

Inst: 202540004614 Date: 10/23/2025 Time: 1:48PM
Page 1 of 5 B: 1616 P: 286, WM D. Washington, Clerk of Court
Madison, County, By: KP
Deputy Clerk

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

CASE NO. 2025-CA-000054

THE BANK OF NEW YORK MELLON, FORMERLY KNOWN AS THE BANK
OF NEW YORK, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS
TRUSTEE ON BEHALF OF THE HOLDERS OF THE CIT MORTGAGE LOAN
TRUST, 2007-1 ASSET-BACKED CERTIFICATES, SERIES 2007-1,

Plaintiff,

-VS-

CONCEPTION RAMOS HART A/K/A CONCEPTION R. HART A/K/A
CONCEPTION HART; UNKNOWN TENANT #1; UNKNOWN SPOUSE OF
CONCEPTION RAMOS HART A/K/A CONCEPTION R. HART A/K/A
CONCEPTION HART; ANY AND ALL UNKNOWN PARTIES CLAIMING BY,
THROUGH, UNDER AND AGAINST THE NAMED INDIVIDUAL
DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE,
WHETHER UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES,
HEIRS, DEVISEES, GRANTEEES, OR OTHER CLAIMANTS,

Defendant.

FINAL JUDGMENT OF FORECLOSURE

THIS action has come before the court on Plaintiff's Motion for Final Summary Judgment. In support of its Motion, Plaintiff designated an Affidavit in Support of Motion for Summary Judgment which attached and authenticated records demonstrating standing, the default, amounts due and owing, and compliance with conditions precedent. Plaintiff also identified documents establishing that the legal description in the Mortgage requires reformation. Therefore, on the evidence presented

IT IS ADJUDGED that:

1. Plaintiff, THE BANK OF NEW YORK MELLON, FORMERLY KNOWN AS THE BANK OF NEW YORK, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE ON BEHALF OF THE HOLDERS OF THE CIT MORTGAGE LOAN TRUST, 2007-1 ASSET-BACKED CERTIFICATES, SERIES 2007-1, whose post office address is c/o Select Portfolio Servicing, Inc., 3217 S. Decker Lake Dr., Salt Lake City, UT 84119, is due:

Principal due on Mortgage and Note:	\$122,896.72
Deferred principal balance (non-interest bearing):	\$8,686.35
Interest to date of this judgment (from July 1, 2022 through October 22, 2025):	\$10,366.34
Escrow Advance:	\$30,509.89
Advances made on the Defendant's behalf:	\$5,831.18
Interest on advance:	\$55.19
TOTAL:	\$178,345.67

together with such further costs as may be incurred by the Plaintiff in this action, including, but not limited to, the sale fee and publication of the Notice of Sale, and any advances made by the Plaintiff subsequent to August 22, 2025, which are proper under the terms of the Note and Mortgage foreclosed herein.

2. The grand total amount referenced in Paragraph 1 shall bear interest from this date forward at the prevailing legal rate of interest, which is currently 8.65% a year.

3. Plaintiff holds a lien for the total sum superior to all claims or estates of Defendant(s), including CONCEPTION RAMOS HART A/K/A CONCEPTION R. HART A/K/A CONCEPTION HART, on the following described property in MADISON County, Florida:

A PARCEL OF LAND LYING IN SECTION 35, TOWNSHIP 3 NORTH; RANGE 9 EAST, MADISON COUNTY, FLORIDA AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCE AT THE SOUTHWEST CORNER OF SAID SECTION 35, AND RUN SOUTH 90 DEGREES 00 MINUTES 00 SECONDS EAST 552.50 FEET, THENCE NORTH 39 DEGREES 00 MINUTES 00 SECONDS EAST 668.90 FEET, THENCE SOUTH 52 DEGREES 51 MINUTES 31 SECONDS EAST 100.00 FEET TO THE POINT OF BEGINNING, FROM SAID POINT OF BEGINNING RUN SOUTH 52 DEGREES 51 MINUTES 16 SECONDS EAST 210.00 FEET, THENCE SOUTH 40 DEGREES 18 MINUTES 56 SECONDS WEST 210.00 FEET, THENCE NORTH 52 DEGREES 51 MINUTES 12 SECONDS WEST 210.00 FEET, THENCE NORTH 40 DEGREES 19 MINUTES 16 SECONDS EAST 210.00 FEET TO THE POINT OF BEGINNING, CONTAINING 1.01 ACRES MORE OR LESS.

