

IN THE CIRCUIT COURT OF THE
3RD JUDICIAL CIRCUIT, IN AND FOR TAYLOR
COUNTY, FLORIDA
CIVIL DIVISION:
CASE NO.: 23-251CA

PLANET HOME LENDING LLC,
Plaintiff,

vs.

EDWIN K. ISLAND A/K/A EDWIN ISLAND;
FLORIDA DEPARTMENT OF REVENUE;
TAYLOR COUNTY, FLORIDA; TAYLOR
COUNTY, FLORIDA CLERK OF COURT; UNITED
STATES OF AMERICA, ACTING ON BEHALF OF
THE SECRETARY OF HOUSING AND URBAN
DEVELOPMENT; ERIN E. ISLAND A/K/A ERIN
ISLAND; BRANDY MCNEIL; UNKNOWN
TENANT IN POSSESSION OF THE SUBJECT
PROPERTY,

Defendants.

NOTICE OF FORECLOSURE SALE
(Please publish in THE PERRY NEWS HERALD)

NOTICE IS HEREBY GIVEN pursuant to an Order or Final Judgment entered in the above styled cause now pending in said court and as required by Florida Statute 45.031(2), GARY KNOWLES as the Clerk of the Circuit Court shall sell to the highest and best bidder for cash at the, **EAST DOOR OF THE TAYLOR COUNTY COURTHOUSE, 108 N. JEFFERSON STREET, PERRY, FL 32347, 11:00 AM on the 21 day of May, 2024,** the following described property as set forth in said Final Judgment, to wit:

LOTS ONE AND TWO OF BLOCK TEN OF THE BROBSTON AND FENDIG'S ADDITION TO THE CITY OF PERRY, FLORIDA, ACCORDING TO THE MAP OR PLAT OF SAID ADDITION ON RECORD IN PLAT BOOK 1, PAGE 9, OF THE PUBLIC RECORDS OF TAYLOR, FLORIDA.

PROPERTY ADDRESS: 804 N CALHOUN ST, PERRY, FL 32347

IF YOU ARE A PERSON 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 CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS. AFTER THE FUNDS ARE REPORTED AS UNCLAIMED, ONLY THE OWNER OF RECORD AS OF THE DATE OF THE LIS PENDENS MAY CLAIM THE SURPLUS.

If you are a person with a disability who requires accommodations in order to participate in a court proceeding, you are entitled, at no cost to you, the provision of certain assistance. Please contact: Carrina Cooper, Court Administration, 173 NE Hernando Avenue, Room 408, Lake City, FL 32055; Phone: 386-758-163. Contact Court Administration 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 impaired call 711.

Dated this 29 day of February, 2024.



GARY KNOWLES
Clerk Of The Circuit Court

By: Kathleen Kago
Deputy Clerk

Submitted by:
De Cubas & Lewis, P.A.
PO Box 5026
Fort Lauderdale, FL 33310
Telephone: (954) 453-0365
Facsimile: (954) 771-6052
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SERVICE LIST

Case No: 23-251CA

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PERRY, FL 32347

/ FLORIDA DEPARTMENT OF REVENUE
5050 WEST TENNESSEE STREET
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/ KATHERINE C. KERWIN, ESQ.
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/ ERIN E. ISLAND A/K/A ERIN ISLAND
804 N CALHOUN ST
PERRY, FL 32347

/ BRANDY MCNEIL
3309 S BYRON BUTLER PKWY LOT 110
PERRY, FL 32348

/ UNKNOWN TENANT
804 N CALHOUN ST
PERRY, FL 32347

TAYLOR COUNTY FLORIDA GARY KNOWLES
Instrument: [REDACTED] Recorded: 02/27/2024 8:55 AM

OFFICIAL RECORDS: 1 of 4
Book: 892 Page: 902

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Plaintiff,

vs.

EDWIN K. ISLAND A/K/A EDWIN ISLAND;
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TAYLOR COUNTY, FLORIDA; TAYLOR
COUNTY, FLORIDA CLERK OF COURT;
UNITED STATES OF AMERICA, ACTING ON
BEHALF OF THE SECRETARY OF HOUSING
AND URBAN DEVELOPMENT; ERIN E.
ISLAND A/K/A ERIN ISLAND; BRANDY
MCNEIL; UNKNOWN TENANT IN
POSSESSION OF THE SUBJECT PROPERTY,
Defendants.

