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

PLANET HOME LENDING, LLC
Plaintiff,
vs.

KEVIN ROW; CYNTHIA ROW; UNKNOWN TENANT OCCUPANT #1; UNKNOWN TENANT OCCUPANT #2;
Defendants,
_____/

Case No. 2026-CA-000046
Honorable Judge: Gregory Stuart Parker

NOTICE OF SALE UNDER F.S. CHAPTER 45

NOTICE IS GIVEN that, in accordance with the Final Judgment of Foreclosure entered on October 10, 2026, in the above-styled cause, Gary Knowles, as the Clerk of the Circuit Court, will sell to the highest and best bidder for cash ~~online~~ on the east steps of the Taylor County Courthouse at 108 North Jefferson Street, Perry, Florida at 11:00 a.m. on December 10, 2026, the following described property:

LOT 8 AND THE NORTH 21.07 FEET OF LOT 9, BLOCK G, THE SPRING LAKE HEIGHTS SUDVISION, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 1, PAGE 79, OF THE PUBLIC RECORDS OF TAYLOR COUNTY, FLORIDA.

Parcel/Account ID # R05158-300

COMMONLY KNOWN AS: 301 Sandra 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 before the clerk reports the surplus as unclaimed.

Americans With Disabilities Act

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, Florida 32055; (386)758-2163 or complete the ADA Request form located at https://thirdcircuitfl.org/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.

Dated this 10-13-, 2026

Gary Knowles, Clerk of Circuit Court

By: _____
Deputy Clerk of Court

CERTIFICATE OF SERVICE

The undersigned hereby certifies that on October 13, 2026 all counsel and parties of record are being served a true and correct copy of the foregoing document using via email or regular U.S. Mail.

KEVIN ROW
1879 SE HIGHWAY 55A,
OLD TOWN, FL 32680

CYNTHIA ROW
5144 WESTCHASE COURT, APT. 4
JACKSONVILLE, FL 32210

/s/ Matthew T. Wasinger
Matthew T. Wasinger, Esquire
Wasinger Law Office
605 E. Robinson, Suite 730
Orlando, FL 32801
(407) 308-0991
Fla. Bar No.: 0057873
Attorney for Plaintiff
Service: mattw@wasingerlawoffice.com

Filing # 258851888 E-Filed 10/09/2026 09:08:22 AM

TAYLOR COUNTY FLORIDA GARY KNOWLES
Instrument: 260005259 Recorded: 10/09/2026 2:12 PM

OFFICIAL RECORDS: 1 of 4
Book: 948 Page: 145

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

PLANET HOME LENDING, LLC
Plaintiff,

vs.

KEVIN ROW; CYNTHIA ROW; UNKNOWN TENANT OCCUPANT #1; UNKNOWN TENANT OCCUPANT #2;
Defendants,

Case No. 2026-CA-000046

FINAL JUDGMENT OF FORECLOSURE

THIS MATTER came before this Honorable Court on October 08, 2026, for Plaintiff's Motion for Final Summary Judgment of Foreclosure, Attorney Fees and Costs, wherein the Court finds that service of process was properly rendered against Defendants. All Defendants were properly served with process and were then either voluntarily dismissed or timely defaulted.

The Court also finds that all Defendants have failed to assert any material facts or issues that precludes summary judgment. The Court finds Plaintiff has filed Affidavits and Exhibits herein as proof of the sums due; and the Court having heard argument of counsel and being fully and sufficiently advised in the premises;

IT IS ORDERED AND ADJUDGED that:

1. Plaintiff, PLANET HOME LENDING, LLC, address of 321 Research Parkway, Suite 303, Meriden, CT 06450 is due:

Principal due on the note secured by the mortgage foreclosed	$	128,697.66
Interest on the note and mortgage from 6/1/25 TO 10/1/2026	$	12,869.76
Pro Rata MIP/PMI	$	0.00
Per Diem Interest at 7.500%: $26.44 to 10/8/2026	$	211.52
Late charges and fees:	$	204.55
Escrow Advances:	$	2,977.21
Property Inspections/Maintenance/Fees:	$	3,979.23
Suspense Balance:	$	(0.00)
Attorneys' fees total:	$	4,800.00
Finding as to reasonable Flat Fee*:		
[*The requested attorneys' 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.]		

