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F06004396

IN THE CIRCUIT COURT OF THE FIFTH JUDICIAL CIRCUIT
IN AND FOR HERNANDO COUNTY, FLORIDA
CIVIL ACTION

Doc# 2006051866
Hernando County, Florida
06/21/2006 9:51AM
KAREN NICOLAI, Clerk

DEUTSCHE BANK NATIONAL TRUST COMPANY,
AS INDENTURE TRUSTEE, FOR NEW CENTURY
HOME EQUITY LOAN TRUST 2005-4,

OFFICIAL RECORDS
BK: 2278 PG: 1419

Plaintiff,

vs. CASE NO. H-27-CA-2006-0358-RT
DIVISION 01

SPACE FOR RECORDING ONLY F.S. §695.26

PATRICE A. CROW;

Defendant(s).

FINAL SUMMARY JUDGMENT OF MORTGAGE FORECLOSURE

THIS CAUSE having come to be heard on June 19, 2006 on the MOTION FOR FINAL SUMMARY JUDGMENT OF MORTGAGE FORECLOSURE INCLUDING A HEARING TO TAX ATTORNEYS' FEES AND COSTS filed on behalf of DEUTSCHE BANK NATIONAL TRUST COMPANY, AS INDENTURE TRUSTEE, FOR NEW CENTURY HOME EQUITY LOAN TRUST 2005-4, hereinafter referred to as Plaintiff, and the Court having reviewed the pleadings and affidavits filed by Plaintiff, having heard argument of counsel, and being otherwise fully advised in the premises:

ORDERS AND ADJUDGES as follows:

1. Service of process has been duly and regularly obtained over PATRICE A. CROW; hereinafter referred to as "Defendants."
2. The equities of this action are in favor of Plaintiff, and Plaintiff is entitled to the foreclosure of its mortgage. Plaintiff is due:

UNPAID PRINCIPAL BALANCE	\$147,994.07
INTEREST THROUGH June 19, 2006	6,479.21
PRE-ACCELERATED LATE CHARGES THROUGH March 24, 2006	108.86
PROPERTY INSPECTIONS	79.00
INSURANCE	1,861.58
BPO	125.00
TITLE SEARCH EXPENSES	175.00
TITLE EXAMINATION FEE	150.00
FILING FEE	261.00
INVESTIGATION/SERVICE OF PROCESS	327.60

FILED FOR RECORD
KAREN NICOLAI, CLERK
HERNANDO COUNTY, FLA.
2006 JUN 19 PM 5:06

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RECORDING FEE	19.00
ATTORNEY'S FEE	1,200.00
TOTAL	<u>\$158,780.32</u>

3. The Court finds, based upon §702.065(2) Florida Statutes, the affidavits filed herein, inquiry of counsel for Plaintiff, and upon consideration of the legal services rendered, the complexity of the foreclosure action, the amount of time and labor reasonably expended by lawyers in the community in prosecuting routine mortgage foreclosure actions, Echevarria, Codilis & Stawiarski's, flat fee agreement with its client and Florida law, that the flat fee sought by Echevarria, Codilis & Stawiarski, is reasonable and awards a flat fee of One thousand, Two hundred and 00/100 Dollars (\$1,200.00).

4. The Court finds that the Plaintiff is the owner of the Note(s) and Mortgage(s) being foreclosed in this matter.

5. Plaintiff holds a lien for the total sums set forth in Paragraph 2 superior to any claims, interests or estates of Defendant(s) PATRICE A. CROW; and any person or entities claiming by, through, under or against these defendant(s), with the exception of any special assessments that are superior pursuant to Florida Statutes 159 and/or 170.9, on the following-described property located and situated in HERNANDO County, Florida:

LOT 1, BLOCK 1448, SPRING HILL, UNIT 21, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 9, PAGES 81 THROUGH 96 OF THE PUBLIC RECORDS OF HERNANDO COUNTY, FLORIDA.

A/K/A 8280 Norbert Street, Spring Hill, FL 34606

6. If the total sum set forth in Paragraph 2, with interest at the rate prescribed by law (**which is 9 percent per annum**) and all costs of this action accruing subsequent to this Judgment, is not paid immediately, the Clerk of this Court shall sell the property described in Paragraph 5 at a public sale on July 20, 2006, at 11:00AM, to the highest bidder for cash, except as hereinafter set forth, at IN THE ATRIUM ON THE FIRST FLOOR OF THE OLD HERNANDO COUNTY COURTHOUSE, BROOKSVILLE, FLORIDA in HERNANDO County, Florida in accordance with Florida Statutes §45.031(1999) Florida Statutes, provided, however, that such sale shall not be held in the absence of Plaintiff's attorney or its representative. The Clerk shall set a sale date between 20 to 35 days from the date of this Judgment.

