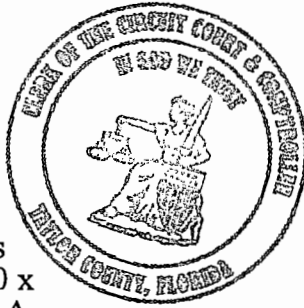


TAYLOR COUNTY  
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Any persons claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.

Dated this 27 day of June, 2025



Clerk of the Circuit Court  
Gary Knowles

By: Kathryn Karp  
Deputy Clerk

Invoice to:  
David R. Byars  
(813) 229-0900 x  
Kass Shuler, P.A.  
1604 N. Marion St.  
Tampa, FL 33602  
ForeclosureService@kasslaw.com

Please fax a first insertion and costs of publishing to 813-229-3323, Attention: Foreclosure Department.

PLEASE PUBLISH THE ABOVE IN:  
**TACO TIMES**



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

Case No.: 62-2024-CA-000408  
Division:

U.S. BANK NATIONAL  
ASSOCIATION, NOT IN ITS  
INDIVIDUAL CAPACITY BUT  
SOLELY AS TRUSTEE FOR THE  
CIM TRUST 2021-NR2  
MORTGAGE-BACKED NOTES,  
SERIES 2021-NR2

Plaintiff,

vs.

GEORGE F. GANT III, UNKNOWN  
TENANTS/OWNERS 1,  
UNKNOWN TENANTS/OWNERS 2  
, AND UNKNOWN  
TENANTS/OWNERS 3,

Defendants.

**FINAL JUDGMENT OF FORECLOSURE**

**THIS CAUSE** came before the Court on Plaintiff's Motion for Summary Judgment on June 26, 2025. After reviewing the relevant portions of the Court File, the evidence presented and hearing from those present and being otherwise fully informed in the premises, the Court hereby makes the following Finding of Fact and Order Granting Plaintiff's Motion for Summary Judgment of Foreclosure.

**I. FINDINGS OF FACT - Plaintiff has offered competent substantial evidence that:**

- A. The mortgage sought to be foreclosure in this action is a valid lien on the subject property;
- B. Plaintiff is the holder or owner of the Note and is entitled to enforce the mortgage;

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FINAL JUDGMENT OF FORECLOSURE

TAYLOR COUNTY  
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C. The subject loan is in default, as the payment due on August 1, 2023, and all subsequent payments, have not been made;

D. Plaintiff has accelerated the amount due; and

E. The amounts due Plaintiff are set forth below.

## II. CONCLUSIONS OF LAW

### A. The Applicable Law Of Summary Judgment.

Effective May 31, 2021, summary judgment in Florida is to be construed and applied in accordance with the standard articulated by the Supreme Court of the United States in *Celotex Corp. v. Catrett*, 477 U.S. 317 (1986); *Anderson v. Liberty Lobby, Inc.*, 477 U.S. 242 (1986); and *Matsushita Elec. Indus. Co. v. Zenith Radio Corp.*, 475 U.S. 574 (1986). *In re Amendments to Florida Rule of Civil Procedure 1.510*, 309 So.3d 192 (Fla. 2020) (the "federal standard")

Under the Celotex standard, the movant on a motion for summary judgment is not required to affirmatively disprove the nonmoving party's theory of the case in order to eliminate any issue of fact. *Id.* at 193. Rather, the extent of the moving party's burden varies depending on who bears the burden of proof at trial. *Id.*

Further, Florida courts are no longer required to deny summary judgment under a 'slightest doubt' analysis as to whether a genuine issue of fact is raised. *Id.* Instead, the evidence must be such that a reasonable jury could return a verdict for the nonmoving party. *Id.* "When opposing parties tell two different stories, one of which is blatantly contradicted by the record, so that no reasonable jury could believe it, a court should not adopt that version of the facts for purposes of ruling on a motion for summary judgment." *Id.* Citing: *Scott v. Harris*, 550 U.S. 372, 380, 127 S.Ct. 1769, 167 L.Ed.2d 686 (2007).

Summary Judgment is appropriate when "there is no genuine issue as to any material facts and that the moving party is entitled to judgment as a matter of law." Fla.R.Civ.P. 1.510(a). The non-moving party must point to a specific fact that creates a genuine issue requiring a decision by the trier of fact. *Celotex Corp. v. Catrett*, 477 U.S. 317 (1986).

**B. Plaintiff's Prima Facie Case**

"The elements of a foreclosure complaint are: 1) an agreement, 2) a default, 3) an acceleration of the amount due, and 4) the amount due." See *Black Point Assets, Inc. v. Fed. Nat'l Mortg. Ass'n*, 220 So. 3d 566, 568 (Fla. 5th DCA 2017). Plaintiff offered competent substantial evidence to prove each of these elements, and in the absence of competent evidence from the Defendant, summary judgment is appropriate. *Id.*, at 569.

