

**** FILED: BROWARD COUNTY, FL HOWARD FORMAN, CLERK 10/14/2015 3:43:18 PM.****

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

CASE NO.: CACE 10-025468

U.S. BANK, N.A., SUCCESSOR TRUSTEE TO
BANK OF AMERICA NATIONAL
ASSOCIATION AS SUCCESSOR BY MERGER
TO LASALLE BANK NATIONAL
ASSOCIATION, AS TRUSTEE FOR
CERTIFICATEHOLDERS OF BEAR STEARNS
ASSET BACKED SECURITIES I LLC, ASSET-
BACKED CERTIFICATES, SERIES 2005-HE8,

Plaintiff,

v.

ROSSLYN BROWN; CHARLES BROWN;
AVALON MASTER HOMEOWNERS
ASSOCIATION, INC.; COURTYARDS AT
AVALON; MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC., AS
NOMINEE FOR EMC MORTGAGE,

Defendants.

FINAL JUDGMENT OF FORECLOSURE

THIS ACTION came before the Court at Non-Jury Trial on October 14, 2015, and the Court
being fully advised in the premises, hereby:

ORDERED AND ADJUDGED that:

1. Final Judgment in favor of the Plaintiff is hereby Granted.
2. Service of process has been duly and regularly obtained over Defendants:
 - a. Rosslyn Brown.
 - b. Charles Brown.
 - c. Avalon Master Homeowners Association, Inc.
 - d. Courtyards at Avalon Association, Inc..

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- e. Mortgage Electronic Registration Systems, Inc., as Nominee for EMC Mortgage.

Amounts Due. There is due and owing to the Plaintiff the following:

a) Unpaid Principal Balance on the note and mortgage	\$	266,266.99
b) Accrued interest to 10/14/15 (per diem \$30.77)	\$	90,945.41
c) Late Charges	\$	0.00
d) Escrow Advance :	\$	0.00
e) Property Inspections	\$	0.00
f) Recording Fee	\$	0.00
g) Suspense Balance	\$	0.00
h) Brokers Price Opinion	\$	0.00
GRAND TOTAL:	\$	357,212.40

3. **Interest.** The grand total amount referenced in Paragraph 2 shall bear interest from this date forward at the prevailing legal rate of interest of 4.75%.

4. **Lien on Property.** Plaintiff, whose address is c/o Select Portfolio Servicing, Inc., 3815 SW Temple, Salt Lake City, Utah 84115, 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 Chapters 718 and 720, Florida Statutes. The Plaintiff's lien encumbers the subject property located in Broward County, Florida and is legally described as:

LOT 32, BLK 1 OF AVALON ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 160, PAGE 4 OF THE PUBLIC RECORDS OF BROWARD COUNTY, FLORIDA.

The Property address is 10507 SW 19th St., Miramar, Florida 33025.

5. **Sale of Property.** If the grand total amount with interest at the rate described in Paragraph 1 and all costs accrued subsequent to this Judgment are not paid, the Clerk of Court shall

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sell the subject property at public sale on December 2, 2015, to the highest bidder for cash, except as prescribed in Paragraph 6, at:

[] 201 SE 6 Street Room 230.

[x] <https://www.broward.realforeclose.com/index.cfm> , Clerk's website for on-line auctions at 10:00 a.m.

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 along with any reasonable advances under the Note and Mortgage accruing subsequent to this Judgment, or such part of it, as is necessary to pay the bid in full.

7. **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.

8. **Distribution of Proceeds.** On filing of 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 sale; and by retaining any remaining amount 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 Pendens shall be foreclosed of all estate or claim in the property, except as to claims or rights under Chapter 718 or 720, Florida Statutes, if any. Upon the filing the Certificate of Title, the person named on the Certificate of Title shall be let into the Property.

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10. Notice Pursuant to Amendment to Section 45.031, Florida Statutes (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 SIXTY (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, 201 SE 6th STREET, FORT LAUDERDALE, FL 33301 (TELEPHONE (954) 831-5745)), 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 THE BROWARD COUNTY BAR ASSOCIATION, 1051 SE 3rd AVE, FORT LAUDERDALE, FL 33316 (TELEPHONE (954) 764-8040), 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 BROWARD COUNTY BAR ASSOCIATION, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

11. Jurisdiction. The Court retains jurisdiction of this Action to enter further orders that are proper, including without limitation, writs of possession and deficiency judgments.

DONE AND ORDERED in Fort Lauderdale, Broward County, Florida, this 14 day of

OCT, 2015.



Presiding Judge

Copies furnished to all parties on the below service list:

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Defendant

Charles Brown
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Defendant

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