

IN THE CIRCUIT COURT OF THE
3RD JUDICIAL CIRCUIT IN
AND FOR TAYLOR COUNTY, FLORIDA
GENERAL JURISDICTION DIVISION
CASE NO. 25000064CAAXMX

WILMINGTON SAVINGS FUND SOCIETY,
FSB, NOT INDIVIDUALLY BUT SOLELY
AS TRUSTEE FOR FINANCE OF
AMERICA STRUCTURED SECURITIES
ACQUISITION TRUST 2018-HB1

Plaintiff,

vs.

KASIE MORGAN AKA KASIE MANON
MORGAN, AS PERSONAL
REPRESENTATIVE OF THE ESTATE OF
JAMES ROBERT JONES AKA JAMES R.
JONES AKA JAMES JONES AKA BOB
JONES, DECEASED UNKNOWN SPOUSE,
HEIRS, DEVISEES, GRANTEES,
ASSIGNEES, LIENORS, CREDITORS,
TRUSTEES AND ALL OTHER PARTIES
CLAIMING AN INTEREST BY, THROUGH,
UNDER OR AGAINST THE ESTATE OF
JAMES ROBERT JONES AKA JAMES R.
JONES AKA JAMES JONES AKA BOB
JONES, DECEASED, *et. al.*,

Defendants.

NOTICE OF FORECLOSURE SALE

NOTICE IS HEREBY GIVEN pursuant to an Order or Final Judgment entered in Case No. 25000064CAAXMX of the Circuit Court of the 3rd Judicial Circuit in and for Taylor County, Florida, wherein, WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT INDIVIDUALLY BUT SOLELY AS TRUSTEE FOR FINANCE OF AMERICA STRUCTURED SECURITIES ACQUISITION TRUST 2018-HB1, Plaintiff, and, KASIE MORGAN AKA KASIE MANON MORGAN, AS PERSONAL REPRESENTATIVE OF THE ESTATE OF JAMES ROBERT JONES AKA JAMES R. JONES AKA JAMES JONES AKA BOB JONES, DECEASED, *et. al.*, are Defendants, Clerk of Circuit Court, Gary Knowles will sell to the highest bidder for cash at on the east steps of the Taylor County Courthouse, 108 North Jefferson Street, Perry, FL 32348, on April 14, 2026 at 11:00 AM, the following described property:

COMMENCE AT THE SOUTHWEST CORNER OF THE SOUTHWEST QUARTER (SW1/4) OF THE NORTHWEST QUARTER (NW1/4) OF SECTION 17, TOWNSHIP 5 SOUTH, RANGE 8 EAST, AND RUN SOUTH 89 DEGREES 59 MINUTES EAST 1119.5 FEET ALONG THE QUARTER SECTION LINE TO ITS INTERSECTION WITH THE WESTERN BOUNDARY OF THE RIGHT OF WAY OF STATE ROAD NO. 55 AND U.S. #19; THENCE NORTH 13 DEGREES 59 MINUTES WEST, 630.6 FEET ALONG RIGHT OF WAY BOUNDARY TO A POINT OF BEGINNING; THENCE CONTINUE ALONG SAID RIGHT OF WAY NORTH 13 DEGREES 59 MINUTES WEST 200 FEET; THENCE SOUTH 78 DEGREES 13 MINUTES WEST 234.35 FEET; THENCE SOUTH 03 DEGREES 32 MINUTES EAST 202.2 FEET; THENCE NORTH 78 DEGREES 13 MINUTES EAST 216.7 FEET TO POINT OF BEGINNING. SAID LAND BEING IN THE SW1/4 OF NW1/4 OF SAID SECTION 17 IN TAYLOR COUNTY, FLORIDA.

Any person claiming an interest in the surplus from the sale, if any, must file a claim per the requirements set forth in FL Stat. 45.302.

DATED this 23 day of February, 2026.



GARY KNOWLES
Clerk Circuit Court

By: Kathleen Keap
Deputy Clerk

23-002287-02 / 34407.2097 / Jean Schwartz
Publish in: Perry Newspaper
Submitted by:
GREENSPOON MARDER, LLP

IMPORTANT

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: 386-758-1465, adamail@jud3.flcourts.org. 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.

