

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

CASE NO.: 2025-CA-000145

TRIAD FINANCIAL SERVICES, INC.,

Plaintiff,

vs.

JOSHUA B. LANGFORD, ELIZABETH A.
LANGFORD, UNKNOWN PARTY
IN POSSESSION,

Defendant(s),

_____ /

NOTICE OF FORECLOSURE SALE

NOTICE IS HEREBY GIVEN, pursuant to the FINAL JUDGMENT OF FORECLOSURE filed on June 25, 2026, and entered in Case No. 2025-CA-000145 in and for Taylor County, Florida, wherein TRIAD FINANCIAL SERVICES, INC. is Plaintiff, and JOSHUA B. LANGFORD and ELIZABETH A. LANGFORD are Defendants. Gary Knowles, Clerk of the Circuit Court & Comptroller, will sell to the highest and best bidder for cash ON THE EAST STEPS OF THE COURTHOUSE, at 108 NORTH JEFFERSON STREET, PERRY in TAYLOR County, FLORIDA 32347, at 11:00 A.M., on October 29, 2026, the following described property as set forth in said Final Judgment, to wit:

PARCEL 2:

A PART OF LOT 11, BLOCK A AND LOT 12, BLOCK A, OF FORTNER SUBDIVISION, AS RECORDED IN PLAT BOOK 1 PAGE 178 OF THE PUBLIC RECORDS OF TAYLOR COUNTY, FLORIDA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGIN AT THE NORTHEAST CORNER OF SAID LOT 11 BLOCK A, FORTNER SUBDIVISION, AND RUN THENCE SOUTH 13° 19'15" EAST, ALONG THE WESTERLY RIGHT-OF -WAY LINE OF FORTNER CIRCLE, A DISTANCE OF 119.50 FEET TO THE NORTHEAST CORNER OF LANDS DESCRIBED IN OFFICIAL RECORD BOOK 417 PAGE 317 OF THE PUBLIC RECORDS OF TAYLOR COUNTY, FLORIDA; THENCE SOUTH 76° 48'42" WEST, ALONG THE NORTH LINE OF SAID LANDS, A DISTANCE OF 240.96 FEET TO THE NORTHWEST CORNER OF SAID LANDS AND THE EASTERLY RIGHT-OF-WAY LINE OF GEORGIA AND FLORIDA RAILNET INC; THENCE NORTH 13°12'55" WEST, ALONG SAID RIGHT OF WAY LINE, A DISTANCE OF 181.25 FEET TO THE SOUTHWEST CORNER OF LANDS AS DESCRIBED

IN OFFICIAL RECORD BOOK 442 PAGE 860 OF THE PUBLIC RECORDS OF TAYLOR COUNTY, FLORIDA; THENCE NORTH 76° 43'09" EAST, ALONG THE SOUTH LINE OF SAID LANDS, A DISTANCE OF 240.63 TO THE SOUTHEAST CORNER OF SAID LANDS AND THE WESTERLY RIGHT-OF-WAY LINE OF FORTNER CIRCLE; THENCE SOUTH 13°19'15" EAST, ALONG SAID RIGHT OF WAY LINE, A DISTANCE OF 62.14 FEET TO THE POINT OF BEGINNING.

Parcel ID No.: 02035-000

Together with that certain Manufactured Home more specifically described as:

2021 Live Oak Homes, D-3663A, 66X30
Serial No. LOHGA32072092A/ LOHGA32072092B

Property Address: 4450 Fortner Cir, Perry, FL 32347

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.

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).

Dated on August 25, 2026

Gary Knowles, AS CLERK OF THE COURT

By: Hathum Karp
Deputy Clerk



TO BE PUBLISHED IN:
Perry News Herald

/s/ Monika E. Siwiec
Monika E. Siwiec
Florida Bar No.: 92050
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THE GIBSON LAW FIRM, P.A.
4720 Salisbury Road, 247-04
Jacksonville, FL 32256
Telephone: 561-501-7858

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

TRIAD FINANCIAL SERVICES, INC.,
Plaintiff,

CASE NO.: 2025-CA-000145

TAYLOR COUNTY FLORIDA GARY KNOWLES
Instrument: 260003326 Recorded: 06/25/2026 12:35 PM

vs.

OFFICIAL RECORDS: 1 of 4
Book: 941 Page: 629

JOSHUA B. LANGFORD, ELIZABETH A.
LANGFORD, UNKNOWN PARTY
IN POSSESSION,
Defendant(s),

FINAL JUDGMENT OF FORECLOSURE

THIS ACTION, came before the Court upon consent of the parties, pursuant to the Joint Stipulation for Entry of Consent Final Judgment of Foreclosure, and the Court being otherwise fully advised in the premises, based on the stipulation of the parties, IT IS ORDERED and ADJUDGED that Final Judgment of Foreclosure is entered against Defendants, JOSHUA B. LANGFORD and ELIZABETH A. LANGFORD.

1. Amounts Due, Plaintiff, Triad Financial Services, Inc., 13901 Sutton Park Drive South, Suite 300, Jacksonville, FL 32224 is due:

Principal through June 26, 2026: \$178,974.18
Interest through June 26, 2026: \$13,996.70
per diem \$22.07
Late Charges Due: \$339.06
Additional Fees: \$420.00
Escrow Advance: \$4,286.69

Court Costs/Costs:

Filing Fee: \$967.73
Title Report: \$99.95
Service of process on defendant(s): \$273.90
Misc: \$15.00
Clerk's Sale Fee: \$70.00
SUBTOTAL \$199,443.21
Attorneys' Fees: \$5,850.00

GRAND TOTAL \$205,293.21

That shall bear interest from this date forward at the prevailing legal rate of interest, in accordance with section 55.03(3), Florida Statutes.

