

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

CIVIL DIVISION

CASE NO. 25000147CAAXMX

CARRINGTON MORTGAGE SERVICES, LLC,

Plaintiff,

vs.

ALL UNKNOWN HEIRS, CREDITORS,  
DEVISEES, BENEFICIARIES, GRANTEEES,  
ASSIGNEES, LIENORS, TRUSTEES AND ALL  
OTHER PARTIES CLAIMING AN INTEREST  
BY, THROUGH, UNDER OR AGAINST THE  
ESTATE OF CYNTHIA L. SMITH, DECEASED  
; BRANDI S SMITH; BRANDI S. SMITH,  
PERSONAL REPRESENTATIVE OF THE  
ESTATE OF CYNTHIA L. SMITH, DECEASED  
; UNKNOWN PERSON(S) IN POSSESSION OF  
THE SUBJECT PROPERTY,

Defendant(s)

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**NOTICE OF FORECLOSURE SALE**

(Please publish in THE PERRY NEWS HERALD)

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure filed February 26, 2026 and entered in Case No. 25000147CAAXMX, of the Circuit Court of the 3rd Judicial Circuit in and for TAYLOR County, Florida, wherein CARRINGTON MORTGAGE SERVICES, LLC is Plaintiff and ALL UNKNOWN HEIRS, CREDITORS, DEVISEES, BENEFICIARIES, GRANTEEES, ASSIGNEES, LIENORS, TRUSTEES AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF CYNTHIA L. SMITH, DECEASED; BRANDI S SMITH; BRANDI S. SMITH, PERSONAL REPRESENTATIVE OF THE ESTATE OF CYNTHIA L. SMITH, DECEASED ; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY; are defendants. ANNIE MAE MURPHY, the Clerk of the Circuit Court, will sell to the highest and best bidder for cash AT THE EAST DOOR OF THE COURTHOUSE, at 108 NORTH JEFFERSON STREET, PERRY in TAYLOR County, FLORIDA 32347, at 11:00 A.M., on April 14, 2026, the following described property as set forth in said Final Judgment, to wit:

LOT 2, BLOCK "E", EL RANCHO SUBDIVISION, A SUBDIVISION AS PER  
MAP OR PLAT THEREOF RECORDED IN PLAT BOOK 1, PAGE 122, OF  
THE 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.

Dated this 18 day of March, 2020.



Gary Knowles  
ANNIE MAE MURPHY  
As Clerk of said Court

By Shana Wearda  
As Deputy Clerk

This notice is provided pursuant to Administrative Order No.2.065.

In accordance with the Americans with Disabilities Act, 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 provisions of certain assistance. Please  
contact the Court Administrator at 108 N. Jefferson Street, 1st Floor, Perry, FL  
32347, Phone No. (850)758-2163 within 2 working days of your receipt of this  
notice or pleading; if you are hearing impaired, call 1-800-955-8771 (TDD); if you  
are voice impaired, call 1-800-995-8770 (V) (Via Florida Relay Services).

Submitted by:

Kahane & Associates, P.A.

1619 NW 136th Avenue, Suite D-220

Sunrise, Florida 33323

Telephone: (954) 382-3486

Telefacsimile: (954) 382-5380

Designated service email: [notice@kahaneandassociates.com](mailto:notice@kahaneandassociates.com)

IN THE CIRCUIT COURT OF THE 3RD  
JUDICIAL CIRCUIT, IN AND FOR  
TAYLOR COUNTY, FLORIDA  
CIVIL DIVISION  
CASE NO. 25000147CAAXMX

CARRINGTON MORTGAGE SERVICES, LLC  
Plaintiff,

vs.

