

IN THE CIRCUIT COURT OF THE  
 3RD JUDICIAL CIRCUIT, IN AND FOR MADISON  
 COUNTY, FLORIDA  
 CIVIL DIVISION:  
 CASE NO.: 2026000020CAAXMX

U.S. BANK TRUST NATIONAL ASSOCIATION,  
 NOT IN ITS INDIVIDUAL CAPACITY BUT  
 SOLELY AS OWNER TRUSTEE OF GS  
 MORTGAGE-BACKED SECURITIES TRUST  
 2022-RPL4,

Plaintiff,

vs.

CONCEPTION RAMOS HART; UNKNOWN  
 SPOUSE OF CONCEPTION RAMOS HART

Defendants.

**FINAL JUDGMENT OF FORECLOSURE**

THIS ACTION was heard before the Court. On the evidence presented

IT IS ADJUDGED that:

1. Plaintiff, U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE OF GS MORTGAGE-BACKED SECURITIES TRUST 2022-RPL4, 3217 S. DECKER LAKE DR. SALT LAKE CITY UT 84119, is due:

Principal due on the note secured by the mortgage foreclosed:	\$ 14,961.15
Interest on the note and mortgage	\$ 1,940.84
Corporate Advance Balance:	\$ 1,903.17
Escrow:	\$ 1,124.47
Clerks Filing Fee	\$ 436.59
Service of Process	\$ 348.00
Recording Fees	\$ 9.00
Attorney Fees	\$ 5,800.00
<b>TOTAL SUM</b>	<b>\$ 26,523.22</b>

that shall bear interest at the rate of 8.25% percent per year from this date through December 31 of this current year. Thereafter, on January 1 of each succeeding year until the judgment is paid, the interest rate will adjust annually in accordance with section 55.03(3), Florida Statutes.

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

BEGIN AT THE SOUTHWEST SECTION CORNER OF SECTION 35, TOWNSHIP 3 NORTH, RANGE 9 EAST, MADISON COUNTY, FLORIDA, THENCE NORTH 90° EAST 552.5 FEET ON BLAZED SECTION LINE TO AN IRON PIPE AND POINT OF BEGINNING. THENCE RUN NORTH 39° EAST 668.9 FEET TO A CONCRETE MARKER ON THE EAST EDGE OF A 60 FOOT COUNTY GRADED

ROAD WHERE SAID ROAD RUNS NORTH 52° WEST AND NORTH 39° EAST, THENCE RUN SOUTH 52° EAST 890 FEET, THENCE RUN NORTH 90° WEST 347 FEET ON SECTION LINE TO THE SOUTHWEST CORNER OF THE SE 1/4 OF THE SW 1/4 OF SECTION 35, TOWNSHIP 3 NORTH, RANGE 9 EAST, THENCE RUN NORTH 9° WEST 767 FEET ON SECTION LINE TO POINT OF BEGINNING, CONTAINING 6.8 ACRES, MORE OR LESS.

TOGETHER WITH A 1986, KEMB DOUBLEWIDE MOBILE HOME WITH THE IDENTIFICATION NUMBERS: KH40D3CL8205GAA AND KH40D3CL8205GAB.

LESS AND EXCEPT THAT PORTION OF LAND REFERENCED AND RELEASED IN THE PARTIAL RELEASE OF MORTGAGE RECORDED 2/6/2007, IN BOOK 849, PAGE 345.

Property Address: 420 NE PALMETTO STREET PINETTA, FL 32350

3. 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 shall sell the subject property at public sale on **August 5, 2026**, to the highest bidder for cash, except as prescribed in Paragraph 4, at the courthouse located 125 SW RANGE ST in MADISON County in MADISON, Florida 32340, in accordance with section 45.031, Florida Statutes, using the following method(s).

EBBIII At FRONT DOOR OF THE MADISON COUNTY COURTHOUSE, 101 S. RANGE, MADISON, FL 32340 beginning at 11:00 AM on the prescribed date.

\_\_\_\_\_ By electronic sale beginning at 11:00 AM on the prescribed date at \_\_\_\_\_.

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 the plaintiff's costs which includes any additional advances; 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 1 from this date to the date of the sale; and by retaining any remaining amount pending the further order of this court.
6. On filing of the Certificate of Sale, defendant(s) and all persons claiming under or against defendant(s) 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 chapter 720, Florida Statutes, if any. Upon the filing of the certificate of title, the person named on the certificate of tile shall be let into possession of the property.
7. Attorney Fees. The court finds that the attorney fees are reasonable and appropriate. Plaintiff's counsel represents that the attorneys' fee awarded does not exceed its contract flat fee and hourly rate with the plaintiff. The court finds that there is/are no reduction or enhancement factors for consideration by the court pursuant to Florida Patients Compensation Fund v. Rowe, 472 So. 2d 1145 (Fla. 1985).
8. Jurisdiction is retained to enter further orders as are proper including, but not limited to writs of possession, determination of amounts due pursuant to sections 718.116 and/or 720.3085, Florida Statutes, supplemental complaints, reforeclosure motions/complaints, attorneys' fees and costs, motions for additional advances, amendments to the final judgment and deficiency judgments except where a discharge is applicable or personal service not obtained.

NOTICE PURSUANT TO SECTION 45.031, FLORIDA STATUTES.

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, 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 CHECK WITH THE CLERK OF THE COURT, 125 SW Range Avenue, Madison, FL, 32340, (850) 973-6221, 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 THE EQUITY IN YOUR PROPERTY WITHOUT THE PROPER INFORMATION. IF YOU CANNOT AFFORD TO PAY AN ATTORNEY, YOU MAY CONTACT FLORIDA RURAL LEGAL SERVICES, JACKSONVILLE AREA LEGAL AID 126 W. ADAMS STREET

JACKSONVILLE, FL 32202-3849 PHONE: (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 OTHER OPTIONS. IF YOU CHOOSE TO CONTACT THE FLORIDA RURAL LEGAL SERVICES, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

ORDERED at MADISON County, Florida on June 3rd, 2026.

  
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E. BAILEY BRONWING, III  
ACTING CIRCUIT JUDGE

Copies sent to:  
De Cubas & Lewis, P.A.  
PO Box 5026  
Fort Lauderdale, FL 33310  
Telephone: (954) 453-0365  
Facsimile: (954) 771-6052  
Toll Free: 1-800-441-2438

DESIGNATED PRIMARY E-MAIL FOR SERVICE  
PURSUANT TO FLA. R. JUD. ADMIN 2.516  
**eservice@decubaslewis.com**

SERVICE LIST

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CONCEPTION RAMOS HART  
422 NE PALMETTO STREET  
PINETTA, FL 32350