FINAL JUDGMENT OF FORECLOSURE

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

IT IS ADJUDGED that:

1. Plaintiff, PLANET HOME LENDING LLC, 321 Research Parkway Suite 303 Meriden CT 06450-8301, is due:

Principal due on the note secured by the mortgage foreclosed:	\$ 131,789.53
Interest on the note and mortgage :	\$ 10,657.63
Property Appraisal	\$ 10.00
Escrow:	\$ 5,682.01
Pre-Acceleration Late Charges	\$ 108.76
PRO Rata MIP	\$ 176.12
Recoverable Balance	\$ 12,512.88
Title Search & Review	\$ 335.00
Clerks Filing Fee	\$ 1,019.48
Service of Process	\$ 1,248.40
Lis Pendens	\$ 15.00
Statutory Mailings	\$ 20.67
Attorney Fees	\$ 4825.00
TOTAL SUM	\$ 168,400.48

that shall bear interest at the rate of 9.09% a year

2. Plaintiff holds a lien for the total sum superior to all claims or estate of the defendant(s), on the following described property in TAYLOR County, Florida:

LOTS ONE AND TWO OF BLOCK TEN OF THE BROBSTON AND FENDIG'S ADDITION TO THE CITY OF PERRY, FLORIDA, ACCORDING TO THE MAP OR PLAT OF SAID ADDITION ON RECORD IN PLAT BOOK 1, PAGE 9, OF THE PUBLIC RECORDS OF TAYLOR, FLORIDA.
Property Address: 804 N CALHOUN ST PERRY, FL 32347

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 subject property at public sale on May 21 2024, to the highest bidder for cash, except as prescribed in Paragraph 4, at the courthouse located 108 N. JEFFERSON STREET in TAYLOR County in PERRY, Florida 32347, in accordance with section 45.031, Florida Statutes, using the following method(s).

At EAST DOOR OF THE TAYLOR COUNTY COURTHOUSE, 108 N. JEFFERSON STREET, PERRY, FL 32347 beginning at 11:00 AM on the prescribed date.

 By electronic sale beginning at 11:00 AM on the prescribed date at

4. 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. 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 which includes any additional 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. 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, except as to claims or rights under chapter 718 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. Attorney Fees. The Court finds, based upon the affidavits presented and upon inquiry of counsel for the plaintiff, that 30 hours were reasonably expended by plaintiff's counsel and that an hourly rate of \$300.00 is appropriate. PLAINTIFF'S COUNSEL REPRESENTS THAT THE ATTORNEY FEE AWARDED DOES NOT EXCEED ITS CONTRACT FEE WITH THE PLAINTIFF. The Court finds that there are no reduction or enhancement factors for consideration by the Court pursuant to Florida Patient's Compensation Fund v. Rowe, 472 S.2d 1145 (Fla. 1985).
8. Jurisdiction is retained to enter further orders as are proper including, but not limited to writs of possession, determination of amounts due pursuant to sections 718.116 and/or 720.3085, Florida Statutes, supplemental complaints, reforeclosure motions/complaints, attorneys' fees and costs, motions for additional advances, amendments to the final judgment and deficiency judgments except where a discharge is applicable or personal service not obtained.

NOTICE PURSUANT TO SECTION 45.031, FLORIDA STATUTES.

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.

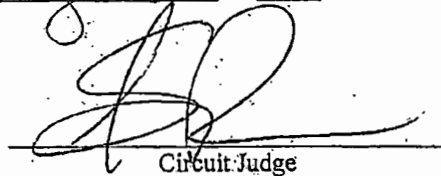
IF YOU ARE A SUBORDINATE LIENHOLDER CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, IF ANY, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS AS UNCLAIMED. IF YOU FAIL TO FILE A TIMELY CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS.

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, 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 FLORIDA RURAL LEGAL SERVICES, JACKSONVILLE AREA LEGAL AID 126 W. ADAMS STREET

JACKSONVILLE, FL 32202-3849 PHONE: (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 THE FLORIDA RURAL LEGAL SERVICES, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

ORDERED at TAYLOR County, Florida on February 21, 2024.



Circuit Judge

Copies sent to:
De Cubas & Lewis, P.A.
PO Box 5026
Fort Lauderdale, FL 33310
Telephone: (954) 453-0365
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