

IN THE CIRCUIT COURT OF THE THIRD JUDICIAL
CIRCUIT

CASE NO.: 2026CA000011

MORTGAGE RESEARCH CENTER, LLC
D/B/A VETERANS UNITED HOME
LOANS, A MISSOURI LIMITED
LIABILITY COMPANY,
Plaintiff,

Inst: 202615004423 Date: 10/26/2026 Time: 1:26PM
Page 1 of 7 B: 681 P: 168, Barbie Higginbotham, Clerk of Court Di:
County, By: AT
Deputy Clerk

VS.

GEORGE GONZALEZ; ANNE CASE;
UNKNOWN TENANT #1; UNKNOWN
TENANT #2
Defendant(s).

IN AND FOR DIXIE COUNTY, FLORIDA

FINAL JUDGMENT

THIS ACTION was heard before the Court at the Motion for summary Judgment. On
October 22, 2026. On the evidence presented,

IT IS ADJUDGED THAT:

1. Plaintiff, MORTGAGE RESEARCH CENTER, LLC D/B/A VETERANS UNITED HOME LOANS, A MISSOURI LIMITED LIABILITY COMPANY, whose address is, 8950 Cypress Waters Blvd., Coppell, TX 75019, is due:

Unpaid Principal Balance on Note and Mortgage	\$164,366.70
Accrued Interest from 7/1/2025 to 7/9/2026	\$9,658.23
Per Diem Interest at \$25.89 per day from 7/10/2026 to 10/22/2026	\$2,718.45
Late Charge:	\$79.80
Attorney's Fees	\$5,250.00
Attorney's fees	\$4,800.00
Additional Attorney's fees	\$450.00
Court costs (Title/Lien Search, Clerk's Filing Fee, Service)	\$2,275.93
Property Inspections	\$250.00
Title Charges	\$250.00
Hazard Insurance	\$1,324.01
Tax	\$2,309.27
Misc. Recovery	(\$605.99)
TOTAL	\$187,876.40

That shall bear interest at the rate of 7.87% a year.

2. Plaintiff holds a lien for the total sum superior to all claims or estates of Defendant(s),

GEORGE GONZALEZ; ANNE CASE; UNKNOWN TENANT #1 N/K/A RHONDA MERIFIELD;; on the following described property in DIXIE County, Florida and described as:

BEGIN AT THE NORTHWEST CORNER OF THE NORTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 19, TOWNSHIP 10 SOUTH, RANGE 13 EAST; RUN THENCE EAST 489 FEET; THENCE SOUTH 450 FEET; THENCE RUN EAST 69 FEET TO THE POINT OF BEGINNING; THENCE EAST 210 FEET; THENCE SOUTH 210 FEET; THENCE WEST 210 FEET; THENCE NORTH 210 FEET TO THE POINT OF BEGINNING.

AND

BEGIN AT THE NORTHWEST CORNER OF THE NORTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 19, TOWNSHIP 10 SOUTH, RANGE 13 EAST, RUN EAST 489 FEET; THENCE SOUTH 450 FEET TO THE POINT OF BEGINNING, THENCE SOUTH 210 FEET; THENCE EAST 69 FEET; THENCE NORTH 210 FEET; THENCE WEST 69 FEET TO THE POINT OF BEGINNING. ALL LYING AND BEING IN DIXIE COUNTY, FLORIDA

Property Address: 253 SE 122ND AVE OLD TOWN, FL 32680

3. If the total sum with interest at the rate described in Paragraph 1 and all costs accrued subsequent to the Judgment are not paid, the Clerk of this Court shall sell the property at public sale on the **26th day of January 2027, at 11:00 a.m.** to the highest bidder for cash, except as prescribed in Paragraph 4, at the courthouse located at 214 Northeast 351 Highway, Suite M, Cross City, FL 32628 in Dixie County, Florida, in accordance with section 45.031, Florida Statutes, using the following method:

- o At the Dixie Courthouse, 214 NE 351 Highway, Cross City, FL 32628 beginning at 11:00 AM on the prescribed date.

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; second, documentary stamps affixed to the Certificate; "Property Information Circuit Court: Uppercase» , Plaintiff's attorney's fees; fourth, the total sum due to plaintiff, less the item 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. If applicable, Plaintiff, its successors or assigns, is entitled to safe harbor under F.S. 720 or 718, respectively, and as such is only responsible to pay 1% of the subject mortgage or one (1) year of regular periodic assessments, at the time Certificate of Title is issued vesting title to Plaintiff, its successors or assigns. Plaintiff, including its successors and assigns, is not responsible for interest, late fees, collection costs or attorney's fees incurred prior to the issuance of the certificate of title.
7. Attorneys' Fees.

The requested attorneys' fees are \$5,250.00 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. 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 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. If any Defendant remains in possession of the property, the clerk shall without further order of the Court issue forthwith a Writ of Possession upon request of the person named on the Certificate of Title.

