

Filing # 234863336 E-Filed 10/31/2025 09:29:45 AM

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

CASE NO.: 2022-CA-813

ALLSTATE SERVICING INC.,

Plaintiff,

vs.

**OSR HOLDINGS, LLC,
a Limited Liability Company, and
WILLIAM CULLEN, JR.,**

Defendants.

_____ /

FINAL JUDGMENT OF FORECLOSURE

THIS CAUSE came before the Court on the Plaintiff's Motion For Summary Judgment and the Parties' Stipulation for Entry of Final Judgment of Foreclosure, and after having considered Plaintiff's Motion, the affidavits filed in support thereof, the Stipulation, and the contents of the Court file, the Court finds that it has jurisdiction of the subject matter and of the parties, the equities are with Plaintiff and against the Defendants, there is no genuine issue as to any material fact nor any substantive issues of law to be decided by the Court and that Plaintiff, therefore, is entitled to a summary judgment of foreclosure as a matter of law. On the evidence before the before the Court

IT IS ORDERED AND ADJUDGED that:

1. **Amounts Due.** Plaintiff, ALLSTATE SERVICING INC., is due the following amounts:

a. Principal.....	\$114,462.50
b. Interest.....	\$81,005.75
c. Attorney's fees.....	\$6,756.25
d. Costs.....	<u>\$1,204.00</u>

TOTAL..... **\$203,428.50**

and all such sums are secured by Plaintiff's lien sued upon and being foreclosed herein and shall bear interest from date at the rate of 8.65% per annum, subject to adjustment pursuant to section 55.03, Florida Statutes.

2. **Lien on Property.** Plaintiff holds a lien for the total sum superior to all claims or estates of Defendants, on the following described real property in Citrus County, Florida:

Lot(s) 9 and 10, Block 38, Crystal Acres First Addition, according to the map or plat thereof, as recorded in Plat Book 2, Page(s) 153, of the Public Records of Citrus County, Florida.

Address: 1730 S. Palm Avenue, Homosassa, FL 34448

Parcel ID: 17E19S100210 00380 0090

3. **Sale of Property.** If the total sum with interest at the rate described paragraph 1 and all costs accrued subsequent to this judgment are not paid, the Clerk of this Court must sell the property at public sale on **December 11, 2025**, to the highest bidder for cash, except as prescribed in paragraph 4, by electronic sale beginning at **10:00am** on the prescribed date at www.citrus.realforeclose.com, in accordance with Section 45.031, Florida Statutes.

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 Plaintiff's costs; second, documentary stamps affixed to the certificate; third, Plaintiff's attorney's 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, finally, by retaining any remaining amount pending further order of this Court.

6. Right of Redemption/Right of Possession. On filing the certificate of sale, Defendants and all persons claiming under or against said defendants 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 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 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 shall without further order of the court issue forthwith a writ of possession upon request of the person named on the certificate of title.

7. Attorneys' Fees. The Court finds, based upon the affidavits presented and on inquiry of counsel for the Plaintiff that 10.4 hours were reasonably expended by Plaintiff's counsel (3.85 hours by Charles K. Ruse, 1.2 hours by John F. Hayter, and 11.6 hours by Jared D. Comstock) and that an hourly rate of \$425.00 is appropriate for Mr. Ruse and \$400.00 is appropriate for Mr. Hayter and Mr. Comstock. Plaintiff's counsel represents that the attorneys' 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 Patients Compensation Fund v. Rowe*, 472 So. 2d 1145 (Fla. 1985).

8. Re-establishment of Lost Note. The Court finds that the Plaintiff has re-established the terms of the lost note and established its right to enforce the instrument as required by law.

Plaintiff must hold the Defendant maker of the note harmless and must indemnify Defendant for any loss Defendant may incur by reason of a claim by any other person to enforce the lost note. Adequate protection has been provided as required by law by the following means: a written indemnification agreement. Judgment is hereby entered in favor of Plaintiff as to its request to enforce the lost note.

8. Jurisdiction Retained. Jurisdiction of this action is retained to enforce the adequate protection ordered and to enter further orders that are proper including, without limitation, a Deficiency Judgment.

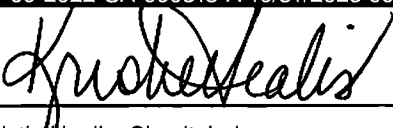
IF THIS PROPERTY IS SOLD AT PUBLIC AUCTION, THERE MAY BE ADDITIONAL MONEY FROM THE SALE AFTER PAYMENT OF PERSONS WHO ARE ENTITLED TO BE PAID FROM THE SALE PROCEEDS PURSUANT TO THIS FINAL JUDGMENT.

IF YOU ARE A SUBORDINATE LIENHOLDER CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN 60 DAYS AFTER THE SALE. 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 CONTACT THE CLERK OF THE COURT FOR CITRUS COUNTY, 110 N. APOPKA AVENUE, INVERNESS, FLORIDA 34450, (352) 341-6424, 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, 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 COMMUNITY LEGAL SERVICES OF MID-FLORIDA, (352) 726-8512, FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

DONE and ORDERED this Friday, October 31, 2025 in Inverness, Citrus County, Florida.

09-2022-CA-000813-A 10/31/2025 09:04:30 AM

Kristie Healis, Circuit Judge
09-2022-CA-000813-A 10/31/2025 09:04:30 AM

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true copy of the foregoing has been furnished by e-service on Friday, October 31, 2025 to:

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ISAAC MANZO
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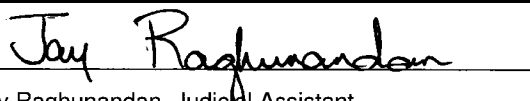
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09-2022-CA-000813-A 10/31/2025 09:28:04 AM

Jay Raghunandan, Judicial Assistant 09-2022-CA-000813-A 10/31/2025 09:28:04 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.