

Filing # 227013942 E-Filed 07/10/2025 04:24:00 PM

**IN THE CIRCUIT COURT OF THE FIFTH JUDICIAL CIRCUIT
IN AND FOR CITRUS COUNTY FLORIDA
CIRCUIT CIVIL DIVISION**

**LAKEVIEW LOAN SERVICING, LLC,
Plaintiff(s)**

vs.

**CASE NO.: 2023 CA 001070 A
DIVISION:**

**SHANNON M. MORGAN AKA SHANNON
MORGAN; CITRUS COUNTY, FLORIDA;
Defendant(s).**

FINAL SUMMARY JUDGMENT OF FORECLOSURE

THIS ACTION was heard before the Court on Plaintiff's Motion for Summary Judgment on July 10, 2025. On the evidence presented,

IT IS ADJUDGED that:

1. The Plaintiff's Motion for Summary Judgment is GRANTED. Service of process has been duly and regularly obtained over **Shannon M. Morgan aka Shannon Morgan; Citrus County, Florida;** defendants.

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

Principal due on the note secured by the mortgage foreclosed:	\$76,690.53
Interest on the note and mortgage from December 1, 2022 to February 24, 2025	\$8,363.78
Interest from February 25, 2025 to July 10, 2025 (Per Diem \$10.04 x 135 days)	\$1,355.40
Late Charges	\$35.58
Tax Disbursements	\$15,406.22
Hazard	\$12,254.04
Appraisal	\$509.78
Property Inspections	\$535.00
Property Preservation	\$2,220.00
PMI	\$1,369.48
Mortgage Insurance Premium (Pro Rata MI)	\$219.80
Less: Misc. Recovery	\$ -7,545.66

Attorney's Fees \$4,435.00

Court Costs:

Complaint Filing Fee	\$985.84
Service of Process	\$786.20
Title Search	\$290.00
Statutory Mail	\$1.95

GRAND TOTAL \$117,912.94

3. The grand total amount referenced in Paragraph 2 shall bear interest from this date forward at the prevailing legal rate of interest.

4. Plaintiff, Lakeview Loan Servicing, LLC, whose address is c/o Nationstar Mortgage LLC d/b/a Mr. Cooper, 800 State Highway 121 Bypass, Lewisville, TX 75067, holds a lien for the grand total sum specified in Paragraph 2 herein. The lien of the Plaintiff is superior to any right, title, interest or claim of the defendants 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 the Florida Statutes, Section 718.116 and Section 720.3085. The Plaintiff's lien encumbers the subject property located in Citrus County, Florida and described as:

LOT 1, BLOCK 80, BEVERLY HILLS UNIT NUMBER FIVE, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 9, PAGE(S) 2 THROUGH 5, INCLUSIVE, OF THE PUBLIC RECORDS OF THE PUBLIC RECORDS OF CITRUS COUNTY, FLORIDA.

Property address: 14 CLIFFORD DR BEVERLY HILLS FL 34465

5. If the grand total amount with interest at the rate described in Paragraph 3 to this judgment are not paid, the Clerk of the Court must sell the subject property at public sale to the highest bidder on **September 11, 2025**, at electronically/online at <http://www.citrus.realforeclose.com>, to the highest bidder for chase, except as prescribed in Paragraph 6, at 10:00 a.m., after having first given notice as required by Section 45.031, Florida Statutes.

6. Plaintiff must advance all subsequent costs of this action in addition to any advances to protect its collateral and must 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 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. The Clerk must receive the service charge imposed in Section 45.031, Florida Statutes, for service in making, recording, and certifying the sale and title that must be assessed as costs.

7. 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 shall be foreclosed of all estate or claim in the property and defendant's right of redemption as prescribed by section 45.0315, Florida Statutes shall be terminated, except as to claims or rights under chapter 718 or chapter 720, Florida Statutes, if any. Upon the 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 rights of a tenant occupying residential premises pursuant to section 83.5615, Florida Statutes.

