

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

MORTGAGE LENDERS INVESTMENT  
TRADING CORPORATION DBA  
MORTGAGEADVISORS.COM

Plaintiff,

Case No. 2023-CA-000539

vs.

Division

AMBER M ROSS, ARREN S ROSS AND  
UNKNOWN TENANTS/OWNERS,  
Defendants.

NOTICE OF SALE

Notice is hereby given, pursuant to Final Judgment of Foreclosure for Plaintiff entered in this cause on July 22, 2024, in the Circuit Court of Taylor County, Florida, Gary Knowles, Clerk of the Circuit Court, will sell the property situated in Taylor County, Florida described as:

LOT 15, BLOCK A OF WESTSIDE HEIGHTS, ACCORDING TO THE PLAT  
THEREOF AS RECORDED IN PLAT BOOK 1, PAGE(S) 73, OF THE PUBLIC  
RECORDS OF TAYLOR COUNTY, FLORIDA

and commonly known as: 2175 KASPER ST, PERRY, FL 32347; including the building, appurtenances, and fixtures located therein, at public sale, to the highest and best bidder, for cash, on the front East steps of the Taylor County Courthouse, on September 23, 2025 at 11:00 A.M.

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 22 day of August, 2025.



Clerk of the Circuit Court  
Gary Knowles

By: [Signature]  
Deputy Clerk

Invoice to:  
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.: 2023-CA-000539

Division:

MORTGAGE LENDERS INVESTMENT TRADING  
CORPORATION DBA MORTGAGEADVISORS.COM

Plaintiff,

vs.

AMBER M ROSS, ARREN S ROSS, UNKNOWN  
TENANTS/OWNERS 1, UNKNOWN  
TENANTS/OWNERS 2, AND UNKNOWN  
TENANTS/OWNERS 3,

Defendants.

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**ORDER TO RESCHEDULE FORECLOSURE SALE**

THIS CASE came on for consideration, upon the motion of Plaintiff, MORTGAGE LENDERS INVESTMENT TRADING CORPORATION DBA MORTGAGEADVISORS.COM, to Reschedule the foreclosure sale. The Court, having reviewed the pleadings, the record, and being otherwise fully advised in the premises, finds that Plaintiff's motion should be granted. Therefore, it is,

ORDERED AND ADJUDGED:

1. Plaintiff's motion is GRANTED.

2. The Clerk of this court shall sell the property described in the Final Judgment entered herein at public sale on September 23, 2025, at 11:00 A.M. to the highest bidder for cash, on the front <sup>East</sup> steps of the Taylor County Courthouse, in accordance with section §45.031, F.S.

3. The judgment entered herein on 7/22/2024, shall remain in full force and effect, except where inconsistent with this order.

---

DONE AND ORDERED in Taylor County, Perry, Florida this 20 day of August, 20 25.

W. Blue  
Acting CIRCUIT JUDGE

Copies furnished to:

*WCC*  
Jennifer M. Scott  
Kass Shuler, P.A.  
1604 N. Marion St.  
Tampa, FL 33602  
ForeclosureService@kasslaw.com  
Attorney for Plaintiff

ARREN S ROSS  
2175 KASPER ST  
PERRY, FL 32347

AMBER M ROSS  
2175 KASPER ST  
PERRY, FL 32347

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

TAYLOR COUNTY FLORIDA GARY KNOWLES  
Instrument: 240003730 Recorded: 07/22/2024 3:22 PM

OFFICIAL RECORDS: 1 of 9  
Book: 901 Page: 338

Case No.: 2023-CA-000539  
Division:

MORTGAGE LENDERS INVESTMENT TRADING CORPORATION DBA  
MORTGAGEADVISORS.COM

Plaintiff,

vs.

AMBER M ROSS, ARREN S ROSS, UNKNOWN TENANTS/OWNERS1, UNKNOWN  
TENANTS/OWNERS2, AND UNKNOWN TENANTS/  
OWNERS 3,

Defendants.

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**FINAL JUDGMENT OF FORECLOSURE**

**THIS CAUSE** came before the Court on Plaintiff's Motion for Summary Judgment on July 11, 2024. 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;

- C. The subject loan is in default, as the payment due on February 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, MORTGAGE LENDERS INVESTMENT TRADING CORPORATION DBA MORTGAGEADVISORS.COM, against Defendant(s):  
AMBER M ROSS; ARREN S ROSS;

2. **Amounts Due and Owning.** Plaintiff, MORTGAGE LENDERS INVESTMENT TRADING CORPORATION DBA MORTGAGEADVISORS.COM, is due:

Principal	\$184,996.61
Accrued interest 01/01/2023 to 4/22/2024	\$9,070.79
Per diem interest at \$19.01 from 4/23/2024 to 7/11/2024	\$1,520.80
Title Search	\$325.00
Inspection Fee	\$140.00
Escrow Advance Amt.	\$6,056.62
Total NSF Charge Fee Amt.	\$10.00
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: \$217.50=	\$4,350.00
Finding as to reasonable number of hours for	

litigation billing: 3.3 hours

Finding as to reasonable hourly rate for litigation

billing: \$330.00=\$1,089.00

Attorneys' Fees Total \$5,439.00

\* (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 \$940.00

Service of Process \$237.00

Recording Fee \$16.00

**SUBTOTAL** \$208,751.82

Restricted Escrow (\$10,313.58)

**GRAND TOTAL** \$198,438.24

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 9.46% per year.

4. **Lien on Property.** Plaintiff, whose address is 1 Corporate Drive Suite 360 Lake Zurich, IL 60047, 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:

LOT 15, BLOCK A OF WESTSIDE HEIGHTS, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 1, PAGE(S) 73, OF THE PUBLIC RECORDS OF TAYLOR COUNTY, FLORIDA

Property address: 2175 KASPER ST, 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 27, 2024 , 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.**

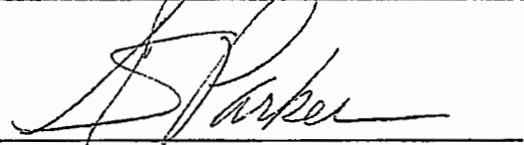
**IF YOU ARE THE PROPERTY OWNER, YOU MAY CLAIM THESE FUNDS YOURSELF. YOU ARE NOT REQUIRED TO HAVE A LAWYER OR ANY OTHER REPRESENTATION AND YOU DO NOT HAVE TO ASSIGN YOUR RIGHTS TO ANYONE ELSE IN ORDER FOR YOU TO CLAIM ANY MONEY TO WHICH YOU**

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 chambers Taylor County, Florida, on Monday, July 22, 2024.

62-2023-CA-000539-CAAM 07/22/2024 10:21:37 AM



Greg Parker, Circuit Judge  
62-2023-CA-000539-CAAM 07/22/2024 10:21:37 AM

**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 therein on Monday, July 22, 2024, to the following:

Jennifer M. Scott, Esquire  
ForeclosureService@kasslaw.com  
JScott@kasslaw.com  
*Attorney for Plaintiff*

Laura E. Noyes  
Kass Shuler, P.A.  
1505 N. Florida Ave.  
Tampa, FL 33602-2613  
*Attorney for Plaintiff*

Amber M Ross  
2175 Kasper St  
Perry, Fl 32347

Arren S Ross  
2175 Kasper St  
Perry, Fl 32347

62-CA-000539-CAAM 07/22/2024 10:35

  
Amber L. Hancock, Case Manager  
62-2023-CA-000539-CAAM 07/22/2024 10:35:32 AM