

IN THE CIRCUIT COURT OF THE THIRD JUDICIAL CIRCUIT  
IN AND FOR TAYLOR COUNTY, FLORIDA

NewRez LLC dba Shellpoint Mortgage Servicing,

GENERAL JURISDICTION DIVISION

Plaintiff,

Case No. 24000162CAAXMX

vs.

The Unknown Heirs, Devisees, Grantees, Assignees, Lienors,  
Creditors, Trustees, and all other parties claiming interest by,  
through, under or against the Estate of Michael Emfinger a/k/a  
Michael J. Emfinger a/k/a Michael Joe Emfinger, Deceased, et  
al.,

Defendants.

**NOTICE OF FORECLOSURE SALE**

NOTICE IS HEREBY GIVEN pursuant to the Final Judgment and/or Order Rescheduling Foreclosure Sale, entered in Case No. 24000162CAAXMX of the Circuit Court of the THIRD Judicial Circuit, in and for Taylor County, Florida, wherein NewRez LLC dba Shellpoint Mortgage Servicing is the Plaintiff and The Unknown Heirs, Devisees, Grantees, Assignees, Lienors, Creditors, Trustees, and all other parties claiming interest by, through, under or against the Estate of Michael Emfinger a/k/a Michael J. Emfinger a/k/a Michael Joe Emfinger, Deceased; Amy Emfinger Floyd a/k/a Amy Emfinger-Floyd a/k/a Amy E. Floyd a/k/a Amy Michelle Emfinger; Adam Christopher Emfinger a/k/a Adam Emfinger; Austin Grant Emfinger a/k/a Austin G. Emfinger are the Defendants, that I will sell to the highest and best bidder for cash at, the ~~west~~<sup>East</sup> door of the courthouse, 108 North Jefferson Street, Perry, FL 32347, beginning at 11:00 AM on the , the following described property as set forth in said Final Judgment, to wit:

27th DA  
OF MARCH  
2025

LOTS 3, 4 AND 5, BLOCK 5, QUINNDALE SUBDIVISION, ACCORDING TO THE MAP OR PLAT OF SAID QUINNDALE SUBDIVISION ON RECORD IN THE OFFICE OF THE CLERK OF THE CIRCUIT COURT OF TAYLOR COUNTY, FLORIDA.

LESS AND EXCEPT ALL PUBLIC ROAD RIGHTS OF WAY.

TAX ID: 03358-000

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.

Dated this 10 day of February, 2025.



Gary Knowles  
As Clerk of the Court

By: Kathryn Keap  
As Deputy Clerk

If you are a person with a disability who needs an accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Court Administration, 173 NE Hernando Avenue, Room 408, Lake City, Florida 32055; (386)758-2163 or complete the ADA Request form located at <https://thirdcircuitfl.org/ada-accommodation-request/> at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired call 711.

Furnish Copies To:

Brock & Scott PLLC  
4919 Memorial Hwy, Suite 135  
Tampa, FL 33634  
Attorney for Plaintiff

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that a true and correct copy of the foregoing has been furnished using the Florida Court's E-Filing E-Portal, via U.S. Mail, and/or Electronic Mail in accordance with the corresponding addresses listed to the following:

Melissa James, Esquire  
Julie York, Esquire  
[flcourtdocs@brockandscott.com](mailto:flcourtdocs@brockandscott.com)  
*Attorney for Plaintiff*

Unknown Heirs...Estate of Michael Emfinger  
1210 N. Calhoun Street  
Perry, FL. 32347  
*Last Known Address/Publication*

Amy Emfinger Floyd  
4384 Spencer Court  
Milton, FL. 32571

Adam Christopher Emfinger  
1194 S. Fairway Street  
Fairfield, TX. 75840

Austin Grant Emfinger  
1210 North Calhoun Street  
Perry, FL. 32347  
[austin.emfinger@gmail.com](mailto:austin.emfinger@gmail.com)

IN THE CIRCUIT COURT OF THE THIRD JUDICIAL CIRCUIT  
IN AND FOR TAYLOR COUNTY, FLORIDA

NewRez LLC dba Shellpoint Mortgage Servicing,

GENERAL JURISDICTION DIVISION

Plaintiff,

Case No. 24000162CAAXMX

vs.

The Unknown Heirs, Devisees, Grantees, Assignees,  
Lienors, Creditors, Trustees, and all other parties  
claiming interest by, through, under or against the  
Estate of Michael Emfinger a/k/a Michael J.  
Emfinger a/k/a Michael Joe Emfinger, Deceased;  
Amy Emfinger Floyd a/k/a Amy Emfinger-Floyd  
a/k/a Amy E. Floyd a/k/a Amy Michelle Emfinger;  
Adam Christopher Emfinger a/k/a Adam Emfinger;  
Austin Grant Emfinger a/k/a Austin G. Emfinger,

Defendants.

