

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

CITIBANK, N.A. AS TRUSTEE FOR AMERICAN 2025 CA 000006
HOME MORTGAGE ASSETS TRUST 2006-4,
MORTGAGE-BACKED PASS-THROUGH
CERTIFICATES SERIES 2006-4,

Plaintiff,

VS.

GERALD D. GREGER A/K/A GARALD D.
GREGER; UNKNOWN SPOUSE OF GERALD D.
GREGER A/K/A GARALD D. GREGER; THE
STEINHATCHEE PLACE CONDOMINIUM
ASSOCIATION, INC.; ANY AND ALL
UNKNOWN PARTIES CLAIMING BY,
THROUGH, UNDER AND AGAINST THE
HEREIN NAMED INDIVIDUAL
DEFENDANT(S) 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

Defendant(s).

_____ /

NOTICE OF FORECLOSURE SALE PURSUANT TO CHAPTER 45

NOTICE IS HEREBY GIVEN that sale will be made pursuant to an Order or Final Judgment. Final Judgment was awarded on August 15, 2025 in Civil Case No. 2025 CA 000006, of the Circuit Court of the THIRD Judicial Circuit in and for Taylor County, Florida, wherein, CITIBANK, N.A. AS TRUSTEE FOR AMERICAN HOME MORTGAGE ASSETS TRUST 2006-4, MORTGAGE-BACKED PASS-THROUGH CERTIFICATES SERIES 2006-4 is the Plaintiff, and GERALD D. GREGER A/K/A GARALD D. GREGER; UNKNOWN SPOUSE OF GERALD D. GREGER A/K/A GARALD D. GREGER; THE STEINHATCHEE PLACE CONDOMINIUM ASSOCIATION, INC.; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) 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 Defendants.

The Clerk of the Court, Gary Knowles, will sell to the highest bidder for cash at 108 North Jefferson Street, Perry, FL 32347 ^{East Steps} on September 16, 2025 at 11:00:00 AM EST the following described real property as set forth in said Final Judgment, to wit:

CONDOMINIUM PARCEL #304, THE STEINHATCHEE PLACE, A CONDOMINIUM, ACCORDING TO THE DECLARATION OF CONDOMINIUM THEREOF, AS RECORDED IN OFFICIAL RECORDS BOOK 560 PAGE 283 PUBLIC RECORDS OF TAYLOR COUNTY, FLORIDA.

ALSO;

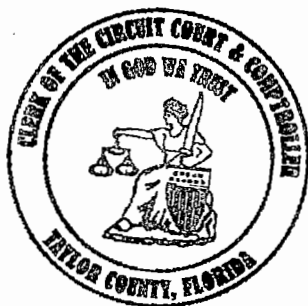
STORAGE GARAGE UNIT #107, THE STEINHATCHEE PLACE, A CONDOMINIUM, ACCORDING TO THE DECLARATION OF CONDOMINIUM THEREOF, AS RECORDED IN OFFICIAL RECORDS BOOK 560 PAGE 283 PUBLIC RECORDS OF TAYLOR COUNTY, FLORIDA.

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 before the clerk reports the surplus as unclaimed.

WITNESS my hand and the seal of the court on August 19, 2025.

CLERK OF THE COURT
Gary Knowles

Kathryn Lapp
Deputy Clerk



ALDRIDGE PITE, LLP

Attorney for Plaintiff

401 W. Linton Blvd.

Suite 202-B

Delray Beach, FL 33444

Telephone: 561-392-6391

Facsimile: 561-392-6965

Primary E-Mail: ServiceMail@aldridgepite.com

TO BE PUBLISHED IN: The Perry News-Herald

IMPORTANT

AMERICANS WITH DISABILITIES ACT: If you are a person with a disability who requires accommodations in order to participate in a court proceeding, you are entitled, at no cost to you, the provision of certain assistance. Please contact: Carrina Cooper, Court Administration, 173 NE Hernando Avenue, Room 408, Lake City, FL 32055; Phone: 386.758.163. 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.

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

CASE NO.: 2025 CA 000006

CITIBANK, N.A. AS TRUSTEE FOR
AMERICAN HOME MORTGAGE ASSETS
TRUST 2006-4, MORTGAGE-BACKED
PASS-THROUGH CERTIFICATES SERIES
2006-4,
Plaintiff,

VS.

GERALD D. GREGER A/K/A GARALD D.
GREGER; UNKNOWN SPOUSE OF
GERALD D. GREGER A/K/A GARALD D.
GREGER; THE STEINHATCHEE PLACE
CONDOMINIUM ASSOCIATION, INC.;
UNKNOWN TENANT #1; UNKNOWN
TENANT #2;
Defendant(s).

