

TH MSR HOLDINGS LLC
 PLAINTIFF,
 VS.
 RUTHA BROWN et al.,
 DEFENDANTS.

IN THE CIRCUIT COURT OF THE
 THIRD JUDICIAL CIRCUIT, IN AND FOR
 MADISON COUNTY, FLORIDA
 CIVIL DIVISION
 CASE NO.: 2024000062CAAXMX

FINAL JUDGMENT OF FORECLOSURE

THIS ACTION was heard before the Court on Non-Jury Trial on January 22, 2026. On the evidence presented, **IT IS ORDERED AND ADJUDGED** that Plaintiff's Final Judgment of Foreclosure is **GRANTED** against all Defendants listed by name: Unknown Heirs, Beneficiaries, Devisees, Assignees, Lienors, Creditors, Trustees and All Others Who May Claim an Interest in The Estate of Laura M. Johnson A/K/A Laura McLeod Johnson, Unknown Tenant in possession of the subject property n/k/a Al Todds, Unknown Spouse of Rutha Brown, The Estate of Bernice Sale McLeod, Jr. A/K/A Bernice S. McLeod, Leonard H. Johnson, Rutha Brown, Bryan David Brown, and Unknown Heirs, Beneficiaries, Devisees, Assignees, Lienors, Creditors, Trustees and All Others Who May Claim an Interest in The Estate of Martha L. Brown A/K/A Martha Leggett Brown:

1. Plaintiff, TH MSR Holdings LLC, 446 Wrenplace Road, Fort Mill, SC, 29715 is due:

Principal due on the note secured by the mortgage	\$91,559.13
Interest through 01/13/26 Per Diem: \$8.47	\$8,092.87
Interest from 01/14/26 to 1/22/26	\$76.23
Taxes	\$7,379.95
Insurance	\$8,176.05
Total Credits	(\$1,168.96)
Total Misc	\$1,659.75
Escrow/Suspense Credit	(\$918.19)
Late Charges	\$70.52
Property Inspections	\$630.00
Total Recoverable Credits	(\$118.25)
Subtotal:	\$115,439.10
Costs, now taxed:	
Clerk Filing Fee	\$1,040.18
Service of Process	\$2,131.00

Mailing Cost	\$95.46
Expert Attorney Reasonableness Fee	\$20.00
Publication	\$347.38
Heir Search	\$30.00
Title Search	\$385.00
Recording Cost	\$20.00
Subtotal:	\$119,508.12
Attorney's Fees	\$8,035.00
TOTAL	\$127,543.12

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:

THE EAST 1/2 (E 1/2) OF LOT 25, BLOCK 8 OF GREENVILLE INVESTMENT COMPANY'S LANDS AS SHOWN ON THE PLAT THEREOF AS RECORDED IN PLAT BOOK 1, PAGE 17 OF THE PUBLIC RECORDS OF MADISON COUNTY, FLORIDA.

Property address: 204 SW Church Ave, Greenville, FL 32331

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 12, 2026 at 11:00 a.m. to the highest bidder for cash, except as prescribed in paragraph 4, at the courthouse located at 125 SW Range Avenue, Madison, FL 32340 in Madison County, in accordance with section 45.031, Florida Statutes (2013), using the following method

On the West steps of the Madison County Courthouse, 125 SW Range Avenue, Madison, FL 32340

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.
10. The legal description of the deed recorded in Official Record Book 618, Page 300 of the public records of Madison County, Florida nunc pro tunc to the date of initial recording of the Mortgage to wit: June 4, 2021 is reformed to contain the following legal description:

THE EAST 1/2 (E 1/2) OF LOT 25, BLOCK 8 OF GREENVILLE INVESTMENT COMPANY'S LANDS AS SHOWN ON THE PLAT THEREOF AS RECORDED IN PLAT BOOK 1, PAGE 17 OF THE PUBLIC RECORDS OF MADISON COUNTY, FLORIDA.

11. The legal description of the deed recorded in Official Record Book 395, Page 301 of the public records of Madison County, Florida nunc pro tunc to the date of initial recording of the Mortgage to wit: June 4, 2021 is reformed to contain the following legal description:

THE EAST 1/2 (E 1/2) OF LOT 25, BLOCK 8 OF GREENVILLE INVESTMENT COMPANY'S LANDS AS SHOWN ON THE PLAT THEREOF AS RECORDED IN PLAT BOOK 1, PAGE 17 OF THE PUBLIC RECORDS OF MADISON COUNTY, FLORIDA.

