

OK

IN THE CIRCUIT COURT OF THE 6th JUDICIAL CIRCUIT
OF FLORIDA, IN AND FOR PINELLAS COUNTY
CIVIL DIVISION

HSBC Bank USA, N.A., as Indenture Trustee
for the registered Noteholders of Renaissance
Home Equity Loan Trust 2007-1

Plaintiff,

-vs.-

Peggy J. Gorrell; Ronald Gorrell; GB Home
Equity, LLC; Citimortgage, Inc.

Defendant(s).

Case #: 2008-888-CI
Division #: 19

UCN:52200 8 CA 000888 EX CICI

FILED
2010 APR 15 AM 8:38
KEN BURKE
CLERK OF COURT
PINELLAS COUNTY
FLORIDA

UNIFORM FINAL JUDGMENT OF FORECLOSURE

THIS MATTER was heard before the Court on Plaintiff's Motion for Summary Final Judgment of Foreclosure on April 6, 2010. After consideration of all evidence presented, this Court rules as follows:

IT IS ADJUDGED that:

1. Plaintiff has complied with all elements of law and guidelines in procuring a summary foreclosure and has submitted a Certification of Compliance with Foreclosure Procedures in compliance with Administrative Order No. 2009-065 PA/PI-CIR.
2. **VALUE OF CLAIM:** At the initiation of this action, in accordance with section 28.241(1)(a)2.b., Florida Statutes (effective for actions filed on and after June 1, 2009), Plaintiff estimated the amount in controversy of the claim to be \$822,498.21. In accordance with 28.241(1)(a)2.c., Florida Statutes, the court identifies the actual value of the claim to be \$1,050,482.94. For any difference between the estimated amount in controversy and the actual value of the claim that requires the filing fee to be adjusted, the clerk shall adjust the filing fee. In determining whether the filing fee needs to be adjusted, the following graduated filing fee scale in section 28.241(1)(a)2.d., Florida Statutes, controls:

\$400 Value of claim less than or equal to \$50,000 with 5 defendants or less
\$905 Value of claim greater than \$50,000 but less than \$250,000 with 5 defendants or less
\$1,905 Value of claim \$250,000 or greater with 5 defendants or less

3. There is due and owing to the Plaintiff the following:

Principal due on the note secured by the mortgage foreclosed:	\$822,498.21
Interest on the note and mortgage from July 1, 2007 to April 6, 2010	\$166,890.14
Late Charges	\$860.19
Title Report	\$975.00
Filing Fee	\$262.00
Filing Fee for Lis Pendens	\$9.00
Service Of Process at \$45.00 per defendant/attempts:	\$680.00
Publication:	\$180.00
Skip Trace:	\$6.21
SUBTOTAL:	\$992,360.75
Hazard Insurance Advance	\$19,091.63
Tax Advance	\$35,247.60
BPO	\$321.00
Property Inspections	\$84.00
Maintenance	\$2,172.75
Certified Mail Costs	\$5.21
Total Advances:	\$56,922.19
Attorney fees based upon 10 hrs at \$150.00 per hr but reduced by contract:	\$1,200.00
JUDGMENT GRAND TOTAL:	\$1,050,482.94

4. The total sum referenced in Paragraph 2 shall bear interest from this date forward at the prevailing statutory interest rate of 6 percent.

5. Plaintiff, whose address is Ocwen Loan Servicing, LLC, 1661 Worthington Road; Suite 100, P.O. Box 24737, West Palm Beach, Florida 33415, holds a lien for the 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 Florida Statutes Sections 718.116 and 720.3085. The plaintiff's lien encumbers the subject property located in Pinellas County, Florida and described as:

LOT 27, LESS THE WEST 10 FEET THEREOF AND ALL OF LOTS 25 AND 26, NORTH BAY HEIGHTS, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 1, PAGE 1, OF THE PUBLIC RECORDS OF PINELLAS COUNTY, FLORIDA.
Property Address: 101 21st Avenue North, Saint Petersburg, FL 33704

6. 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 the Court shall sell the subject property at public sale on May 27, 2010, at 11:00A.M. to the highest bidder for cash, except as prescribed in Paragraph 6, on the AT THE WEST DOOR OF THE PINELLAS COUNTY JUDICIAL BUILDING, 545 1ST AVENUE NORTH, ST. PETERSBURG, FLORIDA, 33701, AT 11:00 A M, in St Petersburg, Florida after having first given notice as required by Section 45.031, Florida Statutes. At least three (3) days prior to the sale, Plaintiff must pay at least the costs associated with the Notice of Publication. A sale should not be held in the absence of the Plaintiff's Attorney or other representative. Plaintiff or its attorney may also cancel or postpone the sale by notifying the Clerk of the Court of such cancellation or postponement via a fax sent to the Clerk prior to the sale being conducted.

