

21ST MORTGAGE CORPORATION,
Plaintiff,

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

Case No. 2024 CA 000756

vs.

CHRISTOPHER RICHARD DODGE; UNKNOWN
SPOUSE OF CHRISTOPHER RICHARD DODGE;
JENA MARIE DODGE; UNKNOWN SPOUSE OF JENA
MARIE DODGE; FRANK LIGHTY; UNKNOWN SPOUSE
OF FRANK LIGHTY; COLLEEN LIGHTY; UNKNOWN
SPOUSE OF COLLEEN LIGHTY; and UNKNOWN TENANT
Defendant. /

NOTICE OF SALE

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment dated July 29, 2025, entered in Case No. 2024 CA 000756 of the Circuit Court in and for ~~Hernando~~ ^{Taylor} County, Florida, wherein CHRISTOPHER RICHARD DODGE, JENA MARIE DODGE, FRANK LIGHTY, UNKNOWN SPOUSE OF FRANK LIGHTY, COLLEEN LIGHTY, and UNKNOWN SPOUSE OF COLLEEN LIGHTY are the Defendants, that Gary Knowles, Jr., the Clerk of the Circuit Court & Comptroller, will sell to the highest and best bidder for cash, on the east steps of the Taylor County Courthouse, 108 North Jefferson Street, Perry, FL 32348, **on SEPTEMBER 09, 2025 at 11:00 a.m.**, the following described real property as set forth in the Final Judgment:

A PARCEL OF LAND BEING A PORTION OF LOT #22 AND LOT #23 OF SEAMEADOWS SUBDIVISION, AS RECORDED IN PLAT BOOK 1, PAGE 152, OF THE PUBLIC RECORDS OF TAYLOR COUNTY, FLORIDA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCE AT THE SOUTHEAST CORNER OF LOT #23, OF SEAMEADOWS SUBDIVISION, AS RECORDED IN PLAT BOOK 1, PAGE 152, OF THE PUBLIC RECORDS OF TAYLOR COUNTY, FLORIDA, AND RUN THENCE NORTH 36 DEGREES 04 MINUTES 15 SECONDS EAST, ALONG THE EAST BOUNDARY OF SAID LOT #23, A DISTANCE OF 131.20 FEET TO THE SOUTHEAST CORNER OF LOT #22 OF SAID SEAMEADOWS; THENCE NORTH 35 DEGREES 54 MINUTES 43 SECONDS EAST, ALONG THE EAST BOUNDARY OF SAID LOT #22, A DISTANCE OF 127.86 FEET TO THE NORTHEAST CORNER OF SAID LOT #22; THENCE SOUTH 89 DEGREES 55 MINUTES 52 SECONDS WEST, ALONG THE NORTH BOUNDARY OF SAID LOT #22, A DISTANCE OF 80.00 FEET TO THE POINT OF BEGINNING OF THE HEREIN DESCRIBED PARCEL; THENCE FROM SAID POINT OF BEGINNING CONTINUE SOUTH 89 DEGREES 55 MINUTES 52 SECONDS WEST, ALONG THE NORTH BOUNDARY, A DISTANCE OF 371.03 FEET TO THE NORTHWEST CORNER OF SAID LOT #22 AND THE EAST RIGHT OF WAY LINE OF SEA URCHIN LANE; THENCE SOUTH 36 DEGREES 00 MINUTES 10 SECONDS WEST, ALONG THE WEST BOUNDARY OF SAID LOT #22 AND SAID EAST RIGHT OF WAY LINE, A DISTANCE OF 127.98 FEET TO THE SOUTHWEST CORNER OF SAID LOT #22; THENCE SOUTH 82 DEGREES 57 MINUTES 02 SECONDS EAST, A DISTANCE OF 148.86 FEET; THENCE NORTH 81 DEGREES 06 MINUTES 42 SECONDS

EAST, A DISTANCE OF 120.24 FEET TO A POINT ON THE SOUTH BOUNDARY OF SAID LOT #22; THENCE NORTH 60 DEGREES 01 MINUTES 20 SECONDS EAST, A DISTANCE OF 207.48 FEET TO SAID POINT OF BEGINNING.

TOGETHER WITH A 2022 LIVE OAK MODEL 76X32 MANUFACTURED HOME BEARING SERIAL NO.'S: LOHGA30072695A AND LOHGA30072695B.

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.



By 5 day of August 2025.