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 the rate prescribed in paragraph 3 from this date to the date of the sale. During the sixty (60) days after the Clerk issues the certificate of disbursements, the Clerk shall hold the surplus pending further Order of this Court.

9. Upon filing of the Certificate of Title, defendant and all persons claiming under or against defendant 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.

10. The Court finds, based upon the affidavits presented and upon inquiry of counsel for the Plaintiff, that the fee of \$4,435.00 is reasonable and appropriate for the Plaintiff's counsel's attorney's fees. The Court finds that there are no reasons for either reduction or enhancement pursuant to Florida patient's Compensation Funds v. Rowe, 472 So. 2d 1145 (Fla. 1985), and the Court therefore has awarded reasonable attorney's fees in the amount indicated in paragraph 2 of this judgment.

11. **NOTICE PURSUANT TO AMENDMENT TO SECTION 45.031, FLA. ST. (2023).**

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 CHECK WITH THE CLERK OF THE COURT, CITRUS COUNTY CLERK OF COURT

ATTN: FORECLOSURE

110 N. APOPKA AVENUE

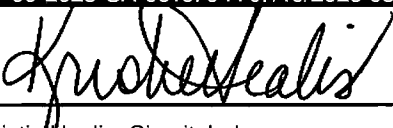
INVERNESS, FLORIDA 34450 [TELEPHONE 352-341-6400], WITHIN TEN (10) DAYS AFTER THE SALE IF THERE IS ADDITIONAL MONEY FROM THE FORECLOSURE SALE THAT THE CLERK HAS IN THE REGISTRY OF THE COURT.

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 COMMUNITY LEGAL SERVICES OF MID-FLORIDA, INC., 106 N. OSCEOLA AVENUE, INVERNESS, FL 34450, TELEPHONE (352) 726-8512, 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 FLORIDA RURAL LEGAL SERVICES, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

12. If Plaintiff is the successful purchaser at the foreclosure sale, Plaintiff may assign the successful bid without further order of this court.
13. The Court finds that Plaintiff has standing to seek and receive the relief obtained herein.
14. Any funds payable from third party funds including attorney fees and costs shall be made payable to Plaintiff.
15. **The Court specifically reserves jurisdiction to enter further orders the Court deems just and proper to include, without limitation, the following: orders related to pursuit and entry of deficiency judgment, if Defendant has not been discharged in bankruptcy, or it is not prohibited by federal law or mutual settlement agreement; orders granting additional attorney's fees and costs; writs of possession; orders determining the amount and responsibility for assessments that may be due a condominium or homeowner's association pursuant to sections 718.116 or 720.3085 of the Florida Statutes; orders arising out of re-foreclosure, to include permitting a supplemental complaint to add an interest-holder, and/or; orders involving reformation of the mortgage instrument or deed to perfect title.**

DONE and ORDERED this Thursday, July 10, 2025 in Inverness, Citrus County, Florida.

09-2023-CA-001070-A 07/10/2025 03:58:51 PM

Kristie Healis, Circuit Judge
09-2023-CA-001070-A 07/10/2025 03:58:51 PM

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true copy of the foregoing has been furnished by e-service on Thursday, July 10, 2025 to:

NATHAN P GRYGLEWICZ
ecf@albertellilaw.com

Joshua David Pasqualone
ecf@albertellilaw.com

Justin Charles Ritchie
ecf@albertellilaw.com

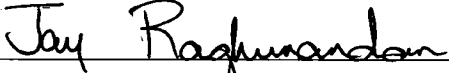
Kimberly Rae Harrison
caeservice@citrusbocc.com
Kimberly.Harrison@citrusbocc.com
m
Kimberly.Harrison@citrusbocc.com
m

Silver Jade Bohn

SilverJBohn@gmail.com

ecf@albertellilaw.com

sbohn@alaw.net

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Jay Raghunandan, Judicial Assistant
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The party who submitted this proposed order to the Court for approval is required to serve a copy of the signed order via U.S. mail upon any person(s) not registered to receive service via the e-portal and certify said service through a filed notice of service within five (5) days of the entry of order.