

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

CASE NO. 2025000031CAAXMX

**GITSIT SOLUTIONS, LLC, NOT IN ITS
INDIVIDUAL CAPACITY BUT SOLELY IN ITS
CAPACITY AS SEPARATE TRUSTEE OF
GITSIT MORTGAGE LOAN TRUST BBPLC1,
Plaintiff,**

v.

**ALL UNKNOWN HEIRS, BENEFICIARIES,
LEGATEES, DEVISEES, PERSONAL
REPRESENTATIVES, CREDITORS AND ANY
OTHER PERSON CLAIMING BY, THROUGH,
UNDER OR AGAINST JIMMY L. ABBOTT,
DECEASED, COREY DELMAS WALLIS,
DOROTHY MICKLER ABBOTT A/K/A
DOROTHY MICKLER, JIMMY DEAN
ABBOTT A/K/A JIM ABBOTT,
Defendant(s).**

SUMMARY FINAL JUDGMENT OF FORECLOSURE

THIS ACTION came before the Court on May 28, 2026, on Plaintiff's Motion for Summary Judgment. Counsel for the Plaintiff appeared. Having reviewed the Court file, Plaintiff's Motion for Summary Judgment and the supporting affidavits, and having heard argument of counsel, the Court finds as follows:

1. Defendant, JIMMY L. ABBOTT, DECEASED, ("Borrower") executed the loan documents that are the subject of this foreclosure. The loan went into default upon the death of the Borrower on January 3, 2023. Thereafter, Plaintiff mailed a proper Mortgage Due and Payable Notice to Borrower's Estate and that notice complied with the terms of the subject loan documents; the Court finds that Plaintiff satisfied all conditions precedent to the filing of this action.

2. That Plaintiff is the owner and holder of the subject loan documents, including the Note as executed by Borrower; that it had standing prior to the filing of this action and, at the time of final hearing. The original Note and Mortgage were also filed with the Court prior to the hearing and same has been confirmed by the Court.

3. That Plaintiff is owed the amounts stated in its Affidavits and as present to the Court, as out-lined below.

4. That Borrower presented no viable defenses to this action and finding no genuine issue of material fact, Summary Final Judgment in favor of Plaintiff is warranted as a matter of law.

For the reasons stated herein, the Court

ORDERS AND ADJUDGES

1. That Plaintiff's Motion for Summary Final Judgment in Foreclosure is **GRANTED** against all Defendants listed by name: ALL UNKNOWN HEIRS, BENEFICIARIES, LEGATEES, DEVISEES, PERSONAL REPRESENTATIVES, CREDITORS AND ANY OTHER PERSON CLAIMING BY, THROUGH, UNDER OR AGAINST JIMMY L. ABBOTT, DECEASED, COREY DELMAS WALLIS, DOROTHY MICKLER ABBOTT A/K/A DOROTHY MICKLER, JIMMY DEAN ABBOTT A/K/A JIM ABBOTT.

2. The Plaintiff is due the following amount:

(a)	Unpaid Principal Balance	\$ 195,953.70
(b)	Accrued Interest at 5.56% from 01/03/2025 through 02/02/2025 (per diem: \$29.85)	\$ 907.92
(c)	Accrued Interest at 5.56% from 02/03/2025 through 03/02/2025 (per diem: \$29.85)	\$ 907.92
(d)	Accrued Interest at 5.56% from 03/03/2025 through 04/02/2025 (per diem: \$29.85)	\$ 907.92
(e)	Accrued Interest at 5.56% from 04/03/2025 through 05/02/2025 (per diem: \$29.85)	\$ 907.92
(f)	Accrued Interest at 5.56% from 05/03/2025 through 06/02/2025 (per diem: \$29.85)	\$ 907.92
(g)	Accrued Interest at 5.56% from 06/03/2025 through 07/02/2025 (per diem: \$29.85)	\$ 907.92
(h)	Accrued Interest at 5.56% from 07/03/2025 through 08/02/2025 (per diem: \$29.85)	\$ 907.92
(i)	Accrued Interest at 5.56% from 08/03/2025 through 09/02/2025 (per diem: \$29.85)	\$ 907.92
(j)	Accrued Interest at 5.56% from 09/03/2025 through 10/02/2025 (per diem: \$29.85)	\$ 907.92
(k)	Accrued Interest at 5.56% from 10/03/2025 through 11/02/2025 (per diem: \$29.85)	\$ 907.92

(l)	Accrued Interest at 5.56% from 11/03/2025 through 12/02/2025 (per diem: \$29.85)	\$ 907.92
(m)	Accrued Interest at 5.56% from 12/03/2025 through 01/02/2026 (per diem: \$29.85)	\$ 907.92
(n)	Accrued Interest at 5.56% from 01/03/2026 through 02/02/2026 (per diem: \$29.85)	\$ 907.92
(o)	Accrued Interest at 5.56% from 02/03/2026 through 03/02/2026 (per diem: \$29.85)	\$ 907.92
(p)	Accrued Interest at 5.56% from 03/03/2026 through 04/02/2026 (per diem: \$29.85)	\$ 907.92
(q)	Accrued Interest at 5.56% from 04/03/2026 through 05/02/2026 (per diem: \$29.85)	\$ 907.92
(r)	Accrued Interest at 5.56% from 05/03/2026 through 05/08/2026 (per diem: \$29.85)	\$ 179.10
(s)	Per Diem Interest 05/09/2026 - 05/28/2026 (\$29.85/day):	\$ 597.00
(t)	Insurance	\$ 2,359.77
(u)	Property Preservation	\$ 4,924.25
(v)	Attorneys' Fees	\$ 8,807.00
(w)	Attorneys' Costs	\$ 3,289.91
	TOTAL	\$ 230,637.45

3. **Interest.** The grand total amount referenced in paragraph 2 shall bear interest from this date forward at the prevailing legal rate of interest, 8.25% a year.

