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

HARMONY ISLAND CONDOMINIUM ASSOCIATION, INC., A FLORIDA NOT FOR PROFIT CORPORATION,

PLAINTIFF,

V.

CASE NO. 2026 CC 000850
312026CC000850AXXXVB

JENNIFER LYNN LASS and GRAND HARBOR COMMUNITY ASSOCIATION, INC, F/K/A GRAND HARBOR PROPERTY OWNERS ASSOCIATION, INC.

DEFENDANTS.

**FINAL SUMMARY JUDGMENT OF FORECLOSURE**

**THIS ACTION** was heard before the Court on Plaintiff's Motion for Summary Final Judgment on November 2, 2026. On the evidence presented,

**IT IS ORDERED AND ADJUDGED that:**

1. The Plaintiff's Motion for Summary Judgment is GRANTED. Service of process has been duly and regularly obtained over Defendants: JENNIFER LYNN LASS and GRAND HARBOR COMMUNITY ASSOCIATION, INC, F/K/A GRAND HARBOR PROPERTY OWNERS ASSOCIATION, INC..

2. **Value of Claim.** At the initiation of this action, in accordance with Fl. Stat. § 28.241(1)(a)2.b, Plaintiff estimated the amount in controversy of the claim to be less than $15,001.00. In accordance with Fl. Stat. § 28.241(1)(a)2.c, the Court identifies the actual value of the claim to be $31,949.57, as set forth below. For any difference between the estimated amount in controversy and the actual value of the claim that requires the filing fee to be adjusted, the Clerk shall adjust the filing fee. In determining whether the filing fee needs to be adjusted, the graduated filing fee scale in Fl. Stat. § 28.241(1)(a)2.d controls. If an excess filing fee was paid, the Clerk shall provide a refund of the excess fee. If an additional filing fee is owed, the Plaintiff shall pay the additional fee at least five (5) business days prior to the judicial sale. If any additional filing fee owed is not paid prior to the judicial sale, the Clerk shall cancel the judicial sale without further order of the Court.

3. **Amounts Due.** There is due and owing to the Plaintiff Harmony Island Condominium Association, Inc. the sum of money as hereinafter set forth:

| | | | |
|---|---|---|---|
| a. | Principal through November 2, 2026 | $ | 43,256.45 |
| b. | Other charges through November 2, 2026 | $ | 225.00 |
| c. | Interest through November 2, 2026 on said principal | $ | 4,552.04 |
| d. | Recording Fee | $26.50 | |
| e. | Foreclosure Title Report | 58.00 | |
| f. | Title Commitment | 150.00 | |
| g. | Certified/Registered Mail, Return Receipt Requested | 17.10 | |
| h. | Service of Process | 325.00 | |
| i. | Court Filing Fee | 521.50 | |
| j. | Updated Foreclosure Title Report | 3.00 | |
| k. | Expert Witness Fee | 50.00 | |
| l. | Clerk Foreclosure Sale Fee | 140.00 | |
| m. | Publication of Sale | 300.00 | |
| | TOTAL COSTS: | $ | 1,591.10 |
| | Less Payments received | ($ | 23,235.00) |
| | **SUB-TOTAL** | **$** | **26,389.57** |
| | Attorney's fees | $ | 5,560.00 |
| | Finding as to reasonable number of hours: 25.80 | | |
| | Finding as to reasonable hourly rate: $200.00 - $250.00 | | |
| | **TOTAL** | **$** | **31,949.57** |

4. **Interest.** The total amount referenced in Paragraph 2 shall bear the highest post-judgment interest rate allowable by law.

