

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

CASE NO. 25000046CAAXMX

MIDFIRST BANK

Plaintiff,

v.

LYNDI BROOKE BRIDGE A/K/A
LYNDI B. BRIDGE; UNKNOWN
SPOUSE OF LYNDI BROOKE
BRIDGE A/K/A LYNDI B. BRIDGE;
UNKNOWN TENANT 1; UNKNOWN
TENANT 2;

Defendants.

FINAL JUDGMENT OF FORECLOSURE

This action was heard before the court on this 9th day of July, 2026. On the evidence presented,

IT IS ADJUDGED that:

1. Plaintiff, MIDFIRST BANK, 999 NW Grand Blvd, Oklahoma City, OK 73118, is due:

Principal	\$ 115,351.97
Interest on the note and mortgage from May 1, 2024 through April 4, 2026	\$ 13,897.18
Per Diem Interest at \$19.75 from April 5, 2026 through July 9, 2026	\$ 1,876.25
Title Search Expense	\$ 325.00
Tax Disbursements	\$ 5,840.16
Hazard Insurance Disbursements	\$ 4,586.30

Attorneys' Fees:

For the contested portion of the foreclosure action:

Finding as to reasonable number of hours: 3.36 hours

Finding as to reasonable hourly rate up to: \$330.00 per hour

Other*: For the uncontested portion of the foreclosure action \$5,400.00

(* 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

1000011124

labor expended, the Court finds that a lodestar analysis is not necessary and that the flat fee is reasonable.)

Attorneys' Fee Total:	\$ 6,512.00
Court Cost:	
Court Costs Now Taxed	\$ 1,908.90
Other:	
Late Charges	\$ 696.41
Property Inspections	\$ 825.00
Property Preservation	\$ 23,562.75
PMI / MIP Insurance	\$ 1,332.16
TOTAL	\$ 176,714.08

The total amount shall bear interest from this date forward at the prevailing statutory rate of interest.

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

BEGIN AT THE NORTHWEST CORNER OF LOT 7, BLOCK C, BODIFORD-BARBER FARMS, DIXIE COUNTY, FLORIDA, AND RUN SOUTH 966.20 FEET ALONG THE EAST BOUNDARY OF COUNTY ROAD; THENCE RUN SOUTH 88 DEGREES 08 MINUTES 45 SECONDS EAST A DISTANCE OF 526.11 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE SOUTH 88 DEGREES 08 MINUTES 45 SECONDS EAST A DISTANCE OF 150 FEET; THENCE RUN NORTH 00 DEGREES 02 MINUTES 56 SECONDS EAST A DISTANCE OF 206.97 FEET; THENCE RUN NORTH 88 DEGREES 08 MINUTES 45 SECONDS WEST A DISTANCE OF 150 FEET; THENCE RUN SOUTH 00 DEGREES 02 MINUTES 56 SECONDS WEST A DISTANCE OF 206.97 FEET AND TO THE SAID POINT OF BEGINNING. ALL LYING AND BEING IN THE SW ¼ OF SECTION 9, TOWNSHIP 10 SOUTH, RANGE 12 EAST, DIXIE COUNTY, FLORIDA.

TOGETHER WITH THAT CERTAIN MOBILE HOME: YEAR 2006, MAKE: GENERAL HAVING TITLE #: 132204468 AND VIN#: GMHGA40634105A AND HAVING TITLE #: 132204626 AND VIN#: GMHGA40634105B PERMANENTLY AFFIXED THERETO.

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 **TUESDAY AUGUST 25, 2026 at 11:00 a.m.**, at the Northwest door of the Dixie County Courthouse, 214 Northeast Highway 351, Cross City, FL 32628 at eleven o'clock a.m. to the highest bidder for cash, except as prescribed in paragraph 4, in accordance with Section 45.031, Florida Statutes.

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 plaintiff's costs; second, documentary stamps affixed to the certificate; third, plaintiff's attorneys' fees; fourth, the total sum due to 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 further order of this court.
6. **Right of Redemption/Right of Possession.** 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 45.031, 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. 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 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.
8. The Court retains jurisdiction of this action to enter further orders that are proper, including, without limitation, writs of possession and deficiency judgments.
9. **The Court retains jurisdiction of this action to enter further orders that are proper, including, without limitation, orders authorizing supplemental proceedings to eliminate any interest omitted from this action, cure any title defects, determine amounts owed to associations, an award of attorneys' fees, and to enter deficiency judgment if the borrower has not been discharged in bankruptcy.**
10. **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.**
11. **The Department of Motor Vehicles is hereby ordered to issue Mobile Home Titles, with the VIN numbers contained in the Lis Pendens and this judgment, to the foreclosure sale purchaser, to be issued free and clear of all liens.**
12. **If there are any objections to the sale filed or other matters that would delay disbursement of the sale proceeds past the eleventh day after the sale, Plaintiff may be**

entitled to interest at the rate prescribed in Paragraph 1 from this date to the actual date of issuance of the Certificate of Disbursements and Certificate of Title.

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, DIXIE COUNTY AT P.O. BOX 1206, CROSS CITY, FL 32628 TELEPHONE 352-498-1200 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 (DIXIE) THREE RIVERS LEGAL SERVICES, INC., TELEPHONE 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 (DIXIE) THREE RIVERS LEGAL SERVICES, INC., TELEPHONE 386-752-5960 FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

DONE AND ORDERED in Chambers, at Dixie County, on Tuesday, July 14, 2026.

15-CA-000046-CAAM 07/14/2026 01:13



Jennifer Johnson, Acting Circuit Judge
15-2025-CA-000046-CAAM 07/14/2026 01:13:52 PM

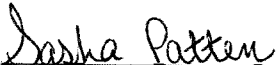
CERTIFICATE OF SERVICE

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 filing a "Notice of Filing" with 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 Tuesday, July 14, 2026, to the following:

eXL Legal, PLLC
efiling@xllegal.com
Attorneys for Plaintiff

5-CA-000046-CAAM 07/14/2026 01:19


Sasha Patten, Program Coordinator
15-2025-CA-000046-CAAM 07/14/2026 01:19:46 PM

via Plaintiff's counsel:

LYNDI BROOKE BRIDGE A/K/A LYNDI B. BRIDGE
159 SE 243RD ST
CROSS CITY, FL 32628-3720