

\*\*\*\* FILED: BROWARD COUNTY, FL Brenda D. Forman, CLERK 12/4/2019 4:30:00 PM.\*\*\*\*

IN THE CIRCUIT COURT OF THE  
SEVENTEENTH JUDICIAL CIRCUIT IN  
AND FOR BROWARD COUNTY,  
FLORIDA

WELLS FARGO BANK, N.A., AS  
TRUSTEE, ON BEHALF OF THE  
HOLDERS OF THE HARBORVIEW  
MORTGAGE LOAN TRUST  
MORTGAGE LOAN PASS-  
THROUGH CERTIFICATES, SERIES  
2006-12,

CASE NO: CACE15-003736

Plaintiff,

v.

MICHAEL J. DAILEY; UNKNOWN  
TENANT N/K/A RYAN PRYOR,

Defendant(s).

Filed In Open Court  
CLERK OF THE CIRCUIT COURT  
ON DEC 04 2019  
BY R. J. L. S.

**FINAL JUDGMENT OF FORECLOSURE**

**THIS ACTION** was heard before the Court on December 4, 2019 on a Non-Jury Trial. Based on the evidence presented and being otherwise fully informed in the premises,

**IT IS ADJUDGED** that:

1. The Final Judgment is GRANTED. Service of process has been duly and regularly obtained over Defendants: MICHAEL J. DAILEY; and UNKNOWN TENANT N/K/A RYAN PRYOR.
2. **Amounts Due.** There is due and owing to Plaintiff, WELLS FARGO BANK, N.A., AS TRUSTEE, ON BEHALF OF THE HOLDERS OF THE HARBORVIEW MORTGAGE LOAN TRUST MORTGAGE LOAN PASS-THROUGH CERTIFICATES, SERIES 2006-12, whose address is 3217 S. Decker Lake Dr., Salt Lake City, Utah 84119, the following:

Principal due on the note secured by the mortgage foreclosed:	\$ 614,190.10
Interest on the note and mortgage from 03/01/14 to 12/04/19:	\$ 150,531.04
Per diem interest at \$89.18 day from 12/05/19 to _____	
Escrow Advances	
Property Taxes (2014, 2015, 2016, 2017 & 2018)	\$ 44,243.22

\*\*\*\* FILED: BROWARD COUNTY, FL Brenda D. Forman, CLERK 12/4/2019 4:30:00 PM.\*\*\*\*

CASE NO: CACE15-003736

Insurance (2015 through 2019)	\$ 22,287.00
Prior Servicer Advances	\$
Suspense Balance	\$
<b>Additional Costs:</b>	
Property Inspection Fees	\$ 180.00
Property Valuation Fees/BPO	\$ 267.00
Maintenance Fees	\$
Late Charges	\$ 358.11
Interest on Advance	\$ 0.45
<b>SUBTOTAL</b>	<b>\$ 832,056.92</b>
FC Fees	\$ 2,740.00
FC Costs	\$ 2,481.52
<b>TOTAL SUM</b>	<b>\$ 837,278.44</b>

3. **Interest.** The grand total amount referenced in Paragraph 2 shall bear interest from this date forward at the prevailing legal rate of interest, 6.89%.
4. **Lien on Property.** Plaintiff holds a lien for the grand total sum specified in Paragraph 2 herein. The lien of the plaintiff is superior in dignity to any right, title, interest or claim of the defendants and all persons, corporations, or other entities claiming by, through, or under the defendants or any of them and the property will be sold free and clear of all claims of the defendants, with the exception of any assessments that are superior pursuant to Section 718.116, *Florida Statutes*. Plaintiff's lien encumbers the subject property located in Broward County, Florida and described as:

**ALL THAT CERTAIN PARCEL OF LAND SITUATE IN THE COUNTY OF BROWARD AND STATE OF FLORIDA, BEING KNOWN AND DESIGNATED AS LOT 18 AND THE EAST 15 FEET OF LOT 17, OF SOUTH NEW RIVER ISLES SECTION "A" ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 30, PAGE 25, OF THE PUBLIC RECORDS OF BROWARD COUNTY, FLORIDA.**

Property address: 1208 Citrus Isle, Ft. Lauderdale, FL 33315.

5. **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 January 9, 2020 to the highest bidder for cash, except as prescribed in paragraph 6:

\_\_\_\_\_ by electronic sale at www.broward.realforeclose.com beginning at **10:00 a.m.**, in accordance with Section 45.031, *Florida Statutes*.