5. **Lien on Property.** Plaintiff, whose address is Harmony Island Condominium Association, Inc., C/O A.R. CHOICE MANAGEMENT INC., Attn Melissa Mallory, Manager, VERO BEACH, FL, 32962 holds a lien for the total sum specified in Paragraph 2 herein superior to all claims or estates of the defendants and all persons, corporations, or other entities claiming by, through, or under the defendants on the subject property located in property in Indian River County, Florida and described as:

**Unit K-24 of Harmony Island, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page(s) 338, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.**

**A/K/A: 5075 Harmony Circle, Unit 204, Vero Beach, FL 32967**

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 the Court shall sell the subject property at public sale on **January 13, 2027** at 10:00 a.m. to the highest bidder for cash, except as prescribed in Paragraph 6, in accordance with section 45.031, Florida Statutes, using the following method:

at www.indian-river.realforeclose.com, the Clerk's website for online auctions, at 10:00 AM, after having first given notice as required by 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.**

7. **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 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, the Clerk shall credit plaintiff's bid with the total sum with interest and costs accruing subsequent to this judgment, or such part of it, as is necessary to pay the bid in full.

8. **Right of Redemption.** On filing of the Certificate of Sale, defendant's right of redemption as proscribed by Florida Statutes, Section 45.0315 shall be terminated; except for that of the United States of America, which has 365 days to redeem. If the USA is a defendant for any other reason (i.e. Federal Tax Lien, etc.) the redemption period is 120 days not 365.

9. **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 the plaintiff's costs; second, documentary stamps affixed to the Certificate; third, plaintiff's attorneys' fees; fourth, the total sum due to the 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 the further order of this court.

10. **Right of Possession.** Upon filing of the Certificate of Title, defendant and all persons claiming under or against defendant since the filing of the Notice of Lis Pendens shall be foreclosed of all estate or claim in the property and the purchaser at sale shall be let into possession of the property.

11. **Attorney Fees.** The Court finds, based upon the affidavits presented and upon inquiry of counsel for the plaintiff, that 25.80 hours were reasonably expended by plaintiff's counsel and that an hourly rate of $200.00 - $250.00 is appropriate. PLAINTIFF'S COUNSEL REPRESENTS 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).

12. **Retained Jurisdiction.** Jurisdiction of this action is retained to enter further orders that are proper including, without limitation, writs of possession, a deficiency judgment or for an order reopening the case to allow the Plaintiff to foreclose on any party not named in the original complaint. The court shall also retain jurisdiction to enter an order requiring the property owner to pay a reasonable rental amount for the property if the property owner remains in possession of the property after entry of this foreclosure judgment, pursuant to Section 718.116(6)(c), Fla. Stat. and/or Section 720.3085(1)(e), Fla. Stat.

13. **NOTICE PURSUANT TO AMENDMENT TO SECTION. 45.031. FLA. ST. (2006)**

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 LIEN HOLDER 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 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, THE CONTINENTAL GROUP, INC., 3055 CARDINAL DRIVE SUITE 200, VERO BEACH, FL 32963, 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

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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 THE FLORIDA RURAL LEGAL SERVICES, 510 SOUTH US HWY 1, SUITE 1 FORT PIERCE, FL 34948, (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 THE COUNTY BAR ASSOCIATION LEGAL AID SOCIETY, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

**DONE AND ORDERED** in Chambers, this 3rd day of November, 2026.

11/03/2026 07:51:10
eSigned by ROBYN STONE 11/03/2026 07:51:10 6GPDEEyi
County Judge Robyn E. Stone

**Copy served to:**

BECKER & POLIAKOFF, P.A.
Attorneys for Plaintiff
William W. Huffman
1 East Broward Blvd., Suite 1900
Fort Lauderdale, FL 33301
Phone: (954) 985-4102
Fax: (954) 987-5940
Primary email: cofoservicemail@beckerlawyers.com

Attorney to Mail:
Jennifer Lynn Lass
5075 Harmony Circle, Unit 204
Vero Beach, FL 32967

Grand Harbor Community Association, Inc, f/k/a Grand Harbor Property Owners Association, Inc.
r/a: Deborah Ross
819 SW Federal Highway, Suite 302
Stuart, FL 34994
foreclosures@reblawpa.com