FINAL JUDGMENT

THIS ACTION was heard before the Court at Non-Jury Trial on August 14, 2025. On the
evidence presented,

IT IS ADJUDGED THAT:

1. Plaintiff, CITIBANK, N.A. AS TRUSTEE FOR AMERICAN HOME MORTGAGE
ASSETS TRUST 2006-4, MORTGAGE-BACKED PASS-THROUGH CERTIFICATES
SERIES 2006-4, whose address is, 1661 Worthington Rd, Suite 100, West Palm Beach,
FL 33409, is due:

Principal Balance	\$184,411.52
Interest from 6/01/2024 to 8/14/2025	\$18,483.16
Pre Acceleration Late Charges	\$225.38

Escrow Advance		\$255.13
Attorney's Fees		\$7,580.00
Attorney's fees	\$5,400.00	
Additional Attorney's fees	\$680.00	
Trial Attorney's fees	\$1,500.00	
Court costs (Title/Lien Search, Clerk's Filing Fee, Service)		\$2,536.28
BPO		\$150.00
Property Inspections/Preservation		\$837.60
Title		\$300.00
Total NSF Charge Fee		\$25.00
TOTAL		\$214,804.07
That shall bear interest at the rate of <u>8.90%</u> a year.		

2. Plaintiff holds a lien for the total sum superior to all claims or estates of Defendant(s),
- GERALD D. GREGER A/K/A GARALD D. GREGER; UNKNOWN SPOUSE OF
- GERALD D. GREGER A/K/A GARALD D. GREGER; THE STEINHATCHEE
- PLACE CONDOMINIUM ASSOCIATION, INC., on the following described property
- in TAYLOR County, Florida and described as:

CONDOMINIUM PARCEL #304, THE STEINHATCHEE PLACE, A CONDOMINIUM, ACCORDING TO THE DECLARATION OF CONDOMINIUM THEREOF, AS RECORDED IN OFFICIAL RECORDS BOOK 560 PAGE 283 PUBLIC RECORDS OF TAYLOR COUNTY, FLORIDA. ALSO; STORAGE GARAGE UNIT #107, THE STEINHATCHEE PLACE, A CONDOMINIUM, ACCORDING TO THE DECLARATION OF CONDOMINIUM THEREOF, AS RECORDED IN OFFICIAL RECORDS BOOK 560 PAGE 283 PUBLIC RECORDS OF TAYLOR COUNTY, FLORIDA.

Property Address: 115 1ST AVENUE NW #304 STEINHATCHEE, FL 32359

3. If the total sum with interest at the rate described in Paragraph 1 and all costs accrued subsequent to the Judgment are not paid, the Clerk of this Court shall sell the property at public sale on Tuesday September 16, 2025 at 11:00 a.m. to the highest bidder for cash, except as prescribed in Paragraph 4, at the courthouse located at 108 North Jefferson Street, Suite 102, Perry, FL 32348 in Taylor County, Florida, in accordance with section 45.031, Florida Statutes, using the following method:

- o On the East steps of the Taylor Courthouse, 108 North Jefferson Street, Perry, FL 32347 beginning at 11:00 AM on the prescribed date.
- 4. 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. 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; "Property Information Circuit Court: Plaintiff's attorney's fees; fourth, the total sum due to plaintiff, less the item 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. If applicable, Plaintiff, its successors or assigns, is entitled to safe harbor under F.S. 720 or 718, respectively, and as such is only responsible to pay 1% of the subject mortgage or one (1) year of regular periodic assessments, at the time Certificate of Title is issued vesting title to Plaintiff, its successors or assigns. Plaintiff, including its successors and assigns, is not responsible for interest, late fees, collection costs or attorney's fees incurred prior to the issuance of the certificate of title.
- 7. Attorneys' Fees.

The court finds, based upon the affidavits/testimony presented and upon inquiry of counsel for the plaintiff that **10** hours were reasonably expended by plaintiff's counsel and that an hourly rate of **\$150.00** is appropriate. Plaintiff's counsel represents that the

attorneys' fees awarded does not exceed its contract fee with the plaintiff. The court finds that there is/are no reduction or enhancement factors for consideration by the court pursuant to Florida Patients Compensation Fund v. Rowe, 472 So. 2d 1145 (Fla. 1985). (If the court has found that there are reduction or enhancement factors to be applied, then such factors must be identified and explained herein).

AND

The requested attorneys' fees of **\$6,080.00** 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.

8. On filing of 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 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 on 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. **The Plaintiff may assign the Judgment and credit bid by the filing of an assignment prior to the issuance of the Certificate of Title without further order of the Court.**
10. **Jurisdiction of this action is retained to enter further orders that are proper including, without limitation, a deficiency judgment, and orders relating to supplemental proceedings to address any omitted parties who may possess an interest in the property.**

Jurisdiction of this action is further retained to allow Plaintiff to file post-judgment motions seeking a determination on the amounts of assessments due to any Associations under §718.116 and §720.3085, Fla. Stat.

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 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 THE COURT FOR YOUR COUNTY 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.

