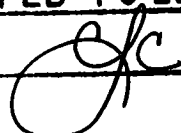


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IN THE CIRCUIT COURT OF THE SEVENTEENTH JUDICIAL CIRCUIT
IN AND FOR BROWARD COUNTY, FLORIDA

<p>PENNYMAC LOAN SERVICES, LLC,</p> <p>Plaintiff,</p> <p>v.</p> <p>ARRON BAIN; JOAN M. RAMIREZ; UNKNOWN SPOUSE OF ARRON BAIN; UNKNOWN SPOUSE OF JOAN M. RAMIREZ; UNKNOWN PARTY IN POSSESSION 1; UNKNOWN PARTY IN POSSESSION 2; NORTH LAKE MAINTENANCE ASSOCIATION, INC.; THE TOWN FOUNDATION, INC.; REGIONS FINANCIAL CORPORATION; BROWARD COUNTY CLERK OF COURT; GLADSTONE & WEISSMAN, P.A.; ANN-MARIE GIUSTIBELLI, ESQ., et al.,</p> <p>Defendants.</p>	<p>Filed In Open Court CLERK OF THE CIRCUIT COURT ON FEB 18 2020 BY  CASE NO.: CACE18014624</p>
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AMENDED FINAL JUDGMENT OF FORECLOSURE NUNC PRO TUNC TO
NOVEMBER 5, 2019

THIS ACTION was heard before the Court on the Plaintiff's Motion for Summary Final Judgment of Foreclosure on November 5, 2019. On the evidence presented, **IT IS ADJUDGED** that a Final Judgment of Foreclosure is **ENTERED** against all Defendants listed by name: Joan M. Ramirez, Arron Bain, North Lake Maintenance Association, Inc., The Town Foundation, Inc., Regions Financial Corporation, Broward County Clerk of Court, Unknown Party in Possession 1, Unknown Party in Possession 2, and Ann-Marie Giustibelli, Esq. (collectively, the "Defendants")

1. **Amounts Due.** Plaintiff, PennyMac Loan Services, LLC, 3043 Townsgate Road #200, Westlake Village, CA 91361, is due:

PRINCIPAL	\$349,159.92
INTEREST FROM (09/01/2017 TO 11/05/2019 @ 3.990%)	\$30,344.06
PER DIEM (\$38.17)	
ESCROW ADVANCE	\$27,911.64

Matthew Felner, Esq. #85879
Doc 10-2019 K. Sanchez 0795576

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Hazard Insurance	\$12,825.00
2017: \$5,978.00	
2018: \$6,847.00	

County Tax for 2018	\$15,087.36
Escrow Credits	-\$0.72

RECOVERABLE BALANCE	\$695.48
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Property Inspection	\$285.00
Late Charges	\$410.48

SUSPENSE -(\$65.24)

RESTRICTED ESCROW	-\$35,000.00)
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TOTAL SUM	\$373,045.86
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Which shall bear interest at the prevailing statutory rate of 6.89% interest.

2. **Lien on Property.** Plaintiff holds a lien for the total sum superior to all claims or estates of Defendants, Joan M. Ramirez, Arron Bain, North Lake Maintenance Association, Inc., The Town Foundation, Inc., Regions Financial Corporation, Broward County Clerk of Court, Unknown Party in Possession 1, Unknown Party in Possession 2, and Ann-Marie Giustibelli, Esq. on the following described property in Broward County, Florida:

Lot 7, Block D, of SECTOR 4 NORTH, according to the Plat thereof as recorded in Plat Book 153, at Page 46, of the Public Records of Broward County, Florida.

Property Address: 644 Cambridge Terrace, Weston, FL 33326

3. **Sale of Property.** If the total sum with interest at the rate described in paragraph 1 and all costs accrued subsequent to this judgment are not paid, the clerk of this court shall sell the property at public sale on March 4, 2020 to the highest bidder for cash, except as prescribed in paragraph 4, in accordance with Section 45.031, Florida Statutes (2013), using the following method:

(CHECK ONE):

☐ _____, beginning at _____ on the prescribed date.

