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IN THE CIRCUIT COURT OF THE THIRD JUDICIAL CIRCUIT IN AND FOR TAYLOR COUNTY, FLORIDA
GENERAL JURISDICTION DIVISION
CASE NO. 25000171CAAXMX

PHH MORTGAGE CORPORATION,
Plaintiff,
vs.

WILLIE JOE BARNES AND IRENE B. BARNES A/K/A IRENE BARNES, et al.
Defendant(s).
_____/

NOTICE OF FORECLOSURE SALE

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated **September 10, 2026**, and entered in 25000171CAAXMX of the Circuit Court of the THIRD Judicial Circuit in and for Taylor County, Florida, wherein PHH MORTGAGE CORPORATION is the Plaintiff and IRENE B. BARNES A/K/A IRENE BARNES; WILLIE JOE BARNES; UNITED STATES OF AMERICA, ACTING ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; GOODLEAP, LLC are the Defendant(s). Gary Knowles, Jr. as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at the East Door, Taylor County Courthouse 108 N. Jefferson St., Perry, FL 32347, at 11:00 AM, on **November 12, 2026**, the following described property as set forth in said Final Judgment, to wit:

PARCEL 1:
COMMENCING AT THE SOUTHEAST CORNER OF THE SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 26, TOWNSHIP 4 SOUTH, RANGE 7 EAST, THENCE RUN NORTH 25 FEET, RUN WEST 569 FEET FOR A POINT OF BEGINNING, THENCE FROM SAID POINT OF BEGINNING, RUN NORTH 100 FEET, RUN WEST 100 FEET, RUN SOUTH 100 FEET, THENCE RUN EAST 100 FEET TO THE POINT OF BEGINNING. SAME ALSO KNOWN AS LOT 33 OF BELAIR SUBDIVISION, AN UNRECORDED SUBDIVISION OF THE SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 26, TOWNSHIP 4 SOUTH, RANGE 7 EAST, TAYLOR COUNTY, FLORIDA.

PARCEL 2:
COMMENCING AT THE SOUTHEAST CORNER OF THE SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 26, TOWNSHIP 4 SOUTH, RANGE 7 EAST, RUN NORTH 125 FEET, RUN WEST PARALLEL TO SOUTH SECTION LINE 569 FEET TO THE POINT OF BEGINNING, RUN NORTH 70 FEET, RUN WEST 100 FEET, RUN SOUTH 70 FEET, RUN EAST 100 FEET TO THE POINT OF BEGINNING. ALSO KNOWN AS LOT 34 OF BELAIR SUBDIVISION, AN UNRECORDED SUBDIVISION OF THE SOUTHWEST QUARTER OF SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 26, TOWNSHIP 4 SOUTH, RANGE 7 EAST.

PARCEL 3:
LOTS 35 AND 36 IN BELAIR AN UNRECORDED SUBDIVISION OF OWNERS PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT THE SOUTHEAST CORNER OF THE SOUTHWEST QUARTER OF THE SOUTHWEST

QUARTER OF THE SOUTHWEST QUARTER OF SECTION 26, TOWNSHIP 4 SOUTH, RANGE 7 EAST, THENCE RUN NORTH 195 FEET, THENCE RUN WEST 569 FEET FOR A POINT OF BEGINNING, THENCE FROM SAID POINT OF BEGINNING RUN NORTH 140 FEET, THENCE RUN WEST 100 FEET, THENCE RUN SOUTH 140 FEET, THENCE RUN EAST 100 FEET BACK TO THE POINT OF BEGINNING.

Property Address: 105 MAYS ST, PERRY, FL 32348

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 in accordance with Florida Statutes, Section 45.031.

Dated this 9 day of October, 2026.

Gary Knowles, Jr.
As Clerk of the Court
By: Kathryn Lago
As Deputy Clerk

IMPORTANT

AMERICANS WITH DISABILITIES ACT NOTICE: If you are a person with a disability who needs an accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact: Court Administration, 173 NE Hernando Avenue, Room 408, Lake City, FL 32055; (386)758-2163 or complete the ADA Request form located at: https://courtadmin.wpenginepowered.com/ada-accommodation-request/ 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 or voice impaired call 711.