23-002287-02 / 34407.2097 / Jean Schwartz

IN THE CIRCUIT COURT OF THE 3RD
JUDICIAL CIRCUIT, IN AND FOR
TAYLOR COUNTY, FLORIDA.
CASE No. 25000064CAAXMX

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WILMINGTON SAVINGS FUND SOCIETY, FSB,
NOT INDIVIDUALLY BUT SOLELY AS TRUSTEE
FOR FINANCE OF AMERICA STRUCTURED
SECURITIES ACQUISITION TRUST 2018-HB1,

Plaintiff,

vs.

UNKNOWN SPOUSE, HEIRS, DEVISEES,
GRANTEES, ASSIGNEES, LIENORS,
CREDITORS, TRUSTEES AND ALL OTHER
PARTIES CLAIMING AN INTEREST BY
THROUGH, UNDER OR AGAINST THE ESTATE
OF JAMES ROBERT JONES AKA JAMES R.
JONES AKA JAMES JONES AKA BOB JONES,
DECEASED, et. al.,

Defendants.

TAYLOR COUNTY FLORIDA GARY KNOWLES
Instrument: 260000821 Recorded: 02/16/2026 4:49 PM

IN REM FINAL JUDGMENT OF FORECLOSURE

This action was tried before the court on February 12, 2026. On the evidence presented

IT IS ADJUDGED that:

1. Plaintiff, WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT INDIVIDUALLY BUT SOLELY AS TRUSTEE FOR FINANCE OF AMERICA STRUCTURED SECURITIES ACQUISITION TRUST 2018-HB1, whose address is 3900 Capital City Blvd., Lansing, MI 48906, is due:

Principal	\$38,055.00
Interest to date of this judgment	\$58,384.12
Mortgage Insurance Premium	\$16,085.38
Taxes	\$1,211.68
Insurance	\$13,405.13
Appraisals	\$975.00
Inspections	\$835.00
Property Preservation	\$11,554.18
Foreclosure Fees & Costs	\$9,833.00

Attorneys' fees

Finding as to reasonable number of hours:

Finding as to reasonable hourly rate:

Other*: \$7,850.00

Trial Fee*: \$1,350.00

(* 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.)

Attorneys' fees total

\$9,200.00

Court costs now taxed	
Clerk Filing Fee	\$1005.00
Process Server Fees	\$672.00
Legal Publication	\$281.93
Medical Records	\$26.00
Subtotal	\$161,523.42
TOTAL	<u>\$161,523.42</u>

The total sum in Paragraph #1 will bear interest at the prevailing statutory interest rate of 8.44% per year from this date through December 31 of this current year. Thereafter, on January 1 of each succeeding year until the judgment is paid, the interest rate will adjust annually in accordance with section 55.03(3), Florida Statutes.

2. Plaintiff holds a lien for the total sum superior to all claims or estates of defendant(s), on the following described property in Taylor County, Florida:

COMMENCE AT THE SOUTHWEST CORNER OF THE SOUTHWEST QUARTER (SW1/4) OF THE NORTHWEST QUARTER (NW1/4) OF SECTION 17, TOWNSHIP 5 SOUTH, RANGE 8 EAST, AND RUN SOUTH 89 DEGREES 59 MINUTES EAST 1119.5 FEET ALONG THE QUARTER SECTION LINE TO ITS INTERSECTION WITH THE WESTERN BOUNDARY OF THE RIGHT OF WAY OF STATE ROAD NO. 55 AND U.S. #19; THENCE NORTH 13 DEGREES 59 MINUTES WEST, 630.6 FEET ALONG RIGHT OF WAY BOUNDARY TO A POINT OF BEGINNING; THENCE CONTINUE ALONG SAID RIGHT OF WAY NORTH 13 DEGREES 59 MINUTES WEST 200 FEET; THENCE SOUTH 78 DEGREES 13 MINUTES WEST 234.35 FEET; THENCE SOUTH 03 DEGREES 32 MINUTES EAST 202.2 FEET; THENCE NORTH 78 DEGREES 13 MINUTES EAST 216.7 FEET TO POINT OF BEGINNING. SAID LAND BEING IN THE SW1/4 OF NW1/4 OF SAID SECTION 17 IN TAYLOR COUNTY, FLORIDA.

Property Address: 5379 US highway 19 S, Perry, FL 32348

3. 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 to the highest bidder for cash, on **Tuesday April 14, 2026 at 11:00 a.m.** in accordance with section 45.031, Florida Statutes, using the following:

- ☐ At SALES HELD: THE EAST STEPS of the Taylor County Courthouse at 108 North Jefferson Street, Perry, FL, beginning at 11:00 a.m. 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 purchase 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 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 of this court.

6. On filing 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 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 on the certificate of title shall be let into possession of the property.

