

Filing # 230478704 E-Filed 08/28/2025 04:45:01 PM

IN THE CIRCUIT COURT OF THE FOURTEENTH JUDICIAL  
CIRCUIT, IN AND FOR BAY COUNTY, FLORIDA

CASE NO.: 2025-CA-000200-CAAM

GREENSPRING CAPITAL MANAGEMENT, LLC, NOT IN ITS  
INDIVIDUAL CAPACITY, BUT SOLELY AS ADMINISTRATOR OF  
RMH 2023-4 TRUST,

Plaintiff,

v.

UNKNOWN BENEFICIARIES, HEIRS, SPOUSES, DEVISEES,  
GRANTEES, CREDITORS, AND ALL OTHER PARTIES CLAIMING  
BY, THROUGH, UNDER OR AGAINST THE ESTATE OF BETTY  
LOU TAYLOR A/K/A BETTY TAYLOR; JEAN ELIZABETH GEORGE  
A/K/A JEAN GEORGE A/K/A JEAN EMERICK A/K/A JEAN TAYLOR;  
VICKIE LOU TAYLOR A/K/A VICKIE L. TAYLOR A/K/A VICKIE  
TAYLOR; DONALD EDWARD TAYLOR, JR. A/K/A DONALD  
TAYLOR, JR.,

Defendants.

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**FINAL JUDGMENT OF FORECLOSURE**

**THIS ACTION** was heard before the Court on August 28, 2025 on Plaintiff's Motion for Summary Final Judgment filed on June 30, 2025. [D.E. 58.] On the evidence presented, the Court finds Plaintiff proved its *prima facie* case for foreclosure: the origination of the loan, the borrower is deceased, acceleration, and the amounts due and owing to Plaintiff. Plaintiff has standing to foreclose pursuant to § 673.3011(1), Florida Statutes. The Court further finds that no defendant filed a response in opposition to the motion for summary judgment.

**IT IS ADJUDGED that:**

**1. Amounts Due and Owning.** Final judgment of foreclosure is granted in favor of Plaintiff, Greenspring Capital Management, LLC, not in its individual capacity, but solely as administrator of RMH 2023-4 Trust. Plaintiff, whose address is c/o Servis One Inc. d/b/a BSI Financial Services, 11350 McCormick Road, Suite 902, Hunt Valley, MD 21031 is due:

Principal Balance:	\$241,623.56
Per Diem Interest of \$37.47 (07/01/25 - 08/28/25)	\$2,210.73

Attorney's fees and costs:	\$6,870.99
<b>GRAND TOTAL:</b>	<b>\$250,705.28</b>

2. **Interest.** The grand total amount referenced in Paragraph 1 shall bear interest from this date forward at the prevailing statutory rate of interest in accordance with section 55.03, Florida Statutes.

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

**LOT 1, BLOCK D, LYNNWOOD SUBDIVISION, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 11, PAGE 46, PUBLIC RECORDS OF BAY COUNTY, FLORIDA.**

**Property Address: 1801 Georgia Ave, Lynn Haven, FL 32344**

4. **Sale of Property.** If the grand total amount with interest at the rate described in Paragraph 1 and all costs accrued subsequent to this judgment are not paid, the Clerk of the Courts shall sell the subject property at public sale. The Clerk of the Courts shall conduct the sale online at [bay.realforeclose.com](http://bay.realforeclose.com) commencing at 11:00 A.M. CST on October 13, 2025 to the highest bidder for cash.

5. **Costs.** 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 affixed to 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.

6. **Distribution of Proceeds.** 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 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 2 from this date to the date of the sale; and by retaining any remaining amount pending the further order of this Court.

7. **Right of Redemption/Right of Possession.** On filing the Certificate of Sale, Defendants and all persons claiming under or against Defendants since the filing of the Notice of Lis Pendens shall be foreclosed of all estate or claim in the subject property and Defendants' right of redemption as prescribed by section 45.0315, Florida Statutes, shall be terminated, except as to claims or rights under chapter 718 or chapter 720, Florida Statutes. Upon the filing of the

Certificate of Title, the person named on the Certificate of Title shall be let into possession of the property.

**8. Jurisdiction Retained.** Jurisdiction of this action is retained to enter further orders that are proper, including, without limitation, (i) amending the judgment to include additional pre-sale costs incurred by Plaintiff arising from the advancement of funds for taxes and insurance for the property, (ii) writs of possession, or (iii) the filing of supplemental complaints for the re-foreclosure of lien proceedings by Plaintiff or subsequent owners of the subject property.

**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.**

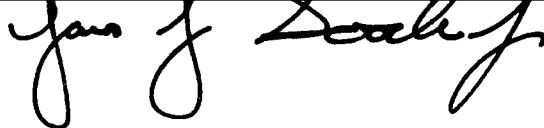
**IF YOU ARE THE PROPERTY OWNER, YOU MAY CLAIM THESE FUNDS YOURSELF. YOU ARE NOT REQUIRED TO HAVE A LAWYER OR ANY OTHER REPRESENTATION AND YOU DO NOT HAVE TO ASSIGN YOUR RIGHTS TO ANYONE ELSE IN ORDER FOR YOU TO CLAIM ANY MONEY TO WHICH YOU ARE ENTITLED. PLEASE CHECK WITH THE CLERK OF THE COURT, 300 EAST 4<sup>TH</sup> STREET, PANAMA CITY, FL 32401, TEL: (850) 763-9061 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 LEGAL SERVICES OF NORTH FLORIDA, 211 E. 11<sup>TH</sup> STREET, PANAMA CITY, FL 32401, TEL: (850) 769-3581 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 SERVICES OF NORTH FLORIDA, TEL: (850) 769-3581 FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.**

The party who submitted this proposed order to the Court for approval is required to serve a copy of the signed order upon any person(s) not registered to receive service via the e-portal.

**DONE AND ORDERED** this Thursday, August 28, 2025 in Panama City, Bay County, Florida.

03-2025-CA-000200-CAAM 08/28/2025 03:44:51 PM



James J. Goodman, Judge  
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