\*\*\*\* FILED: BROWARD COUNTY, FL Brenda D. Forman, CLERK 12/4/2019 4:30:00 PM.\*\*\*\*

CASE NO: CACE15-003736

**The public sale shall not be postponed or canceled without a court order, unless the defendant files for bankruptcy and shall proceed regardless of whether plaintiff, a plaintiff's representative, or plaintiff's counsel is present. All orders postponing or canceling the sale must be filed with the clerk of court no later than 5:00 p.m. two business days before the sale date. Counsel for plaintiff must be certain that the clerk has the original proof of publication of the notice of sale on file no less than three business days before the sale date. Failure to file the original proof of publication of the notice of sale will not stop the sale, however the certificate of sale will not issue until the original proof of publication of notice of sale is filed. The failure of plaintiff's counsel to 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. If the original proof of publication of the notice of sale is not filed with the clerk within ten calendar days after the sale, an order will be entered directing the plaintiff to show cause why the sale should not be vacated and the case dismissed with or without prejudice. The fact that an attorney has a high volume practice will not be a showing of good cause. 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.**

6. **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. 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. The Clerk shall receive the service charged imposed in Section 45.031, *Florida Statutes*, for services in making, recording, and certifying the sale and title that shall be assessed as costs.
7. **Right of Redemption.** On filing of the Certificate of Sale, defendant's right of redemption as proscribed by Section 45.0315, *Florida Statutes*, shall be terminated.
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 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. During the sixty (60) days after the Clerk issues the certificate of disbursements, the Clerk shall hold the surplus pending further Order of this Court.
9. **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

\*\*\*\* FILED: BROWARD COUNTY, FL Brenda D. Forman, CLERK 12/4/2019 4:30:00 PM.\*\*\*\*

CASE NO: CACE15-003736

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.

10. **Jurisdiction Retained.** Jurisdiction of this action is retained to enter further orders that are proper, including, without limitation, writs of possession and deficiency judgments.

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

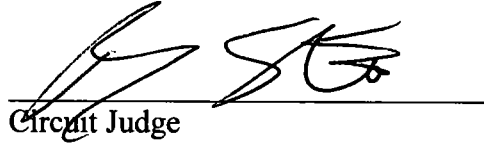
**IF YOU ARE THE PROPERTY OWNER, YOU MAY CLAIM THESE FUNDS YOURSELF. YOU ARE NOT REQUIRED TO HAVE A LAWYER OR ANY OTHER REPRESENTATION AND YOU DO NOT HAVE TO ASSIGN YOUR RIGHTS TO ANYONE ELSE IN ORDER FOR YOU TO CLAIM ANY MONEY TO WHICH YOU ARE ENTITLED. PLEASE CHECK WITH THE CLERK OF THE COURT, BROWARD COUNTY COURTHOUSE, 201 SE 6 STREET, ROOM 230, FORT LAUDERDALE, FLORIDA 33301. 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 LEGAL AID SERVICE OF BROWARD COUNTY, 491 STATE ROAD 7, PLANTATION, FLORIDA, 33317; (954) 765-8950; HTTP://WWW.LEGALAID.ORG/BROWARD/ 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 THESE SERVICES FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER**

\*\*\*\* FILED: BROWARD COUNTY, FL Brenda D. Forman, CLERK 12/4/2019 4:30:00 PM.\*\*\*\*

CASE NO: CACE15-003736

**DONE AND ORDERED** in Broward County, Florida this 4 day of  
December, 2019.

  
Circuit Judge

\*\*\*\* FILED: BROWARD COUNTY, FL Brenda D. Forman, CLERK 12/4/2019 4:30:00 PM.\*\*\*\*

CASE NO: CACE15-003736

Copies:

MEGHAN P. KEANE  
BITMAN O'BRIEN MORAT, PLLC  
255 PRIMERA BLVD., SUITE 128  
LAKE MARY, FL 32476  
MKEANE@BITMAN-LAW.COM  
MCOTTON@BITMAN-LAW.COM  
*Counsel for Plaintiff*

WAYNE KRAMER  
MIDLER AND KRAMER, P.A.  
120 E. OAKLAND PARK BLVD., STE 203  
FT. LAUDERDALE, FL 33334  
PLEADINGSMIDLERKRAMER@GMAIL.COM  
WAYNE@MIDLERKRAMER.COM  
*Counsel for Defendant Michael J. Dailey*

UNKNOWN TENANT N/K/A RYAN PRYOR  
1208 CITRUS ISLE  
FORT LAUDERDALE, FL 33316  
*Defendant*