7. Plaintiff shall advance all subsequent required costs of this action. Except for publishing costs supported by an affidavit, reimbursement or credit for such costs shall be by court order based upon a written motion and adjudication at a hearing with notice. If a third party bidder is the purchaser, the third party bidder must pay the documentary stamps attached to the certificate of title in addition to the bid.

8. If the Plaintiff incurs additional expenses subsequent to the entry of this final judgment but prior to the sale date specified in Paragraph 5 herein, 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.

9. 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 the plaintiff's costs; second, documentary stamps affixed to the Certificate, unless the property is purchased by a third party bidder; 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; and by retaining any remaining amount pending further Order of this Court.

10. On 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 and the purchaser at sale shall be let into possession of the property. On filing of the Certificate of Sale, defendant's right of redemption as prescribed by Florida Statutes, Section 45.0315 shall be terminated.

11. The Court finds, based upon the affidavits presented and upon inquiry of counsel for the plaintiff, that 10 hours were reasonably expended by plaintiff's counsel and that an hourly rate of \$150.00 is the contractually amount listed in paragraph 2 and is appropriate. PLAINTIFF'S COUNSEL CERTIFIES THAT THE ATTORNEY FEE AWARDED DOES NOT EXCEED ITS CONTRACT FEE WITH THE PLAINTIFF. The Court finds that there are

no reduction or enhancement factors for consideration by the Court pursuant to Florida Patient's Compensation Fund v. Rowe, 472 So.2d 1145 (Fla. 1985).

12. **IMPORTANT INFORMATION PROVIDED** pursuant to Section 45.031, Florida Statutes:

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

If the property has qualified for the homestead tax exemption in the most recent approved tax roll, also include the following two paragraphs:

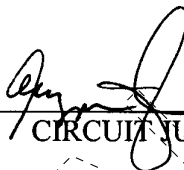
IF YOU ARE THE PROPERTY OWNER, YOU MAY CLAIM THESE FUNDS YOURSELF. YOU ARE NOT REQUIRED TO HAVE A LAWYER OR ANY OTHER REPRESENTATION AND YOU DO NOT HAVE TO ASSIGN YOUR RIGHTS TO ANYONE ELSE IN ORDER FOR YOU TO CLAIM ANY MONEY TO WHICH YOU ARE ENTITLED. PLEASE CHECK WITH THE CLERK OF THE COURT AT 813-276-8100 EXT. 4733 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 BAY AREA LEGAL SERVICES, 829 W. DR. MARTIN LUTHER KING BOULEVARD, 2ND FLOOR, TAMPA, FLORIDA 33603-3336, TELEPHONE NUMBER, 813-232-1343, 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 HILLSBOROUGH COUNTY BAR ASSOCIATION REFERRAL SERVICE AT 813-221-7780 FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

13. **The Plaintiff may assign the judgment and credit bid by the filing of an assignment prior to the issuance of the certificate of title without further order of the court.**

14. **The Court retains jurisdiction of this action to enter further orders that are proper, including, without limitation, orders authorizing writs of possession and an award of attorney's fees, and to enter deficiency judgments if the borrower has not been discharged in bankruptcy.**

DONE AND ORDERED at St Petersburg, Pinellas County, Florida on this 15 day of April, 2010.



CIRCUIT JUDGE

Copies furnished to:

PEGGY J. GORRELL, 742 MINK AVE. PMB 239, MURRELLS INLET, SC 29576

RONALD GORRELL, 742 MINK AVE. PMB 239, MURRELLS INLET, SC 29576

GB HOME EQUITY, LLC, C/O NRAI SERVICES, R.A., 2731 EXECUTIVE PARK DRIVE, SUITE 4, WESTON, FL 33331

OCCUPANTS, 101 21ST AVENUE NORTH, SAINT PETERSBURG, FL 33704

CITIMORTGAGE, INC., C/O CT CORPORATION SYSTEM, R.A., 1200 SOUTH PINE ISLAND ROAD, PLANTATION, FL 33324

SHAPIRO & FISHMAN, LLP, 10004 N. DALE MABRY HIGHWAY, SUITE 112, TAMPA, FL 33618

S&F# 07-84478T