7. Jurisdiction of this action is retained to enter further orders that are proper, and to allow for a supplemental proceedings through a supplemental complaint to add a party or claim.

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 THE FINAL JUDGMENT.

IF YOU ARE A SUBORDINATE LIENHOLDER CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN 60 DAYS AFTER THE SALE. IF YOU FAIL TO FILE A 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 NORTH JEFFERSON ST. PERRY, FL 32347, 850-838-3506 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 JACKSONVILLE AREA LEGAL AID 126 W. ADAMS STREET, JACKSONVILLE, FL 32202-3849 904-356-3849 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 JACKSONVILLE AREA LEGAL AID 126 W. ADAMS STREET, JACKSONVILLE, FL 32202-3849 904-356-3849 FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

ADDITIONAL PROVISIONS

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8. Assignment of Bid. If the Plaintiff is the successful bidder at the sale, the Plaintiff's rights as such may be assigned to a third party and, in that event, the Clerk of this Court is hereby ordered and directed to issue the Certificate of Title to the Plaintiff's assignee upon application of the Plaintiff and without further Order of this Court.

9. United States' Right of Redemption. If the United States of America is a Defendant herein, it shall have the right of redemption provided by 28 U.S.C. S2410(c) for the period provided therein, running from the date of the issuance of the Certificate of Title herein and, if it is the purchaser at the foreclosure sale, it shall be allowed thirty (30) days to deliver a Treasury check to the Clerk of Court in payment of the amount of its bid. Further, the deposit required by Florida Statutes 45.021(2) shall be waived.

10. Plaintiff shall comply with Title VII of s. 896, Pub. L. No. 111-22, 701-704 (2009), "Protecting Tenants at Foreclosure Act of 2009."

11. Final Judgment is entered on Defendant(s): KASIE MORGAN AKA KASIE MANON MORGAN, AS PERSONAL REPRESENTATIVE OF THE ESTATE OF JAMES ROBERT JONES AKA JAMES R. JONES AKA JAMES JONES AKA BOB JONES, DECEASED; KASIE MORGAN AKA KASIE MANON MORGAN; UNKNOWN SPOUSE OF KASIE MORGAN AKA KASIE MANON MORGAN; UNITED STATES OF AMERICA ACTING ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; UNKNOWN TENANT #1 NKA LISI FERNANDEZ and UNKNOWN TENANT #2 NKA IDANDY GUERRO.

DONE AND ORDERED at Perry, Taylor County, Florida, on Monday, February 16, 2026.

62-2025-CA-000064-CAAM 02/16/2026 08:22:44 AM



Greg Parker, Circuit Judge
62-2025-CA-000064-CAAM 02/16/2026 08:22:44 AM

CERTIFICATE OF SERVICE

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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, February 16, 2026, to the following:

Karissa Chin-Duncan, Esquire
Michele Clancy, Esquire
Karissa.chin-duncan@gmlaw.com
gmlforeclosure@gmlaw.com
Attorney for Plaintiff

Katherine C. Kerwin, Esquire
usafln.state.court@usdoj.gov
*Attorney for Defendant USA on behalf
of HUD*

The Unknown Spouse, Heirs...against
The Estate of James Robert Jones, deceased
Last address unknown/Publication

Cindy Parsons a/k/a Cynthia Lea Parsons
19 Meadow Brooke Ln
Ormond Beach, FL 32174

Unknown Spouse of Cindy Parsons a/k/a
Cynthia Lea Parsons n/k/a Ronald Parsons
19 Meadow Brooke Ln
Ormond Beach, FL 32174

Unknown Tenant #1 n/k/a Lisi Fernandez
5379 US Hwy 19 South
Perry, FL. 32348

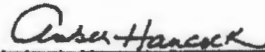
Unknown Tenant #2 n/k/a Idandy Guerrero
5379 US Hwy 19 South
Perry, FL. 32348

Kasie Morgan aka Kasie Manon Morgan as
Personal Representative of the Estate of James
Robert Jones, deceased
1534 West Roberts Aman Road
Perry, FL. 32347

Kasie Morgan aka Kasie Manon Morgan
1534 West Roberts Aman Road
Perry, FL. 32347

Unknown Spouse of Kasie Morgan aka Kasie
Manon Morgan
1534 West Roberts Aman Road
Perry, FL. 32347

5-CA-000064-CAAM 02/16/2026 09:31


Amber L. Hancock, Case Manager
62-2025-CA-000064-CAAM 02/16/2026 09:31:26 AM