Gary Knowles

Clerk of the Circuit Court

By: *Kathryn Keap*
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:

Attorney for Plaintiff

☒ via email to: Leslie S. White, Esq., lwhite@deanmead.com

Defendants

☒ via U.S. Mail to: Christopher R. Dodge, 45 Maddox Street, Santa Rosa Beach, FL 32459; Jena M. Dodge, 45 Maddox Street, Santa Rosa Beach, FL 32459; Frank Lighty, 5287 Deltona Blvd, Spring Hill, FL 34606; Unknown Spouse of Frank Lighty, 5287 Deltona Blvd, Spring Hill, FL 34606; Colleen Lighty, 5287 Deltona Blvd, Spring Hill, FL 34606; Unknown Spouse of Colleen Lighty, 5287 Deltona Blvd, Spring Hill, FL 34606.

Kathryn Keap

Court Clerk

21ST MORTGAGE CORPORATION,
Plaintiff,

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vs.

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OF FRANK LIGHTY; COLLEEN LIGHTY; UNKNOWN
SPOUSE OF COLLEEN LIGHTY; 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 Defendants' 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:	\$215,747.56
Interest to date of this judgment	\$ 17,462.09
Title expenses	\$ 375.00
Attorney's Flat Fee	\$ 2,500.00
Court Costs, now taxed	\$ 1,112.63
Other: Service of Process	\$ 1,242.25
Other: Escrow	\$ 5,414.73
Other: Late Charges	<u>\$ 200.00</u>
Subtotal:	\$244,054.26

LESS: Overage (\$ 0.01)

TOTAL \$244,054.25

that shall bear the interest at the rate of 8.9% a year.

4. Plaintiff holds a lien for the total sum superior to all claims or estates of Defendants, CHRISTOPHER RICHARD DODGE, JENA MARIE DODGE, FRANK LIGHTY,

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UNKNOWN SPOUSE OF FRANK LIGHTY, COLLEEN LIGHTY, and UNKNOWN SPOUSE OF COLLEEN LIGHTY, on the following described property in Taylor County, Florida:

A PARCEL OF LAND BEING A PORTION OF LOT #22 AND LOT #23 OF SEAMEADOWS SUBDIVISION, AS RECORDED IN PLAT BOOK 1, PAGE 152, OF THE PUBLIC RECORDS OF TAYLOR COUNTY, FLORIDA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

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TOGETHER WITH A 2022 LIVE OAK MODEL 76X32 MANUFACTURED HOME BEARING SERIAL NO.'S: LOHGA30072695A AND LOHGA30072695B.

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 September 9, 2025 at 11:00 a.m., to the highest bidder for cash, except as prescribed in paragraph 4, on the east steps of the Taylor County Courthouse located 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.

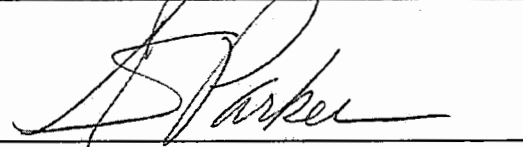
IF YOU ARE THE PROPERTY OWNER, AND THIS PROPERTY HAS QUALIFIED FOR THE HOMESTEAD TAX EXEMPTION IN THE MOST RECENT APPROVED TAX ROLL, YOU MAY CLAIM THESE FUNDS YOURSELF. YOU ARE NOT REQUIRED TO HAVE A LAWYER OR ANY OTHER REPRESENTATION AND YOU DO NOT HAVE TO ASSIGN YOUR RIGHTS TO ANYONE ELSE IN ORDER 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, Florida 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 on Tuesday, July 29, 2025.

62-2024-CA-000756-CAAM 07/29/2025 11:17:49 AM

A handwritten signature in black ink, appearing to read "Greg Parker", is written over a horizontal line.

Greg Parker, Circuit Judge
62-2024-CA-000756-CAAM 07/29/2025 11:17:49 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 to the following:

Leslie S. White, Esq.,
lwhite@deanmead.com
Attorney for Plaintiff

Frank Lighty
5287 Deltona Blvd
Spring Hill, FL 34606

Christopher Richard Dodge
45 Maddox Street
Santa Rosa Beach, FL 32459

Colleen Lighty
5287 Deltona Blvd
Spring Hill, FL 34606

Jena Marie Dodge
45 Maddox Street
Santa Rosa Beach, FL 32459

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Amber L. Hancock, Case Manager

E-filed on Tuesday, July 29, 2025 by 62-2024-CA-000756-CAAM 07/29/2025 11:24:02 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.