



IN THE CIRCUIT COURT OF THE
NINETEENTH JUDICIAL CIRCUIT IN AND
FOR OKEECHOBEE COUNTY, FLORIDA

Case No: 2024000115CAAXMX

CARRINGTON MORTGAGE SERVICES, LLC,
Plaintiff,

v.

MONICA RITCHIE; UNKNOWN SPOUSE OF
MONICA RITCHIE; THE SECRETARY OF
HOUSING AND URBAN DEVELOPMENT;
UNITED STATES OF AMERICA, DEPARTMENT
OF THE TREASURY-INTERNAL REVENUE SERVICE,
Defendants.

FILED FOR RECORD
OKEECHOBEE COUNTY, FLA
2025 FEB 13 PM 2:38
CLERK OF THE CIRCUIT COURT
AND COMPTROLLER

FINAL JUDGMENT OF FORECLOSURE

This action was heard before the court on **February 13, 2025** and on the evidence presented and being otherwise duly advised in the premises,

IT IS ORDERED AND ADJUDGED that:

1. **Final Judgment** in favor of the Plaintiff, CARRINGTON MORTGAGE SERVICES, LLC, is **GRANTED** as to all counts and against the following Defendants: MONICA RITCHIE; UNKNOWN SPOUSE OF MONICA RITCHIE; THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; UNITED STATES OF AMERICA, DEPARTMENT OF THE TREASURY-INTERNAL REVENUE SERVICE. There is no dispute of material facts and plaintiff's motion for summary judgment is granted.

2. **Amounts due.** Plaintiff, CARRINGTON MORTGAGE SERVICES, LLC, is due:

Principal Balance	\$208,089.27
Interest from 1/1/2024 to 11/29/2024	\$ 9,449.56
Per Diem Interest at \$28.84 per day from 11/30/2024 to 2/13/2025	\$ 2,191.84
Pre-Acceleration Late Charges	\$ 135.96
Escrow Balance	\$ 2,421.08
FHA Premium Due HUD	\$ 189.50
Deferred Amount	\$ 4,034.60
Additional Escrow: "Tax"	\$ 1,402.50
Expense Advance	\$ 1,860.00
Attorney's Fees	\$ 6,100.00
Court costs	\$ 2,395.91
TOTAL SUM	\$238,270.22

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3. **Interest.** The total amount in paragraph 2 must bear interest from this date forward at the prevailing statutory rate of interest.

4. **Lien on Property.** Plaintiff, whose address is: 1600 South Douglass Road, Suite 200-A, Anaheim, California 92806, holds a lien for the total sum specified in Paragraph 2 herein superior to all claims or estates of defendants, (with the exception of any assessments that are superior pursuant to Sections 718.116 or 720.3085) The lien of the Plaintiff is superior in dignity to any right, title, interest or claim of the following Defendants: **MONICA RITCHIE; UNKNOWN SPOUSE OF MONICA RITCHIE; THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; UNITED STATES OF AMERICA, DEPARTMENT OF THE TREASURY-INTERNAL REVENUE SERVICE** 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 Sections 718.116 or 720.3085, Florida Statutes or the Declaration of Covenants, whichever provides the most protection for the Plaintiff from liability for past due assessment. Additionally, all liens and/or property transfers recorded after the recording of the *lis pendens* in this action are hereby foreclosed of their interest pursuant Fla. Stat. § 48.23. If the United States of America is a Defendant in this action, then pursuant to 28 U.S.C. § 2410(c), it shall have a period of 120 days from the date of sale to redeem the subject property. All municipal liens recorded after the mortgage, which do not have an independent statutory basis for super-priority are hereby foreclosed pursuant to *City of Palm Bay v. Wells Fargo Bank, N.A.*, 114 So.3d 924 (Fla. 2013), but the holders of any such liens may retain a right of redemption as provided by Fla. Stat. § 45.0315. The lien of the Plaintiff encumbers the following described property in Okeechobee County, Florida:

LOT 12 BLOCK 12, OAKPARK SUBDIVISION, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 3, PAGE 3, PUBLIC RECORDS OF OKEECHOBEE COUNTY, FLORIDA.