☒ By electronic sale beginning at 10:00 a.m. EST on the prescribed date at via the online auction site at www.broward.realforeclose.com (website).

4. **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

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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.

5. **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 1 from this date to the date of the sale; and by retaining any remaining amount pending the further order of this Court.
6. **Right of Redemption/Right of Possession.** On filing the certificate of sale, Defendants and all persons claiming under or against Defendants since the filing of the Notice of Lis Pendens shall be foreclosed of all estate or claim in the property and Defendant's right of redemption as prescribed by section 45.0315, Florida Statutes (2013), shall be terminated, except as to claims or rights under Chapter 718 or Chapter 720, Florida Statutes, if any. Upon the filing of the certificate of title, the person named on the certificate of title shall be let into possession of the property.
7. **Attorneys' Fees.** The Plaintiff did not seek an award of attorney's fees and costs in this matter.
8. **Jurisdiction Retained.** Jurisdiction of this action is retained to enter further orders that are proper including, without limitation, the amount of unpaid assessments under Chapter 718 and/or 720, Florida Statutes, if any, writs of possession; deficiency judgments; re-foreclosure of omitted parties; reforming errors in the legal description or address; orders authorizing Plaintiff to recover any additional pre- and/or post-judgment advances required to protect its mortgage lien and complete the foreclosure sale contemplated by this judgment, including, but not limited to, advances for property taxes, insurance, property preservation costs, and attorneys' fees and costs; and such other, further issues as are just and necessary.
9. **Assessments Pursuant to Chapter 718 and/or 720, Florida Statutes.** The Court finds the Plaintiff is entitled to the statutory limitation of liability for unpaid assessments of North Lake Maintenance Association, Inc., and The Town Foundation, Inc., as provided by Chapter 718 and/or 720, Florida Statutes.
10. **Equitable Subrogation.** The Court finds that the proceeds of the Mortgage recorded at Instrument No. 112797503, of the Official Records of Broward County, Florida (the "Mortgage"), were used to pay off a prior first priority purchase money mortgage, recorded November 15, 2011, at Book 32364, Page 1742, all of the Official Records of Broward County. Accordingly, the Plaintiff stepped into the shoes of the prior purchase money mortgage and retained the rights and remedies of the satisfied first priority purchase money mortgage. Therefore, the Final Judgment held by Regions Financial Corporation and recorded on January 8, 2010 in Official Records Book 46789 at Page 1670 in the Public Records of Broward County, Florida and rerecorded on April 1, 2010 in the Official Records Book 46986 at Page 1924 in the Public Records of Broward County, Florida and

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the Disposition Order held by Broward County Clerk of Court and recorded December 11, 2013, at Book 50398, Page 1670 are equitably subrogated and inferior to the Mortgage.


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 CONTACT THE CLERK OF THE COURT FOR BROWARD COUNTY, FLORIDA 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 COAST TO COAST LEGAL AID OF SOUTH FLORIDA, INC. 491 N. STATE ROAD 7, PLANTATION, FL 33317, PHONE: 954-736-2400, 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 COAST TO COAST LEGAL AID OF SOUTH FLORIDA, INC. 491 N. STATE ROAD 7, PLANTATION, FL 33317, PHONE: 954-736-2400, FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

ORDERED at Broward County, Florida, on this February 18, 2020,
nunc pro tunc to November 5, 2019.



Circuit Judge

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Ft. Lauderdale, FL 33312
Counsel for Defendant, North Lake Maintenance Association, Inc.
Ralph@condo-laws.com

The Town Foundation, Inc.
c/o Patricia A. Bates, Registered Agent
17200 Royal Palm Boulevard
Weston, FL 33326

Unknown Party in Possession 1
644 Cambridge Terrace
Weston, FL 33326

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Unknown Party in Possession 2
644 Cambridge Terrace
Weston, FL 33326