

**IN THE CIRCUIT COURT FOR THE THIRD JUDICIAL CIRCUIT,  
IN AND FOR MADISON COUNTY, FLORIDA**

**U.S. BANK TRUST NATIONAL  
ASSOCIATION, NOT IN ITS INDIVIDUAL  
CAPACITY BUT SOLELY AS OWNER  
TRUSTEE FOR RCF 2 ACQUISITION  
TRUST,**

**Plaintiff,**

**vs.**

**CASE NO: 2021CA000004**

**SHANTON DETRELL EDWARDS, et al,  
Defendant(s)**

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**FINAL JUDGMENT OF FORECLOSURE**

**THIS ACTION** was heard before the Court on the Plaintiff's Motion for Summary Final Judgment on September 24, 2025. On the evidence presented, **IT IS ORDERED AND ADJUDGED** that:

1. The Final Judgment of Foreclosure is **GRANTED**. Service of process has been duly and regularly obtained over Defendants: **SHANTON DETRELL EDWARDS, UNKNOWN SPOUSE OF SHANTON DETRELL EDWARDS, AND JIM WALTER HOMES, INC., A FLORIDA CORPORATION.**

2. **Amounts Due.** There is due and owing the Plaintiff the following:

|                                                                                                      |             |
|------------------------------------------------------------------------------------------------------|-------------|
| Principal Balance                                                                                    | \$58,319.28 |
| Deferred Principal Balance                                                                           | \$4,604.04  |
| Interest due on the Note and Mortgage at 8.375% from<br>03/05/2019 to 06/28/2025 (Per Diem: \$13.38) | \$30,834.27 |
| Interest from 06/29/2025 to 09/24/2025                                                               | \$1,177.44  |
| Total Accumulated Late Charge Amt                                                                    | \$575.59    |
| Escrow Balance                                                                                       | (\$654.50)  |
| Less: Escrow Advance Refund                                                                          | (\$317.15)  |
| County Tax                                                                                           | \$8,828.68  |
| Hazard Insurance                                                                                     | \$10,181.43 |
| Recording Fee                                                                                        | \$10.00     |
| BK Cost                                                                                              | \$350.00    |
| Title Cost                                                                                           | \$425.00    |
| Property Inspections                                                                                 | \$1,783.00  |
| Roof Repair                                                                                          | \$2,539.47  |
| Property Preservations                                                                               | \$1,304.38  |
| Lawn Maintenance                                                                                     | \$1,450.00  |

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|                                   |                     |
|-----------------------------------|---------------------|
| Yard Maintenance                  | \$16,187.50         |
| Secure Property                   | \$707.69            |
| Winterize Property                | \$250.00            |
| <b>Subtotal</b>                   | <b>\$137,378.68</b> |
| Complaint Filing Fees             | \$1,015.13          |
| Service of Process                | \$880.00            |
| Publication                       | \$204.64            |
| Title Search                      | \$11.00             |
| Attorney fees based upon flat fee | \$4,275.00          |
| 1.7 hours @ \$215.00 hour         | \$365.50            |
| 8.5 hours @ \$300.00 hour         | \$2,550.00          |
| Post AOI and Prior to MSJ         | \$2,510.00          |
| <b>Total</b>                      | <b>\$150,372.39</b> |

3. **Interest.** The grand total amount referenced in Paragraph 2 shall bear interest from this date forward at the prevailing legal rate of interest.
4. **Lien on Property.** Plaintiff, whose address is c/o Selene Finance LP, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019 holds a lien for the grand total sum specified in Paragraph 2 herein. The lien of the plaintiff is superior in dignity 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 Florida Statutes, Section 718.116 and 720.3085. The plaintiff's lien is determined to be a first mortgage lien. The plaintiff's lien encumbers the subject property located in Madison County, Florida and described as:

**LOT 1, 2, 3, 9, 10 AND 11 OF BLOCK 19 OF THE TOWN OF SIRMONS, FLORIDA, PER DEED BOOK 796 PAGE 81**

**LOT 4, 5, 6 AND PART OF 9 OF BLOCK 19 OF THE TOWN OF SIRMONS, FLORIDA WHICH IS ALSO KNOWN AS LOT 4, 5, 6, 12 AND 13 PER DEED BOOK 842 PAGE 126**

**LOT 7, 8 AND PART OF 9, BLOCK 19 OF THE TOWN OF SIRMONS, FLORIDA WHICH IS ALSO KNOWN AS LOT 7, 8, 14, 15 AND 16 PER DEED BOOK 785, PAGE 222 ALL SITUATED IN THE COUNTY OF MADISON, STATE OF FLORIDA.**

Property Address: 8955 Southwest US 221, Greenville, FL 32331

5. **Sale of Property.** If the grand total amount with interest at the rate described in Paragraph 3 and all costs accrued subsequent to this judgment are not paid, the Clerk of Court shall sell the subject property at public sale on NOVEMBER 5, 2025, at 11:00 a.m. Eastern Standard Time (EST) at Madison County Court House, West Steps,

125 SW Range Ave, Madison, FL 32340 except as prescribed in Paragraph 6, after having first given notice as required by Section 45.031, Florida Statutes.

