

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

**MADISON COUNTY COMMUNITY  
BANK,**

**Plaintiff,**

**v.**

**CASE # 24-871-CA**

**WILLIAM LANCE HOUCK, *et al.*,**

**Defendants.**

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**NOTICE OF FORECLOSURE SALE**

**NOTICE IS HEREBY GIVEN**, pursuant to a Summary Final Judgment dated August 1, 2025 entered in Case No. 2024 871 CA of the Circuit Court of the Third Judicial Circuit in and for Taylor County, Florida, wherein Madison County Community Bank is the Plaintiff and William Lance Houck and Ila Leann Houck; and all unknown parties claiming by, through, under, and against the herein named individual defendants who are not known to be dead or alive, whether said unknown parties may claim an interest as spouses, heirs, devisees, grantees or other claimants are the Defendants, the undersigned will sell to the highest and best bidder for cash at the East Steps of the Taylor County Courthouse, 108 N. Jefferson St., Perry, Florida 32347, at 11:00 a.m. on October 2, 2025, the property as set forth in said judgment and further described as follows:

**Parcel 1**

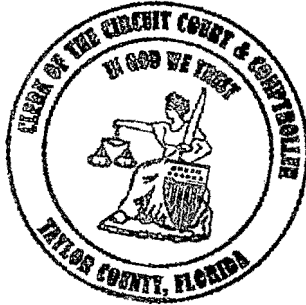
**COMMENCE AT THE NE CORNER OF THE N 1/2 OF THE SW 1/4 OF THE NW 1/4 OF SECTION 22, TOWNSHIP 4 SOUTH, RANGE 7 EAST TAYLOR COUNTY, FLORIDA, FOR THE POINT OF BEGINNING; THENCE RUN S 00°06'42" E ALONG THE FORTY LINE 631.79 FEET TO THE NORTH RIGHT-OF-WAY LINE OF WOODS CREEK ROAD; THENCE RUN N 89°37'26" W ALONG SAID ROAD RIGHT-OF-WAY LINE 405.97 FEET; THENCE LEAVING SAID ROAD RUN N 00°06'42" W 630.68 FEET; THENCE RUN S 89°46'48" E 405.97 FEET TO THE POINT OF BEGINNING. SAID PARCEL CONTAINING 5.88 ACRES MORE OR LESS.**

**PARCEL 2**

**Lot 12, Highpoint Suwannee Riverfront Estates Subdivision, according to the map or plat thereof, as recorded in Plat Book 1, Page 109, Public Records of Dixie County, Florida.**

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 no later than the date that the Clerk reports the funds are unclaimed.

DATED this 1 day of August, 2025.



Prepared by:

Savage Law Office, PLLC  
111 N. Calhoun St., Suite 8  
Tallahassee, FL 32301

Gary Knowles, Clerk of Court

By: Kathryn Kago  
Deputy Clerk

**IN THE CIRCUIT COURT OF THE  
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**SUMMARY FINAL JUDGMENT**

**THIS CAUSE** having come before the Court on the Plaintiff's Motion for Summary Judgment, and the Court finds that it has jurisdiction of the subject matter hereof and the parties hereto, and having reviewed the pleadings, and finds that Plaintiff has demonstrated by a preponderance of the evidence Defendants' default of a promissory note and mortgage securing said obligation, that Defendants have failed to file any response to Plaintiff's motion pursuant to Fla. R. Civ. 1.510(c), and that there does not exist any issues of material fact that would preclude entry of judgment in favor of Plaintiff. Accordingly, it is:

**ORDERED AND ADJUDGED** as follows:

1. **Relief Granted.** Plaintiff's Motion for Summary Judgment is **GRANTED** and Summary Final Judgment is hereby entered in favor of the Plaintiff.
2. **Amounts Due.** Plaintiff, Madison County Community Bank, 301 E. Base St., Madison, Florida 32340 is due from Defendants the following amounts:

Loan #XXXXXX800

Principal	\$43,304.25
Interest through 2/27/2025	\$2,234.22

Interest from 2/28/2025 – 7/29/2025	\$1,758.27
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Late Fees	\$116.60
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Loan #XXXXX900

