

IN THE CIRCUIT COURT OF THE THIRD JUDICIAL CIRCUIT
IN AND FOR DIXIE COUNTY, FLORIDA

PLANET HOME LENDING, LLC,
Plaintiff,

CASE NO.: 24000022CA

VS.

OCTAVIA HOLT A/K/A OCTAVIA M.
HOLT; et al.,
Defendant(s).

NOTICE OF SERVING FINAL JUDGMENT

Plaintiff, by and through its undersigned counsel, hereby gives Notice of Serving FINAL JUDGMENT in the above-referenced case.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing was provided via E-Mail or Regular U.S. Mail to the parties listed on the service list on this 10 day of April, 2025.

ALDRIDGE PITE, LLP
Attorney for Plaintiff
5300 West Atlantic Avenue, Suite 303
Delray Beach, FL 33484
Telephone: 561-392-6391
Facsimile: 561-392-6965

By: **Zachary Ullman**
Digitally signed by Zachary Ullman
DN: cn=Zachary Ullman, E=zullman@aldridgepite.com
Reason: I am the author of this document
Date: 2025.04.10 10:58:01-04'00'
PDF Editor Version: 12.1.0

Zachary Ullman, Esq.,
FBN: 106751
Primary E-Mail:
ServiceMail@aldridgepite.com
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SERVICE LIST:

Octavia Holt A/K/A Octavia M. Holt
1180 Shaylee Dr
Springfield, TN 37172

Thomas W. Steely
1180 Shaylee Drive
Springfield, TN 37172

IN THE CIRCUIT COURT OF THE
THIRD JUDICIAL CIRCUIT
IN AND FOR DIXIE COUNTY, FLORIDA

CASE NO.: 24000022CA

PLANET HOME LENDING, LLC,
Plaintiff,

VS.

OCTAVIA HOLT A/K/A OCTAVIA M. HOLT;
UNKNOWN SPOUSE OF OCTAVIA HOLT A/K/A
OCTAVIA M. HOLT; THOMAS W. STEELY;
UNKNOWN TENANT #1; UNKNOWN TENANT #2,
Defendant(s).

FINAL JUDGMENT

THIS ACTION was heard before the Court at Non-Jury Trial on **March 27, 2025**. On the evidence presented,

IT IS ADJUDGED THAT:

1. Plaintiff, PLANET HOME LENDING, LLC, whose address is, 321 Research Parkway Suite 303 , Meriden, CT 06450, is due:

Principal	\$194,608.24
Interest from 10/01/2023 to 3/27/2025	\$16,287.68
Pro Rata MIP/PMI	\$266.04
Pre Acceleration Late Charges	\$45.53
Escrow Advance	\$9,965.28
Property Inspections	\$270.00
Property Preservation	\$10,695.22
Attorney's Fees Total:	\$6,900.00
Attorney's fees - \$5,400.00	
Additional Attorney's fees - \$0.00	
Trial Attorney's fees - \$1,500.00	
Court Costs (Title/Lien Search, Clerk's Filing Fee, Service)	\$3,340.74

Title Search	\$300.00
Statutory First Class Mail	\$8.64
Complaint Filing	\$905.00
eFiling Service Fee	\$5.00
Summons	\$50.00

Lis Pendens	\$11.00
Title Search	\$75.00
Service of Process	\$1,986.10

GRAND TOTAL

\$242,378.73

That shall bear interest at the rate of 9.38% a year.

2. Plaintiff holds a lien for the total sum superior to all claims or estates of Defendant(s), OCTAVIA HOLT A/K/A OCTAVIA M. HOLT and THOMAS W. STEELY, on the following described property in DIXIE County, Florida and described as:

LOT 1, PARADISE HAMMOCK, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 1, PAGE 153 OF THE PUBLIC RECORDS OF DIXIE COUNTY, FLORIDA.

TOGETHER WITH MOBILE HOME SITUATED THERON.