4. Plaintiff, **GITSIT SOLUTIONS, LLC, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY IN ITS CAPACITY AS SEPARATE TRUSTEE OF GITSIT MORTGAGE LOAN TRUST BBPLC1**, whose address is c/o Ghidotti | Berger LLP, 10800 Biscayne Blvd., Suite 201, Miami, FL 33161, holds a lien for the grand total sum specified in paragraph 2 herein. The lien of the Plaintiff is superior in dignity to any right, title, interest or claim of the defendants, ALL UNKNOWN HEIRS, BENEFICIARIES, LEGATEES, DEVISEES, PERSONAL REPRESENTATIVES, CREDITORS AND ANY OTHER PERSON CLAIMING BY, THROUGH, UNDER OR AGAINST JIMMY L. ABBOTT, DECEASED, COREY DELMAS WALLIS, DOROTHY MICKLER ABBOTT A/K/A DOROTHY MICKLER, JIMMY DEAN ABBOTT A/K/A JIM ABBOTT. and all persons, corporations, or other entities claiming by, through, or under the defendants or any of them and the property will be sold free and clear of all claims of the defendants, with the exception of any assessments that are superior pursuant

to Florida Statutes, Section 718.116. The Plaintiffs Lien encumbers the following described property in Madison County, Florida:

LOTS 3 AND 4 OF EDGEWOOD SUBDIVISION, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 1, PAGE 11, OF THE PUBLIC RECORDS OF MADISON COUNTY, FLORIDA AND BEING IN SECTION 16, TOWNSHIP 1 NORTH, RANGE 9 EAST.

Property Address: 1458 N State Road 53, Madison, FL 32340

5. If the grand total amount with interest at the rate described in paragraph 3 and all costs accrued subsequent to this judgment are not paid, the Clerk of the Court shall sell the subject property at public sale on **JULY 2, 2026, at 11:00 A.M.**, at the front door of the Madison County Courthouse located 125 SW Range Ave., Madison, FL 32340, to the highest bidder for cash, in accordance with section 45.031, Florida Statutes, at after having first given notice as required by Section 45.031, Florida Statutes.

6. 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 documentary stamps affixed to 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.

7. If Plaintiff incurs additional expenses subsequent to the entry of this final judgment but prior to the sale date specified in paragraph 5 herein, Plaintiff may, by written motion serve on all parties, seek to amend this final judgment to include said additional expenses.

8. 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; 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 3 from this date to the date of the sale; and by retaining any remaining amount pending the further order of this Court.

9. Upon 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 or Chapter 720, Fla. Stat., if any. Upon filing of the Certificate of Title, the person named on the Certificate of Title shall be let into possession of the property, subject to the provisions of the "Protecting Tenants at Foreclosure Act of 2009."

10. The Court retains subject matter jurisdiction of this action to enter further Orders that are proper including, without limitation, writs of possession and deficiency judgments. In particular, the Court retains subject matter jurisdiction to allow a supplemental post-judgment proceeding to re-foreclose against an omitted party and to resolve the issues discussed in paragraph 4.

11. Attorneys' Fees. The requested attorney's fee is a flat rate fee and/or hourly rate that the firm's client has agreed to pay in this matter. Given the amount of fee requested and the labor expended, the Court finds that a lodestar analysis is not necessary and that the attorney's fees are reasonable.

12. The Plaintiff may assign the judgment and credit bid by the filing of an assignment without further order of the court.

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 LIEN HOLDER CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, IN ANY, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS UNCLAIMED. IF YOU FAIL TO FILE A TIMELY CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS.

(If the property being foreclosed on has qualified for the homestead tax exemption in the most recent approved tax roll, the final judgment shall additionally contain the following statement in conspicuous type.)

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, 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 (JACKSONVILLE AREA LEGAL AID, 126 W. ADAMS STREET, 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

OTHER OPTIONS. IF YOU CHOOSE TO CONTACT JACKSONVILLE AREA LEGAL AID FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

DONE AND ORDERED in Madison County, Florida, on this 9th day of ~~May~~ ^{June} 2026.



ACTING CIRCUIT JUDGE E. BAILEY BROWNING, III

CERTIFICATE OF SERVICE

In cases wherein a party is unrepresented ("pro se"), counsel for the Plaintiff shall be responsible for providing conformed copies to any remaining pro se party who does not have access to, or is not a registered user of, the Florida Courts E-Filing Portal and file a "Notice of Filing" for the Certificate of Service in the court file.

I HEREBY CERTIFY that a true and correct copy of the foregoing has been furnished using the Florida Court's E-Filing E-Portal to the following:

Ghidotti | Berger LLP
fcpleadings@ghidottiberger.com
Attorneys for Plaintiff


By: _____
Case Manager

Digitally signed by
Amber Hancock
Date: 2026.06.09
14:47:15 -04'00'

via Plaintiff's counsel:

All Unknown Heirs... of Jimmy L. Abbott
1458 North SR 53
Madison, FL. 32340
Last known address

Dorothy Mickler Abbott a/k/a Dorothy Mickler
c/o Lake Park Madison Nursing and Rehabilitation
259 SW US 90
Madison, FL. 32340

Jimmy Dean Abbott a/k/a Jim Abbott
340 Augustine Road
Quincy, FL. 32351

Corey Delmas Wallis
4275 Dock View Road
Fayetteville, NC. 28306