

Filing # 229921385 E-Filed 08/21/2025 10:44:32 AM

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

CASE NO. 2023 CA 001120 A

**ADVANTA IRA SERVICES LLC FBO
IRA #8006970 OBO NEIL PAULSON SR.,**

Plaintiff,

vs.

**LEE ADAMS RADEKER, JR. ;
UNKNOWN SPOUSE OF LEE ADAMS RADEKER JR,
UNKNOWN TENANTS/OCCUPANTS**

Defendants.

SUMMARY FINAL JUDGMENT OF FORECLOSURE

THIS ACTION came before the Court on Plaintiff's Motion for Summary Final Judgment of Foreclosure and Taxation of Attorneys Fees and Costs on August 21, 2025. The Court, based on the state of the record at the time of the hearing, finds that there is no genuine dispute of fact or law and grants Plaintiff's Motion. It is therefore:

ORDERED AND ADJUDGED that:

1. The Court finds that Plaintiff met its prima facie case for foreclosure and found that the Defendants filed no affidavits or other evidence in opposition to the Plaintiff's Motion for Summary Final Judgment of Foreclosure. The Court further finds that Plaintiff's motion for summary judgment was procedurally sufficient under Fla.R.Civ.P. 1.510(c)(1).

2. The Court also finds that Plaintiff met its burden of proof to establish standing, amounts due, and compliance with conditions precedent, where no affidavit or other evidence to the contrary was presented by Defendant to contradict the evidence submitted by Plaintiff.

3. This Court has jurisdiction of foreclosure cases under Florida Statutes. Service of process has been secured upon all parties.

4. Plaintiff holds a lien for the total sum in this Final Judgment, which is superior and prior to the right, title interest, claims of lien, encumbrances and equities of the following Defendants: LEE

ADAMS RADEKER, JR.; UNKNOWN SPOUSE OF LEE ADAMS RADEKER JR; UNKNOWN TENANT/OCCUPANTS; OLIVE ANDRUSK RADEKER, and all others claiming through or on behalf of said defendants, on the following real property:

Lot 6, of PRETTY SPRINGS, an unrecorded subdivision being more particularly described as follows;

Commence at the SE Corner of Lot 76, of PRETTY SPRINGS UNIT NO. 2, according to the map or plat thereof recorded in Plat Book 7, page 19, public records of Citrus County, Florida, thence N. 89 degrees 38'03" E. along the North right-of-way line of Crystal Lane, as shown on said plat a distance of 25 feet to a point on the East right-of-way line of said Crystal Lane, thence S. 0 degrees 21' 30" E. along said East right-of-way line a distance of 364.98 feet to the POINT OF BEGINNING,

thence continue South 0 degrees 21' 30" East along said East right-of-way line a distance of 85 feet, thence North 89 degrees 38' 03" East parallel to said North right-of-way line a distance of 181.57 feet, more or less, to a point on the waters of a canal, thence along said waters the following courses and distances; N. 63 degrees 52' 31" W. 30.69 feet, thence N. 2 degrees 18' 10" W. 71.35 feet to a point that bears N. 89 degrees 38' 03" E. from the Point of Beginning, thence S. 89 degrees 38' 03" W. parallel to said North right-of-way line a distance of 151.67 feet to the Point of Beginning

a/k/a 1115 SE 5TH AVENUE, CRYSTAL RIVER, FL 34429

5. Plaintiff, ADVANTA IRA SERVICES LLC FBO IRA #8006970 OBO NEIL PAULSON SR., C/O 1613 East Livingston St., Orlando, FL 32803, is due the following:

Principal	\$232,000.00
Interest from 5/1/2023 to 6/1/2025 (at 18%)	\$104,619.30
Interest from 6/1/2025 to 8/21/2025 (at 18%)	\$14,179.44
Unpaid Property Taxes 2023	\$4,117.92
Hazard Insurance	\$4,215.90
Attorney's reasonable hourly fees: 18.8 hours \$6,204.00	
Attorneys' fees total:	\$6,204.00
Court costs:	\$1,651.20

Filing Fee: \$944.00	
Service of Process: \$707.20	
Other: 3 Payoff Estoppel Fees	\$750.00
Custodian asset removal fee/wire fee	\$125.00
Notary Fee	\$10.00
TOTAL	\$367,872.76

The total sum will bear interest at the prevailing statutory interest rate 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.

