13/2025 to 03/04/2026	\$4,066.38
Title search expense	\$250.00
Attorneys' fees	

Finding as to reasonable number of hours: 5 hours
Finding as to reasonable hourly rate: \$330.00
Flat Attorneys' Fee: \$4,320.00

Attorneys' fees total ¹	\$5,100.53
Court costs	
Filing fee	\$1,161.64
Service of Process at per defendant	\$993.40
Beach Home Partners LLC	\$185.00
Daniel Jorge Oliveira	\$85.00
Polynne Soares	\$468.40
RBI Mortgages LLC	\$85.00
Unknown Tenant #1	\$85.00
Unknown Tenant #2	\$85.00
Additional Costs	
Expert Fee: Affidavit of Reasonableness of Attorneys` Fees	\$35.00
Postage – Required Mail	\$6.70
Late Charge	\$396.26
Default Insurance	\$7,898.67
Ext. Fees Deferred	\$1,020.00
TOTAL	\$204,842.32

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 7, BLOCK 10, HILLCREST SUBDIVISION, PLAT NO. 2, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 2, PAGE 92, OFFICIAL RECORDS OF INDIAN RIVER COUNTY, FLORIDA. Property Address: 2556 44th St, Vero Beach, FL 32967

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 **APRIL 9, 2026** 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**, 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**

¹ Reduced to 3% see paragraph 10

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, 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.

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 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.

10. Attorneys' Fees. The requested attorneys' fees total \$5,970.00, based on 5 hours billed at an hourly rate of \$330.00 and a Flat Fee amount of \$4,320.00. The requested fees exceed 3% of the principal amount. Pursuant to *MacDonnell v. US Bank*, 293 So. 3d 585 (Fla. 2d DCA 2020), it is not necessary for the Court to hold a hearing if Defendants have defaulted and the requested fees do not exceed 3% of the principal amount. Otherwise, the Plaintiff must demonstrate a reasonable fee. See *Farrington v. Carrington Mortgage*, 404 So. 3d 611 (Fla. 2d DCA 2025). The Court reserves jurisdiction to determine additional fees after considering a reasonable hourly rate and the time incurred in this matter. See *Raza v. Deutsche Bank*, 100 So. 3d 121 (Fla. 2d DCA 2012).

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.

12. Pursuant to the Collateral Assignment of Leases and Rents assigned to Plaintiff all of Defendant's right, title and interest in and to all present and future leases, rents, issues, profits, revenues and proceeds of the Property. Based on the defaults of Defendant under the Note, Mortgage and Loan Documents as described above, and pursuant to Fla. Stat. §697.07, Plaintiff is entitled to an assignment of all revenues from the Property

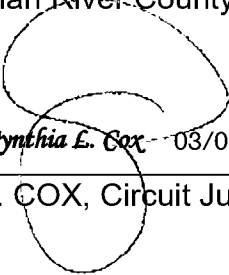
IF THIS PROPERTY IS SOLD AT PUBLIC AUCTION, THERE MAY BE ADDITIONAL MONEY FROM THE SALE AFTER PAYMENT OF PERSONS WHO ARE ENTITLED TO BE PAID FROM THE SALE PROCEEDS PURSUANT TO THE FINAL JUDGMENT. IF YOU ARE A SUBORDINATE LIENHOLDER CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST FILE A CLAIM 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 COUNTY CLERK OF THE COURT, 2000 16TH AVENUE, VERO BEACH, FL 32960,

(772-770-5185) 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 [date] at Vero Beach, Indian River County, Florida.


eSigned by Judge Cynthia L. Cox 03/04/2026 11:01 am

CYNTHIA L. COX, Circuit Judge

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

Ghidotti Berger LLP, Attorneys for Plaintiff, 10800 Biscayne Blvd., Suite 201, Miami, FL 33161, fcpleadings@ghidottiberger.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:

Beach Home Partners LLC, Registered Agents Inc., 30 N Gould St Ste R, Sheridan, WY 82801

Daniel Jorge Oliveira, 601 N Magnolia Ave., Orlando, FL 32801

Polynne Soares, 502 Greenbrier Ave., Kissimmee, FL 34747