Property address: 3261 SW 22nd St, Okeechobee, FL 34974

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 April 9, 2025 to the highest bidder for cash, except as prescribed in paragraph 7, by electronic sale at Okeechobee beginning at 11:00 a.m. <https://okeechobee.realforeclose.com> in accordance with 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.** Any electronic sale by the clerk must be in accordance with

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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, 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, plaintiff shall file an affidavit within 5 business days and the Clerk shall credit plaintiff's bid with the total sum with post-judgment 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 charge imposed in section 45.031, Florida Statutes.

7. **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 4 from this date to the date of the sale; and by retaining any remaining amount pending the further order of this court.

8. **Right of Redemption.** 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, except as to claims or rights under chapter 718 or chapter 720, Florida Statutes, if any. On filing of the certificate of sale, defendants' right of redemption as provided by section 45.0315, Florida Statutes shall be terminated.

9. **Right of Possession.** Upon the filing of the certificate of title, the person named on the certificate of title shall be let into possession of the property. If any defendant or tenant remains in possession of the property, an Order Granting the Motion for Writ of Possession shall be entered without further notice of hearing, subject to the purchaser's compliance with Section 83.5615, Florida Statutes.

10. **Attorneys' Fees.** Because a default judgment has been entered against the mortgagor and because the fees requested do not exceed 3% of the principal amount owed at the time the complaint was filed, it is not necessary for the court to hold a hearing or adjudge the requested attorneys' fees to be reasonable.

11. **Jurisdiction Retained.** Jurisdiction of this action is retained to enter further orders that are proper including, without limitation, a deficiency judgment, writs of possession and such supplemental relief or judgments as may be appropriate.

12. **Plaintiff's Additional Expenses.** If the Plaintiff incurs additional expenses subsequent to the entry of this final judgment but prior to the sale date specified in paragraph 5, Plaintiff may, by written motion served on all parties and adjudication at a hearing with notice, seek to amend this final judgment to include said additional expenses.

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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 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 CHECK WITH THE CLERK OF THE COURT, 312 N.W. 3RD STREET. OKEECHOBEE, FLORIDA 34972, 863-763-2131, 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 FLORIDA RURAL LEGAL SERVICE – FORT PIERCE OFFICE, 510 SOUTH US HIGHWAY 1, SUITE 1, FORT PIERCE, FLORIDA 34948, (772) 466-4776, 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 RURAL LEGAL SERVICE – FORT PIERCE OFFICE, (772) 466-4776, FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

DONE AND ORDERED on February 13, 2025 at Okeechobee, Florida.


LAURIE E. BUCHANAN, Circuit Judge

Copies furnished to:

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SERVICE LIST

COPIES ARE BEING PROVIDED TO THE FOLLOWING PARTIES VIA THE E-FILING PORTAL:

Anthony Vamvas, Esq.
Lender Legal PLLC
1800 Pembroke Drive, Suite 250
Orlando, FL 32810
Attorney for Plaintiff
EService@lenderlegal.com

COUNSEL FOR PLAINTIFF SHALL SERVE A COPY OF THIS ORDER ON THE FOLLOWING PARTIES IMMEDIATELY AND FILE A CERTIFICATE OF SERVICE IN THIS COURT FILE:

Monica Ritchie
3261 SW 22nd St
Okeechobee, FL 34974

Unknown Spouse of Monica Ritchie
3261 SW 22nd St
Okeechobee, FL 34974

The Secretary of Housing and Urban Development
c/o U.S. Attorney's Office
500 E. Broward Blvd.
Ft. Lauderdale, FL 33394

United States of America, Department of the Treasury-Internal Revenue Service
c/o U.S. Attorney's Office
500 E. Broward Blvd.
Ft. Lauderdale, FL 33394

Adding Machine Calculator Tape*Print page and close browser tab to return to the Adding Machine Calculator.*

		Entry	Sub-Total	<i>Notes</i>
1.	+	208,089.27	208,089.27	
2.	+	9,449.56	217,538.83	
3.	+	2,191.84	219,730.67	
4.	+	135.96	219,866.63	
5.	+	2,421.08	222,287.71	
6.	+	189.50	222,477.21	
7.	+	4,034.60	226,511.81	
8.	+	1,402.50	227,914.31	
9.	+	1,860.00	229,774.31	
10.	+	6,100.00	235,874.31	
11.	+	2,395.91	238,270.22	
Total		=	238,270.22	

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