6. This is an IN REM judgment against LEE ADAMS RADEKER JR A/K/A LEE A. RADEKER as record title owner of the real property herein described. All other Defendants' interests are in the form of inferior liens to Plaintiff's note and mortgage. As such, said liens are extinguished subject to any statutory right of redemption as outlined further in this final judgment.

7. If the total sum with interest at the rate described in paragraph 5 and all costs accrued subsequent to this judgment are not paid, the clerk of this court must sell the property at public sale on **October 9, 2025, at 10:00 AM** to the highest bidder for cash, except as prescribed in paragraph 8, by electronic sale at www.citrus.realforeclose.com accordance with section 45.031, Florida Statutes.

8. 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.

9. 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 5 from the date of this judgment to the date of the sale; and by retaining any remaining amount pending the further Order of this court.

10. 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, must be terminated, except as to the rights of a bona fide tenant occupying residential premises under the Federal Protecting Tenant 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. If any Defendant remains in possession of the property, the clerk must not, without further Order of the court, issue forthwith a writ of possession upon request of the person named on the Certificate of Title.

11. The right of redemption of any Defendant is terminated upon the issuance of the Certificate of Sale by the clerk of court under the provisions of Florida Statutes 45.0315.

12. The Court finds, based upon the affidavits presented and upon inquiry of counsel for the plaintiff, the 18.8 hours were reasonably expended by plaintiff's counsel and that an hourly rate of \$330.00 is appropriate. Plaintiff's counsel represents that the attorneys' fees awarded does not exceed its contract fee with the Plaintiff. The Court finds that there are no reasons for either reduction or enhancement pursuant to Florida Patient's Compensation Fund v. Rowe, 472 So.2d 1145 (Fla. 1985).

13. The Court retains jurisdiction of this action to enter further Orders that are proper including, without limitation, writs of possession, deficiency judgments and re-foreclosure of omitted parties and to determine the amount of assessments due under Florida Statutes 718.116 or 720.3085, if applicable.

14. In the event the instant case is dismissed by the Plaintiff, the Clerk of Court is hereby directed to release any original loan documents filed with the Court to counsel of record for Plaintiff.

COUNT II
DECLARATORY JUDGMENT

15. Based upon the evidence presented and pursuant to Section 86.011 of Florida Statutes, the Court hereby declares the subject property declaring the Quitclaim Deed which was recorded on January 7, 2024, in Official Records Book 2598, Page 1712 of the Public Records of Citrus County, Florida legally sufficient and confirming the same forever.

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.

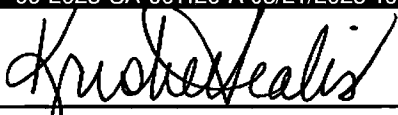
IF YOU ARE A SUBORDINATE LIEN HOLDER CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, IF ANY, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS AS UNCLAIMED. IF YOU FAIL TO FILE A TIMELY CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS.

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 FOR CITRUS COUNTY, TELEPHONE NUMBER 352-341-6400, 110 N. APOPKA AVENUE, INVERNESS, FL 34450, 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 COMMUNITY LEGAL SERVICES OF MID-FLORIDA, INC., 106 N. OSCEOLA AVENUE

INVERNESS, FL 34450, (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 SERVICE FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

DONE and ORDERED this Thursday, August 21, 2025 in Inverness, Citrus County, Florida.

09-2023-CA-001120-A 08/21/2025 10:34:51 AM

Kristie Healis, Circuit Judge
09-2023-CA-001120-A 08/21/2025 10:34:51 AM

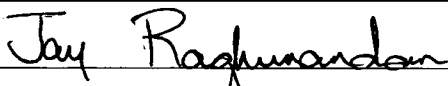
CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true copy of the foregoing has been furnished by e-service on Thursday, August 21, 2025 to:

MICHELE A BIECKER
blaw224@gmail.com
jurislex1985@yahoo.com

CURTIS WILSON
MRService@mccalla.com

LEE ADAMS RADEKER JR
lradeker@tampabay.rr.com

09-2023-CA-001120-A 08/21/2025 10:40:59 AM

Jay Raghunandan, Judicial Assistant
09-2023-CA-001120-A 08/21/2025 10:40:59 AM

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.