

Filing # 251782395 E-Filed 07/06/2026 09:09:40 AM

IN THE COUNTY COURT
IN AND FOR INDIAN RIVER COUNTY, FLORIDA

LAKE IN THE WOODS COMMUNITY
SERVICES ASSOCIATION, INC., a Florida
not for profit corporation,

Case No. 312025CC003117
312025CC003117AXXXVB

Plaintiff,

v.

DELORES DAMALAS,
UNKNOWN SPOUSE OF DELORES DAMALAS,
CATHERINE RATHMAN, ANY AND ALL
UNKNOWN PARTIES CLAIMING BY, THROUGH,
UNDER, AND AGAINST DELORES DAMALAS,
DECEASED, WHO ARE NOT KNOWN TO BE DEAD
OR ALIVE, WHETHER SAID UNKNOWN PARTIES
MAY CLAIM AN INTEREST AS HEIRS, DEVISEES,
GRANTEES, OR OTHER CLAIMANTS now known as
DONNA J. DELUDE AND ANY AND ALL
UNKNOWN PARTIES CLAIMING BY, THROUGH,
UNDER, AND AGAINST DELORES DAMALAS,
DECEASED, WHO ARE NOT KNOWN TO BE DEAD
OR ALIVE, WHETHER SAID UNKNOWN PARTIES
MAY CLAIM AN INTEREST AS HEIRS, DEVISEES,
GRANTEES, OR OTHER CLAIMANTS
LAKE IN THE WOODS AT VERO BEACH
CONDOMINIUM ASSOCIATION, INC.;
UNKNOWN TENANT IN POSSESSION #1
AND UNKNOWN TENANT IN POSSESSION #2,

Defendants.

FINAL JUDGMENT OF FORECLOSURE

THIS CAUSE came before the Court on July 6, 2026, on Plaintiff's Motion for Summary Final Judgment of Foreclosure, including a Hearing to Tax Attorneys' Fees and Costs, and on the evidence presented and being otherwise duly advised in the premises, it is

ORDERED AND ADJUDGED that:

1. **Final Judgment.** There is no dispute of material facts and Plaintiff is entitled to entry of Final Judgment. On the evidence presented, the Court finds Plaintiff proved its prima

facie case for foreclosure: (1) contract/covenant/agreement to pay assessments; (2) breach; (3) notice to Defendant(s); (4) claim of lien recorded; and (5) damages. Plaintiff has standing to foreclose its Claim of Lien pursuant to Florida Statutes Chapter 720. The Court further finds Defendants have not presented any evidence or proven any avoidances to the entry of final summary judgment of foreclosure.

2. **Value of Claim.** At the initiation of this action Plaintiff estimated the amount in controversy of the claim to be \$5,400.00. The Court identifies the actual value of the claim to be \$11,838.46, as set forth below. No additional filing fee is required.

3. **Amounts Due.** Plaintiff, LAKE IN THE WOOD COMMUNITY SERVICES ASSOCIATION, INC., whose mailing address is c/o Beacon Management & Consulting, LLC, 333 17th Street, Suite F, Vero Beach, Florida 32960, is due:

Assessments (through July 1, 2026)	\$ 6,428.59
Interest (18%)	1,283.42
Late Fees	575.00
2023 Real Estate Taxes	3,551.45
Attorneys' Fees	
Finding as to reasonable flat fees	\$1,300.00
Finding as to reasonable number of attorneys hours	
for Lisa R. Hamilton in 2025:	5.6
Finding as to reasonable hourly rate:	\$350.00
Finding as to reasonable number of attorney hours	
for Lisa R. Hamilton in 2026:	18.0
Finding as to reasonable hourly rate:	\$375.00
Finding as to reasonable number of legal assistant hours	
for Sheila Jensen in 2025:	1.0
Finding as to reasonable hourly rate:	\$135.00
Finding as to reasonable number of legal assistant hours	
for Sheila Jensen in 2026:	1.0
Finding as to reasonable hourly rate:	\$150.00
Association Collection Costs (paid by Plaintiff directly)	135.00
Court and Collection Costs	
Court Filing	325.30
Summons Fees	70.40
Recording Lis Pendens Fee	9.00
Foreclosure Sale Fees	140.00
Death Certificate copy fee	12.00
Death Certificate recording fee	10.00
Service of Process	308.70
Diligent Search Fees	225.00
Notice of Action fees	2.08
Publication Fees (Notice of Action)	535.12
Military Search Fees	50.00
Recording Fees (Claim of Lien)	10.00