Principal	\$38,834.77
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Interest through 2/27/2025	\$1,259.11
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Interest from 2/28/2025 – 7/29/2025	\$1,435.29
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Late Fees	\$113.40
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Attorney's Fees & Court Costs

Title Search Expenses	\$390.00
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Filing Fees and Summons Issuance	\$957.38
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Lis Pendens Recording Costs	\$10.00
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Service of Process Costs	\$300.00
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Reasonable Attorney's Fees	\$4,169.00
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Postage	\$17.10
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**For a total judgment amount of \$94,899.39 that shall bear interest at the statutory rate.**

3. **Lien on Property.** Plaintiff holds a lien for the total sum superior to any claim or estate of any Defendants, on real properties situated in Taylor and Dixie Counties, Florida, more particularly described as:

**Parcel 1**

**COMMENCE AT THE NE CORNER OF THE N 1/2 OF THE SW 1/4 OF THE NW 1/4 OF SECTION 22, TOWNSHIP 4 SOUTH, RANGE 7 EAST TAYLOR COUNTY, FLORIDA, FOR THE POINT OF BEGINNING; THENCE RUN S 00°06'42" E ALONG THE FORTY LINE 631.79 FEET TO THE NORTH RIGHT-OF-WAY LINE OF WOODS CREEK ROAD; THENCE RUN N 89°37'26" W ALONG SAID ROAD RIGHT-OF-WAY LINE 405.97 FEET; THENCE LEAVING SAID ROAD RUN N 00°06'42" W 630.68 FEET; THENCE RUN S 89°46'48" E 405.97 FEET TO THE POINT OF BEGINNING. SAID PARCEL CONTAINING 5.88 ACRES MORE OR LESS.**

**PARCEL 2**

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4. **Sale of Property.** If the total sum with interest at the rate described in Paragraph 2, and all costs accrued subsequent to this judgment are not paid, the Clerk of Courts shall sell the property at public sale on Thursday, October 2, 2025 to the highest bidder for cash, except as prescribed in Paragraph 5, at the Taylor County Courthouse, 108 N. Jefferson Street, Perry, Florida 32347, in accordance with §45.031, Fla. Stat., using the following method:

☒ At East Steps of the above location, beginning at 11:00 a.m.

on the prescribed date.

☐ By electronic sale beginning at \_\_\_\_\_ on the prescribed date at the listed website: \_\_\_\_\_.

5. **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 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.

6. **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 attorney's fees; fourth, the total sum due to Plaintiff, less the items paid, plus interest at the rate prescribed in

Paragraph 2 from this date to the date of the sale; and by retaining any remaining amount pending the further order of this Court.

7. **Right of Redemption/Right of Possession.** On filing the Certificate of Title, 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 and Defendants' right of redemption as prescribed by §45.0315, Fla. Stat, shall be terminated, except as to claims or rights of a bona fide tenant occupying residential premises under the federal Protecting Tenant at Foreclosure Act, 12 U.S.C. §5220, or §83.5615, Fla. Stat, and claims and 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 must be let into possession of the property, subject to the rights of a bona fide tenant occupying residential premises under 12 U.S.C. §5220, or §83.5615, Fla. Stat.

8. **Attorney's Fees.** The Court finds, based upon the affidavits/testimony presented and upon inquiry of counsel for plaintiff that 15.0 hours were reasonably expended by Plaintiff's counsel and that an hourly rate of \$275.00/\$280.00 is appropriate. Plaintiff's counsel represents that the attorney's fees awarded do not exceed its contract fee with the Plaintiffs. The Court finds that there is/are no reduction or enhancement for consideration by the Court pursuant to *Fla. Comp. Fund v. Rowe*, 472 So.2d 1145 (Fla. 1985).

9. **Jurisdiction.** Jurisdiction of this cause is retained to enter such further orders as are proper including, without limitation, issuance of a writ of possession and entry of a deficiency judgment.

**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 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 COURT, TAYLOR COUNTY COURTHOUSE, 108 N. JEFFERSON ST., PERRY, FL 32347 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, 334 NW LAKE CITY AVE., LAKE CITY, FLORIDA 32055, (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 LEGAL SERVICES OF NORTH FLORIDA FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

DONE and ORDERED in chambers on August 1, 2025 in Perry, Taylor County, Florida.



Hon. Bill Blue  
County Court Judge

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