12. The legal description of the deed recorded in Official Record Book 351, Page 111 of the public records of Madison County, Florida nunc pro tunc to the date of initial recording of the Mortgage to wit: June 4, 2021 is reformed to contain the following legal description:

THE EAST 1/2 (E 1/2) OF LOT 25, BLOCK 8 OF GREENVILLE INVESTMENT COMPANY'S LANDS AS SHOWN ON THE PLAT THEREOF AS RECORDED IN PLAT BOOK 1, PAGE 17 OF THE PUBLIC RECORDS OF MADISON COUNTY, FLORIDA.

13. The legal description of the deed recorded in Official Record Book 296, Page 284 of the public records of Madison County, Florida nunc pro tunc to the date of initial recording of the Mortgage to wit: June 4, 2021 is reformed to contain the following legal description:

THE EAST 1/2 (E 1/2) OF LOT 25, BLOCK 8 OF GREENVILLE INVESTMENT COMPANY'S LANDS AS SHOWN ON THE PLAT THEREOF AS RECORDED IN PLAT BOOK 1, PAGE 17 OF THE PUBLIC RECORDS OF MADISON COUNTY, FLORIDA.

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 9th day of February 2026.



ACTING CIRCUIT JUDGE E. BAILEY BROWNING, III

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing has been furnished using the Florida Court’s E-Filing E-Portal, via U.S. Mail, and/or Electronic Mail in accordance with the corresponding addresses listed therein, to the following:

Stacy Robins, Esquire
Laurence Barsky, Esquire
Ashley Elmore Drew, Esquire
eservice@mgs-legal.com
Attorneys for Plaintiff

Cary A. “Bo” Hardee, Esquire
bohardee@gmail.com
*Attorney for Defendant the Unknown Heirs
of Martha L. Brown, Deceased, and Bryan
David Brown*

Rutha Brown
204 SW Church Avenue
Greenville, FL. 32331
Mslady745@gmail.com

The Unknown Spouse of Rutha Brown
204 SW Church Avenue
Greenville, FL. 32331
Last known address/Publication

The Estate of Bernice Sale McLeod
204 SW Church Avenue
Greenville, FL. 32331
Last known address/Publication

Leonard H. Johnson
14552 Mount Zion Road
Dade City, FL. 33523

Unknown Tenant in Possession n/k/a Al
Tonds
204 SW Church Avenue
Greenville, FL. 32331

The Unknown Heirs of Laura M. Johnson
204 SW Church Avenue
Greenville, FL. 32331
Last known address/Publication


Digitally signed
by Amber
Hancock
Date: 2026.02.09
15:20:58 -05'00'

Copies delivered by: _____
Case Manager

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

Miller, George & Suggs, PLLC
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

UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF LAURA M. JOHNSON A/K/A LAURA MCLEOD JOHNSON
204 SW CHURCH AVE
GREENVILLE FL 32331

UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF MARTHA L. BROWN A/K/A MARTHA LEGGETT BROWN
4625 JOHN MOORE ROAD
BRANDON FL 33511

RUTHA BROWN
204 SW CHURCH AVE
GREENVILLE FL 32331

LAURA M. JOHNSON
204 SW CHURCH AVE
GREENVILLE FL 32331

LEONARD H. JOHNSON
204 SW CHURCH AVE
GREENVILLE FL 32331

THE ESTATE OF BERNICE SALE MCLEOD, JR. A/K/A BERNICE S. MCLEOD
204 SW CHURCH AVE
GREENVILLE FL 32331

UNKNOWN SPOUSE OF RUTHA BROWN
204 SW CHURCH AVE
GREENVILLE FL 32331

UNKNOWN TENANT IN POSSESSION OF THE SUBJECT PROPERTY N/K/A AL TODDS
204 SW CHURCH AVE
GREENVILLE FL 32331

CARY A. HARDEE, III
PO BOX 450
MADISON FL 32341
BOHARDEE@GMAIL.COM
ATTORNEY FOR MARTHA L. BROWN

CARY A. HARDEE, III
PO BOX 450
MADISON FL 32341
BOHARDEE@GMAIL.COM
ATTORNEY FOR BRYAN DAVID BROWN