7. Plaintiff shall advance all subsequent costs of this action in addition to any advances made to preserve its collateral and shall be reimbursed, without further Order of the Court, by the Clerk if Plaintiff is not the purchaser of

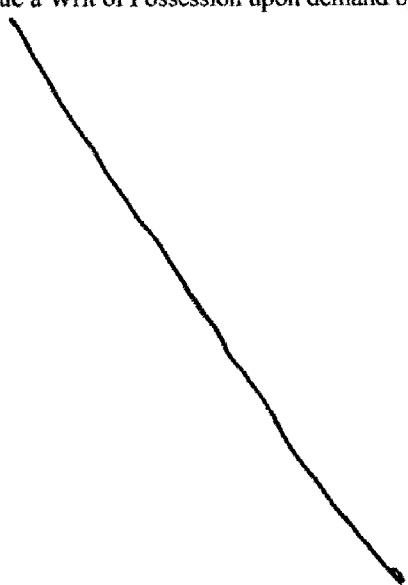
the property. If Plaintiff is the purchaser, the bid may be assigned without further Order of this Court and the Clerk shall credit the Plaintiff's bid with the total sum set forth in Paragraph 2 above, together with interest as prescribed by law and costs accruing subsequent to this judgment as is necessary to pay the bid in full.

**OFFICIAL RECORDS
BK: 2278 PG: 1421**

8. On filing the Certificate of Title with respect to the property described in Paragraph 5, 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 if Plaintiff is the successful bidder; third, Plaintiff's attorney's fees; fourth, the total sum due to Plaintiff, as set forth in Paragraph 2, less the items paid, plus interest at the rate prescribed by law from this date to the date of the sale to Plaintiff. The Clerk shall retain any amount remaining pending the further Order of this Court. Any amounts so retained are to be distributed to each Defendant, as determined by Order of this Court.

9. The successful bidder and purchaser at the foreclosure sale of the real property being foreclosed shall pay, in addition to the amount bid, any documentary stamps and Clerk's fee relating to the issuance of the Certificate of Title to be issued by the Clerk to the successful bidder and purchaser. At the time of the sale the successful high bidder shall post with the Clerk a deposit equal to five percent (5%) of the final bid. The deposit shall be applied to the sale price at the time of payment. If final payment is not made within the prescribed period, the Clerk shall re-advertise the sale as provided in this section, and pay all costs of the sale from the deposit. Any remaining funds shall be applied toward the Judgment.

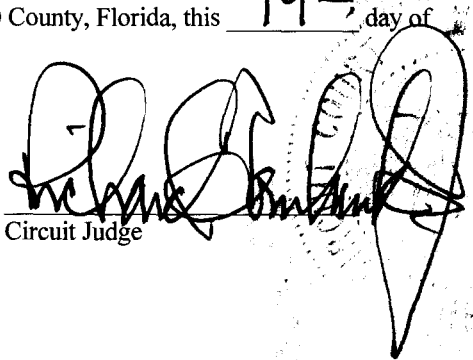
10. On filing the Certificate of Sale Defendants' Right of Redemption as prescribed by Florida Statute §45.0315 Florida Statutes shall be terminated. On filing the Certificate of Title with respect to the property described in Paragraph 5 above, the Defendants named herein, and all persons claiming by, through, under or against them since the filing of Notice of Lis Pendens in this action, are foreclosed of all estate, interest or claim in the property described in Paragraph 5, and the purchaser or purchasers at the sale shall be let into possession of the property. The Clerk of the Circuit Court is Ordered to issue a Writ of Possession upon demand by the purchaser or purchasers.



11. Jurisdiction over this action is retained to enter such further Orders to give Plaintiff adequate and complete relief as may be necessary and proper, including the entry of a deficiency decree if borrower(s) has not been discharged in bankruptcy or constructively served, together with additional attorney's fees, if appropriate.

DONE AND ORDERED in Chambers, in HERNANDO County, Florida, this 19th day of

June, 2006.

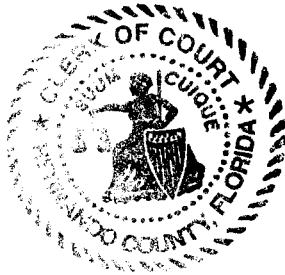

Circuit Judge

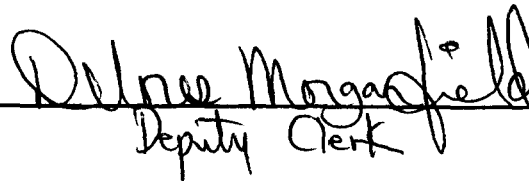
Copies furnished to:
Echevarria, Codilis & Stawiarski
P.O. Box 25018
Tampa, Florida 33622-5018

PATRICE A. CROW
10343 Walton Street
Spring Hill, FL 34608

F06004396, Case No. H-27-CA-2006-0358-RT,
NEW CENTURY - CONV - R - mscott

Mailed out by U.S. mail on:
June 20, 2006




Dulree Morganfield
Deputy Clerk