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Inst: 202615004728 Date: 11/13/2026 Time: 9:30AM
Page 1 of 4 B: 682 P: 309, Barbie Higginbotham, Clerk of Court Di
County, By: AT
Deputy Clerk

21ST MORTGAGE CORPORATION,
Plaintiff,

vs.

KENNETH E. YARBER; TAMMIE S. WILLIAMS; JASON S. LOVVORN; MELISSA ANN LOVVORN; FLORIDA CREDIT UNION; and UNKNOWN TENANT
Defendant. /

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

Case No. 26-CA-47

SUMMARY FINAL JUDGMENT OF FORECLOSURE

This action was tried before the Court on November 12, 2026. On the evidence presented

IT IS ADJUDGED that:

1. Plaintiff owns and holds a valid, enforceable **Note and Mortgage** on the Defendants' 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, Knoxville, TN 37902**, is due:

Principal:	$25,957.12
Interest to date of this judgment	$ 2,006.43
Taxes	$ 425.00
Attorneys' fees	
Finding as to reasonable number of hours: 6.4	
Finding as to reasonable hourly rate: $265.00	
Finding as to a reasonable flat fee: $2,750.00	
Attorney fees total	$ 4,446.00
Court Costs, now taxed	$ 478.17
Other: Service of Process	$ 991.10
Other: Recording Fees	$ 28.00
Other: Publication	$ 94.00
Other: Escrow	$ 3,141.51
Other: Late Charges	$ 280.91
TOTAL	**$37,848.24**

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

4. Plaintiff holds a lien for the total sum superior to all claims or estates of Defendants, KENNETH E. YARBER, TAMMIE S. WILLIAMS, JASON S. LOVVORN, MELISSA ANN LOVVORN, and FLORIDA CREDIT UNION on the following described property in Dixie County, Florida:

LOTS 34 AND 35 BLOCK 18, SUWANNEE GARDENS SUBDIVISION, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 1, PAGE 40 OF THE PUBLIC RECORDS OF DIXIE COUNTY, FLORIDA.

TOGETHER WITH A 2006 NOBILITY KINGSWOOD 36X24 MODEL MANUFACTURED HOME BEARING SERIAL NOS.: N812856A AND N812856B.

Property Address: 232 SE 935th Street, Old Town, FL 32680

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 **January 12, 2027 at 11:00 a.m.**, 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.

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, 214 NE Highway 3351, Cross City, FL 32628, 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.

ORDERED at, Dixie County, Florida, on Thursday, November 12, 2026.

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Jennifer Johnson, Acting Circuit Judg
15-2026-CA-000047-CAAM 11/12/2026 10:50:57 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 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 Thursday, November 12, 2026, to the following:

Attorney for Plaintiff
☒ via email to: Leslie S. White, Esq., lwhite@deanmead.com

Attorney for Florida Credit Union
☒ via email to: Stephen Orsillo, Esq., creservice@svllaw.com

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Sasha Patten

Sasha Patten, Program Coordinator
15-2026-CA-000047-CAAM 11/12/2026 10:55:46 AM

via Plaintiff's counsel:

Defendant
☒ via U.S. Mail to: Kenneth E. Yarber, 232 SE 935TH St., Old Town, Fl 32680; Tammie S. Williams, 232 SE 935TH St., Old Town, Fl 32680; JASON S. LOVVORN, 232 SE 935TH St., Old Town, Fl 32680; Melissa Ann Lovvorn, 232 SE 935TH St., Old Town, Fl 32680