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Inst: 202515003862 Date: 09/04/2025 Time: 1:27PM
Page 1 of 4 B: 655 P: 461, Barbie Higginbotham, Clerk of Court Di:
County, By: AT
Deputy Clerk

21ST MORTGAGE CORPORATION,
Plaintiff,

IN THE 3rd JUDICIAL CIRCUIT COURT IN AND FOR DIXIE COUNTY, FLORIDA

Case No. 15-2025-CA-10

vs.

SANDRA DIANE RAMBUSKI; UNKNOWN SPOUSE OF SANDRA DIANE RAMBUSKI; ANY UNKNOWN PARTY WHO MAY CLAIM AS HIER, DEVISEE, GRANTEE, ASSIGNEE, LIENOR, CREDITOR, TRUSTEE, OR OTHER CLAIMANT, BY, THROUGH, UNDER OR AGAINST WILLIAM POWELL, JR., and UNKNOWN TENANT
Defendant. /

SUMMARY FINAL JUDGMENT OF FORECLOSURE

This action was tried before the Court on August 28, 2025. On the evidence presented

IT IS ADJUDGED that:

1. Plaintiff owns and holds a valid, enforceable Note and Mortgage on the Defendant's real property described below.

2. The Defendants defaulted on the loan by failing to make the payments in accordance with the Note and Mortgage.

3. Plaintiff, **21ST MORTGAGE CORPORATION, 620 Market Street, One Centre Square, Knoxville, TN 37902**, is due:

Principal:	$93,553.38
Interest to date of this judgment	$ 9,398.46
Title expenses	$ 275.00
Escrow	$
Attorneys' fees	
Finding as to reasonable number of hours: 7.40	
Finding as to reasonable hourly rate: $ 250.00	
Attorneys' fees total	$ 4,450.00
Court Costs, now taxed	$ 988.43
Other: Service of Process	$ 520.00
Other: Publication	$ 78.00
Other: Attorney Ad Litem	$ 600.00
Other: Late Charges	$ 405.00
Subtotal:	$110,273.27
LESS: Other	($ 42.35)

TOTAL $110,230.92

that shall bear the interest at the rate of 8.90% a year.

4. Plaintiff holds a lien for the total sum superior to all claims or estates of Defendants, SANDRA DIANE RAMBUSKI, ANY UNKNOWN PARTY WHO MAY CLAIM AS HEIR, DEVISEE, GRANTEE, ASSIGNEE, LIENOR, CREDITOR, TRUSTEE, OR OTHER CLAIMANT, BY, THROUGH, UNDER OR AGAINST WILLIAM POWELL, JR, and UNKNOWN TENANT on the following described property in Dixie County, Florida:

Legal: **LOTS 48, 49, 53 AND 54, SUWANNEE RIVER RANCHETTES, A SUBDIVISION ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 1, PAGE 66 AND 67, IN THE PUBLIC RECORDS OF DIXIE COUNTY, FLORIDA.**
LOTS 48, 49, 53 AND 54, SUWANNEE RIVER RANCHETTES, A SUBDIVISION ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 1, PAGE 66 AND 67, IN THE PUBLIC RECORDS OF DIXIE COUNTY, FLORIDA.
OTS 48, 49, 53 AND 54, SUWANNEE RIVER RANCHETTES, A SUBDIVISION ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 1, PAGE 66 AND 67, IN THE PUBLIC RECORDS OF DIXIE COUNTY, FLORIDA.

TOGETHER WITH A 2019 LIVE OAK MODEL 52X28 MANUFACTURED HOME BEARING SERIAL NO.'S: LOHGA31870759A AND LOHGA31870759B.

together with all improvements and fixtures attached thereto.

5. 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 October 14, 2025, 2025, to the highest bidder for cash, except as prescribed in paragraph 4, at the Dixie County Courthouse located at 214 NE Hwy 351, Cross City, FL 32628 (Main Entrance) in accordance with Section 45.031, Florida Statutes.

☒ In person beginning at 11:00 a.m. at the Dixie County Courthouse (Main Entrance), 214 NE HWY 351, Cross City, FL 32628 on the prescribed date.

6. 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 the 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.

7. 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 the further order this court.

8. On filing the Certificate of Sale, Defendants and all persons claiming under or against Defendants 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 in 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. Jurisdiction of this action is retained to enter further orders that are proper, including, without limitation, a deficiency judgment against those individuals on the Note who have not discharged this debt in Bankruptcy, orders and writs of possession, and leave to reopen case and file supplemental complaint for re-foreclosure.

NOTICE

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 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, AND THIS PROPERTY HAS QUALIFIED FOR THE HOMESTEAD TAX EXEMPTION IN THE MOST RECENT APPROVED TAX ROLL, 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, Barbara Higginbotham, 0, 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, Three Rivers Legal Services, Inc., 853 SW Sisters Welcome Road, Lake City, Florida 32056, 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 Three Rivers Legal Services, Inc. FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

DONE AND ORDERED in chambers at Dixie County, Florida, this 4th day of SEPTEMBER, 2025.

Digitally signed by Judge Jennifer J. Johnson
Date: 2025.09.04 11:06:21 -04'00'

ACTING CIRCUIT JUDGE JENNIFER J. JOHNSON

The party who submitted this proposed order to the Court for approval is required to serve a copy of the signed order via U.S. mail upon any person(s) not registered to receive service via the e-portal and certify said service through a filed notice of service within five (5) days of the entry of order.

CC:

☒ Attorney for Plaintiff LESLIE S. WHITE, via email to: lwhite@deanmead.com

☒ Attorney for Defendant ANY UNKNOWN PARTY WHO MAY CLAIM AS HEIR, DEVISEE, GRANTEE, ASSIGNEE, LIENOR, CREDITOR, TRUSTEE, OR OTHER CLAIMANT, BY, THROUGH, UNDER OR AGAINST WILLIAM POWELL, JR., Laura Layne Walker, Esq., via email to: llw4atty@aol.com

☒ **Defendant,** via U.S. Mail to: SANDRA DIANE RAMBUSKI, 60 SE 725th Street, Old Town, FL 32680; UNKNOWN TENANT n/k/a Drake Rambuski, 60 SE 725th Street, old Town, FL 32680.

Digitally signed by Amber Hancock
Date: 2025.09.04 12:38:10 -04'00'

E-Filed by: _____

Case manager