6. **Costs.** 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. 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 charged imposed in Section 45.031, Florida Statutes, for services in making, recording, and certifying the sale and title that shall be assessed as costs.
7. **Right of Redemption.** On filing of the Certificate of Sale, Defendant's right of redemption as proscribed by Florida Statutes, Section 45.0315 shall be terminated.
8. **Distribution of Proceeds.** 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; third, Plaintiff's attorneys' fees; fourth, the total sum due to the plaintiff, less the items paid, plus interest at the rate prescribed in Paragraph 2 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. Plaintiff without further order of the Court shall be permitted to file an Assignment of Bid prior to the sale in the instant action.
9. **Right of Possession.** 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. If any Defendant remains in possession of the property, the Order Granting the Motion For Writ of Possession shall be entered without further notice or hearing, subject to the purchaser's compliance with Section 83.561, Florida Statutes.
10. **Attorney Fees.** The Court finds, based upon testimony presented and upon inquiry of counsel for the plaintiff, that 10.2 hours were reasonably expended by Plaintiff's counsel in this matter in addition to the customary flat rate \$4,275.00 for such services in this jurisdiction. PLAINTIFF'S COUNSEL REPRESENTS THAT THE ATTORNEY FEE AWARDED DOES NOT EXCEED ITS CONTRACT FEE WITH THE PLAINTIFF. The Court finds that there are no reduction or enhancement factors for consideration by the Court pursuant to *Florida Patient's Compensation Fund v. Rowe*, 472 So.2d 1145 (Fla. 1985).
11. **Declaratory Relief.** The Court, having considered the pleadings and evidence, finds that a bona fide, actual, present, and practical need for declaratory relief exists pursuant to Chapter 86, Florida Statutes. Accordingly, it is hereby ORDERED AND ADJUDGED that Plaintiff's Mortgage recorded October 10, 2006, in Official Records Book 834, Page 165, of the Public Records of Madison County, Florida, constitutes a valid and subsisting first lien upon the Subject Property, superior in dignity, priority, and right to the interests, liens, claims, and encumbrances of all Defendants named in this action, including but not

limited to the Mortgage recorded September 23, 2013, in Official Records Book 1105, Page 167, in favor of Green Tree Servicing, LLC.

12. **NOTICE PURSUANT TO AMENDMENT TO SECTION, 45.031, FLA. ST. (2006)**

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 LIEN HOLDER CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN SIXTY (60) DAYS AFTER THE SALE. IF YOU FAIL TO FILE A 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, 1293 JACKSON AVENUE., CHIPLEY, FLORIDA 32428 (TELEPHONE: (850) 638-6289), 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 TRANSFERING YOUR PROPERTY OR THE EQUITY IN YOUR PROPERTY WITHOUT THE PROPER INFORMATION. IF YOU CANNOT AFFORD TO PAY AN ATTORNEY, YOU MAY CONTACT LEGAL SERVICE OF NORTH FLORIDA, 211 EAST 11<sup>TH</sup> STREET, PANAMA CITY, FLORIDA 32401 (TELEPHONE: (850) 769-3581), 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 THE CHARLOTTE LEGAL AID, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

13. **Jurisdiction.** The Court retains jurisdiction of this action to enter further orders that are proper, including, without limitation, writs of possession, deficiency judgments, supplemental complaints and re-foreclosures.

**DONE AND ORDERED** in Chambers in Madison County, Florida, on this 24<sup>TH</sup> day of September, 2025.

  
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E. BAILEY BROWNING, III  
ACTING CIRCUIT JUDGE

Copies furnished to all parties:

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SHANTON DETRELL EDWARDS  
4630 FORTNER CIRCLE  
PERRY, FL 32347

UNKNOWN SPOUSE OF SHANTON DETRELL EDWARDS  
8955 SOUTHWEST US 221  
GREENVILLE, FL 32331

JIM WALTER HOMES, INC., A FLORIDA CORPORATION  
19122 CENTRE ROSSE BLVD.  
LUTZ, FL 33558