[1993 NOBILITY MOBILE HOME, VIN # N85957A AND VIN # N85957B]

Property Address: 2691 NE 272ND AVE OLD TOWN, FL 32680

3. If the total sum with interest at the rate described in Paragraph 1 and all costs accrued subsequent to the Judgment are not paid, the Clerk of this Court shall sell the property at public sale on the 27th day of May, 2025 at 11:00 a.m. to the highest bidder for cash, except as prescribed in Paragraph 4, at the courthouse located at 214 Northeast 351 Highway, Suite M, Cross City, FL 32628 in Dixie County, Florida, in accordance with section 45.031, Florida Statutes, using the following method:
- At the Dixie Courthouse, 214 NE 351 Highway, Cross City, FL 32628 beginning at 11:00 AM on the prescribed date.
4. Plaintiff shall advance all subsequent costs of this action and shall 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 shall be responsible for the documentary stamps payable on the Certificate of Title. If Plaintiff is the purchaser, the Clerk shall 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. 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; "Property Information Circuit Court: Uppercase» , 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 remaining amount pending the further order of this Court.
6. If applicable, Plaintiff, its successors or assigns, is entitled to safe harbor under F.S. 720 or 718, respectively, and as such is only responsible to pay 1% of the subject mortgage or one (1) year of regular periodic assessments, at the time Certificate of Title is issued vesting title to Plaintiff, its successors or assigns. Plaintiff, including its successors and assigns, is not responsible for interest, late fees, collection costs or attorney's fees incurred prior to the issuance of the certificate of title.
7. Attorneys' Fees.

The requested attorneys' fees of \$6,900.00 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. On filing of 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 property, 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. 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.

9. 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. Jurisdiction of this action is retained to enter further orders that are proper including, without limitation, a deficiency judgment, and orders relating to supplemental proceedings to address any omitted parties who may possess an interest in the property.
- Jurisdiction of this action is further retained to allow Plaintiff to file post-judgment motions seeking a determination on the amounts of assessments due to any Associations under §718.116 and §720.3085, Fla. Stat.

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 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 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.

Columbia County Clerk of Court		Dixie County Clerk of Court	Hamilton County Clerk of Court
173 NE Hernando Avenue Lake City, FL 32055 (386) 758-1036 www.columbiaclerk.com		214 NE 351 Hwy, Suite M Cross City, FL 32628 (352) 498-1200 www.dixieclerk.com	207 NE 1 st Street, Room 106 Jasper, FL 32052 (386) 792-1288 www.hamiltonclerk.com
Lafayette County Clerk of Court	Madison County Clerk of Court	Suwannee County Clerk of Court	Taylor County Clerk of Court
120 West Main Street Mayo, FL 32066 (386) 294-1600 www.lafayetteclerk.com	125 SW Range Ave. Madison, FL 32340 (850) 973-1500 www.madisonclerk.com	200 S. Ohio Ave. Live Oak, FL 32064 (386) 362-0500 www.suwclerk.org	108 N. Jefferson St. Perry, FL 32347 (850) 793-0215 www.taylorclerk.com

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 THE LOCAL LEGAL SERVICES LISTED BELOW 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 ONE OF THE SERVICES LISTED BELOW, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

Columbia County Florida Institutional Legal Services, Inc. Gainesville, FL (352) 375-2494 fls@bellsouth.net Florida Justice Institute Miami, FL (305) 358-2081 Three Rivers Legal Services, Inc. Gainesville, FL (386) 752-5960 www.trls.org	Dixie County Florida Institutional Legal Services, Inc. Gainesville, FL (352) 375-2494 fls@bellsouth.net Florida Justice Institute Miami, FL (305) 358-2081 Three Rivers Legal Services, Inc. Gainesville, FL (386) 752-5960 www.trls.org	Hamilton County Florida Institutional Legal Services, Inc. Gainesville, FL (352) 375-2494 fls@bellsouth.net Florida Justice Institute Miami, FL (305) 358-2081 Three Rivers Legal Services, Inc. Gainesville, FL (386) 752-5960 www.trls.org	
Lafayette County Florida Institutional Legal Services, Inc. Gainesville, FL (352) 375-2494 fls@bellsouth.net Florida Justice Institute Miami, FL (305) 358-2081 Three Rivers Legal Services, Inc. Gainesville, FL (386) 752-5960 www.trls.org	Madison County Florida Institutional Legal Services, Inc. Gainesville, FL (352) 375-2494 fls@bellsouth.net Florida Justice Institute Miami, FL (305) 358-2081 Three Rivers Legal Services, Inc. Gainesville, FL (386) 752-5960 www.trls.org	Suwannee County Florida Institutional Legal Services, Inc. Gainesville, FL (352) 375-2494 fls@bellsouth.net Florida Justice Institute Miami, FL (305) 358-2081 Three Rivers Legal Services, Inc. Gainesville, FL (386) 752-5960 www.trls.org	Taylor County Florida Institutional Legal Services, Inc. Gainesville, FL (352) 375-2494 fls@bellsouth.net Florida Justice Institute Miami, FL (305) 358-2081 Three Rivers Legal Services, Inc. Gainesville, FL (386) 752-5960 www.trls.org

DONE AND ORDERED in DIXIE County, Florida, this 1st day of April, 2025.



