## IN THE CIRCUIT COURT OF THE $11^{\mathrm{TH}}$ JUDICIAL CIRCUIT IN AND FOR MIAMI-DADE COUNTY, FLORIDA

TURNBERRY BANK,

GENERAL JURISDICTION DIV.

Plaintiff,

VS.

CASE NO.:08-3110 CA 02

WATERSIDE ACQUISITIONS, LLC, a Florida limited liability company, DANA J. BERMAN, Individually, MICHAEL I GOLDBERG, as Receiver of Waterside Acquisitions, LLC, BISCAYNE PARK TERRACE CONDOMINIUM ASSOCIATION, INC., a non-profit Florida corporation; ROGER JEAN PIERRE,

	lants

## FINAL JUDGMENT OF FORECLOSURE AS TO COUNT I (Pursuant to Administrative Order No.06-02 A1)

THIS ACTION was heard before the Court on Plaintiff, Turnberry Bank's Motion for Summary Judgment of Foreclosure as to Count I on Thursday, April 23, 2009. On the evidence presented IT IS ADJUDGED that:

- 1. The Plaintiff's Motion for Summary Judgment of Foreclosure as to Count I is GRANTED. Service of process has been duly and regularly obtained over Defendants, Waterside Acquisitions, LLC., Dana J. Berman, Michael I. Goldberg, as Receiver of Waterside Acquisitions, LLC, Biscayne Park Terrace Condominium Association, Inc., Roger Jean Pierre.
- 2. There is due and owing to the Plaintiff the following:

Principal due on the note secured by the mortgage foreclosed:	\$	148,875.00	
Interest on the note and mortgage 9/1/07 to 2/5/09	\$	10,290.97	
Per diem interest at 18 % (\$74.44 per day) 2/6/09 to 4/23/09	\$	1,712.12	
Late Charges (Pre-acceleration)	\$	795.53	
Title search expenses	\$	450.00	
Court Costs:			
Filing fee, recording lis pendens, summons, add'l parties	\$	286.00	
Service of Process at \$36 per Defendant address (8)	\$	288.00	
SUBTOTAL	\$		
Additional Costs:	\$	0	
Attorney fees based upon 34.40 hours at \$225 per hour		7,740.00	
Less: Undisbursed escrow funds			
Less: Unearned insurance premiums		480 408 60	
GRAND TOTAL:	- 5	170,437.62	

- 3. The grand total amount referenced in Paragraph 2 shall bear interest from this date forward at the prevailing legal rate of interest.
- 4. Plaintiff, whose address is TURNBERRY BANK, 20295 N.E. 29th Place, Aventura, FL 33180 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 Florida Statutes, Section 718.116. The plaintiff's lien encumbers the subject property located in Miami-Dade County, Florida and described as:

Unit No. 1370-17, of BISCAYNE PARK TERRACE, A CONDOMINIUM, according to the Declaration of Condominium thereof recorded in Official Records Book 24455 at Page 801, of the Public Records of Miami-Dade County, Florida.

Property Address: 1370 N.E. 119 Street, Unit #17E, Miami, Florida 33161, tax identification number 30-2232-093-0370

- 5. If the grand total amount 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 \_\_\_\_\_\_\_\_\_, 2009, at 11:00 A.M. to the highest bidder for cash, except as prescribed in Paragraph 6, at Room 908, 140 West Flagler Street, Miami, Florida after having first given notice as required by Section 45.031, Florida Statutes. The Clerk shall not conduct the sale in the absence of the Plaintiff or its representative.
- 6. 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 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, for services in making, recording, and certifying the sale and title that shall be assessed as costs.
- 7. On filing of the Certificate of Sale, Defendant's right of redemption as proscribed by Florida Statutes, Section 45.0315 shall be terminated.
- 8. 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. During the sixty (60) days after the Clerk issues the certificate of disbursements, the Clerk shall hold the surplus pending further Order of this Court.
- 9. Upon filing of the Certificate of Title, 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 the purchaser at sale shall be let into possession of the property.
- 10. The Court finds, based upon the affidavits presented and upon inquiry of counsel for the plaintiff, that 31.30 hours were reasonably expended by plaintiff's counsel and that an hourly rate of \$225.00 is appropriate. PLAINTIFF'S COUNSEL REPRESENTS THAT THE ATTORNEY FEE AWARDED DOES NOT EXCEED IT'S 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).

11. NOTICE PURSUANT TO AMENDMENT TO SECTION, 45.031, FLA. ST. (2006) IF THIS PROPERTY IS SOLD AT PUBLIC AUCTION, THERE MAY BE ADDITIONAL MONEY FROM THE SALE AFTER PAYMENT OF PERSONS WHO ARE NETITLED TO BE PAID FRO 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 THEN SIXTY (60) DAYS AFTER THE SALE. IF YOU FAIL TO FILE A CLAIM, YOU WILL NOT E 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 COURT, 140 WEST FLAGLER STREET, ROOM 908, MIAMI, FLORIDA (TELEPHONE: (305) 375-5943), 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 SOMEON 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 LEGAL AID SOCIETY AT THE DADE COUNTY BAR ASSOCIATION 123 N.W. 1ST AVENUE, SUITE 214, MIAMI, FLORIDA, (TELEPHONE: (305) 371-2220), 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 IF YOU CHOOSE TO CONTACT THE DADE COUNTY BAR OPTIONS. ASSOCIATION LEGAL AID SOCIETY, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

13. The Court retains jurisdiction of this action to enter further orders or judgment that are proper, including, without limitation, writs of possession.

ORDERED at Miami, Florida, on	, <sup>2009.</sup> Conformed <b>Copy</b>
	APR 2 3 2009
Circuit Judge	RONALD M FRIEDMAN Cincuit Court Judge

Copies furnished to:

James Gassenheimer, Esq.

Mr. Dana Berman

Mr. Roger Jean Pierre

Biscayne Park Terrace Condominium Association, Inc.