

Filing # 224931920 E-Filed 06/10/2025 02:39:14 PM

IN THE CIRCUIT COURT OF THE 3RD  
JUDICIAL CIRCUIT, IN AND FOR  
TAYLOR COUNTY, FLORIDA

CASE NO.: 23000405CAAXMX

U.S. BANK TRUST NATIONAL  
ASSOCIATION, AS TRUSTEE FOR LB-  
RANCH SERIES V TRUST,

Plaintiff,

v.

ALL UNKNOWN HEIRS, BENEFICIARIES,  
LEGATEES, DEVISEES, PERSONAL  
REPRESENTATIVES, CREDITORS AND  
ANY OTHER PERSON CLAIMING BY,  
THROUGH, UNDER OR AGAINST HELEN  
P. CRAIG, DECEASED, et al,

Defendant(s).

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**NOTICE OF SALE PURSUANT TO CHAPTER 45**

NOTICE IS HEREBY GIVEN that pursuant to a Final Judgment in Foreclosure entered on June 2, 2025 and entered in Case No. 23000405CAAXMX in the Circuit Court of the 3rd Judicial Circuit in and for Taylor County, Florida, wherein HELEN P. CRAIG, are the Defendants. The Clerk of the Court, GARY KNOWLES, JR., will sell to the highest bidder for cash at on July 22, 2025 at 11:00am, the following described real property as set forth in said Final Judgment, to wit:

**THE WEST 100 FEET LOTS 12 AND 13, BLOCK 29, STEINHATCHEE  
SUBDIVISION AS RECORDED IN PLAT BOOK 1 PAGE 26 AND 27 OF THE  
PUBLIC RECORDS OF TAYLOR COUNTY, FLORIDA.**

and commonly known as: **108 SE 13 ST, STEINHATCHEE, FL 32359** (the "Property").

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 WITHIN 60 DAYS AFTER THE SALE.

PUBLISHING: June 13, 2025

WITNESS my hand and the seal of the court on June 10, 2025.



As Clerk of the Circuit Court  
Taylor County, Florida

Kathleen Lago  
DEPUTY CLERK

**IMPORTANT**

**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.**

**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that a true and correct copy of the foregoing has been served via e-mail upon all parties registered to receive notification via the service list for this action maintained by the Florida Courts E-Filing Portal Governed or via U.S. Mail to those parties on the attached service list on this 10<sup>th</sup> day of June, 2025.

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**SERVICE LIST**  
**CASE NO.: 23000405CAAXMX**

ALL UNKNOWN HEIRS, BENEFICIARIES, LEGATEES, DEVISEES, PERSONAL REPRESENTATIVES, CREDITORS AND ANY OTHER PERSON CLAIMING BY, THROUGH, UNDER OR AGAINST HELEN P. CRAIG, DECEASED

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TAYLOR COUNTY FLORIDA GARY KNOWLES  
Instrument: 250003032 Recorded: 06/04/2025 3:58 PM

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**IN THE CIRCUIT COURT OF THE 3RD  
JUDICIAL CIRCUIT, IN AND FOR  
TAYLOR COUNTY, FLORIDA**

**CASE NO. 23000405CAAXMX**

**U.S. BANK TRUST NATIONAL ASSOCIATION,  
AS TRUSTEE FOR LB-RANCH SERIES V  
TRUST,**

**Plaintiff,**

**v.**

**ALL UNKNOWN HEIRS, BENEFICIARIES,  
LEGATEES, DEVISEES, PERSONAL  
REPRESENTATIVES, CREDITORS AND ANY  
OTHER PERSON CLAIMING BY, THROUGH,  
UNDER OR AGAINST HELEN P. CRAIG,  
DECEASED, ET AL.,**

**Defendant(s).**

**IN REM SUMMARY FINAL JUDGMENT OF FORECLOSURE (NO DEFICIENCY)**

**THIS ACTION** came before the Court on June 2, 2025, on Plaintiff's Motion for Summary Judgment. Counsel for the Plaintiff appeared. Having reviewed the Court file, Plaintiff's Motion for Summary Judgment and the supporting affidavits, and having heard argument of counsel, the Court finds as follows:

1. Defendant borrower, HELEN P. CRAIG, DECEASED, ("Borrower") executed the loan documents that are the subject of this foreclosure and, defaulted for the payment due September 05, 2020, and all subsequent payments as stated in Plaintiff's Verified Complaint. Thereafter, Plaintiff mailed proper notices of said default to Borrower and those notices complied with the terms of the subject loan documents; the Court finds that Plaintiff satisfied all conditions precedent to the filing of this action.

2. That Plaintiff is the owner and holder of the subject loan documents, including the Note as executed by Borrower; that it had standing prior to the filing of this action and, at the time of final hearing. The original Note and Mortgage were also filed with the Court prior to the hearing and same has been confirmed by the Court.

3. That Plaintiff is owed the amounts stated in its Affidavits and as present to the Court, as out-lined below.

4. That Borrower presented no viable defenses to this action and finding no genuine issue of material fact, Summary Final Judgment in favor of Plaintiff is warranted as a matter of law.

