

21ST MORTGAGE CORPORATION,
Plaintiff,

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

Case No. 24-783CA

vs.

CLAUDE EUGENE PLUMMER, JR.; BARBARA ANN
PLUMMER; CLAU'DESHA MARIETTA DECARLO
PLUMMER; DISCOVER BANK; MIDLAND CREDIT
MANAGEMENT, INC.; DENA RATLIFF; ASSET
ACCEPTANCE, LLC; and UNKNOWN TENANT

Defendant. /

NOTICE OF SALE

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment dated July 24, 2025, entered in Case No.: 24-783CA of the Circuit Court in and for Taylor County, Florida, wherein CLAUDE EUGENE PLUMMER, JR., BARBARA ANN PLUMMER, CLAU'DESHA MARIETTA DECARLO PLUMMER, DISCOVER BANK, MIDLAND CREDIT MANAGEMENT, INC., DENA RATLIFF and ASSET ACCEPTANCE, LLC are the Defendants, that Gary Knowles, Jr., The Clerk of Court, will sell to the highest and best bidder for cash, conducted in person on the East steps of the Taylor County Courthouse at 108 North Jefferson Street, Perry, FL 32348, on **October 28, 2025 at 11:00 AM**, the following described real property as set forth in the Final Judgment:

Legal: COMMENCE AT THE NE CORNER OF THE NE 1/4 OF SW 1/4, SECTION 26, TOWNSHIP 4 SOUTH, RANGE 7 EAST; THENCE RUN WEST 887.53 FEET; THENCE RUN SOUTH 00 DEGREES 43' WEST, 30 FEET TO THE SOUTH R/W LINE OF A STREET; THENCE CONTINUE SOUTH 00 DEGREES 43' WEST, 399.1 FEET TO A POINT OF BEGINNING; THENCE RUN EAST 88.53 FEET; THENCE RUN SOUTH 00 DEGREES 43' WEST, 164.1 FEET; THENCE RUN WEST 88.53 FEET; THENCE RUN NORTH 00 DEGREES 43' EAST, 164.1 FEET TO POINT OF BEGINNING AND IS LOCATED IN SECTION 26, TOWNSHIP 4 SOUTH, RANGE 7 EAST, IN TAYLOR COUNTY, FLORIDA.

TOGETHER WITH A 2023 CLAYTON 66X16 MODEL MANUFACTURED HOME BEARING SERIAL NO.: WHC027605GA.

NOTICE IF YOU ARE A PERSON CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, 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 CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS. AFTER THE FUNDS ARE REPORTED AS UNCLAIMED, ONLY THE OWNER OF RECORD AS OF THE DATE OF THE LIS PENDENS MAY CLAIM THE SURPLUS.

Dated this 30 day of July, 2025.



Clerk of the Circuit Court

By: Shenae Weale
As Deputy Clerk

NOTICE

"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. Please contact Court Administration, 173 NE Hernando Avenue, Room 408, Lake City, Florida 32055; adamail@jud3.flcourts.org; (386)758-2163, 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."

CC:

☒ via U.S. Mail to: LESLIE S. WHITE, Post Office Box 2346, Orlando, FL 32802-2346

Attorney for Defendant

☒ via email to: Kinley L. Engvalson, Esq., kengvalson@kraskerlaw.com

Defendant

☒ via U.S. Mail to: CLAUDE EUGENE PLUMMER, JR., BARBARA ANN PLUMMER, omit-Rep by Atty; CLAU'DESHA MARIETTA DECARLO PLUMMER, 330 1st Street, Perry, FL 32348; DISCOVER BANK, c/o CT Corporation System, 1200 South Pine Island Rd., Plantation, FL 33324; MIDLAND CREDIT MANAGEMENT, INC., 350 Camino De La Reina, Suite 100, San Diego, CA 92108; ASSET ACCEPTANCE, LLC, c/o Rodolfo J. Miro, 556 Lake Cathy Drive, Brandon, FL 33510.

Gary Knowles

Court Clerk

21ST MORTGAGE CORPORATION,
Plaintiff,

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

Case No. 24-783CA

vs.

CLAUDE EUGENE PLUMMER, JR.; BARBARA ANN
PLUMMER; CLAU'DESHA MARIETTA DECARLO
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MANAGEMENT, INC.; DENA RATLIFF; ASSET
ACCEPTANCE, LLC; and UNKNOWN TENANT

Defendant. /

SUMMARY FINAL JUDGMENT OF FORECLOSURE

This action was tried before the Court on July 24, 2025. On the evidence presented

IT IS ADJUDGED that:

1. Plaintiff owns and holds a valid, enforceable Note and Mortgage on the Defendant's real property described below.

2. The Defendants defaulted on the loan by failing to make the payments in accordance with the Note and Mortgage.

3. Plaintiff, **21ST MORTGAGE CORPORATION, 620 Market Street, One Centre Square, Knoxville, TN 37902**, is due:

Principal:	\$101,603.78
Interest to date of this judgment	\$ 13,654.87
Title expenses	\$ 375.00
Escrow	\$ 849.08

Attorneys' fees

Finding as to reasonable number of hours: 8.10

Finding as to reasonable hourly rate: \$ 250.00

Attorneys' fees total	\$ 4,625.00
Court Costs, now taxed	\$ 1,081.23
Other: Service of Process	\$ 1,233.65
Other: Publication	\$ 171.15
Other: Late Charges	\$ 230.44

Subtotal: \$123,824.20

LESS: Other (\$ 18.43)

TOTAL

\$123,805.77

that shall bear the interest at the rate of 8.90% a year.

