

If the sale is set aside, the Purchaser may be entitled to only a return of the sale deposit less any applicable fees and costs and shall have no further recourse against the Mortgagor, Mortgagee or the Mortgagee's Attorney.

DATED at Taylor County, Florida, this 22 day of February, 2024.

~~Annie Mac Murphy, Clerk~~
Taylor County, Florida



By: Kathryn Kapp
Deputy Clerk

Invoice to:
GILBERT GARCIA GROUP, P.A.
Attorney for Plaintiff(s)
2313 W. Violet St.
Tampa, FL 33603

Please fax a first insertion and costs of publishing to 813-443-5089, Attention: Foreclosure Sales.

Published in: The Perry News Herald

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"In accordance with the Americans With Disabilities Act, persons in need of a special accommodation to participate in this proceeding shall, within seven (7) days prior to any proceeding, contact the Administrative Office of the Court, Taylor County, 108 N. Jefferson Street, Suite 102, Perry, FL 32347, Telephone (850) 838-3506, via Florida Relay Service".

Aprè ako ki fet avèk Americans With Disabilities Act, tout moun kin ginyin yun bézwen spésiyal pou akomodasyon pou yo patisipé nan pwogram sa-a dwé, nan yun tan rézonab an ninpot aranjman kapab fet, yo dwé kontakté Administrative Office Of The Court i nan niméro, Taylor County, 108 N. Jefferson Street, Suite 102, Perry, FL 32347, Telephone (850) 838-3506 i pasan pa Florida Relay Service.

En accordance avec la Loi des "Americans With Disabilities". Les personnes en besoin d'une accomodation speciale pour participer a ces procedures doivent, dans un temps raisonable, avante d'entreprendre aucune autre démarche, contacter l'office administrative de la Court situé au, Taylor County, 108 N. Jefferson Street, Suite 102, Perry, FL 32347, Telephone (850) 838-3506 Via Florida Relay Service.

De acuerdo con el Acto ó Decreto de los Americanos con Impedimentos, Inhabilitados, personas en necesidad del servicio especial para participar en este procedimiento debrán, dentro de un tiempo razonable, antes de cualquier procedimiento, ponerse en contacto con la oficina Administrativa de la Corte , Taylor County, 108 N. Jefferson Street, Suite 102, Perry, FL 32347, Telephone (850) 838-3506 Via Florida Relay Service.

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

US BANK TRUST NATIONAL ASSOCIATION,
NOT IN ITS INDIVIDUAL CAPACITY BUT
SOLELY AS OWNER TRUSTEE FOR VRMTG
ASSET TRUST

CASE NO. 23000092CAC

Plaintiff,

Division No.

vs.

ANY AND ALL UNKNOWN PARTIES
CLAIMING BY, THROUGH, UNDER OR
AGAINST ANITA JANET BAKER, DECEASED
WHO ARE NOT KNOWN TO BE DEAD OR
ALIVE, WHETHER SAID UNKNOWN PARTIES
MAY CLAIM INTEREST AS SPOUSES, HEIRS,
DEVICES, GRANTEEES OR OTHER CLAIMANT;
ANITA DAVIS; and SECRETARY OF HOUSING
AND URBAN DEVELOPMENT, et. al.

Defendants/

FINAL JUDGMENT OF FORECLOSURE

THIS ACTION was heard before the Court 02/21/2024. On the evidence presented

IT IS ADJUDGED that: The Plaintiff's Motion for Summary Judgment is GRANTED. Service of process has been duly and regularly obtained over ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER OR AGAINST ANITA JANET BAKER, DECEASED WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM INTEREST AS SPOUSES, HEIRS, DEVICES, GRANTEEES OR OTHER CLAIMANT; ANITA DAVIS; and SECRETARY OF HOUSING AND URBAN DEVELOPMENT, defendants.