Publish In: THE PERRY NEWS HERALD

Submitted by: Robertson, Anschutz, Schneid, Crane & Partners, PLLC
Attorneys for Plaintiff
6409 Congress Avenue, Suite 100, Boca Raton, FL 33487
Telephone: 561-241-6901 Fax: 561-997-6909

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TAYLOR COUNTY FLORIDA GARY KNOWLES
Instrument: 260004724 Recorded: 09/11/2026 9:34 AM

OFFICIAL RECORDS: 1 of 6
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PHH MORTGAGE CORPORATION,
Plaintiff,

vs.

WILLIE JOE BARNES; IRENE B. BARNES A/K/A IRENE BARNES; UNITED STATES OF AMERICA, ACTING ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; GOODLEAP, LLC; 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).
_____/

IN THE CIRCUIT COURT OF THE THIRD JUDICIAL CIRCUIT IN AND FOR TAYLOR COUNTY, FLORIDA
GENERAL JURISDICTION DIVISION
CASE NO. 25000171CAAXMX

UNIFORM IN REM FINAL JUDGMENT OF FORECLOSURE

This action was tried before the court at a Non-Jury Trial on September 10, 2026. On the evidence presented, **IT IS ADJUDGED** that Plaintiff's Final Judgment is **GRANTED** against all defendants listed by name: IRENE B. BARNES A/K/A IRENE BARNES; WILLIE JOE BARNES; UNITED STATES OF AMERICA, ACTING ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; GOODLEAP, LLC.

1. **Amounts Due.** Plaintiff, PHH MORTGAGE CORPORATION, whose address is c/o Onity Mortgage Corporation f/k/a PHH Mortgage Corporation, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409, is due:

Principal Balance:	$99,872.22
Interest through 8/31/2026:	$71,322.80
Intra Month Per Diem Total good through 9/10/2026:	$332.99
MIP:	$11,245.79
Servicing Fees:	$8,120.00
Corporate Advances:	$26,405.33

Complaint Filing Fee: $942.33
Lis Pendens: $13.00
Clerk Summons: $40.00
Service of Process: $385.00
Mediation Cost: $540.00
Attendance at Court: $1,200.00
Mediation/Mediator present: $800.00
Initial Discovery Disclosures: $400.00

Motion to Reinstate: $400.00	
Motion to Stay: $400.00	
Document Preparation: $100.00	
Flat Fee Already Paid Out: $3,780.00	
Remaining Corporate Advances: $17,405.00	
SUBTOTAL	$217,299.13
Outstanding Attorneys' Fees:	
Finding as to reasonable number of hours: 10.00	
Finding as to reasonable hourly rate: $135.00	
Outstanding Flat Fee: $1,620.00	
Document Preparation: $150.00	
Outstanding Attorneys' Fee Total:	$3,120.00
TOTAL SUM	**$220,419.13**

That shall bear interest at a rate of 8.06%.

1. **Lien on Property.** 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:

PARCEL 1:
COMMENCING AT THE SOUTHEAST CORNER OF THE SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 26, TOWNSHIP 4 SOUTH, RANGE 7 EAST, THENCE RUN NORTH 25 FEET, RUN WEST 569 FEET FOR A POINT OF BEGINNING, THENCE FROM SAID POINT OF BEGINNING, RUN NORTH 100 FEET, RUN WEST 100 FEET, RUN SOUTH 100 FEET, THENCE RUN EAST 100 FEET TO THE POINT OF BEGINNING. SAME ALSO KNOWN AS LOT 33 OF BELAIR SUBDIVISION, AN UNRECORDED SUBDIVISION OF THE SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 26, TOWNSHIP 4 SOUTH, RANGE 7 EAST, TAYLOR COUNTY, FLORIDA.
PARCEL 2:
COMMENCING AT THE SOUTHEAST CORNER OF THE SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 26, TOWNSHIP 4 SOUTH, RANGE 7 EAST, RUN NORTH 125 FEET, RUN WEST PARALLEL TO SOUTH SECTION LINE 569 FEET TO THE POINT OF BEGINNING, RUN NORTH 70 FEET, RUN WEST 100 FEET, RUN SOUTH 70 FEET, RUN EAST 100 FEET TO THE POINT OF BEGINNING. ALSO KNOWN AS LOT 34 OF BELAIR SUBDIVISION, AN UNRECORDED SUBDIVISION OF THE

SOUTHWEST QUARTER OF SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 26, TOWNSHIP 4 SOUTH, RANGE 7 EAST.
PARCEL 3:
LOTS 35 AND 36 IN BELAIR AN UNRECORDED SUBDIVISION OF OWNERS PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT THE SOUTHEAST CORNER OF THE SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 26, TOWNSHIP 4 SOUTH, RANGE 7 EAST, THENCE RUN NORTH 195 FEET, THENCE RUN WEST 569 FEET FOR A POINT OF BEGINNING, THENCE FROM SAID POINT OF BEGINNING RUN NORTH 140 FEET, THENCE RUN WEST 100 FEET, THENCE RUN SOUTH 140 FEET, THENCE RUN EAST 100 FEET BACK TO THE POINT OF BEGINNING.

