

IN THE CIRCUIT COURT OF THE  
8TH JUDICIAL CIRCUIT IN  
AND FOR BAKER COUNTY, FLORIDA  
GENERAL JURISDICTION DIVISION  
CASE NO. 22000109CAMXAX

REVERSE MORTGAGE FUNDING LLC

Plaintiff,

vs.

TROY BURNSD UNKNOWN SPOUSE, HEIRS,  
DEVISEES, GRANTEEES, ASSIGNEES, LIENORS,  
CREDITORS, TRUSTEES AND ALL OTHER  
PARTIES CLAIMING AN INTEREST BY,  
THROUGH, UNDER OR AGAINST THE ESTATE OF  
LINDA MAE BURNSD AKA LINDA BURNSD,  
DECEASED, *et. al.*,

Defendants.

**NOTICE OF FORECLOSURE SALE**

NOTICE IS HEREBY GIVEN pursuant to an Order or Final Judgment entered in Case No. 22000109CAMXAX of the Circuit Court of the 8th Judicial Circuit in and for Baker County, Florida, wherein, WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY IN ITS CAPACITY AS OWNER TRUSTEE FOR OCWEN LOAN ACQUISITION TRUST 2023-HB1, Plaintiff, and TROY BURNSD UNKNOWN SPOUSE, HEIRS, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF LINDA MAE BURNSD AKA LINDA BURNSD, DECEASED, *et. al.*, are Defendants, Clerk of Circuit Court, Stacie D. Harvey will sell to the highest bidder for cash at the east door of the Baker County Courthouse, 339 E. MacClenny Avenue, 1st Floor, MacClenny, FL 32063, on March 21, 2024, 11:00 AM, the following described property:

LOT TEN (10), RIVER OAKS ESTATES SUBDIVISION, AS PER PLAT OF SAID SUBDIVISION RECORDED IN PLAT BOOK 2, PAGE 30 OF THE CURRENT PUBLIC RECORDS OF BAKER COUNTY, FLORIDA

Any person claiming an interest in the surplus from the sale, if any, must file a claim per the requirements set forth in FL Stat. 45.302.

DATED this 26 day of Jan, 2024.

STACIE D. HARVEY  
Clerk Circuit Court

By: Julie B. Combs  
Deputy Clerk



22-000084-01 / 36615.0462 / Jean Schwartz  
Publish in: Bradford County Telegraph  
Submitted by:  
GREENSPOON MARDER, LLP

**IMPORTANT**

**Under the Americans with Disabilities Act, if you are a person with a disability who needs any accommodation in order to participate in a proceeding, you are entitled to be provided with certain assistance at no cost to you. Please contact the ADA Coordinator, Alachua County Family and Civil Justice Center, 201 East University Avenue, Gainesville, FL 32601 (352-337-6237) 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 or voice-impaired, call 1-800-955-8770 via Florida Relay Service.**

22-000084-01 / 36615.0462 / Jean Schwartz

**IN THE CIRCUIT COURT  
OF THE EIGHTH JUDICIAL CIRCUIT  
IN AND FOR BAKER COUNTY, FLORIDA**

**CASE NUMBER: 02-2022-CA-000109-CAAM  
Circuit Civil Division**

**REVERSE MORTGAGE FUNDING LLC,  
Plaintiff,**

INSTR # 202400000304  
RECORDED 1/23/2024 11:25 AM  
Stacie D. Harvey CLERK OF COURTS  
BAKER COUNTY FLORIDA  
Page 1 of 7

**-vs-**

DEPUTY CLERK JULIE

**UNKNOWN SPOUSE HEIRS DEVISEES GRANTEE ASSIGNEES L  
TROY BURNESED AS NOMINATED SOLE PERSONAL REPRESENTA  
TROY BURNESED  
DEBORAH NEAL  
UNKNOWN SPOUSE OF TROY BURNESED  
UNITED STATES OF AMERICA ACTING ON BEHALF OF THE S  
UNKNOWN TENANT 2,  
Defendant.**

**REPORT AND RECOMMENDATION OF THE GENERAL MAGISTRATE,  
FINAL JUDGMENT OF FORECLOSURE**

THIS CAUSE having come before the undersigned General Magistrate, and having reviewed the record and being otherwise fully advised in the premises, the Magistrate makes the following findings of fact:

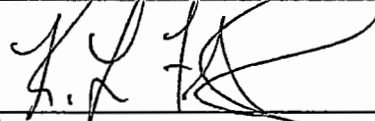
- A. The General Magistrate and the Court have jurisdiction of the subject matter and the parties having consented to the Magistrate hearing this case.
- B. Plaintiff has standing to bring this action.
- C. All Defendants were properly served and noticed.
- D. Plaintiff's Complaint sought to reestablish a lost note. At trial, Plaintiff presented testimony from a qualified witness setting forth facts showing that the Plaintiff is entitled to enforce a lost, destroyed, or stolen instrument pursuant to §673.3091.

- E. The Magistrate has heard testimony and examined the affidavits filed herein and finds that Plaintiff is entitled to the relief set forth in the Final Judgment of Foreclosure attached hereto.
- F. All parties have waived the ten day period in which to file exceptions to the Report and Recommendations of the General Magistrate.

IT IS THEREFORE RECOMMENDED that the Judgment of Foreclosure be entered by the Circuit Court and a judicial sale be scheduled within 60 days from entry of the final judgment.

**REPORTED AND RECOMMENDED** on Friday, January 19, 2024.

02-2022-CA-000109-CAAM 01/19/2024 08:46:42 AM



Katherine L. Floyd, General Magistrate  
02-2022-CA-000109-CAAM 01/19/2024 08:46:42 AM

**IN THE CIRCUIT COURT  
OF THE EIGHTH JUDICIAL CIRCUIT  
IN AND FOR BAKER COUNTY, FLORIDA**

**CASE NUMBER: 02-2022-CA-000109-CAAM  
Circuit Civil Division**

**REVERSE MORTGAGE FUNDING LLC,  
Plaintiff,**

**-vs-**

**UNKNOWN SPOUSE HEIRS DEVISEES GRANTEE ASSIGNEES L  
TROY BURNSED AS NOMINATED SOLE PERSONAL REPRESENTA  
TROY BURNSED  
DEBORAH NEAL  
UNKNOWN SPOUSE OF TROY BURNSED  
UNITED STATES OF AMERICA ACTING ON BEHALF OF THE S  
UNKNOWN TENANT 2,  
Defendant.**

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**IN REM FINAL JUDGMENT OF FORECLOSURE**

**THIS ACTION** was tried before the Court on a Non-Jury Trial on January 17, 2024. On the evidence presented it is hereby

**ORDERED AND ADJUDGED:**

1. Plaintiff, WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY IN ITS CAPACITY AS OWNER TRUSTEE FOR OCWEN LOAN ACQUISITION TRUST 2023-HB1, whose address is 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409 is due:

Principal	\$66,455.50
Interest to date of this judgment	\$27,574.92
Mortgage Insurance Premium	\$9,867.15

Corporate Advances \$4,174.10

Taxes: \$1,532.10

Hazard Insurance: \$2,112.00

Title search examination: \$360.00

Property Preservation/Inspections: \$170.00

Intra Month Per Diem \$419.06

Attorneys' fees

Finding as to reasonable number of hours:

Finding as to reasonable hourly rate:

Other\*: Flat Fee: \$5,050.00

Trial Fee: \$1,100.00

(\* The requested attorney's fee is 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.)

Attorneys' fees total \$6,150.00

Court costs now taxed

Clerk Filing Fee \$1,025.00

Process Server Fees \$1,312.10

Publication \$248.60

Subtotal \$117,226.43

**TOTAL \$117,226.43**

The grand total that shall bear interest at the rate of 9.09% per annum.

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

**LOT TEN (10), RIVER OAKS ESTATES SUBDIVISION, AS PER PLAT OF SAID SUBDIVISION RECORDED IN PLAT BOOK 2, PAGE 30 OF THE CURRENT PUBLIC RECORDS OF BAKER COUNTY, FLORIDA.**

**Property Address: 10076 RIVER OAKS CIRCLE, GLEN SAINT MARY, FL 32040**

3. 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 shall sell the property at public sale on to the highest bidder for cash, on **MARCH 21, 2024**, in accordance with section 45.031, Florida Statutes, using the following:
  - X** At the Front Door of the Courthouse, Main entrance, 339 E. MacClenny Ave., MacClenny, FL 32063, FL, beginning at 11:00 A.M. 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 purchase 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 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 the further order of this court.
6. 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 shall be foreclosed of all estate or claim in the 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.
7. Jurisdiction of this action is retained to enter further orders that are proper and to allow for a supplemental proceedings through a supplemental complaint to add a party or claim.