For the reasons stated herein, the Court

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### ORDERS AND ADJUDGES

1. That Plaintiff's Motion for Summary Final Judgment in Foreclosure is **GRANTED** against all Defendants listed by name: ALL UNKNOWN HEIRS, BENEFICIARIES, LEGATEES, DEVISEES, PERSONAL REPRESENTATIVES, CREDITORS AND ANY OTHER PERSON CLAIMING BY, THROUGH, UNDER OR AGAINST HELEN P. CRAIG, DECEASED, PATRICIA JOY EMRICH, AMI SAMS A/K/A AMI REED, AMANDA BASS, JAMES DAVID CRAIG, JENNIFER CRAIG, SENIA KING, DWAYNE MITCHELL.

2. The Plaintiff is due the following amount:

Unpaid Principal Balance:	\$46,285.43
Accrued Interest from 8/5/2020 – 1/11/2025:	\$21,996.00
Interest from 1/12/2025 – 6/2/2025 @\$13.59/day:	\$1,929.78
Prior Servicer Attorney Expenses:	\$3,532.55
Prior Servicer Property Preservation:	\$4,607.11
Forbearance Principal:	\$1,942.05
Late Charges:	\$132.16
Prior Servicer Late Charge:	\$66.08
Prior Servicer Taxes:	\$2,378.75
Prior Servicer Insurance:	\$3,709.39
Taxes:	\$3,183.72
Force Placed Insurance:	\$3,872.60
Attorney Fees:	\$16,060.00
Attorney Costs:	\$5,005.06
<b>TOTAL:</b>	<b>\$114,700.68</b>

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

4. Plaintiff, **U.S. BANK TRUST NATIONAL ASSOCIATION, AS TRUSTEE FOR LB-RANCH SERIES V TRUST**, whose address is c/o Ghidotti | Berger LLP, 10800 Biscayne Blvd., Suite 201, Miami, FL 33161, 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, ALL UNKNOWN HEIRS, BENEFICIARIES, LEGATEES, DEVISEES, PERSONAL REPRESENTATIVES, CREDITORS AND ANY

OTHER PERSON CLAIMING BY, THROUGH, UNDER OR AGAINST HELEN P. CRAIG, DECEASED, PATRICIA JOY EMRICH, , AMI SAMS A/K/A AMI REED, AMANDA BASS, JAMES DAVID CRAIG, JENNIFER CRAIG, SENIA KING, DWAYNE MITCHELL, 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 Plaintiffs Lien encumbers the following described property in Taylor County, Florida:

**THE WEST 100 FEET LOTS 12 AND 13, BLOCK 29,  
STEINHATCHEE SUBDIVISION AS RECORDED IN PLAT BOOK 1  
PAGE 26 AND 27 OF THE PUBLIC RECORDS OF TAYLOR  
COUNTY, FLORIDA.**

**Property Address: 108 SE 13 ST, STEINHATCHEE, FL 32359**

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 July 22, 2025 at 11:00AM on the East steps of the Taylor County Courthouse at 108 North Jefferson Street, Perry, Florida, 32347, to the highest bidder for cash, in accordance with section 45.031, Florida Statutes, at after having first given notice as required by Section 45.031, Florida Statutes.

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, 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 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. If Plaintiff incurs additional expenses subsequent to the entry of this final judgment but prior to the sale date specified in paragraph 5 herein, Plaintiff may, by written motion serve on all parties, seek to amend this final judgment to include said additional expenses.

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 3 from this date to the date of the sale; and by retaining any remaining amount pending the further order of this Court.

9. Upon filing of 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, 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, subject to the provisions of the "Protecting Tenants at Foreclosure Act of 2009."

10. The Court retains subject matter jurisdiction of this action to enter further Orders that are proper including, without limitation, writs of possession. In particular, the Court retains subject matter jurisdiction to allow a supplemental post-judgment proceeding to re-foreclose against an omitted party and to resolve the issues discussed in paragraph 4.

11. Attorneys' Fees. The requested attorney's fee is a flat rate fee and/or hourly rate that the firm's client has agreed to pay in this matter. Given the amount of fee requested and the labor expended, the Court finds that a lodestar analysis is not necessary and that the attorney's fees are reasonable.

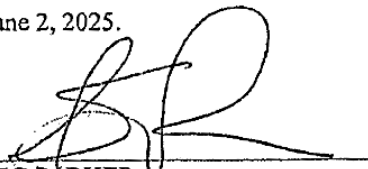
12. The Plaintiff may assign the judgment and credit bid by the filing of an assignment without further order of the court.

**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 LIEN HOLDER CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, IN ANY, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS UNCLAIMED. IF YOU FAIL TO FILE A TIMELY CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS.**

(If the property being foreclosed on has qualified for the homestead tax exemption in the most recent approved tax roll, the final judgment shall additionally contain the following statement in conspicuous type.)

DONE AND ORDERED in Perry, Taylor County, Florida on June 2, 2025.

  
GREG PARKER  
CIRCUIT JUDGE



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*Copies furnished to all parties named on the service list:*

**SERVICE LIST**  
**CASE NO.: 23000405CAAXMX**

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