

IN THE CIRCUIT COURT OF THE ELEVENTH JUDICIAL  
CIRCUIT  
IN AND FOR MIAMI-DADE COUNTY, FLORIDA  
CIVIL ACTION

CENTRAL MORTGAGE COMPANY,

Plaintiff,

vs.

CASE NO. 13-2010-CA-050641  
DIVISION 22

FILED  
13 APR 17 3 11 PM  
CLERK OF COURT  
12  
U.S. DISTRICT COURT  
SOUTHERN DISTRICT OF FLORIDA  
THIS CASE IS CLOSED

SPACE FOR RECORDING  
ONLY F.S. §695.26

JOSEPH KISSEL A/K/A JOSEPH P. KISSELL; TENANT #1  
N/K/A JOSEPH KISSELL JR

Defendant(s).

**FINAL JUDGMENT OF FORECLOSURE**

THIS ACTION was heard before the Court on the plaintiff's Motion for Summary Final Judgment. On the evidence presented, IT IS ORDERED AND ADJUDGED that Plaintiff's Motion for Summary Judgment is **GRANTED** all Defendants listed by name: JOSEPH KISSEL A/K/A JOSEPH P. KISSELL; .

1. **Amounts Due and Owing.** Plaintiff is due:

PRINCIPAL DUE ON THE NOTE SECURED BY THE MORTGAGE FORECLOSED:	\$501,993.58
INTEREST ON THE NOTE AND MORTGAGE FROM 04/01/2010 TO 03/09/2012	66,661.34
PER DIEM INTEREST AT 7.25% FROM 03/09/2012 TO 04/04/2013	38,986.61
PRE-ACCELERATED LATE CHARGES THROUGH August 26, 2010	322.72
TITLE SEARCH EXPENSES	175.00
TITLE EXAMINATION FEE	150.00
TAXES FOR THE YEAR(S) OF	12,857.28
INSURANCE PREMIUMS	6,830.46
PROPERTY INSPECTIONS	120.00
BPO/APPRaisal	625.00
MODIFICATION ASSESSMENT FEE	1,000.00
UNAPPLIED FUNDS	-4,300.00

ESCROW CREDITS

-1,545.41

ATTORNEYS' FEES

\*Other

1,300.00

(\*The requested attorney's fee is 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.)

ATTORNEYS' FEES TOTAL

\$1,300.00

COURT COSTS:

FILING FEE

1,951.00

INVESTIGATION/SERVICE OF PROCESS

245.00

Mediation Cost

~~400.00~~ 275.00

GRAND TOTAL

~~\$627,772.58~~  
\$627,647.58

2. **Interest.** The grand total amount referenced in paragraph 1 shall bear interest from this date forward at the prevailing legal rate of interest.

3. **Lien on Property.** Plaintiff, whose address is 801 JOHN BARROWS ROAD SUITE 1, LITTLE ROCK, AR 72205, holds a lien for the grand total sum superior to all claims or estates of the defendant(s), on the following described property in Miami Dade County, Florida:

LOT 5, BLOCK 15, E.F.M. ESTATES SECTION 2, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 160, PAGE 81, OF THE PUBLIC RECORDS OF MIAMI-DADE COUNTY, FLORIDA.

Property Address: : 15562 SW 15TH TERRACE, MIAMI, FL 33194

4. **Sale of Property.** If the grand total amount with interest at the rate described in Paragraph 2 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 5-23-13, 2013, to the highest bidder for cash, except as prescribed in paragraph 6, at : WWW.MIAMIDADE.REALFORECLOSE.COM, the Clerk's website for on-line auctions after having first given notice as required by Section 45.031, Florida Statutes.

5. **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 documentary stamps affixed to 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.

6. **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 2 from this date to the date of the sale; and by retaining any remaining amount pending the further order of this Court.

7. **Right of Possession.** On filing of the Certificate of Sale, Defendant(s) and all persons claiming under or against Defendant(s) 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 Chapter 720, Fla. Stat., if any. Upon filing of the Certificate of Title, the person named on the Certificate of Title shall be let into possession of the property, subject to the provisions of the "Protecting Tenants at Foreclosure Act of 2009."

8. **Jurisdiction.** The Court retains jurisdiction of this action 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 THIS FINAL JUDGMENT.**

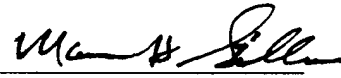
**IF YOU ARE A SUBORDINATE LIENHOLDER CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN SIXTY (60) DAYS AFTER THE SALE. IF YOU FAIL TO FILE A CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS.**

**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, MIAMI-DADE COUNTY, 73 W. Flagler St., Room 135, Miami, FL 33130, PHONE: 305-1, WITHIN TEN (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 Immigrant Advocacy Center - Miami Office (305)573-1106, Guardianship Program for Dade County - Florida (305)592-7642, Legal Aid Society of Dade County Bar Association - (305)579-5733, Legal Services of Greater Miami, Inc - Caribbean Boulevard Office (305)232-9680, Legal Services of**

Greater Miami, Inc - Main Office (305)576-0080, 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 Immigrant Advocacy Center - Miami Office (305)573-1106, Guardianship Program for Dade County - Florida (305)592-7642, Legal Aid Society of Dade County Bar Association - (305)579-5733, Legal Services of Greater Miami, Inc - Caribbean Boulevard Office (305)232-9680, Legal Services of Greater Miami, Inc - Main Office (305)576-0080, FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

DONE AND ORDERED at MIAMI-DADE County, Florida, on this 8 day of April, 2013.

  
Circuit Judge  
13-2010-CA-050641

Copies furnished to all parties:  
John Jefferson, Esquire  
Ronald R Wolfe & Associates, P.L.  
P.O. Box 25018  
Tampa, Florida 33622-5018  
All parties on the attached Service List

**APR 08 2013**  
**MARVIN H. GILLMAN**  
**SENIOR JUDGE**

Form revision 7/1/06  
F10067698, Case No. 13-2010-CA-050641, CENTRAL-CONV-R-UNASSIGNED-Team 4 -- F10067698

**Service List**

JOSEPH KISSEL A/K/A JOSEPH P. KISSELL  
c/o OSCAR J. ESTEVEZ, Esq.  
6245 NORTH FEDERAL HIGHWAY  
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