4. Plaintiff holds a lien for the total sum superior to all claims or estates of Defendants, CLAUDE EUGENE PLUMMER, JR., BARBARA ANN PLUMMER, CLAU'DESHA MARIETTA DECARLO PLUMMER, DISCOVER BANK, MIDLAND CREDIT MANAGEMENT, INC., DENA BATLIFF and ASSET ACCEPTANCE, LLC on the following described property in Taylor County, Florida:

Legal: COMMENCE AT THE NE CORNER OF THE NE 1/4 OF SW 1/4, SECTION 26, TOWNSHIP 4 SOUTH, RANGE 7 EAST; THENCE RUN WEST 887.53 FEET; THENCE RUN SOUTH 00 DEGREES 43' WEST, 30 FEET TO THE SOUTH R/W LINE OF A STREET; THENCE CONTINUE SOUTH 00 DEGREES 43' WEST, 399.1 FEET TO A POINT OF BEGINNING; THENCE RUN EAST 88.53 FEET; THENCE RUN SOUTH 00 DEGREES 43' WEST, 164.1 FEET; THENCE RUN WEST 88.53 FEET; THENCE RUN NORTH 00 DEGREES 43' EAST, 164.1 FEET TO POINT OF BEGINNING AND IS LOCATED IN SECTION 26, TOWNSHIP 4 SOUTH, RANGE 7 EAST, IN TAYLOR COUNTY, FLORIDA.

TOGETHER WITH A 2023 CLAYTON 66X16 MODEL MANUFACTURED HOME BEARING SERIAL NO.: WHC027605GA.

together with all improvements and fixtures attached thereto.

5. 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 October 28, 2025 to the highest bidder for cash, except as prescribed in paragraph 4, in person beginning at 11:00 AM on the East steps of the Taylor County Courthouse at 108 North Jefferson Street, Perry, FL 32348 in accordance with 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 the documentary stamps payable on the certificate of title. If Plaintiff is the purchaser, the Clerk shall credit the 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. 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 this court.

8. On filing the Certificate of Sale, Defendants and all persons claiming under or against Defendants 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, Florida Statutes, if any. Upon the filing of the certificate of title, the person named in the certificate of title shall be let into possession of the property. If any Defendant remains in possession of the property, the clerk shall without further order of the court issue forthwith a writ of possession upon request of the person named on the certificate of title.

9. Jurisdiction of this action is retained to enter further orders that are proper, including, without limitation, a deficiency judgment against those individuals on the Note who have not discharged this debt in Bankruptcy, orders and writs of possession, and leave to reopen case and file supplemental complaint for re-foreclosure.

NOTICE

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 LIENHOLDER CLAIMING A RIGHT TO FUNDS REMAINING AFTER 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.

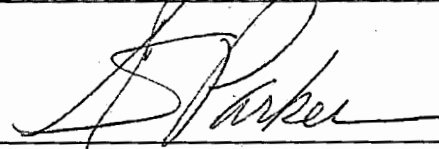
IF YOU ARE THE PROPERTY OWNER, AND THIS PROPERTY HAS QUALIFIED FOR THE HOMESTEAD TAX EXEMPTION IN THE MOST RECENT APPROVED TAX ROLL, YOU MAY CLAIM THESE FUNDS YOURSELF. YOU ARE NOT REQUIRED TO HAVE A LAWYER OR ANY OTHER REPRESENTATION AND YOU DO NOT HAVE TO ASSIGN YOUR RIGHTS TO ANYONE ELSE IN ORDER FOR YOU TO CLAIM ANY MONEY TO WHICH YOU ARE ENTITLED. PLEASE CHECK WITH THE CLERK OF THE COURT, Gary Knowles, Jr., 108 North Jefferson Street, Perry, FL 32348, WITHIN TEN (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 Road, Lake City, FL 32056, Telephone (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 Taylor County, Florida this Tuesday, July 29, 2025.

62-2024-CA-000783-CAAM 07/29/2025 11:20:11 AM



Greg Parker, Circuit Judge
62-2024-CA-000783-CAAM 07/29/2025 11:20:11 AM

4-CA-000783-CAAM 07/29/2025 11:27


Amber L. Hancock, Case Manager

E-filed on Tuesday, July 29, 2025 by 62-2024-CA-000783-CAAM 07/29/2025 11:27:01 AM

The party who submitted this proposed order to the Court for approval is required to serve a copy of the signed order via U.S. mail upon any person(s) not registered to receive service via the e-portal.

CC:

- ☒ Attorney for Plaintiff LESLIE S. WHITE, via email to: lwhite@deanmead.com
- ☒ Attorney for Defendant Kinley L. Engvalson, Esq., via email to: kengvalson@kraskerlaw.com