

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

REGIONS BANK SUCCESSOR BY MERGER WITH UNION
PLANTERS BANK, N.A.,

Plaintiff,

-vs-

Case No.: 23000204CAC

RALPH O. CRUCE and THE UNKNOWN SPOUSE OF RALPH O.
CRUCE, if living, and all unknown parties claiming by, through, under or
against the above named Defendants who are not known to be dead or
alive, whether said unknown parties may claim an interest as spouses,
heirs, devisees, grantees, assignees, lienors, creditors, trustees or other
claimants, claiming by, through, under or against the above-named
Defendants: UNKNOWN TENANT #1 and UNKNOWN TENANT #2

FILED IN OFFICE

MAY 03 2024

GARY KNOWLES CLERK OF COURT
BY: [Signature] DC

Defendants. _____/

NOTICE OF SALE

Notice is hereby given that, pursuant to a Final Judgment of Foreclosure entered in the
above-styled cause, in the Circuit Court of Taylor County, Florida, I will sell the property situate
in Taylor County, Florida, described as:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF
at public sale, to the highest and best bidder, for cash, on the east steps of the Taylor County
Courthouse at 108 North Jefferson Street, Perry, Florida, beginning at 11:00 a.m. on
June 18, 2024.

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FUNDS FROM
THIS SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF
THE LIS PENDENS, MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE IN
ACCORDANCE WITH SECTION 45.031(1)(a), FLORIDA STATUTES.

DATED this 3 day of ~~April~~ ^{May}, 2024.

GARY KNOWLES
Clerk of Circuit Court



By:

[Signature]
Deputy Clerk

“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 Court Administration, 173 NE Hernando Avenue, Room 408, Lake City, FL 32055; adamail@jud3.flcourts.org; (386) 758-2163 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.”

NOTE: THIS COMMUNICATION, FROM A DEBT COLLECTOR, IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

(Invoice to: Gibbons Neuman
3321 Henderson Boulevard
Tampa, Florida 33609
Email to: ahendricks@gibblaw.com)

NOTE TO NEWSPAPER: Please publish once a week for two consecutive weeks. The last publication must end at least five days prior to sale. Please forward a copy of the first publication run to our office as soon as possible for verification.

EXHIBIT "A"

COMMENCE at the Southeast corner of the Northeast 1/4 of the Southwest 1/4 of Section 16, Township 5 South, Range 8 East, thence run North 752.41 feet for a POINT OF BEGINNING; thence run West to the East Right-Of-Way of a 50 foot road; thence run North 295 feet, thence run East to the Forty Line. Thence run South 293.99 feet to the POINT OF BEGINNING. Lying and being in Section 16, Township 5 South, Range 8 East, Taylor County, Florida.

TOGETHER WITH a 1993 HOMES OF MERIT/COUNTRY MANOR DOUBLE WIDE MOBILE HOME.
Serial Numbers FLHMB68535348A and FLHMB68535348B.

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CIVIL DIVISION

OFFICIAL RECORDS: 1 of 5
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REGIONS BANK SUCCESSOR BY MERGER WITH UNION
PLANTERS BANK, N.A.,
Plaintiff,

-vs-

Case No.: 6223000204CAC

RALPH O. CRUCE and THE UNKNOWN SPOUSE OF RALPH O.
CRUCE, if living, and all unknown parties claiming by, through, under or
against the above named Defendants who are not known to be dead or alive,
whether said unknown parties may claim an interest as spouses, heirs,
devises, grantees, assignees, lienors, creditors, trustees or other claimants,
claiming by, through, under or against the above-named Defendants:
UNKNOWN TENANT #1 and UNKNOWN TENANT #2,
Defendants.

FINAL JUDGMENT OF FORECLOSURE

THIS ACTION was tried before the Court. On the evidence presented,

IT IS ADJUDGED that:

1. **Amounts Due.** Plaintiff, REGIONS BANK SUCCESSOR BY MERGER WITH
UNION PLANTERS BANK, N.A., whose address is 5214 Lincoln Road, Hattiesburg, MS 39402,
is due:

Principal	\$41,962.38
Interest to date of this judgment	\$3,844.11
Pre-acceleration Late Charges	\$355.82
Property Valuations	\$475.00
Property Inspections	\$495.00
2022 Taxes	\$651.12
2023 Taxes	\$857.97
Hazard Insurance	\$952.47
Title search expenses	\$150.00
Attorneys' fees total	\$4,600.00
Court costs, now taxed:	
Filing fee	\$414.00
Service of Process	\$300.00
Recording Fees	\$13.00

Subtotal	\$55,070.87
LESS: Escrow balance	\$0.00
LESS: Suspense Credit	\$(36.18)
TOTAL	<u>\$55,034.69</u>

That must bear interest at the rate of 9.34% a 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:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

Property address: 5570 BRYANT RUSSELL ROAD, PERRY, FL 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 the Court must sell the property at public sale on Tuesday June 18, 2024 at 11:00 a.m., to the highest bidder for cash, except as prescribed in paragraph 4, at the courthouse located at 108 North Jefferson St., in Taylor County in Perry, Florida, in accordance with Section 45.031, Florida Statutes, using the following method:

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

4. **Costs.** Plaintiff must advance all subsequent costs of this action **and post judgment advances** 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, costs **and any post judgment advances made by the plaintiff** 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 must distribute the proceeds of the sale, so far as they are sufficient, by paying: first, all of the plaintiff's costs **and post judgment advances**; 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.

6. **Right of Redemption/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 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.**

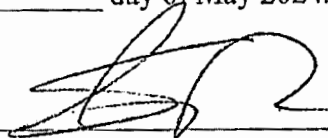
The requested attorneys' fees are a flat rate fee that the firm's client has agreed to pay in this matter. Given the amount of the fee requested and the labor expended, the court finds that a lodestar analysis is not necessary and that the flat fee is reasonable.

8. **Jurisdiction Retained.** Jurisdiction of this action is retained to enter further orders that are proper, including, without limitation, **orders and judgments on supplemental complaints to re-foreclose to add omitted parties or remedy any other defects in the foreclosure proceedings, orders determining the amount of assessments or other charges owed to any condominium or homeowners association, writs of possession, and deficiency judgments as to any defendants who have not been discharged in bankruptcy.**

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.

ORDERED at Taylor County, Florida, on this 15th day of May 2024.


CIRCUIT JUDGE GREGORY S. PARKER

Copies furnished by electronic mail or regular U.S. mail to:

ROD B. NEUMAN, Esquire
Gibbons Neuman
3321 Henderson Boulevard
Tampa, Florida 33609
RNeuman@gibblaw.com
RNeuman@gmail.com
Counsel for Plaintiff

RALPH O. CRUCE
1503 Bernard Johnson Road
Perry, FL 32347

THE UNKNOWN SPOUSE OF RALPH O. CRUCE
1503 Bernard Johnson Road
Perry, FL 32347

UNKNOWN TENANT #1
5570 Bryant Russell Rd
Perry, FL 32348

UNKNOWN TENANT #2
5570 Bryant Russell Rd
Perry, FL 32348

By: *Neuman*

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