

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

SUSAN W. DAVIDSON, AS TRUSTEE OF THE
REVOCABLE LIVING TRUST OF WALTER
WILSON DATED SEPTEMBER 29, 2010,
Plaintiff,

CASE NO. 2025-CA-104

v.

CIVIL DIVISION

JERALD WHITE AND RACHELLE WHITE,
Defendants.

UNIFORM FINAL JUDGMENT OF FORECLOSURE

THIS ACTION was heard before the Court on the Plaintiff's Motion for Summary Final Judgment on February 12, 2026. Based on the evidence presented and being otherwise fully informed in the premises,

IT IS ADJUDGED that:

1. The Plaintiff's Motion for Summary Final Judgment is GRANTED. Service of process has been duly and regularly obtained over Jerald White and Rachelle White, defendants.

2. VALUE OF CLAIM: At the initiation of this action, in accordance with section 28.241(1)(a)2.b., Florida Statutes (effective for actions filed on and after June 1, 2009), Plaintiff estimated the amount in controversy of the claim to be \$78,815.45. In accordance with section 28.241(1)(a)2.c., Florida Statutes, the Court identifies the actual value of the claim to be \$98,043.93. For any difference between the estimated amount in controversy and the actual value of the claim that requires the filing fee to be adjusted, the Clerk shall adjust the filing fee. In determining whether the filing fee needs to be adjusted, the following graduated filing fee scale in section 28.241(1)(a)2.d., Florida Statutes, controls:

\$400	Value of claim less than or equal to \$50,000 with 5 defendants or less
\$905	Value of claim greater than \$50,000 but less than \$250,000 with 5 defendants or less
\$1,905	Value of claim \$250,000 or greater with 5 defendants or less

If an excess filing fee was paid, the Clerk shall provide a refund of the excess fee. If an additional filing fee is owed, the Plaintiff shall pay the additional fee prior to the judicial sale. If any additional filing fee owed is not paid prior to the judicial sale, the Clerk shall cancel the judicial sale without further order of the Court.

3. There is due and owing to the Plaintiff the following:

Principal due on the note secured by the mortgage foreclosed	\$ 78,815.45
Accrued Interest through _____	\$ _____
Default interest from 11/01/2024 through 02/12/2026	\$ 12,797.47
Late Charges	\$ 374.33
Pre-Payment fee	\$ _____
Escrow Advances	\$ _____
Title search expenses	\$ 75.00
Taxes for the year(s) of _____	\$ _____
Insurance premiums	\$ _____
Court Costs	
Filing fee	\$ 930.00
Service of the Process at \$ _____ per defendant	\$ 287.00
Publication for _____.	\$ _____
SUBTOTAL	\$ 93,279.25
Additional Costs:	
Fee for military status report	\$ 80.00
Notice of Lis Pendens recording fee	\$ 5.18
_____	\$ _____
SUBTOTAL	\$ 93,364.43
Attorney Fees based upon 10.50 hours at \$420.00 an hour	\$ 4,679.50
Less Undisbursed escrow funds	\$ _____
Less Unearned insurance premiums	\$ _____
Less Miscellaneous deductions or credits	\$ _____
TOTAL SUM	\$ 98,043.93

4. The total judgment sum referenced in paragraph 3 shall bear interest from this date forward at the prevailing legal rate of interest.

5. Plaintiff, whose address is P.O. Box 7102 Clearwater, FL 33758, holds a lien for the total sum specified in paragraph 3 herein. The lien of the Plaintiff is superior in dignity to any right, title, interest or claim of the Defendant and all persons, corporations, or other entities claiming by, through, or under the Defendant or any of them and the property will be sold free and clear of all claims of the Defendant, with the exception of any assessments that are superior pursuant to Florida Statutes, Section 718.116 or 720.3085.

The Plaintiff's lien encumbers the subject property located in Madison County, Florida and described as:

Lots 3, 4, 5, 6, 7, 8, 9, and East 25 feet of Lot 10 of Block "D", LAKESIDE HEIGHTS, a Subdivision of the Town of Madison, Florida.