Digitally signed by Judge
Jennifer J. Johnson
Date: 2025.04.01
12:49:40 -04'00'

Jennifer Johnson, Acting Circuit Judge

Copies Furnished to:

ALDRIDGE PITE, LLP

Attorney for Plaintiff

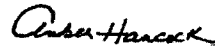
5300 West Atlantic Avenue, Suite 303

Delray Beach, FL 33484

Primary E-Mail: ServiceMail@aldridgepite.com

Octavia Holt A/K/A Octavia M. Holt
1180 Shaylee Dr
Springfield, TN 37172

Thomas W. Steely
1180 Shaylee Drive
Springfield, TN 37172



Digitally signed by
Amber Hancock
Date: 2025.04.08
14:24:13 -04'00'

IN THE CIRCUIT COURT OF THE THIRD JUDICIAL CIRCUIT
IN AND FOR DIXIE COUNTY, FLORIDA

PLANET HOME LENDING, LLC,

24000022CA

Plaintiff,

VS.

OCTAVIA HOLT A/K/A OCTAVIA M. HOLT;
THOMAS W. STEELY; ANY AND ALL
UNKNOWN PARTIES CLAIMING BY,
THROUGH, UNDER AND AGAINST THE
HEREIN NAMED INDIVIDUAL
DEFENDANT(S) WHO ARE NOT KNOWN TO
BE DEAD OR ALIVE, WHETHER SAID
UNKNOWN PARTIES MAY CLAIM AN
INTEREST AS SPOUSES, HEIRS, DEVISEES,
GRANTEES, OR OTHER CLAIMANTS

Defendant(s).

_____ /

NOTICE OF FORECLOSURE SALE PURSUANT TO CHAPTER 45

NOTICE IS HEREBY GIVEN that sale will be made pursuant to an Order or Final Judgment. Final Judgment was awarded on April 1, 2025 in Civil Case No. 24000022CA, of the Circuit Court of the THIRD Judicial Circuit in and for Dixie County, Florida, wherein, PLANET HOME LENDING, LLC is the Plaintiff, and OCTAVIA HOLT A/K/A OCTAVIA M. HOLT; THOMAS W. STEELY; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS are Defendants.

The Clerk of the Court, Barbie Higginbotham will sell to the highest bidder for cash at 214 NE 351 Highway, Cross City, FL 32628 on May 27, 2025 at 11:00:00 AM EST the following described real property as set forth in said Final Judgment, to wit:

**LOT 1, PARADISE HAMMOCK, ACCORDING TO THE PLAT THEREOF,
RECORDED IN PLAT BOOK 1, PAGE 153 OF THE PUBLIC RECORDS OF
DIXIE COUNTY, FLORIDA.**

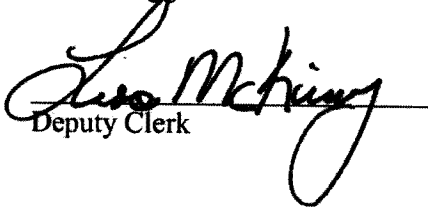
TOGETHER WITH MOBILE HOME SITUATED THERON.

[1993 NOBILITY MOBILE HOME, VIN # N85957A AND VIN # N85957B]

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.

WITNESS my hand and the seal of the court on April 11th, 2025

CLERK OF THE COURT
Barbie Higginbotham


Deputy Clerk

ALDRIDGE PITE, LLP

Attorney for Plaintiff

5300 West Atlantic Avenue

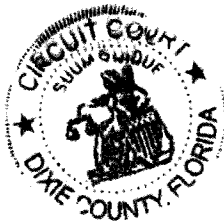
Suite 303

Delray Beach, FL 33484

Telephone: 561-392-6391

Facsimile: 561-392-6965

Primary E-Mail: ServiceMail@aldridgepite.com



TO BE PUBLISHED IN: Dixie County Advocate

1209-478B

IMPORTANT

AMERICANS WITH DISABILITIES ACT: If you are a person with a disability who requires accommodations in order to participate in a court proceeding, you are entitled, at no cost to you, the provision of certain assistance. Please contact: Carrina Cooper, Court Administration, 173 NE Hernando Avenue, Room 408, Lake City, FL 32055; Phone: 386.758.163. Contact Court Administration at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing impaired call 711.