

Filing # 234477856 E-Filed 10/27/2025 09:14:10 AM

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

CASE NO.: 2025 CA 000016 A

SERVIS ONE, INC. DBA BSI FINANCIAL SERVICES,

Plaintiff,

v.

THE UNKNOWN HEIRS, DEVISEES, GRANTEEES,
ASSIGNEES, CREDITORS, LIENORS AND
TRUSTEES OF DORIS A. BOWSER, DECEASED;
RODGER B. CONKLIN, II AS POTENTIAL HEIR OF
THE ESTATE OF DORIS A. BOWSER, DECEASED;
ALL UNKNOWN PARTIES CLAIMING INTEREST
BY, THROUGH, UNDER OR AGAINST A NAMED
DEFENDANT TO THIS ACTION, OR HAVING OR
CLAIMING TO HAVE ANY RIGHT, TITLE OR
INTEREST IN THE PROPERTY HEREIN
DESCRIBED,

Defendant(s).

IN REM FINAL JUDGMENT OF FORECLOSURE

THIS ACTION having come before the Court on Plaintiff's Motion for Summary Judgment of Foreclosure and Request for Attorney's Fees on October 23, 2025, with counsel for Plaintiff having appeared. On the evidence presented, Plaintiff has shown that there is no genuine dispute as to any material fact and the Plaintiff is entitled to judgment as a matter of law. Plaintiff presented its Motion for Summary Judgment and Request for Attorney's Fees, supported by several Affidavits, which established all elements of its cause of action for mortgage foreclosure, including borrower's agreement to pay installment amounts due under the note and mortgage, a default by the borrowers under said agreement, and liability for amounts due as set forth in the Affidavits, including attorney's fees. The Affidavits and arguments made establish Plaintiff has proven standing to bring this action as holder of the note endorsed to blank, has complied with all condition precedent, and that Plaintiff's mortgage lien is superior to all named Defendants.

As no opposition was filed to Plaintiff's Motion for Summary Judgment by any Defendant in this action, and for the reasons set forth above, Plaintiff is entitled to judgment as a matter of law.

IT IS ADJUDGED THAT

1. Amounts Due. Plaintiff, SERVIS ONE, INC. DBA BSI FINANCIAL SERVICES, is due

Principal	\$230,361.00
Interest through 8/15/2025	\$10,779.13
Per diem of \$15.78 from 8/16/2025 to 10/23/2025	\$1,088.82
Initial Escrow Balance	\$591.15
Taxes	\$3,332.45
Insurance	\$4,545.03
Property Inspection	\$150.00
Property Preservation	\$545.00
Attorneys' Fees- Kelley Kronenberg	\$5,285.00
Attorneys' Costs- Kelley Kronenberg	\$2,799.14
TOTAL	\$259,476.72

That must bear interest at the prevailing statutory rate pursuant to F.S. §55.03.

2. Lien on Property. The Plaintiff, whose address is c/o BSI Financial Services, 314 S. Franklin St., Second Floor, PO Box 517, Titusville, PA 16354, holds a lien for the total sum- superior to all claims, or estates of Defendant(s), THE UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, CREDITORS, LIENORS AND TRUSTEES OF DORIS A. BOWSER, DECEASED; RODGER B. CONKLIN, II AS POTENTIAL HEIR OF THE ESTATE OF DORIS A. BOWSER, DECEASED on the following-described property in Citrus County, Florida:

Address: 2758 W Century Blvd, Citrus Springs, FL 34434

Legal Description: LOTS 1 AND 2, BLOCK 449, CITRUS SPRINGS UNIT 4, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 5, PAGES 133 THROUGH 152, PUBLIC RECORDS OF CITRUS COUNTY, FLORIDA .

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3. Sale of Property. 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 must sell the subject property at public sale on **December 11, 2025** to the highest bidder for cash, except as set forth in Paragraph 5, online at www.citrus.realforeclose.com at 10:00 a.m. in accordance with §45.031(10), Fla. Stat.

4. Costs. 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.

5. Distribution of Proceeds. 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 the Plaintiff's costs; second, documentary stamps affixed to the Certificate; third, Plaintiff's attorney's fees; fourth, the total sum due to Plaintiff, less the item paid, plus interest at the rate prescribed in Paragraph 1 from this date to the date of the sale; and by retaining any amount remaining pending the further Order of this court.

6. Right of Redemption/Right of Possession. 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, except as 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, and claims or rights under chapter 718 (2010) or chapter 720, Florida Statutes, if any. On the filing of the certificate

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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.

7. Attorneys' Fees. The Court finds, based upon the affidavits presented and upon inquiry of counsel for the plaintiff, the requested attorneys' fees are a flat rate fee that the firm's client has agreed to pay in this matter. Given the amount of the fee requested and the labor expended, the court finds that a lodestar analysis is not necessary and that the flat fee is reasonable. PLAINTIFF'S COUNSEL REPRESENTS 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 S.2d 1145 (Fla. 1985).

8. Jurisdiction Retained. Jurisdiction of this action is retained to enter further orders that are necessary or are proper including, but not limited to, re-foreclosure against any subordinate interest omitted from these proceedings, determining the amounts owed to any condominium or homeowners association, or issuance of a writ of possession.

9. **Assignment - 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.**

10. 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

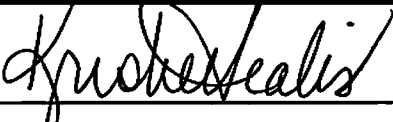
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AS UNCLAIMED. IF YOU FAIL TO FILE A TIMELY CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS.

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 YOUR COUNTY 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 LEGAL SERVICES OF MID-FLORIDA, INC., OCALA, (352) 629-0105, WWW.CLSMF.ORG 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 LEGAL AID SOCIETY FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

DONE and ORDERED this Friday, October 24, 2025 in Inverness, Citrus County, Florida.

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Kristie Healis, Circuit Judge
09-2025-CA-000016-AIN 10/24/2025 06:07:07 PM

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true copy of the foregoing has been furnished by e-service on Monday, October 27, 2025 to:
JASON M VANSLETTE

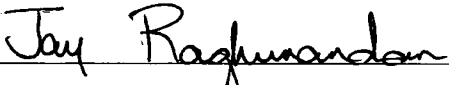
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Jay Raghunandan, Judicial Assistant 09-2025-CA-000016-AIN 10/27/2025 09:12:51 AM

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.

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