ALL UNKNOWN HEIRS, CREDITORS,  
DEVISEES, BENEFICIARIES, GRANTEEES,  
ASSIGNEES, LIENORS, TRUSTEES AND ALL  
OTHER PARTIES CLAIMING AN INTEREST  
BY, THROUGH, UNDER OR AGAINST THE  
ESTATE OF CYNTHIA L. SMITH, DECEASED;  
BRANDI S SMITH; BRANDI S. SMITH,  
PERSONAL REPRESENTATIVE OF THE  
ESTATE OF CYNTHIA L. SMITH, DECEASED;  
UNKNOWN PERSON(S) IN POSSESSION OF  
THE SUBJECT PROPERTY;  
Defendants.

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**FINAL JUDGMENT OF FORECLOSURE**

THIS ACTION was heard before the Court on February 26, 2026 upon Plaintiff's Motion for Summary Final Judgment. Based on the Motion for Summary Judgment, the supporting affidavits and pleadings contained within the file, the defaults entered and absence of affidavits filed in opposition, the Court finds that there is no genuine issue of material fact and therefore IT IS ADJUDGED that the Motion is hereby GRANTED:

**1. Amounts Due.** Plaintiff, CARRINGTON MORTGAGE SERVICES, LLC, 500 N. State College Blvd.,, Orange, California 92868 is due:

- |   |             |
|---|-------------|
| A. As unpaid principal of the indebtedness agreed to be paid in the mortgage herein foreclosed and the note secured thereby | \$46,565.39 |
| B. Interest through 02/26/26  | 3,784.66    |
| C. Pre-Acceleration Late Charges  | 79.16       |
| D. Insurance  | 1,098.87    |

E. Payment to Escrow	224.91
F. Credit to Escrow	(109.00)
G. Property Inspections	210.00
H. Property Preservation	7,246.18
I. NSF Fee	15.00
J. Title Search	400.00
K. Clerk's filing fee	444.00
L. Service of process	263.40
M. Heir search	120.00
N. Court cost	3.00
O. Notice of action	221.50
P. Guardian ad Litem	613.46
<b>SUBTOTAL</b>	<b>\$61,180.53</b>
Attorney's fees	\$ <u>5,400.00</u>
<b>TOTAL</b>	<b>\$ <u>66,580.53</u></b>

that must bear interest at a rate of 8.44% per year. Plaintiff shall also recover such further costs as may be incurred by the Plaintiff in this action, including, but not limited to, the sale fee and publication of the Notice of Sale, and any advances made by the Plaintiff subsequent to the date specified in item B of this paragraph which are proper under the terms of the note and mortgage foreclosed herein.

**2. Lien on Property.** The Court finds that service of process was properly effected on each of the Defendants. Plaintiff holds a lien for the total sum superior to all claims or estates of defendant(s) ALL UNKNOWN HEIRS, CREDITORS, DEVISEES, BENEFICIARIES, GRANTEES, ASSIGNEES, LIENORS, TRUSTEES AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF CYNTHIA L. SMITH, DECEASED ; BRANDI S SMITH; BRANDI S. SMITH, PERSONAL

REPRESENTATIVE OF THE ESTATE OF CYNTHIA L. SMITH, DECEASED; on the following described property in TAYLOR County, Florida:

**LOT 2, BLOCK "E", EL RANCHO SUBDIVISION, A SUBDIVISION AS PER MAP OR PLAT THEREOF RECORDED IN PLAT BOOK 1, PAGE 122, OF THE PUBLIC RECORDS OF TAYLOR COUNTY, FLORIDA.  
a/k/a 1101 ASH STREET W., PERRY, FLORIDA 32347**

**3. Sale of Property.** If the total sum set forth in paragraph 1 with interest at the interest rate prescribed by law and all costs of this action and proper advances pursuant to paragraph 1 accruing subsequent to this judgment are not paid, the Clerk of this Court must sell the property at public sale on Tuesday April 14, 2026 at 11:00 a.m., to the highest bidder for cash, except as prescribed in Paragraph 4, AT THE EAST STEPS OF THE COURTHOUSE, AT 108 NORTH JEFFERSON STREET, PERRY IN TAYLOR COUNTY, FLORIDA 32347, in accordance with section 45.031, Florida Statutes.