1. **Amounts Due and Owning.** Plaintiff, US BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR VRMTG ASSET TRUST, 440 SOUTH LASALLE STREET, STE. 2000 CHICAGO, IL 60605 is due:

Principal due on the note secured by the mortgage
foreclosed: \$97,934.49

Accrued Interest from 03/01/23 to 2/21/2024 \$617.15
Interest Per Diem at \$11.66

Attorneys' Fees

Attorneys' Flat Rate Total: \$5,350.00 \$5,350.00

*(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 the lodestar analysis is not necessary and that the flat fee is reasonable)

Court Costs, Now Taxed:

Filing Fee \$936.68

Service of Process	\$545.00
Publication - N/A	\$186.79
Title Search	\$62.00
Subtotal	\$105,632.11
Additional Costs	
Heir Search	\$125.00
Escrow Advance	\$5,303.71
Recoverable Corp Balance	\$12,698.61
Guardian Ad Litem—Laura L. Walker, Esq.	\$500.00
Death Certificate	\$55.00
Summons	\$62.10
Lis Pendens	\$10.00
Subtotal	\$18,754.42
Total Due	\$124,386.53

That shall bear interest at a rate of 9.09% per year.

2. **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:

LOT 3, BLOCK E, GROVE PARK SUBDIVISION, AS PER MAP OR PLAT THEREOF, RECORDED IN PLAT BOOK 1, PAGE 101, OF THE PUBLIC RECORDS OF TAYLOR COUNTY, FLORIDA.

Property Address: 105 Grove Ave, Perry, Florida 32348

3. **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 April 9, 2024 at 11:00 AM, to the highest bidder for cash, except as prescribed in paragraph 4, at the courthouse located at 108 N Jefferson Street, in Taylor County in Perry, Florida, in accordance with Section 45.031, Florida Statutes (2013), using the following method:

At at the ^{EAST} west side of Taylor County Courthouse, 108 N. Jefferson Street, Perry, FL, beginning at 11:00 AM on the prescribed date.

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 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. **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 the plaintiff's costs; second, documentary stamps affixed to the Certificate; third, plaintiff's attorney's 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.

6. **Right of Possession.** On filing of 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.

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 that the flat fee is reasonable.

8. The Plaintiff may assign the judgment, cause of action and credit bid to any third party by the filing of an Assignment without further order of the court.

9. **Jurisdiction.** Jurisdiction of this action is retained to enter further orders, as are proper, including, without limitation, writs of possession and deficiency judgments. In addition, this court retains jurisdiction to enter any required supplemental complaint(s) such as a reforeclosure to add a necessary and/or omitted party without the necessity of filing a separate 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.

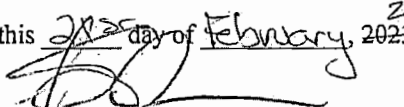
IF YOU ARE A SUBORDINATE LIENHOLDER CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN SIXTY (60) DAYS AFTER THE SALE. IF YOU FAIL TO FILE A CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS.

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 CONTACT THE CLERK OF THE COURT, 108 N JEFFERSON STREET, PERRY, FL (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, 334 NW LAKE CITY AVENUE, LAKE CITY, FL, (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 THREE RIVERS LEGAL SERVICES, 334 NW LAKE CITY AVENUE, LAKE CITY, FL, (386) 752-5960, FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

DONE AND ORDERED at Taylor County, Florida, this 23rd day of February, ²⁰²⁴2023.


HONORABLE GREGORY S. PARKER
CIRCUIT COURT JUDGE

~~Copies furnished:~~

GILBERT GARCIA GROUP, P.A.
2313 W. Violet St.
TAMPA, FL 33603
EMAILSERVICE@GILBERTGROUPLAW.COM

KATHERINE C. KERWIN FOR SECRETARY OF HOUSING AND URBAN DEVELOPMENT
USAFLN.STATE.COURT@USDOJ.GOV
USAFLN.STATE.COURT@USDOJ.GOV
JASON R. COODY
ASSISTANT UNITED STATES ATTORNEY
111 N. ADAMS STREET, 4TH FLOOR
TALLAHASSEE, FL 32301

HELEN M. ROPER, ESQ. FOR ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER OR AGAINST ANITA JANET BAKER, DECEASED WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM INTEREST AS SPOUSES, HEIRS, DEVISES, GRANTEEES OR OTHER CLAIMANT
1384 NW 144 AVE.
PEMBROKE PINES, FL 33028
HMSROPER@AOL.COM

LILIAN LOUISE
6481 GARDEN COURT
WEST PALM BEACH, FL 33411

ANITA DAVIS
704 SMITHVILLE ROAD
SOUTHAMPTON, NJ 08088

630282.33776/ts