9. *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.*
10. *Jurisdiction of this action is retained to enter further orders that are proper including, without limitation, a deficiency judgment, and orders relating to supplemental proceedings to address any omitted parties who may possess an interest in the property. Jurisdiction of this action is further retained to allow Plaintiff to file post-judgment motions seeking a determination on the amounts of assessments due to any Associations under §718.116 and §720.3085, Fla. Stat.*

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 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 FOR YOUR COUNTY 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.

Columbia County Clerk of Court	Dixie County Clerk of Court	Hamilton County Clerk of Court
173 NE Hernando Avenue Lake City, FL 32055 (386) 758-1036	214 NE 351 Hwy, Suite M Cross City, FL 32628 (352) 498-1200	207 NE 1 st Street, Room 106 Jasper, FL 32052 (386) 792-1288

www.columbiaclerk.com	www.dixieclerk.com	www.hamiltonclerk.com	
Lafayette County Clerk of Court	Madison County Clerk of Court	Suwannee County Clerk of Court	Taylor County Clerk of Court
120 West Main Street Mayo, FL 32066 (386) 294-1600 www.lafayetteclerk.com m	125 SW Range Ave. Madison, FL 32340 (850) 973-1500 www.madisonclerk.com	200 S. Ohio Ave. Live Oak, FL 32064 (386) 362-0500 www.suwclerk.org	108 N. Jefferson St. Perry, FL 32347 (850) 793-0215 www.taylorclerk.com

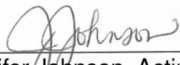
IF YOU DECIDE TO SELL YOUR HOME OR HIRE SOMEONE TO HELP YOU CLAIM THE ADDITIONAL MONEY, YOU SHOULD READ VERY CAREFULLY ALL PAPERS YOU ARE REQUIRED TO SIGN, ASK SOMEONE ELSE, PREFERABLY AN ATTORNEY WHO IS NOT RELATED TO THE PERSON OFFERING TO HELP YOU, TO MAKE SURE THAT YOU UNDERSTAND WHAT YOU ARE SIGNING 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 THE LOCAL LEGAL SERVICES LISTED BELOW 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 ONE OF THE SERVICES LISTED BELOW, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

Columbia County	Dixie County	Hamilton County	
Florida Institutional Legal Services, Inc. Gainesville, FL (352) 375-2494 fils@bellsouth.net Florida Justice Institute Miami, FL (305) 358-2081 Three Rivers Legal Services, Inc. Gainesville, FL (386) 752-5960 www.trls.org	Florida Institutional Legal Services, Inc. Gainesville, FL (352) 375-2494 fils@bellsouth.net Florida Justice Institute Miami, FL (305) 358-2081 Three Rivers Legal Services, Inc. Gainesville, FL (386) 752-5960 www.trls.org	Florida Institutional Legal Services, Inc. Gainesville, FL (352) 375-2494 fils@bellsouth.net Florida Justice Institute Miami, FL (305) 358-2081 Three Rivers Legal Services, Inc. Gainesville, FL (386) 752-5960 www.trls.org	
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(305) 358-2081 Three Rivers Legal Services, Inc. Gainesville, FL (386) 752-5960 www.trls.org	Miami, FL (305) 358-2081 Three Rivers Legal Services, Inc. Gainesville, FL (386) 752-5960 www.trls.org	Miami, FL (305) 358-2081 Three Rivers Legal Services, Inc. Gainesville, FL (386) 752-5960 www.trls.org	(305) 358-2081 Three Rivers Legal Services, Inc. Gainesville, FL (386) 752-5960 www.trls.org
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DONE AND ORDERED in, DIXIE County, Florida, on Monday, October 26, 2026.

15-2026-CA-000011-CAAM 10/26/2026 09:52:47 AM



Jennifer Johnson, Acting Circuit Judge
15-2026-CA-000011-CAAM 10/26/2026 09:52:47 AM

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 tile.

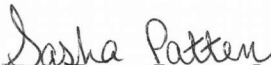
I HEREBY CERTIFY that a true and correct copy of the foregoing has been furnished using the Florida Court's E-Filing E-Portal on Monday, October 26, 2026, to the following:

ALDRIDGE PITE, LLP

Attorney for Plaintiff

Primary E-Mail: ServiceMail@aldridgepite.com

15-2026-CA-000011-CAAM 10/26/2026 10:03:28 AM



Sasha Patten, Program Coordinator
15-2026-CA-000011-CAAM 10/26/2026 10:03:28 AM

via Plaintiff's counsel:

George Gonzalez
414 Rolling Hill Dr
Sebastian, FL 32958

Anne Case
414 Rolling Hill Dr
Sebastian, FL 32958

Unknown Tenant #1 N/K/A Rhonda Merifield
253 SE 122nd Ave
Old Town, FL 32680