Property Address: 105 MAYS ST, PERRY, FL 32348

2. **Sale of Property.** 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 the 12th day of November, 2026,** no sooner than 60 days from the of this judgment, to the highest bidder for cash, except as prescribed in paragraph 4, at the courthouse located at 108 North Jefferson Street, Perry, FL 32347 in Taylor County, Florida, in accordance with section 45.031, Florida Statutes (2013), using the following method:

   ☐ **the East Door, Taylor County Courthouse 108 N. Jefferson St., Perry, FL 32347 beginning at 11:00 AM**

3. **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 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.

4. **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 the further order of this court.

5. **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 shall be foreclosed of all estate or claim in the property, and defendant(s) right of

redemption as prescribed by section 45.0315, Florida Statutes (2013) shall be terminated, 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.

6. **Attorneys' Fees.** The Court finds, based upon the affidavits presented and upon inquiry of counsel for the Plaintiff, that the flat fee of $5,400.00, plus $3,450.00 for Attorneys' Attendance at Court, Mediation, Motion Practice & Document Preparation, are reasonable and appropriate for the Plaintiff's counsel's attorney's fees. Furthermore, the Court finds, based upon the affidavits presented and upon inquiry of counsel for the Plaintiff, that 10.00 hours were reasonably expended by Plaintiff's counsel and that an hourly rate of $135.00 is appropriate. PLAINTIFF'S COUNSEL CERTIFIES THAT THE ATTORNEY FEE AWARDED DOES NOT EXCEED ITS CONTRACT FEE WITH PLAINTIFF. The Court finds that there are no reasons for either reduction or enhancement pursuant to *Florida Patient's Compensation Funds v. Rowe*, 472 So. 2d 1145 (Fla. 1985), and the Court therefore has awarded reasonable attorney's fees in the amount indicated in paragraph 1 of this Judgment.

7. **Jurisdiction is further reserved to enter Orders that are proper, including without limitation, writs of possession, and leave to file supplemental and amended pleadings and complaints to add omitted counts and/or parties who may possess an interest in the property and to resolve any disputes with respect to assessments and/or other amount allegedly due associations. The Judgment is in rem only. Plaintiff is not seeking a deficiency or money judgment against any defendant to this action.**

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 LIEN HOLDER 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 ENTITLE TO ANY REMAINING FUNDS.

If the property has qualified for the homestead tax exemption in the most recent approved tax roll, the following paragraphs shall apply:

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 STREET, 1ST FLOOR, PERRY, FL 32347, 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, (904) 356-8371) 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 FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

DONE AND ORDERED at MADISON, MADISON COUNTY, FLORIDA on Thursday, September 10, 2026.

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Bo Hardee, Circuit Judge
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CERTIFICATE OF SERVICE

In cases wherein a party is unrepresented ("pro se"), counsel for the Plaintiff shall be responsible for providing conformed copies to any remaining pro se party who does not have access to, or is not a registered user of, the Florida Courts E-Filing Portal and file a "Notice of Filing" for the Certificate of Service in the court file.

I HEREBY CERTIFY that a true and correct copy of the foregoing has been furnished using the Florida Court's E-Filing E-Portal on Thursday, September 10, 2026, to the following:

Robertson, Anshutz, Schneid, Crane & Partners, PLLC
Ryan Lumbreras, Esquire
Cliff Klein, Esquire
Michael DeVincent, Esquire
flmail@raslg.com
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Attorneys for Plaintiff

Katherine C. Kerwin, Esquire
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Attorney for USA Department of HUD

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Amber L. Hancock, Case Manager
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via Plaintiff's counsel:

Willie Joe Barnes
105 Mays Street
Perry, FL. 32348

Irene B. Barnes
105 Mays Street
Perry, FL. 32348

Goodleap LLC
c/o CT Corporation System
1200 South Pine Island Road
Plantation, FL. 33324