

Filing # 235274490 E-Filed 11/06/2025 11:39:27 AM

NATIONSTAR MORTGAGE, LLC
PLAINTIFF,

vs.

UNKNOWN HEIRS, BENEFICIARIES,
DIVISEES, ASSIGNEES, LIENORS,
CREDITORS, TRUSTEES AND ALL
OTHERS WHO MAY CLAIM AN
INTEREST IN THE ESTATE OF JOHN
ARNOLD A/K/A JOHN BRYAN ARNOLD
UNKNOWN SPOUSE OF JOHN ARNOLD
A/K/A JOHN BRYAN ARNOLD; BRADLEY
TAYLOR ARNOLD; JACQUELINE
ARNOLD PEACOCK; AND UNKNOWN
TENANT IN POSSESSION OF THE
SUBJECT
PROPERTY et al.,
DEFENDANTS.

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

CIVIL DIVISION
CASE NO.: 2025 CA 000272 A

FINAL JUDGMENT OF FORECLOSURE

THIS ACTION was heard before the Court on Plaintiff's Motion for Summary Final Judgment on November 6, 2025. On the evidence presented, **IT IS ORDERED AND ADJUDGED** that Plaintiff's Motion for Summary Judgment is **GRANTED** against all Defendants listed by name: Bradley Taylor Arnold, Unknown Spouse of John Arnold A/K/A John Bryan Arnold, Unknown Heirs, Beneficiaries, Devisees, Assignees, Lienors, Creditors, Trustees and All Others Who May Claim an Interest in The Estate of John Arnold A/K/A John Bryan Arnold and Jacqueline Arnold Peacock.

1. Plaintiff, Nationstar Mortgage, LLC, 8950 CypressWaters Blvd., Coppeel TX 75019 is due:

Principal due on the note secured by the mortgage	\$84,559.07
Interest from to 7/01/2025 through 8/21/2025 Per Diem: \$9.27	\$3,849.51
Interest from 8/22/25 through 11/6/2025	\$713.79
Taxes	\$827.76
Hazard Insurance	\$1,499.00
Pre-Acceleration Late Charges	\$17.66
NSF Fees	\$25.00
Recording Fee	\$30.00
Property Inspections	\$200.00

Property Preservation	\$1,145.00
BPO	\$135.00
Other Fees	\$25.00
Subtotal:	\$93,026.79
Costs, now taxed:	
Clerk Filing Fee	\$997.74
Service of Process	\$1,050.00
Mailing Costs	\$43.27
Notification of Action Publication Fee	\$85.00
Heir Search	\$405.00
Title Search	\$375.00
Subtotal:	\$95,982.20
Attorney's Fees	\$4,165.00
TOTAL	\$100,147.20

That must bear interest at a rate of 8.65% per year.

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

Parcel 1 (Fee Simple Estate): Begin at the Southeast corner of Lot 864, Town of Dunnellon, according to the Plat thereof recorded in Plat Book 1, Page 23, Public Records of Citrus County, Florida; thence run West 50 feet; thence North 100 feet; thence East 50 feet; thence South 100 feet to the Point of Beginning.

Parcel 2 (Non-Exclusive Easement Estate): TOGETHER WITH a Non-Exclusive Easement for ingress and egress for the benefit of Parcel 1, over the following described real property; The East 50 feet of Block 9, LOVELACE LODGES, according to the Plat thereof, as recorded in Plat Book 2, Page 14, Public Records of Citrus County, Florida.

Property address: 1565 W Lockport Ln, Dunnellon, FL 34434

3. **Sale of Property.** If the total sum with interest at the rate described in 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 **January 8, 2026**, to the highest bidder for cash, except as prescribed in paragraph 4, at the courthouse located at Inverness Courthouse, 110 N Apopka Avenue, Inverness, FL 34450 in Citrus County, in accordance with section 45.031, Florida Statutes (2013), using the following method (CHECK ONE):

___ By electronic sale beginning at 10:00 am on the prescribed date at www.citrus.realforeclose.com

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 attorneys' fees; fourth, the total sum due to plaintiff, less the items paid, plus interest at the rate prescribed in paragraph 1 from this date to the date of the sale; and by retaining any remaining amount pending 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 and defendant's right of redemption as prescribed by section 45.0315, Florida Statutes (2013) must 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.
7. **Attorneys' Fees.**
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.
8. **Jurisdiction Retained.** Jurisdiction of this action is retained to enter further orders that are proper including, without limitation, orders amending this final judgment, orders disbursing surplus proceeds, orders of reforeclosure, an award of attorney's fees and costs, orders authorizing writs of possession, orders to cure title defects and title issues, and orders resolving any disputes with respect to assessments and/or other amounts allegedly due association(s).
9. In addition to the amounts awarded above, Plaintiff shall be entitled to reasonable additional advances made by the Plaintiff subsequent to the date hereof, which are proper under the terms of the note and mortgage foreclosed herein (e.g., property taxes, insurance, property preservation), including reasonable attorney's fees and costs incurred.

IF THIS PROPERTY IS SOLD AT PUBLIC AUCTION, THERE MAY BE ADDITIONAL MONEY FROM THE SALE AFTER PAYMENT OF PERSONS WHO

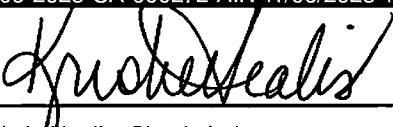
ARE ENTITLED TO BE PAID FROM THE SALE PROCEEDS PURSUANT TO THE FINAL JUDGMENT.

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 CONTACT THE CLERK OF THE COURT, CITRUS CLERK OF COURT, INVERNESS COURTHOUSE, 110 N APOPKA AVENUE, INVERNESS, FL 34450 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 CITRUS COUNTY LEGAL AID, 106 NORTH 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 CITRUS COUNTY LEGAL AID FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

DONE and ORDERED this Thursday, November 6, 2025 in Inverness, Citrus County, Florida.

09-2025-CA-000272-AIN 11/06/2025 11:34:53 AM


Kristie Healis, Circuit Judge
09-2025-CA-000272-AIN 11/06/2025 11:34:53 AM

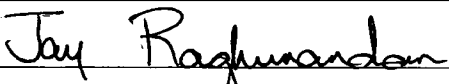
CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true copy of the foregoing has been furnished by e-service on
Thursday, November 6, 2025 to:

STACY D ROBINS
eservice@mgs-legal.com
srobins@mgs-legal.com
ECCM-FL@provana.com

VANESSA NIETO
vnieto@mgs-legal.com
vnieto@mgs-legal.com
eservice@mgs-legal.com

Jennifer Doyle
eservice@mgs-legal.com

09-2025-CA-000272-AIN 11/06/2025 11:36:27 AM

Jay Raghunandan, Judicial Assistant 09-2025-CA-000272-AIN 11/06/2025 11:36:27 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.