

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

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| LAKEVIEW LOAN SERVICING, LLC, Plaintiff, v. KRISTOPHER A. MCINTOSH A/K/A KRISTOPHER MCINTOSH, et al., Defendants. | CASE NO.: 2024-CA-000264 |
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NOTICE OF FORECLOSURE SALE

NOTICE is hereby given that Gary Knowles, Clerk of the Circuit Court of Taylor County, Florida, will on August 12, 2025, at 11:00 a.m. ET, at the East steps of the Taylor County Courthouse, 108 North Jefferson Street, Perry, Florida 32347 in accordance with Chapter 45, F.S., offer for sale and sell to the highest and best bidder for cash, the following described property situated in Taylor County, Florida, to wit:

Lot 15 and the North 40 feet of Lot 16, Block 7 of QUINNDALE, a subdivision in Section 24, Township 4 South, Range 7 East, according to the map or plat thereof, as recorded in Plat Book 1, Page 55, of the Public Records of Taylor County, Florida. Less and except the West 10 feet thereof.

Property Address: 401 W. Ash Street, Perry, FL 32347

pursuant to the Final Judgment of Foreclosure entered in a case pending in said Court, the style and case number of which is set forth above.

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.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. For all other ADA accomodation requests please contact: Carrina Cooper, Court Administration, 173 NE Hernando Avenue, Room 408, Lake City, Florida 32055, Phone: 386-758-2163, Email: ADAmail@jud3.flcourts.org. *Contact Court Administration 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 impaired call 711.

WITNESS my hand and official seal of this Honorable Court this 2 day of July, 2025.



Gary Knowles
Clerk of the Circuit Court

By: Kathryn Karp
DEPUTY CLERK

PUBLISH: PERRY NEWS HAROLD

Copies furnished to:

Tiffany & Bosco, P.A.
1201 S. Orlando Ave., Suite 430
Winter Park, FL 32789
floridaservice@tblaw.com

Kristopher A. McIntosh a/k/a Kristopher McIntosh
3065 Short Rd., Apt. 103
Hickory, NC 28602

Jade Miller
1411 Osteen Rd., Lot 5
Perry, FL 32347

TAYLOR COUNTY FLORIDA GARY KNOWLES
Instrument: 250003439 Recorded: 06/27/2025 2:24 PM

OFFICIAL RECORDS: 1 of 5
Book: 920 Page: 336

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

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| <p>LAKEVIEW LOAN SERVICING, LLC,</p> <p>Plaintiff,</p> <p>v.</p> <p>KRISTOPHER A. MCINTOSH A/K/A KRISTOPHER MCINTOSH; JADE MILLER; UNKNOWN SPOUSE OF KRISTOPHER A. MCINTOSH A/K/A KRISTOPHER MCINTOSH; UNKNOWN SPOUSE OF JADE MILLER; UNKNOWN PARTY IN POSSESSION 1; UNKNOWN PARTY IN POSSESSION 2,</p> <p>Defendants.</p> | <p>CASE NO.: 2024-CA-000264</p> |
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IN REM FINAL JUDGMENT OF FORECLOSURE

THIS ACTION came before the Court on an Order to Show Cause. The Court having reviewed and considered the Motion to Show Cause for Entry of Final Judgment of Foreclosure, the Order to Show Cause entered thereon, the Pleadings, all other documents pertinent to this action, and the arguments presented, **IT IS ADJUDGED** that an In Rem Final Judgment of Foreclosure is **ENTERED** against all Defendants listed by name: Kristopher A. McIntosh a/k/a Kristopher McIntosh and Jade Miller.

1. **Amounts Due.** Plaintiff, Lakeview Loan Servicing, LLC c/o LoanCare, LLC, 3637 Sentara Way Suite 303, Virginia Beach, VA 23452 is due:

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| PRINCIPAL | \$145,055.03 |
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| INTEREST FROM (07/01/2023 TO 06/26/2025 @ 3.75%) Per Diem (\$14.90) | \$10,798.47 |
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| | |
|-----------------|---------------------|
| SUBTOTAL | \$155,853.50 |
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| RECOVERABLE BALANCE | \$2,145.62 |
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| Pro Rata MIP/PMI | \$505.62 |
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| Other Fee | \$10.00 |
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| Title Costs | \$250.00 |
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| Property Inspections | \$340.00 |
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| Property Preservation | \$1,040.00 |
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| COUNTY TAXES | \$947.71 |
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(2024 = \$947.71)

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|---------------------------|------------|
| HAZARD INSURANCE PREMIUMS | \$2,297.00 |
| (2024 = \$2,297.00) | |

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|---------------------|------------|
| FLOOD INSURANCE | \$1,312.50 |
| (2025 = \$1,312.50) | |

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| OTHER ESCROW AMOUNT | \$4,762.76 |
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| Attorneys' Costs | \$2,776.78 |
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| Attorneys' Fees Total | \$10,535.00 |
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| TOTAL | \$180,630.87 |
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Which shall bear interest at the prevailing statutory rate of interest.

