

NOT FINAL UNTIL TIME EXPIRES TO FILE REHEARING
MOTION AND, IF FILED, DETERMINED

IN THE DISTRICT COURT OF APPEAL
OF FLORIDA
SECOND DISTRICT

RICKY E. SMITH and
ANITA WESTBROOK,

Appellants,

v.

WILMINGTON SAVINGS FUND SOCIETY,
FSB, d/b/a CHRISTIANA TRUST, as
trustee for Hilldale Trust; PORTFOLIO
RECOVERY ASSOCIATES, LLC, as
assignee of Washington Mutual Bank; and
UNITED STATES OF AMERICA
DEPARTMENT OF TREASURY,

Appellees.

Case No. 2D18-2917

Opinion filed December 6, 2019.

Appeal from the Circuit Court for Charlotte
County; Lisa S. Porter, Judge.

Inger M. Garcia of Florida Litigation Group,
P.A., Lighthouse Point; and Kathy L.
Houston of Florida Defense Attorneys,
P.A., Coral Springs, for Appellants Ricky
E. Smith and Anita Westbrook.

Charles P. Gufford of McCalla Raymer
Liebert Pierce, LLC, Orlando, for Appellee
Wilmington Savings.

No appearance for remaining Appellees.

PER CURIAM.

Affirmed.

SILBERMAN, BADALAMENTI, and ATKINSON, JJ., Concur.