2. Lien on Property. Plaintiff holds a lien for the total sum specified in paragraph 1, superior in dignity to any right, title, interest, or claim of the defendants and all persons, corporations, or other entities claiming by and through, or under the defendant or any of them, including to all

claims and estates of Defendant(s), JOSHUA B. LANGFORD and ELIZABETH A. LANGFORD. The property will be sold free and clear of all claims of the defendants, with the exception of any assessments that are superior pursuant to Florida Statutes Section 718.116 and 720.3085. The Plaintiff's lien encumbers the subject property in Taylor County, Florida, and more particularly described as:

OFFICIAL RECORDS: 2 of 4
Book: 941 Page: 630

PARCEL 2:

A PART OF LOT 11, BLOCK A AND LOT 12, BLOCK A, OF FORTNER SUBDIVISION, AS RECORDED IN PLAT BOOK 1 PAGE 178 OF THE PUBLIC RECORDS OF TAYLOR COUNTY, FLORIDA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGIN AT THE NORTHEAST CORNER OF SAID LOT 11 BLOCK A, FORTNER SUBDIVISION, AND RUN THENCE SOUTH 13° 19'15" EAST, ALONG THE WESTERLY RIGHT-OF-WAY LINE OF FORTNER CIRCLE, A DISTANCE OF 119.50 FEET TO THE NORTHEAST CORNER OF LANDS DESCRIBED IN OFFICIAL RECORD BOOK 417 PAGE 317 OF THE PUBLIC RECORDS OF TAYLOR COUNTY, FLORIDA; THENCE SOUTH 76° 48'42" WEST, ALONG THE NORTH LINE OF SAID LANDS, A DISTANCE OF 240.96 FEET TO THE NORTHWEST CORNER OF SAID LANDS AND THE EASTERLY RIGHT-OF-WAY LINE OF GEORGIA AND FLORIDA RAILNET INC; THENCE NORTH 13°12'55" WEST, ALONG SAID RIGHT OF WAY LINE, A DISTANCE OF 181.25 FEET TO THE SOUTHWEST CORNER OF LANDS AS DESCRIBED IN OFFICIAL RECORD BOOK 442 PAGE 860 OF THE PUBLIC RECORDS OF TAYLOR COUNTY, FLORIDA; THENCE NORTH 76° 43'09" EAST, ALONG THE SOUTH LINE OF SAID LANDS, A DISTANCE OF 240.63 TO THE SOUTHEAST CORNER OF SAID LANDS AND THE WESTERLY RIGHT-OF-WAY LINE OF FORTNER CIRCLE; THENCE SOUTH 13°19'15" EAST, ALONG SAID RIGHT OF WAY LINE, A DISTANCE OF 62.14 FEET TO THE POINT OF BEGINNING.

Parcel ID No.: 02035-000

Together with that certain Manufactured Home more specifically described as:

2021 Live Oak Homes, D-3663A, 66X30
Serial No. LOHGA32072092A/ LOHGA32072092B

3. Sale of Property. If the total sum due Plaintiff 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 above-described property at public sale on **October 29, 2026, at 11:00 AM** to the highest bidder or bidders for cash in accordance with F.S. 45.031, using the following method:

On the east steps of the Taylor County Courthouse at **108 North Jefferson Street, Perry, Florida**, beginning at 11:00 AM on the prescribed date.

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.

5. 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 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 further order of this court.

OFFICIAL RECORDS: 3 of 4
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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.

7. Attorneys' Fees. The Court finds that a blended fee structure, including an hourly rate of \$250.00 is appropriate. Plaintiff's counsel certified that the attorney fee award does not exceed its contract fee with Plaintiff. The Court finds that there are no reduction or enhancement factors for consideration by the Court under *Florida Patient's Compensation v. Rowe*, 427 So. 2d 1145 (Fla. 1985).

8. Jurisdiction Retained. Jurisdiction of this action is retained to enter further orders that are proper including, without limitation, re-foreclosure, writs of possession, and an award of attorneys' fees. The Clerk is authorized to issue a writ of possession without further action of the Court, upon application made by Plaintiff or any subsequent purchaser of the property at sale.

9. Assignment. 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. Waiver of Deficiency Judgment. Plaintiff, its successors and assigns, hereby expressly waive its right to seek a deficiency judgment, if any such right should exist, against Defendants.

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, 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.

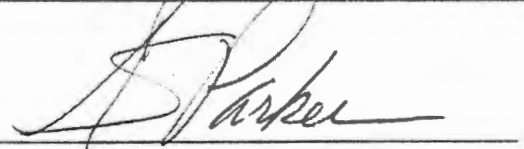
IF YOU ARE THE PROPERTY OWNER, YOU MAY CLAIM THESE FUNDS YOURSELF. YOU ARE NOT REQUIRED TO HAVE A LAWYER OR ANY OTHER REPRESENTATION AND YOU DO NOT HAVE TO ASSIGN YOUR RIGHTS TO ANYONE ELSE IN ORDER FOR YOU TO CLAIM ANY MONEY TO WHICH YOU ARE ENTITLED. PLEASE

CONTACT THE CLERK OF THE COURT, TAYLOR COUNTY, (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 THREE RIVERS LEGAL SERVICES (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 (386) 752-5960 FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

IT IS ORDERED in Taylor County, Florida, on Thursday, June 25, 2026.

62-2025-CA-000145-CAAM 06/25/2026 10:28:35 AM



Greg Parker, Circuit Judge
62-2025-CA-000145-CAAM 06/25/2026 10:28:35 AM

Copies furnished to:

Monika E. Siwiec, Esq., mes@gibsonlawfirmmpa.com

Lisa A. Mangifico, Esq., lmangifico@consumerlawattorneys.com

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Amber L. Hancock, Case Manager
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