Property address: 300 SE Pawnee Avenue, Madison, FL 32340

6. If the total sum with interest at the rate described in Paragraph 4 and all costs accrued subsequent to this judgment are not paid, the Clerk of the Court shall sell the subject property to the highest bidder for cash at public sale on Thursday April 2, 2026, at 11:00 A.M. after having first given notice as required by Section 45.031, Florida Statutes. The judicial sale will be conducted in person at: 125 SW Range Avenue, Madison, FL 32340. At least three (3) days prior to the sale, Plaintiff must pay the costs associated with the Notice of Publication. The party or their attorney shall be responsible for preparing, in accordance with section 45.031(2), Florida Statutes, and submitting the Notice of Sale to a legal publication. The original Notice of Sale and Proof of Publication must be filed with the Clerk of the Circuit Court at least 24 hours prior to the scheduled sale date.

7. Plaintiff shall advance all subsequent required 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 Final Judgment, or such part of it, as is necessary to pay the bill in full. If a third-party bidder is the purchaser, the third-party bidder must pay the documentary stamps attached to the certificate of title in addition to the bid. If a third-party bidder is the purchaser, the third-party bidder must pay documentary stamps attached to the certificate of title in addition to the bid.

8. If Plaintiff incurs additional expenses subsequent to the entry of this Final Judgment but prior to the sale date specified in paragraph 6 herein, Plaintiff may, by written motion served on all parties, seek to amend this final judgment to include said additional expenses.

9. 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, unless the property is purchased by a third party bidder; third, Plaintiff's attorney's fees; fourth, the total sum due to the Plaintiff, less the items paid, plus interest at the rate prescribed in paragraph 4 from this date to the date of the sale; and by retaining any remaining amount pending further Order of this Court.

10. On filing of the Certificate of Title, 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 and the purchaser at sale shall be let into possession of the property. On filing of the Certificate of Sale, Defendant's right of redemption as proscribed by Florida Statutes, Section 45.0315 shall be terminated.

11. The Court finds, based upon the affidavits presented and upon inquiry of counsel for the Plaintiffs, that a total of 10.50 hours were reasonably expended plaintiff's counsel and that an hourly rate of \$420.00 is appropriate. PLAINTIFF'S COUNSEL CERTIFIES 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).

12. Pursuant to Florida Statutes, Section 45.031:

IF THESE PROPERTY ARE 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 AT (850) 973-1500 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 TO HAVE SOMEONE HELP YOU CLAIM THE ADDITIONAL MONEY, YOU SHOULD VERY CAREFULLY READ 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 AT (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 THE NASSAU COUNTY BAR ASSOCIATION REFERRAL SERVICE FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

13. The Plaintiff may assign the judgment and credit bid by the filing of an assignment prior to the issuance of the certificate of title without further order of the court.

14. The Court retains jurisdiction of this action ***to allow for a supplemental complaint to add an omitted party post-judgment and/or for reformation and*** to enter further orders that are proper, including without limitation, orders authorizing writs of possession and an award of attorney's fees, and to enter deficiency judgments if the borrower has not been discharged in bankruptcy.

DONE AND ORDERED in Madison, Madison County, Florida, on this 13th day of February 2026.



ACTING CIRCUIT JUDGE E. BAILEY BROWNING, III

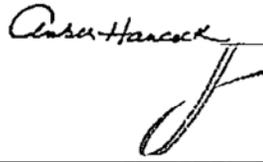
CERTIFICATE OF SERVICE

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 on MMMM, to the following:

Kristopher E. Fernandez, Esquire
k.fernandez@watsonslokane.com
Attorney for Plaintiff

Rachelle White
300 Pawnee Avenue
Madison, FL. 32340

Jerald White
10650 SW 46th Street
Jasper, FL. 32052
DC#509569



Digitally signed
by Amber
Hancock
Date: 2026.02.13
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Copies delivered by: _____