Columbia County Clerk of Court		Dixie County Clerk of Court		Hamilton County Clerk of Court	
173 NE Hernando Avenue Lake City, FL 32055 (386) 758-1036 www.columbiaclerk.com		214 NE 351 Hwy, Suite M Cross City, FL 32628 (352) 498-1200 www.dixieclerk.com		207 NE 1 st Street, Room 106 Jasper, FL 32052 (386) 792-1288 www.hamiltonclerk.com	
Lafayette County Clerk of Court	Madison County Clerk of Court	Suwannee County Clerk of Court	Taylor County Clerk of Court		
120 West Main Street Mayo, FL 32066 (386) 294-1600 www.lafayetteclerk.com	125 SW Range Ave. Madison, FL 32340 (850) 973-1500 www.madisonclerk.com	200 S. Ohio Ave. Live Oak, FL 32064 (386) 362-0500 www.suwclerk.org	108 N. Jefferson St. Perry, FL 32347 (850) 793-0215 www.taylorclerk.com		

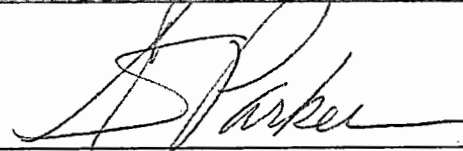
IF YOU DECIDE TO SELL YOUR HOME OR HIRE SOMEONE TO HELP YOU CLAIM THE ADDITIONAL MONEY, YOU SHOULD READ VERY CAREFULLY ALL PAPERS YOU ARE REQUIRED TO SIGN, ASK SOMEONE ELSE, PREFERABLY AN ATTORNEY WHO IS NOT RELATED TO THE PERSON OFFERING TO HELP YOU, TO MAKE SURE THAT YOU UNDERSTAND WHAT YOU ARE SIGNING 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 THE LOCAL LEGAL SERVICES LISTED BELOW 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 ONE OF THE SERVICES LISTED BELOW, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

Columbia County Florida Institutional Legal Services, Inc. Gainesville, FL (352) 375-2494 fls@bellsouth.net Florida Justice Institute Miami, FL (305) 358-2081 Three Rivers Legal Services, Inc. Gainesville, FL (386) 752-5960 www.trls.org		Dixie County Florida Institutional Legal Services, Inc. Gainesville, FL (352) 375-2494 fls@bellsouth.net Florida Justice Institute Miami, FL (305) 358-2081 Three Rivers Legal Services, Inc. Gainesville, FL (386) 752-5960 www.trls.org		Hamilton County Florida Institutional Legal Services, Inc. Gainesville, FL (352) 375-2494 fls@bellsouth.net Florida Justice Institute Miami, FL (305) 358-2081 Three Rivers Legal Services, Inc. Gainesville, FL (386) 752-5960 www.trls.org	
Lafayette County Florida Institutional Legal Services, Inc. Gainesville, FL (352) 375-2494 fls@bellsouth.net Florida Justice Institute Miami, FL (305) 358-2081 Three Rivers Legal Services, Inc. Gainesville, FL (386) 752-5960 www.trls.org		Madison County Florida Institutional Legal Services, Inc. Gainesville, FL (352) 375-2494 fls@bellsouth.net Florida Justice Institute Miami, FL (305) 358-2081 Three Rivers Legal Services, Inc. Gainesville, FL (386) 752-5960 www.trls.org		Suwannee County Florida Institutional Legal Services, Inc. Gainesville, FL (352) 375-2494 fls@bellsouth.net Florida Justice Institute Miami, FL (305) 358-2081 Three Rivers Legal Services, Inc. Gainesville, FL (386) 752-5960 www.trls.org	
		Taylor County Florida Institutional Legal Services, Inc. Gainesville, FL (352) 375-2494 fls@bellsouth.net Florida Justice Institute Miami, FL (305) 358-2081 Three Rivers Legal Services, Inc. Gainesville, FL (386) 752-5960 www.trls.org			

DONE AND ORDERED in Chambers at the Taylor County Courthouse, Perry, Florida on Friday,
August 15, 2025.

62-2025-CA-000006-CAAM 08/15/2025 04:41:11 PM



Greg Parker, Circuit Judge
62-2025-CA-000006-CAAM 08/15/2025 04:41:11 PM

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, August 18, 2025, to the following:

Zachary Ullman, Esquire
John J. Cullaro, Esquire
zullman@aldridgepite.com
servicemail@aldridgepite.com
Attorneys for Plaintiff

Katelyn T. Hardwick, Esquire
James J. Taylor, Esquire
Jennifer T. Arrubla, Esquire
jim@tah-law.com
katie@tah-law.com
kim@tah-law.com
Attorneys for Defendant
The Steinhatchee Place
Condominium Association

Gerald D. Greger a/k/a Garald D. Greger
115 1st Avenue NW #304
Steinhatchee, FL. 32359
and
371 SE 12th Street
Pompano Beach, FL. 33060
Last Known Address/Publication

Unknown Spouse of Gerald D. Greger a/k/a Garald D.
Greger
115 1st Avenue NW #304
Steinhatchee, FL. 32359
Last Known Address/Publication

5-CA-000006-CAAM 08/18/2025 07:53


Amber L. Hancock, Case Manager
62-2025-CA-000006-CAAM 08/18/2025 07:53:07 AM

Pursuant to the standing order of this Court, counsel for the Plaintiff shall distribute a copy of the foregoing to all parties not utilizing an electronic mail address and file a "Notice of Filing" for the Certificate of Service.