**4. Costs.** Plaintiff must advance all subsequent costs of this action and must 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 must be responsible for the documentary stamps payable on the certificate of title. If Plaintiff is the purchaser, the Clerk must 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. If prior to the sale, Plaintiff shall be required to advance any monies pursuant to the provisions hereof, then Plaintiff or its attorneys shall so certify to the Clerk of this Court, and the amount due to Plaintiff as set forth in paragraph 1 hereof shall be increased by the amount of such advances without further order of the Court. Plaintiff may assign its right to bid 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 Plaintiff's assignee if Plaintiff or its assignee is the successful bidder at the sale.

**5. Distribution of Proceeds.** On filing the Certificate of Title the Clerk must 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 hereof from this date to the date of the sale; and by retaining any amount remaining pending the further order of this Court. All sums to be disbursed to Plaintiff shall be made payable to Plaintiff's Attorney, Kahane & Associates, P.A. Trust Account and mailed to 1619 NW 136th Avenue, Suite D-220, Sunrise, FLORIDA 33323.

**6. Right of Redemption/Right of Possession.** 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 must be foreclosed of all estate or claim in the property and defendant's right of redemption as prescribed by section 45.0315, Florida Statutes, must be terminated, except as to the rights of a bona fide tenant occupying residential premises under the federal Protecting Tenants at Foreclosure Act, 12 U.S.C. § 5220, note, or section 83.5615, Florida Statutes, and claims or rights under chapter 718 or chapter 720, Florida Statutes, if any. On 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 the federal Protecting Tenants at Foreclosure Act, 12 U.S. C. § 5220, note, or section 83.5615, Florida Statutes. 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 for the premises located at 1101 ASH STREET W., PERRY, FLORIDA 32347.

**7. Attorneys' Fees.** The requested attorneys' fees are 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 the flat fee is reasonable.

**8. Jurisdiction Retained.** Jurisdiction of this action is retained to enter further orders as are proper including, but not limited to, the following: a deficiency judgment; allow for a supplemental complaint to add omitted parties post-judgment; and provide for post judgment determination of the amount of association assessments due pursuant to Fla. Stat. §718.116 and /or §720.3085.

NOTICE PURSUANT § 45.031, FLORIDA STATUTES

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, 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 CONTACT THE CLERK OF THE COURT, 108

NORTH JEFFERSON STREET, PERRY, FLORIDA 32347 (TELEPHONE: (850) 838-3506),  
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., 334 NW LAKE CITY  
AVENUE, LAKE CITY, FL 32056 PHONE: 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 THE TAYLOR COUNTY BAR  
ASSOCIATION LEGAL AID SOCIETY FOR ASSISTANCE, YOU SHOULD DO SO AS  
SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

DONE AND ORDERED in Chambers at Perry, TAYLOR County, Florida, this DDD.

62-2025-CA-000147-CAAM 02/26/2026 03:22:31 PM



Greg Parker, Circuit Judge  
62-2025-CA-000147-CAAM 02/26/2026 03:22:31 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 Thursday, February 26, 2026, to the following:

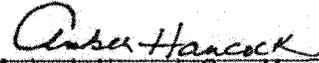
Robert S. Kahane, Esquire  
Cindy Borzillo, Esquire  
Eric Knopp, Esquire  
Kyle King, Esquire  
[notice@kahaneandassociates.com](mailto:notice@kahaneandassociates.com)  
*Attorneys for Plaintiff*

All Unknown Heirs...of Cynthia L.  
Smith, Deceased  
1101 Ash Street, West  
Perry, FL. 32347  
*Last known address/Publication*

Brandi S. Smith  
4567 Loren Henderson Road  
Perry, FL. 32347

Brandi S. Smith, Personal Representative of  
the Estate of Cynthia L. Smith  
1534 West Roberts Aman Road  
Perry, FL. 32347

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Amber L. Hancock, Case Manager  
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