Court Costs, Now Taxed:

Clerk Filing Fees:	$	982.33
Service of Process Fees:	$	788.40
Mailing/Recording Fees:	$	52.60

GRAND TOTAL **$ 155,563.26**

that shall bear interest at the rate of 8.06 % per year.

2. Plaintiff, PLANET HOME LENDING, LLC, address of 321 Research Parkway, Suite 303, Meriden, CT 06450 holds a lien for the total sum superior to all claims or estates of defendant(s) on the following described property in Polk County, Florida:

LOT 8 AND THE NORTH 21.07 FEET OF LOT 9, BLOCK G, THE SPRING LAKE HEIGHTS SUDVISION, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 1, PAGE 79, OF THE PUBLIC RECORDS OF TAYLOR COUNTY, FLORIDA.

Parcel/Account ID # R05158-300

COMMONLY KNOWN AS: 301 Sandra St. 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 **Thursday December 10, 2026 at 11:00 a.m.** to the highest bidder for cash, except as prescribed in paragraph 5, on the east steps of the Taylor County Courthouse at 108 North Jefferson Street, Perry, Florida, in accordance with section 45.031, Florida Statutes.

4. **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 documentary stamps affixed to 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. Plaintiff may, without further order of the court, file an Affidavit of Additional Advances showing the advanced fees attorney fees, escrow, costs, and interest prior to the sale for credit bidding and sale proceeds distribution by the clerk.

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, any and all of the plaintiff's any, including but not limited to, subsequent advanced, fees, costs and interest; second, documentary stamps affixed to the Certificate; third, plaintiff's attorneys' fees; fourth, the total sum due to the 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. THE UNITED STATES SHALL NOT BE BOUND BY THE SIXTY-DAY TIME PERIOD IMPOSED BY §45.032, FLA. STAT., UPON MOTIONS FOR DISTRIBUTION OF SURPLUS PROCEEDS.

6. **Right of Possession.** Upon 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. 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.

7. Due and legal service of process has been made on all Defendant(s).

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.** Jurisdiction of this action is retained to enter further orders that are proper including, without limitation, a deficiency judgment, writ of possession, and/or re-foreclosure for any omitted parties or any other reason, orders determining amounts and responsibility for assessments that may be due to a condominium or homeowner's association pursuant to sections 718.116 or 720.3085 of the Florida Statutes, as well as orders involving reformation of the mortgage instrument or deed to perfect title, if necessary.

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.

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. THE COURT, IN ITS DISCRETION, MAY ENLARGE THE TIME OF THE SALE. NOTICE OF THE CHANGED TIME OF SALE SHALL BE PUBLISHED AS PROVIDED HEREIN.

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, (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 AT (352) 375-1631 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 THREE RIVERS LEGAL SERVICES AT (352) 375-1631 FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

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 THE PROVISION OF CERTAIN ASSISTANCE.

PLEASE CONTACT THE OFFICE OF THE COURT ADMINISTRATOR, 173 NE Hernando Avenue, Room 408, Lake City, Florida 32055; (386)758-2163, AT LEAST SEVEN DAYS BEFORE YOUR SCHEDULED COURT APPEARANCE, OR IMMEDIATELY UPON RECEIVING THIS NOTIFICATION IF THE TIME BEFORE THE SCHEDULED APPEARANCE IS LESS THAN SEVEN DAYS; IF YOU ARE HEARING OR VOICE IMPAIRED, CALL 711.

DONE AND ORDERED at Madison, Madison County, Florida on Thursday, October 8, 2026.

A-000046-CAAM 10/08/2026 04

Bo Hardee, Circuit Judge
62-2026-CA-000046-CAAM 10/08/2026 04:02:23 PM

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 Friday, October 9, 2026, to the following:

Matthew T. Wasinger, Esquire
mattw@wasingerlawoffice.com
Attorney for Plaintiff

6-CA-000046-CAAM 10/09/2026 09:07

Amber L. Hancock, Case Manager
62-2026-CA-000046-CAAM 10/09/2026 09:07:57 AM

via Plaintiff's counsel:

Cynthia Row
5144 Westchase Court, Apt. 4
Jacksonville, FL. 32210

Kevin Row
1879 SE Highway 55A
Old Town, FL 32680