ACCESS EASEMENT:

A PARCEL OF LAND FOR INGRESS AND EGRESS LYING IN SECTION 35, TOWNSHIP 3 NORTH; RANGE 9 EAST, MADISON COUNTY, FLORIDA AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCE AT THE SOUTHWEST CORNER OF SAID SECTION 35 AND RUN SOUTH 90 DEGREES 00 MINUTES 00 SECONDS EAST 552.50 FEET, THENCE NORTH 39 DEGREES 00 MINUTES 00 SECONDS EAST 668.90 FEET TO A CONCRETE MONUMENT AND THE POINT OF BEGINNING, FROM SAID POINT OF BEGINNING RUN SOUTH 52 DEGREES 51 MINUTES 31 SECONDS EAST 100.0 FEET, THENCE SOUTH 40 DEGREES 19 MINUTES 18 SECONDS WEST 29.93 FEET, THENCE NORTH 52 DEGREES 51 MINUTES 31 SECONDS WEST 99.58 FEET TO A CONCRETE MONUMENT ON THE EASTERLY RIGHT OF WAY OF A 60 FOOT COUNTY GRADED ROAD, THENCE NORTH 39 DEGREES 00 MINUTES 00 SECONDS EAST ALONG SAID RIGHT OF WAY 29.93 FEET TO THE POINT OF BEGINNING.

a/k/a 422 NE PALMETTO ST, PINETTA, FL 32350

4. If the total sum with interest at the rate described in paragraph 2 and all costs accrued subsequent to this judgment are not paid, the clerk of this court shall sell the property at public sale on Jan. 6, 2026, to the highest bidder for cash, except as prescribed in paragraph 5, at 11:00 a.m. on the prescribed date, on the Westside of the front steps of the Madison County Courthouse, 125 SW Range Avenue, Madison, FL 32340, 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 ending the further order of this court.

6. On the filing of 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 on the Certificate of Title shall be let into possession of the property.

7. The Court finds that the Plaintiff has reestablished the terms of the lost note and its right to enforce the instrument as required by Section 673.3091, Florida Statutes. Plaintiff shall hold the Defendant makers, KENNETH HART (deceased) and CONCEPTION RAMOS HART, of the note harmless and shall indemnify them from any loss they may incur by reason of a claim by any other person to enforce the lost note. Since adequate protection is provided as required by Section 673.3091, Florida Statutes, judgment is hereby entered in favor of the Plaintiff as to its request to enforce the lost note.

8. The legal description contained in the Mortgage recorded on February 9, 2007, in Official Records Book 850, Page 132 of the Public Records of Madison County, Florida is hereby reformed to read as follows to reflect the intent of the parties correctly:

A PARCEL OF LAND LYING IN SECTION 35, TOWNSHIP 3 NORTH; RANGE 9 EAST, MADISON COUNTY, FLORIDA AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

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9. Jurisdiction of this action is retained to enter further orders that are proper including, without limitation, writs of possession, reforeclosure, deficiency judgments, and attorney's fees, costs, and advances, including additional attorneys' fees, costs, and advances that were incurred after the date of Plaintiff's Affidavit in Support of Motion for Summary Judgment or are incurred after the entry of this judgment. Plaintiff may recover said additional advances, and have them included in its credit bid, by filing an affidavit and serving the same on all parties. No hearing shall be required.

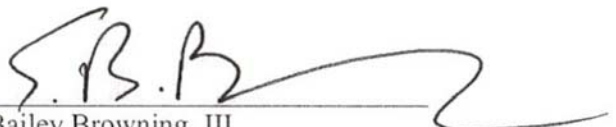
IF THIS PROPERTY IS SOLD AT PUBLIC AUCTION, THERE MAY BE ADDITIONAL MONEY FROM THE SALE AFTER PAYMENT OF PERSONS WHO ARE ENTITLED TO BE PAID FROM THE SALE PROCEEDS PURSUANT TO THIS FINAL JUDGMENT.

IF YOU ARE A SUBORDINATE LIENHOLDER CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN 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 FOR MADISON COUNTY, FLORIDA, 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 EQUITY IN YOUR PROPERTY WITHOUT THE PROPER INFORMATION. IF YOU CANNOT AFFORD TO PAY AN ATTORNEY, YOU MAY CONTACT THE JACKSONVILLE AREA LEGAL AID, 126 W. ADAMS STREET, #101, JACKSONVILLE, FL 32202, (904) 356-8371, 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 SOME OTHER OPTIONS. IF YOU CHOOSE TO CONTACT THE JACKSONVILLE AREA LEGAL AID, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

ORDERED at Madison County, Florida this 22nd day of October, 2025.


E. Bailey Browning, III
Acting Circuit Judge

Furnished electronically by the Court to:

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