Expert Witness Report Fee	350.00
Certified Mailings	19.56
Other Collection Costs (postage, photocopies, research, courier, etc.)	312.51
Attorney/Guardian Ad Litem Costs (website access)	22.00
Attorney/Guardian Ad Litem Fees (11.8 hours at \$300.00 per hour)	3,540.00
TOTAL:	\$28,210.13

4. **Interest.** The total amount in paragraph 3 shall 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 Indian River County, Florida:

Unit 8, Building 17, of Lake in the Woods at Vero Beach, a Condominium, Phase 6, according to the Declaration of Condominium recorded in Official Records Book 781, Page(s) 1, and all subsequent amendments thereto, together with its undivided share in the common elements, in the Public Records of Indian River County, Florida.

Property Address: 1915 Westminster Circle #17-8, Vero Beach, FL 32966.

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 shall sell the property at public sale on August 12, 2026, to the highest bidder for cash, except as prescribed in paragraph 7, by electronic sale at www.indian-river.realforclose.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, Plaintiff's counsel individually, and the law firm representing 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 shall 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 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 in paragraph 3 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 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 83.561, Florida Statutes.

11. **Attorneys' Fees.** The Court finds, based upon the affidavits/testimony presented and upon inquiry of counsel for Plaintiff that the flat fees set forth in Paragraph 3 above, the hours reasonably expended as set forth in Paragraph 3 above, and the rates set forth in Paragraph 3 above are reasonable and commensurate with fees/rates charged within the community. Plaintiff's counsel represented that the attorney's fees awarded do not exceed its contract fee with the Plaintiff. The Court finds that there are no reductions or enhancement factors for consideration by the Court under Florida Patients Compensation Fund v. Rowe, 472 So.2d 1145 (Fla. 1985).

12. **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.

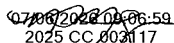
IF THIS PROPERTY IS SOLD AT PUBLIC AUCTION, THERE MAY BE ADDITIONAL MONEY FROM THE SALE AFTER PAYMENT OF PERSONS WHO ARE ENTITLED TO BE PAID FROM THE SALE PROCEEDS PURSUANT TO THE FINAL JUDGMENT. IF YOU ARE A SUBORDINATE LIENHOLDER CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, IF ANY, YOU MUST 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 CIRCUIT COURT, 2000 16TH AVENUE, VERO BEACH, FLORIDA 32960, 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 – 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 SERVICES – FORT PIERCE OFFICE, (772) 466-4776, FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

DONE AND ORDERED in Vero Beach, Florida, Indian River County, Florida, this 6th day of Jul, 2026.


2025 CC 002117

eSigned by NICOLE MENZ 07/06/2026 09:06:59 z+Wy+thd

NICOLE P. MENZ
County Judge

Copies furnished through the Clerk's Eportal to:

Lisa R. Hamilton, Esquire
McKinnon & Hamilton, PLLC
lhcwmlaw@bellsouth.net

Lynne Larkin, Esquire
lynnelarkin@bellsouth.net
Attorney for Defendants, Donna J. Delude and Unknown Heirs, et al

Copies furnished by Plaintiff's attorney by First Class Mail and/or Email to:

Catherine Rathman
1915 Westminster Circle #17-8
Vero Beach, FL 32966

Lake in the Woods at Vero Beach Condominium Association, Inc.
c/o Beacon Management & Consulting, LLC
333 17th Street, Suite F
Vero Beach, FL 32963