**FINAL JUDGMENT**

THIS ACTION was heard before the Court on Plaintiff's Motion for Summary Judgment on February 6, 2025. On the evidence presented through the affidavits attached to the Motion for Summary Judgment, the supplemental evidence filed and the Court record, and all parties having been duly and properly noticed and having filed no affidavits in opposition,

IT IS ADJUDGED that:

1. Plaintiff, NewRez LLC dba Shellpoint Mortgage Servicing, 601 Office Center Drive, Suite 100, Fort Washington, Pennsylvania 19034, is due:

Principal	\$39,853.65
Accrued Interest from 9/1/2023 through 11/22/2024	\$3,049.29
Per Diem Interest from 11/23/2024 through 2/6/2025 @ \$6.82 / day	\$518.32
Escrow Balance	\$2,875.24
Credit	(\$282.00)
Deferred Principal	\$2,088.82
Property Inspections	\$105.00
Property Preservation	\$1,498.05
Title Costs	\$350.00
Attorneys' fees	
Flat Fee	\$4,320.00
Additional Flat Fee - Status Report	\$325.00

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Additional Flat Fee - Motion for Extension of Time	\$594.00	
Attorneys' fees total		\$5,239.00
Complaint filing fee		\$400.00
Service of Process		\$1,170.40
Publication, Notice of Action		\$161.07
Guardian Ad Litem		\$621.00
Summons		\$40.00
Recording, Lis Pendens		\$29.00
Probate Review		\$1,373.00
Expert Affidavit		\$20.00
E-Filing		\$5.00
Insurance		\$6,395.62
2024 Taxes		\$2,038.77
<b>TOTAL</b>		<b>\$67,549.23</b>

\* The requested attorney's fee is a flat rate fee that the firm's client has agreed to pay in this matter. Given the amount of the fee requested and the labor expended, the Court finds that a lodestar analysis is not necessary and that the flat fee is reasonable.

1. The grand total amount referenced in Paragraph 1 shall bear interest from this date forward at the prevailing legal rate of interest in accordance with Section 55.03, Florida Statutes.

2. Plaintiff holds a lien for the total sum superior to all claims or estates of defendants, on the following described property in Taylor County, Florida:

LOTS 3, 4 AND 5, BLOCK 5, QUINNDALE SUBDIVISION, ACCORDING TO THE MAP OR PLAT OF SAID QUINNDALE SUBDIVISION ON RECORD IN THE OFFICE OF THE CLERK OF THE CIRCUIT COURT OF TAYLOR COUNTY, FLORIDA.

LESS AND EXCEPT ALL PUBLIC ROAD RIGHTS OF WAY.

TAX ID: 03358-000

3. If the total sum with interest at the rate described in paragraph 1 and all costs accrued subsequent to this judgment are not paid, the clerk of this court shall sell the property at public sale on **Thursday March 27, 2025 at 11:00 a.m.**, to the highest bidder for cash, except as prescribed in paragraph 4, at the courthouse located at 108 N. Jefferson Street, 1st Floor in Taylor County in Perry, Florida, in accordance with section 45.031, Florida Statutes, using the following method (CHECK ONE) :

- At the East steps of the courthouse, 108 North Jefferson Street, Perry, FL 32347, beginning at 11:00 AM on the prescribed date.
- By electronic sale beginning at \_\_\_\_\_ on the prescribed date at \_\_\_\_\_.

4. 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, 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.

5. 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 1 from this date to the date of the sale; and by retaining any remaining amount pending the further order of this court.

6. On filing the certificate of sale, defendant(s) and all persons claiming under or against defendant(s) since the filing of the notice of lis pendens shall be foreclosed of all estate or claim in the property and defendant's right of redemption as prescribed by section 45.0315, Florida Statutes (2013) shall be terminated, except as to claims or rights under chapter 718 or chapter 720, Florida Statutes, if any. Upon the filing of the certificate of title, the person named on the certificate of title shall be let into possession of the property.

7. Jurisdiction of this action is retained to enter further orders that are necessary or are proper including, but not limited to re-foreclosure against any subordinate interest omitted from these proceedings, determining the amounts owed to any condominium or homeowners association, issuance of a writ of possession and the entry of a deficiency judgment, when and if such deficiency is sought if the parties liable under the note have not been discharged in bankruptcy (however no deficiency may be sought if the parties liable under the note were subject to an order allowing Plaintiff or its predecessors-in-interest only in rem relief from the bankruptcy automatic stay).

**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, IF ANY, 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, 108 N. JEFFERSON STREET, 1ST FLOOR, PERRY, FLORIDA 32347 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 THREE RIVERS LEGAL SERVICES, INC., 853 SW SISTERS WELCOME RD., LAKE CITY, FL 32056 AT (386) 752-5960 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 THREE RIVERS LEGAL SERVICES, INC. FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.**

**DONE and ORDERED** in Chambers at Columbia County, Florida, on Thursday, February 6, 2025.

62-2024-CA-000162-CAAM 02/06/2025 03:58:28 PM



Wesley Douglas, Circuit Judge  
62-2024-CA-000162-CAAM 02/06/2025 03:58:28 PM

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that a true and correct copy of the foregoing has been furnished using the Florida Court's E-Filing E-Portal, via U.S. Mail, and/or Electronic Mail in accordance with the corresponding addresses listed to the following:

Melissa James, Esquire  
Julie York, Esquire  
[flcourtdocs@brockandscott.com](mailto:flcourtdocs@brockandscott.com)  
*Attorney for Plaintiff*


Unknown Heirs...Estate of Michael Emfinger  
1210 N. Calhoun Street  
Perry, FL. 32347  
*Last Known Address/Publication*

Amy Emfinger Floyd  
4384 Spencer Court  
Milton, FL. 32571

Adam Christopher Emfinger  
1194 S. Fairway Street  
Fairfield, TX. 75840

Austin Grant Emfinger  
1210 North Calhoun Street  
Perry, FL. 32347  
[austin.emfinger@gmail.com](mailto:austin.emfinger@gmail.com)

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Amber L. Hancock, Case Manager

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