

FREEDOM MORTGAGE CORPORATION
 PLAINTIFF,
 vs.

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

BEVERLY A. MARSHALL A/K/A
 BEVERLY MARSHALL; UNKNOWN
 SPOUSE OF BEVERLY A. MARSHALL
 A/K/A BEVERLY MARSHALL; AND
 UNKNOWN TENANT IN POSSESSION OF
 THE SUBJECT PROPERTY
 DEFENDANTS.

CIVIL DIVISION
 CASE NO.: 2025000074CAAXMX

FINAL JUDGMENT OF FORECLOSURE

THIS ACTION was heard before the Court on Plaintiff's Motion for Summary Final Judgment on January 22, 2026. On the evidence presented, **IT IS ORDERED AND ADJUDGED** that Plaintiff's Motion for Summary Judgment is **GRANTED** against all Defendants listed by name: Beverly A. Marshall A/K/A Beverly Marshall and Unknown spouse of Beverly A. Marshall A/K/A Beverly Marshall N/K/A Gary Marshall.

1. Plaintiff, Freedom Mortgage Corporation, 951 Yamato Road, Suite 175, Boca Raton, FL 33431 is due:

Principal due on the note secured by the mortgage	\$131,843.83
Accrued interest from 02/01/25 to 10/02/25 Per Diem: \$20.32	\$5,582.50
Interest from 10/03/25 to 01/22/26	\$2,255.52
Escrow Advances	\$4,658.34
Mortgage Insurance Premium Due	\$190.55
Unpaid Late Charges	\$126.52
Recording Fee	\$10.00
Property Inspections	\$100.00
Title Commitment Exam Search Update	\$400.00
Property Taxes for 2025	\$2,014.65
Subtotal:	\$147,181.91

Costs, now taxed:	
Clerk Filing Fee	\$967.73
Service of Process	\$1,281.00
Mailing Cost	\$9.01
Subtotal:	\$149,439.65
Attorney's Fees	\$4,730.00
TOTAL	\$154,169.65

That must bear interest at a rate of 8.44% per year.

2. **Lien on Property.** Plaintiff holds a lien for the total sum superior to all claims or estates of defendant(s), on the following described property in Madison County, Florida:

Begin at the Southeast corner of Lot heretofore sold to A. C. Sasser by John L. English and wife, which deed is recorded in Deed Book 28 at Page 124 of the public records of Madison County, Florida and run South 100 feet, for POINT OF BEGINNING; thence run South 50 feet, thence run West 97 feet, thence North 50 feet, thence East 97 feet, to POINT OF BEGINNING; said property being in the Southeast Quarter (SE 1/4) of Northeast Quarter (NE 1/4) of Section 27, Township 1 North, Range 9 East, in the Town of Madison, Madison County, State of Florida.

AND

Begin at the Southwest corner of A. C. Sasser's on Horry Street in the Town of Madison, Florida, and from thence run South One Hundred (100) feet to POINT OF BEGINNING; from thence run south Fifty (50) feet to Lot formerly owned by H. E. Drawdy, now owned by Cora Thigpen, thence run East Ninety Seven (97) feet, to Lot owned By Iola Rowe, thence run North Fifty (50) feet, thence run West Ninety Seven (97) feet to POINT OF BEGINNING, in the Town of Madison, Florida.

Property address: 692 SW Range Ave, Madison, FL 32340

3. **Sale of Property.** 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 must sell the property at public sale on March 10, 2026 at 11:00 A.M. to the highest bidder for cash, except as prescribed in paragraph 4 on the West steps of the Madison County Courthouse, 125 SW Range Avenue, Madison, FL 32340 in Madison County, in accordance with section 45.031, Florida Statutes (2013).
4. **Costs.** Plaintiff must advance all subsequent costs of this action and must 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 must be responsible for the

documentary stamps payable on the certificate of title. If plaintiff is the purchaser, the clerk must 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. **Distribution of Proceeds.** On filing the certificate of title the clerk must 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 further order of this court.
6. **Right of Redemption/Right of Possession.** On filing the certificate of sale, defendant(s) and all persons claiming under or against defendant(s) since the filing of the notice of lis pendens must be foreclosed of all estate or claim in the property and defendant's right of redemption as prescribed by section 45.0315, Florida Statutes (2013) must be terminated, except as to the rights of a bona fide tenant occupying residential premises under the federal Protecting Tenants at Foreclosure Act, 12 U.S.C. § 5220, note, or section 83.5615, Florida Statutes, and claims or rights under chapter 718 or chapter 720, Florida Statutes, if any. On the filing of the certificate of title, the person named on the certificate of title must be let into possession of the property, subject to the rights of a bona fide tenant occupying residential premises under the federal Protecting Tenants at Foreclosure Act, 12 U.S.C. § 5220, note, or section 83.5615, Florida Statutes.
7. **Attorneys' Fees.**
The requested attorneys' fees are 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. **Jurisdiction Retained.** Jurisdiction of this action is retained to enter further orders that are proper including, without limitation, orders amending this final judgment, orders disbursing surplus proceeds, orders of reforeclosure, an award of attorney's fees and costs, orders authorizing writs of possession, orders to cure title defects and title issues, and orders resolving any disputes with respect to assessments and/or other amounts allegedly due association(s).
9. In addition to the amounts awarded above, Plaintiff shall be entitled to reasonable additional advances made by the Plaintiff subsequent to the date hereof, which are proper under the terms of the note and mortgage foreclosed herein (e.g., property taxes, insurance, property preservation), including reasonable attorney's fees and costs incurred. Plaintiff is entitled to bid any amount at the foreclosure sale, including an amount in excess of its bid credit.

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 THE FINAL JUDGMENT.

IF YOU ARE A 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 CONTACT THE CLERK OF THE COURT, MADISON CLERK OF COURT, 125 SW RANGE AVENUE, MADISON, FL 32340 WITHIN 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 MADISON COUNTY LEGAL AID, 334 NORTHWEST LAKE CITY AVENUE, LAKE CITY, FL 32055, 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 MADISON COUNTY LEGAL AID FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

DONE AND ORDERED in Madison County, Florida, this 22nd day of January, 2026.


E. BAILEY BROWNING, III
ACTING CIRCUIT JUDGE

Plaintiff shall serve all parties named on the service list and "occupant" at property address

MILLER, GEORGE & SUGGS, PLLC
ATTORNEY FOR PLAINTIFF
210 N. UNIVERSITY DRIVE, SUITE 900
CORAL SPRINGS, FL 33071
TELEPHONE: 786-268-9954
DESIGNATED PRIMARY EMAIL FOR SERVICE
PURSUANT TO FLA. R. JUD. ADMIN 2.516:
ESERVICE@MGS-LEGAL.COM

SERVICE LIST:
CASE NO.: 2025000074CAAXMX

BEVERLY A. MARSHALL A/K/A BEVERLY MARSHALL
168 MURPHY ROAD
MOCKSVILLE NC 27028

UNKNOWN SPOUSE OF BEVERLY A. MARSHALL A/K/A BEVERLY MARSHALL
N/K/A GARY MARSHALL
168 MURPHY ROAD
MOCKSVILLE NC 27028

BEVERLY A. MARSHALL A/K/A BEVERLY MARSHALL
527 S PINE ST, APARTMENT
SEBRING FL 33870