**ORDERED AND ADJUDGED** as follows:

1. Final judgment is entered for Plaintiff, U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR THE CIM TRUST 2021-NR2 MORTGAGE-BACKED NOTES, SERIES 2021-NR2, against Defendant(s): GEORGE F. GANT III; UNKNOWN TENANTS/OWNERS 1;

2. Amounts Due and Owing. Plaintiff, U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR THE CIM TRUST 2021-NR2 MORTGAGE-BACKED NOTES, SERIES 2021-NR2, is due:

Principal	\$116,614.51
Deferred Principal	\$19,034.66
Accrued interest to 3/27/2025	\$15,888.85
Per diem interest at \$25.05 from 3/28/2025 to 6/26/2025	\$2,354.70
Pre Accelerated Late Charges	\$41.62
Escrow	\$2,675.01
County Recording Fee	\$30.00
Attorneys' Fees:	
Finding as to reasonable number of hours for flat rate billing: 20 hours	
Finding as to reasonable hourly rate for flat rate billing: \$270.00=\$5,400.00	
Finding as to reasonable number of hours for litigation billing: 3.2 hours	

Finding as to reasonable hourly rate for litigation billing:  
\$330.00=\$1,056.00

Attorneys' Fees Total \$6,456.00

\*(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.)

**Court Costs:**

Filing Fee \$930.00

Service of Process \$300.70

Publication Fee \$211.43

Recording Fee \$15.00

**SUBTOTAL \$164,552.48**

**Additional Costs:**

Property Inspections \$300.00

**SUBTOTAL \$164,852.48**

Escrow Credit \$0.00

**GRAND TOTAL \$164,852.48**

3. **Interest.** The grand total amount referenced in paragraph 2 shall bear interest from this date forward at the prevailing statutory legal rate of interest, which is presently 9.15% per year.

4. **Lien on Property.** Plaintiff, whose address is 8950 Cypress Waters Blvd. Coppell, TX 75019, holds a lien for the grand total sum superior to all claims or estates of the Defendant(s) on the following described property in Taylor County, Florida:

LOTS 15, 16, 17 AND 18 OF BLOCK 58 OF THE WEST BROOKLYN  
SUBDIVISION TO THE TOWN OF  
PERRY, FLORIDA, PER MAP OR PLAT OF SAID SUBDIVISION ON  
RECORD IN THE OFFICE OF THE  
CLERK OF THE CIRCUIT COURT IN TAYLOR COUNTY, FLORIDA.

Property address: 1016 W HAMPTON SPRINGS AVE, PERRY, FL 32347.

5. **Sale of Property.** If the grand 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 this Court shall sell the property at public sale on Tuesday, August 12, 2025, at 11:00 A.M. to the highest bidder for cash, except as prescribed in paragraph 6, in accordance with section 45.031, Florida Statutes. Sales are held on the front steps of the Taylor County Courthouse.

6. **Costs.** Plaintiff shall advance all costs of this action and shall be reimbursed for them by the Clerk if Plaintiff is not the purchaser of the property; provided, however, that the purchaser of the property for sale shall be responsible for documentary stamps affixed to the certificate of title. If Plaintiff is the purchaser, the Clerk shall credit Plaintiff's bid with the grand 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.

7. **Distribution of Proceeds.** 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 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 the further order of this Court.

8. **Right of Possession.** On the filing of 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, except as to claims or rights under Chapter 718 or Chapter 720, Fla. Stat., if any. Upon filing of the Certificate of Title, the person named on the Certificate of Title shall be let into possession of the property.

9. **Jurisdiction.** The Court retains jurisdiction of this action to enter further orders that are proper, including without limitation, orders authorizing writs of possession; an award of additional costs or attorney's fees; to enter a deficiency judgment against those parties who may be personally liable and not discharged in bankruptcy, except as may otherwise be provided in

this judgment; to enter a reforeclosure or supplemental judgment/order to correct errors or omissions in this foreclosure action; or to determine the amounts due any association under §718.116 or §720.3085.

The Court also reserves jurisdiction so that in the event additional sums are expended by Plaintiff to protect its interest in the property after the execution of its affidavit of indebtedness filed in support of summary judgment or entry of this judgment including, but not limited to, real estate taxes, hazard insurance, property preservation, or other necessary costs, Plaintiff may file an affidavit setting forth such expenditures and the Court may enter an order awarding Plaintiff the amount expended and add it to the grand total amount due under this final judgment, or if the property has been redeemed by payment of the judgment the Court can enter a new foreclosure judgment for the amount expended.

**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 LIEN HOLDER 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, PERRY, FLORIDA (TELEPHONE: 850-838-3506, EXT. 17);**



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-Lake City-866-256-8091, 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-Lake City-866-256-8091, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

DONE AND ORDERED in Taylor County, Florida, on June 26, 2025.

