

TAYLOR COUNTY FLORIDA GARY KNOWLES
Instrument: 210000827 Recorded: 02/18/2021 3:44 PM

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

**LAKEVIEW LOAN SERVICING, LLC.,
Plaintiff(s)**

**CASE NO.: 2020 CA 000021
DIVISION:**

vs.

**AMANDA NAOMI JEAN LAMBERT, AS PERSONAL
REPRESENTATIVE OF THE ESTATE OF, GRADY
LAMBERT, DECEASED; THE UNKNOWN HEIRS,
DEVISEES, GRANTEES, ASSIGNEES, LIENORS,
CREDITORS, TRUSTEES, OR OTHER CLAIMANTS
CLAIMING BY, THROUGH, UNDER, OR AGAINST,
GRADY LAMBERT A/K/A GRADY AMOS
LAMBERT, DECEASED; AMANDA LAMBERT
A/K/A AMANDA NAOMI JEAN LAMBERT;
KIMBERLY LAMBERT; KEVIN GRADY
LAMBERT; SHANNON LAMBERT; TAYLOR
COUNTY, FLORIDA; UNKNOWN PARTY#1,
PARTY#2, PARTY#3, AND PARTY#4, THE NAMES
BEING FICTITIOUS TO ACCOUNT FOR PARTIES
IN POSSESSION**

Defendant(s).

FINAL JUDGMENT OF FORECLOSURE

THIS ACTION was heard before the Court at the Non-Jury Trial on February 17, 2021. On the evidence presented,

IT IS ADJUDGED that:

1. The Plaintiff's Final Judgment is GRANTED. Service of process has been duly and regularly obtained over Amanda Naomi Jean Lambert, as Personal Representative of the Estate of, Grady Lambert, deceased; The Unknown Heirs, Devisees, Grantees, Assignees, Lienors, Creditors, Trustees, or other Claimants claiming by, through, under, or against, Grady Lambert a/k/a Grady Amos Lambert, deceased; Amanda Lambert a/k/a Amanda Naomi Jean Lambert; Kimberly Lambert; Kevin Grady Lambert; Shannon Lambert; Taylor County, Florida; defendants.

2. There is due and owing to the Plaintiff the following:

Principal due on the note secured by the mortgage foreclosed:	\$124,599.82
Interest on the note and mortgage:	\$ 9,499.22
Escrow Advance:	\$ 4,080.01
Pro RATA MIP/PMI:	\$ 159.20

Attorney's fees total: \$ 4,100.00

(*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 a lodestar analyses is not necessary and that the flat fee is reasonable.)

Court Costs:

Filing Fee:	\$ 910.00
Service of Process:	\$ 781.30
Notice of Action Publication:	\$ 198.98
Recording Cost Death Certificate:	\$ 10.00
Skip Trace:	\$ 96.30

Additional Costs:

Heir Search Expense:	\$ 620.00
Accumulated Late Charges:	\$ 101.92
Accumulated NSF Charges:	\$ 40.00
Lawn Maintenance:	\$2,022.00
Property Inspection:	\$ 320.00
Property Preservation:	\$ 2524.92
Property Securing:	\$1,060.00

GRAND TOTAL **\$151,123.67**

3. The grand total amount referenced in Paragraph 2 shall bear interest from this date forward at the prevailing legal rate of interest.

4. Plaintiff, Lakeview Loan Servicing, LLC., whose address is c/o LoanCare LLC, 3637 Sentara Way, Virginia Beach, VA 23452, holds a lien for the grand total sum specified in Paragraph 2 herein. The lien of the Plaintiff is superior to any right, title, interest or claim of the defendants and all persons, corporations, or other entities claiming by, through or under the defendants or any of them and the property will be sold free and clear of all claims of the defendants, with the exception of any assessments that are superior pursuant to the Florida Statutes, Section 718.116 and Section 720.3085. The Plaintiff's lien encumbers the subject property located in Taylor County, Florida and described as

LOT 23, OAK RIDGE ESTATES, UNIT. NO. 1, AS PER MAP OR PLAT THEREOF, RECORDED IN PLAT BOOK 1, PAGE 183, OF THE PUBLIC RECORDS OF TAYLOR COUNTY, FLORIDA.

TOGETHER WITH A MOBILE HOME LOCATED THEREON AS A PERMANENT FIXTURE AND APPURTENANCE THERETO, DESCRIBED AS A 1999 DOUBLEWIDE MOBILE HOME BEARING TITLE NUMBERS: 66360961 AND 66360962; VIN NUMBERS: GAGMTD3855A AND GAGMTD3855B.

Property address: 18961 ROSEMARY LANE, PERRY, FL 32348

5. If the grand total amount with interest at the rate described in Paragraph 3 to this judgment are not paid, the Clerk of the Court shall sell the subject property at public sale to the highest bidder on April 20, 2021, at the East steps of the Taylor County Courthouse, 108 N. Jefferson St., Perry, Florida 32347, to the highest bidder for cash, except as prescribed in Paragraph 6, at 11:00AM, after having first given notice as required by Section 45.031, Florida Statutes. The Clerk shall not conduct the sale in the absence of the Plaintiff or its representative.

