

Filing # 253560895 E-Filed 07/29/2026 04:14:21 PM

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

PENNYMAC LOAN SERVICES, LLC,

CASE NO. 31 2025 CA 000467

Plaintiff,

312025CA000467AXXXVB

vs.

SUSAN M. SMITH A/K/A SUSAN M. SMITH-
STINE A/K/A SUSAN MATUSZAK; UNKNOWN
SPOUSE OF SUSAN M. SMITH A/K/A SUSAN
M. SMITH-STINE A/K/A SUSAN MATUSZAK;
KELYN A. STINE A/K/A KELYAN A. STINE;
UNKNOWN SPOUSE OF KELYN A. STINE
A/K/A KELYAN A. STINE; KENWOOD
VILLAGE PROPERTY OWNER'S
ASSOCIATION, INC.,

Defendants.

IN REM FINAL JUDGMENT OF FORECLOSURE

THIS CAUSE came before the Court on July 29, 2026 for non-jury trial and after hearing sworn testimony of Stephanie Cejas as supervisor of the litigation department at Pennymac Loan Services, LLC, receiving evidence, and on the evidence presented and after reviewing the Court file and being otherwise duly advised in the premises, it is

ORDERED AND ADJUDGED that:

1. **Final Judgment.** 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, PennyMac Loan Services, LLC, 3043 Townsgate Road, #200, Westlake Village, California 91361, is due:

Principal	\$355,339.97
Interest at \$60.85 per diem from 12/1/2024 to 7/29/2026	\$36,867.56
Pre-Acceleration Late Charges	\$447.92
Escrow Advance	\$10,719.30

Taxes: \$11,647.47	
Hazard Insurance: \$7,937.00	
PMI: \$10,439.52	
LESS: Payments (\$19,304.69)	
Property Appraisals	\$605.00
Property Inspections	\$645.00
Property Preservation - Grass Cut	\$450.00
Property Preservation - Trip Charge	\$340.00
Property Preservation - Re-key Costs	\$190.00
Property Preservation - Winterization Costs	\$100.00
Attorneys' Fees	
Flat Fee: \$4,860.00	
Additional Flat Fees:	
Non-Jury Trial: \$1,500.00	
Motion for Court Default: \$400.00	
Motion to Continue Non-Jury Trial: \$400.00	
Supplemental Affidavits: \$100.00	
Attorneys' Fees Total	\$7,260.00
Complaint Filing	\$2,094.00
Service of Process	\$355.00
Title Search	\$155.00
Publication, Notice of Action	\$224.80
Expert Affidavit	\$40.00
TOTAL	\$415,833.55

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, KENWOOD VILLAGE PD, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 16, PAGE 100, OF THE PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA. Property address: 590 Kenwood Drive SW, Vero Beach, FL 32968 TAX ID: 33392200029000000007.0

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 **SEPTEMBER 25, 2026** to the highest bidder for cash, except as prescribed in paragraph 6, by electronic sale at www.indian-river.realforeclose.com beginning at **10:00 a.m.** 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.

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 the 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 are a flat rate fee that the firm's client has agreed to pay in this matter. Given the amount of the fee requested and the labor expended, the court finds that a lodestar analysis is not necessary and that the flat fee is reasonable.

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, 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, (772-770-5176), 2000 16TH AVENUE, ATTN: CIVIL DEPT., ROOM 136, VERO BEACH, FL 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 SERVICE – PORT ST. LUCIE OFFICE, 10570 S. U.S. HIGHWAY 1, THIRD FLOOR, PORT ST. LUCIE, FL., 34952, (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 – PORT ST. LUCIE OFFICE, (772) 466-4776, FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

DONE AND ORDERED on July 29, 2026 at Vero Beach, Indian River County, Florida.

eSigned by Judge Cynthia L. Cox 07/29/2026 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:

Brock & Scott, PLLC, Attorney for Plaintiff, 4919 Memorial Hwy, Suite 135, Tampa, FL 33634, flcourtdocs@brockandscott.com

Susan M. Smith a/k/a Susan M. Smith-Stine a/k/a Susan Matuszak, 166 9th Court Vero Beach, FL 32962, coastalsue@hotmail.com

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

Kenwood Village Property Owner's Association, Inc., c/o Keystone Property Management, as Registered Agent, 780 US Highway 1 Suite 300, Vero Beach, FL 32962

Kelyn A. Stine a/k/a Kelyan A. Stine, 6563 Lucas Avenue, Oakland, CA 94611
Unknown Spouse of Kelyn A. Stine a/k/a Kelyan A. Stine, 6563 Lucas Avenue, Oakland, CA 94611