  
CIRCUIT JUDGE

Conformed Copy furnished to:

David R. Byars  
Kass Shuler, P.A.  
1604 N. Marion St.  
Tampa, FL 33602  
Attorney for Plaintiff

UNKNOWN TENANTS/OWNERS 1  
1016 W HAMPTON SPRINGS AVE  
PERRY, FL 32347

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100 101 102 103 104 105 106 107 108 109 110 111 112 113 114 115 116 117 118 119 120 121 122 123 124 125 126 127 128 129 130 131 132 133 134 135 136 137 138 139 140 141 142 143 144 145 146 147 148 149 150 151 152 153 154 155 156 157 158 159 160 161 162 163 164 165 166 167 168 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189 190 191 192 193 194 195 196 197 198 199 200 201 202 203 204 205 206 207 208 209 210 211 212 213 214 215 216 217 218 219 220 221 222 223 224 225 226 227 228 229 230 231 232 233 234 235 236 237 238 239 240 241 242 243 244 245 246 247 248 249 250 251 252 253 254 255 256 257 258 259 260 261 262 263 264 265 266 267 268 269 270 271 272 273 274 275 276 277 278 279 280 281 282 283 284 285 286 287 288 289 290 291 292 293 294 295 296 297 298 299 300 301 302 303 304 305 306 307 308 309 310 311 312 313 314 315 316 317 318 319 320 321 322 323 324 325 326 327 328 329 330 331 332 333 334 335 336 337 338 339 340 341 342 343 344 345 346 347 348 349 350 351 352 353 354 355 356 357 358 359 360 361 362 363 364 365 366 367 368 369 370 371 372 373 374 375 376 377 378 379 380 381 382 383 384 385 386 387 388 389 390 391 392 393 394 395 396 397 398 399 400 401 402 403 404 405 406 407 408 409 410 411 412 413 414 415 416 417 418 419 420 421 422 423 424 425 426 427 428 429 430 431 432 433 434 435 436 437 438 439 440 441 442 443 444 445 446 447 448 449 450 451 452 453 454 455 456 457 458 459 460 461 462 463 464 465 466 467 468 469 470 471 472 473 474 475 476 477 478 479 480 481 482 483 484 485 486 487 488 489 490 491 492 493 494 495 496 497 498 499 500 501 502 503 504 505 506 507 508 509 510 511 512 513 514 515 516 517 518 519 520 521 522 523 524 525 526 527 528 529 530 531 532 533 534 535 536 537 538 539 540 541 542 543 544 545 546 547 548 549 550 551 552 553 554 555 556 557 558 559 560 561 562 563 564 565 566 567 568 569 570 571 572 573 574 575 576 577 578 579 580 581 582 583 584 585 586 587 588 589 590 591 592 593 594 595 596 597 598 599 600 601 602 603 604 605 606 607 608 609 610 611 612 613 614 615 616 617 618 619 620 621 622 623 624 625 626 627 628 629 630 631 632 633 634 635 636 637 638 639 640 641 642 643 644 645 646 647 648 649 650 651 652 653 654 655 656 657 658 659 660 661 662 663 664 665 666 667 668 669 670 671 672 673 674 675 676 677 678 679 680 681 682 683 684 685 686 687 688 689 690 691 692 693 694 695 696 697 698 699 700 701 702 703 704 705 706 707 708 709 710 711 712 713 714 715 716 717 718 719 720 721 722 723 724 725 726 727 728 729 730 731 732 733 734 735 736 737 738 739 740 741 742 743 744 745 746 747 748 749 750 751 752 753 754 755 756 757 758 759 760 761 762 763 764 765 766 767 768 769 770 771 772 773 774 775 776 777 778 779 780 781 782 783 784 785 786 787 788 789 790 791 792 793 794 795 796 797 798 799 800 801 802 803 804 805 806 807 808 809 810 811 812 813 814 815 816 817 818 819 820 821 822 823 824 825 826 827 828 829 830 831 832 833 834 835 836 837 838 839 840 841 842 843 844 845 846 847 848 849 850 851 852 853 854 855 856 857 858 859 860 861 862 863 864 865 866 867 868 869 870 871 872 873 874 875 876 877 878 879 880 881 882 883 884 885 886 887 888 889 890 891 892 893 894 895 896 897 898 899 900 901 902 903 904 905 906 907 908 909 910 911 912 913 914 915 916 917 918 919 920 921 922 923 924 925 926 927 928 929 930 931 932 933 934 935 936 937 938 939 940 941 942 943 944 945 946 947 948 949 950 951 952 953 954 955 956 957 958 959 960 961 962 963 964 965 966 967 968 969 970 971 972 973 974 975 976 977 978 979 980 981 982 983 984 985 986 987 988 989 990 991 992 993 994 995 996 997 998 999 1000 1001 1002 1003 1004 1005 1006 1007 1008 1009 1010 1011 1012 1013 1014 1015 1016 1017 1018 1019 1020 1021 1022 1023 1024 1025 1026 1027 1028 1029 1030 1031 1032 1033 1034 1035 1036 1037 1038 1039 1040 1