6. Plaintiff shall advance all subsequent costs of this action in addition to any advances to protect its collateral and shall be reimbursed for them by the clerk if Plaintiff is not the purchaser of the property for sale. 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. The clerk shall receive the service charge imposed in Section 45.031, Florida Statutes, for service in making, recording, and certifying the sale and title that shall be assessed as costs.

7. 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 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, subject to the rights of a tenant occupying residential premises pursuant to section 83.561, Florida Statutes.

8. On filing the Certificate of Title, the Clerk shall distributed 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 attorneys' fees; fourth, the total sum due to the Plaintiff, less the items paid, plus interest the rate prescribed in paragraph 3 from this date to the date of the sale. During the sixty (60) days after the Clerk issues the certificate of disbursements, the Clerk shall hold the surplus pending further Order of this Court.

9. Upon filing of the Certificate of Title, defendant and all persons claiming under or against defendant since the filing of the Notice of Lis Pendens shall be foreclosed of all estate or claim in the property and the purchaser at sale shall be let into possession of the property.

10. The Court finds, based upon the affidavits presented and upon inquiry of counsel for the Plaintiff, that the flat fee of \$4,100.00 is reasonable and appropriate for the Plaintiff's counsel's attorney's fees. 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 2 of this judgment.

11. **NOTICE PURSUANT TO AMENDMENT TO SECTION 45.031, FLA. ST. (2019).**

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.

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 N. JEFFERSON ST.
P.O. BOX 620
PERRY, FLORIDA 32347
[TELEPHONE 850-838-3506 (3-1)],**

WITHIN TEN (10) DAYS AFTER THE SALE 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 INSTITUTIONAL LEGAL SERVICES, INC., 1010 NW 8th Ave #B, Gainesville, FL 32601-4946, TELEPHONE 352-375-2494, 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 FLORIDA RURAL LEGAL SERVICES, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

12. If Plaintiff is the successful purchaser at the foreclosure sale, Plaintiff may assign the successful bid without further order of this court.
13. The Court finds that Plaintiff has standing to seek and receive the relief obtained herein.
14. Any funds payable from third party funds including attorney fees and costs shall be made payable to Plaintiff.
15. The Court specifically reserves jurisdiction to enter further orders the Court deems just and proper to include, without limitation, the following: orders related to pursuit and entry of deficiency judgment, if Defendant has not been discharged in bankruptcy, or it is not prohibited by federal law or mutual settlement agreement; orders granting additional attorney's fees and costs; writs of possession; orders determining the amount and responsibility for assessments that may be due a condominium or homeowner's association pursuant to sections 718.116 or 720.3085 of the Florida Statutes; orders arising out of re-foreclosure, to include permitting a supplemental complaint to add an interest-holder, and/or; orders involving reformation of the mortgage instrument or deed to perfect title.
16. Plaintiff has a first and prior mortgage in and to the Property described in the legal description, intended that the real property described in the Mortgage included an improvement to the land, specifically the Manufactured Home, and that such Manufactured Home would be permanently affixed to such land. The Manufactured Home has been at all times since the execution of the Note and Mortgage, up to and including the filing of this action permanently affixed to and part of the real property described above. The real property will be sold jointly and simultaneously with the Manufactured Home as part of the foreclosure sale. The Court should order and direct the sale of the Property accordingly to law for the satisfaction of the money judgment due Plaintiff.

ORDERED at Taylor County, Florida on February 17, 2021.


Circuit Judge

- 19-022995

Case No.: 2020 CA 000021

Copies furnished to:

Albertelli Law
P.O. Box 23028
Tampa, FL 33623
eService: servealaw@albertellilaw.com

Amanda Naomi Jean Lambert, as Personal Representative of the Estate of, Grady Lambert, deceased
1710 SE HIGHWAY 346
OLD TOWN, FL 32680

The Unknown Heirs, Devisees, Grantees, Assignees, Lienors, Creditors, Trustees, or other Claimants claiming by, through, under, or against, Grady Lambert a/k/a Grady Amos Lambert, deceased
Unknown

Amanda Lambert a/k/a Amanda Naomi Jean Lambert
1710 SE HIGHWAY 346
OLD TOWN, FL 32680

Kimberly Lambert
2582 THORNHILL ROAD
AUBURNDALE, FL 33823

Kevin Grady Lambert
C/O GRACEVILLE CORRECTIONAL FACILITY DC # U48426 E3- 223-L, 5168 EZELL ROAD
GRACEVILLE, FL 32440

Shannon Lambert
13013 OLD DADE CITY RD
KATHLEEN, FL 33849 9722

Taylor County, Florida
c/o Conrad C. Bishop, Jr.
Post Office Box 167
Perry, FL 32348
E-Serve 1: lawbishop@fairpoint.net