2. **Lien on Property.** Plaintiff holds a lien for the total sum superior to all claims or estates of Defendants, Kristopher A. McIntosh a/k/a Kristopher McIntosh and Jade Miller, on the following described property in Taylor County, Florida:

Lot 15 and the North 40 feet of Lot 16, Block 7 of QUINNDAL, a subdivision in Section 24, Township 4 South, Range 7 East, according to the map or plat thereof, as recorded in Plat Book 1, Page 55, of the Public Records of Taylor County, Florida. Less and except the West 10 feet thereof.

Property Address: 401 W. Ash Street, Perry, FL 32347

3. **Sale of Property.** 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 **Tuesday August 12, 2025 at 11:00 a.m.** to the highest bidder for cash, except as prescribed in paragraph 4, in accordance with Section 45.031, Florida Statutes (2013), using the following method:

(CHECK ONE):

- ☒ at the East steps of the Taylor County Courthouse, 108 North Jefferson Street, Perry, Florida 32347, beginning at 11:00 a.m. ET on the prescribed date.
- ☐ By Electronic sale beginning at _____ on the prescribed date at via the online auction site at _____ (website).

4. **Costs.** 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. **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 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. **Right of Redemption/Right of Possession.** 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 Retained.** Jurisdiction of this action is retained to enter further orders that are proper including, without limitation, the amount of unpaid assessments under Chapter 718 and/or 720, Florida Statutes, if any, writs of possession; deficiency judgments; re-foreclosure of omitted parties; reforming errors in the legal description or address; orders authorizing Plaintiff to recover any additional pre- and/or post-judgment advances required to protect its mortgage lien and complete the foreclosure sale contemplated by this judgment, including, but not limited to, advances for property taxes, insurance, property preservation costs, and attorneys' fees and costs; and such other, further issues as are just and necessary.
8. **Attorneys' Fees.** The Court finds, based upon the affidavits/testimony presented and upon inquiry of counsel for the Plaintiff that the attorney's fees expended were reasonable and that an hourly rate of \$215.00 is appropriate. Plaintiff's counsel represents that the attorneys' fees awarded do not exceed its contract fee with the Plaintiff. The Court finds that there is no reduction or enhancement factor for consideration by the Court pursuant to *Florida Patients Compensation Fund v. Rowe*, 472 So. 2d 1145 (Fla. 1985).

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.

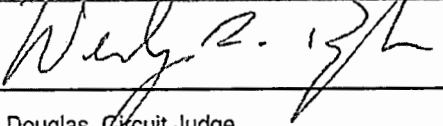
IF YOU ARE A SUBORDINATE LIENHOLDER CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, IF ANY, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS AS UNCLAIMED. IF YOU FAIL TO FILE A TIMELY CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS.

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 CONTACT THE CLERK OF THE COURT FOR TAYLOR COUNTY, FLORIDA 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 LEGAL AID FOUNDATION OF THE TALLAHASSEE BAR ASSOCIATION, LEON COUNTY COURTHOUSE, 301 SOUTH MONROE STREET, #108, TALLAHASSEE, FL 32301 PHONE: 850-222-3292, 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 LEGAL AID FOUNDATION OF THE TALLAHASSEE BAR ASSOCIATION, LEON COUNTY COURTHOUSE, 301 SOUTH MONROE STREET, #108, TALLAHASSEE, FL 32301 PHONE: 850-222-3292, 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, June 26, 2025

62-2024-CA-000264-CAAM 06/26/2025 11:40:28 AM



Wesley Douglas, Circuit Judge
62-2024-CA-000264-CAAM 06/26/2025 11:40:28 AM

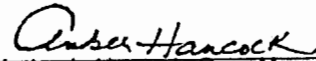
Conformed Copies:

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Kristopher A. McIntosh a/k/a Kristopher McIntosh
3065 Short Rd., Apt. 103
Hickory, NC 28602

Jade Miller
1411 Osteen Rd., Lot 5
Perry, FL 32347

62-2024-CA-000264-CAAM 06/27/2025 09:41



Amber L. Hancock, Case Manager
62-2024-CA-000264-CAAM 06/27/2025 09:41:56 AM