**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, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN 60 DAYS AFTER THE SALE. IF YOU FAIL TO FILE A 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, 339 E. MACCLENNY AVENUE, MACCLENNY, FL 32063, 904-259-3686 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 Jacksonville Area Legal Aid 126 W. Adams Street, Jacksonville, FL 32202-3849 (904) 356-8371 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 Jacksonville Area Legal Aid 126 W. Adams Street, Jacksonville, FL, 32202-3849 (904) 356-8371 FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.**

8. If the Plaintiff is the successful bidder at the sale, the Plaintiff's rights as such may be assigned to a third party and, in that event, the Clerk of this Court is hereby ordered and directed to issue the Certificate of Title to the Plaintiff's assignee upon application of the Plaintiff and without further Order of this Court.
9. If the United States of America is a Defendant herein, it shall have the right of redemption provided by 28 U.S.C. S2410(c) for the period provided therein, running from the date of the issuance of the Certificate of Title herein and, if it is the purchaser at the foreclosure sale, it shall be allowed thirty (30) days to deliver a Treasury check to the Clerk of Court in payment of the amount of its bid. Further, the deposit required by Florida Statutes 45.021(2) shall be waived.
10. The Court finds that the Plaintiff has re-established the terms of the cancelled note and its right to enforce the instrument as required by Section 673.3091, Florida Statutes. Plaintiff shall hold the Defendant maker of the note harmless and shall indemnify them from any loss they may incur by reason of a claim by any other person to enforce the cancelled note. Since adequate protection is provided as required by Section 673.3091, Florida Statute, judgment is hereby entered in favor of the Plaintiff as to its request to enforce the cancelled note.
11. Plaintiff shall comply with Title VII of s. 896, Pub. L. No. 111-22, 701-704 (2009), "Protecting

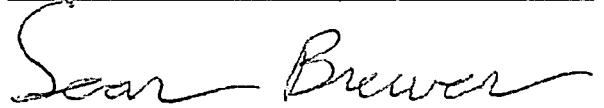


Tenants at Foreclosure Act of 2009.”

12. Final Judgment is entered on Defendants: UNKNOWN SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF LINDA MAE BURNSD AKA LINDA BURNSD, DECEASED; TROY BURNSD, AS NOMINATED SOLE PERSONAL REPRESENTATIVE OF THE ESTATE OF LINDA MAE BURNSD AKA LINDA BURNSD, DECEASED; TROY BURNSD; UNKNOWN SPOUSE OF TROY BURNSD; DEBORAH NEAL; UNITED STATES OF AMERICA ACTING ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; and UNKNOWN TENANT #2.

**DONE AND ORDERED** on Friday, January 19, 2024.

02-2022-CA-000109-CAAM 01/19/2024 09:50:19 AM



Sean Brewer, Circuit Judge  
02-2022-CA-000109-CAAM 01/19/2024 09:50:19 AM

### CERTIFICATE OF SERVICE

I HEREBY CERTIFY that copies have been furnished by U.S. Mail or via filing with the Florida Courts E-Filing Portal on Friday, January 19, 2024 to the following:

Karissa Chin-Duncan  
Karissa.chin-duncan@gmlaw.com  
Acct-FLCourteFilingPortalPayments@gmlaw.com  
AllResidentialForeclosureStaff@gmlaw.com

John F Rudy III  
USAFLM.HUD@usdoj.gov


Karissa Chin-Duncan, Esq  
karissa.chin-duncan@gmlaw.com  
gmforeclosure@gmlaw.com

TROY BURNSD, DEBORAH NEAL , AND  
ANY UNKNOWN OCCUPANTS  
10076 RIVER OAKS CIRCLE  
GLEN SAINT MARY, FL 32040

Gail A. Dotson  
DOJMDFla@hud.gov

Jacob Charles Elberg  
jacob.elberg@gmlaw.com  
AllResidentialForeclosureStaff@gmlaw.com

02-2022-CA-000109-CAAM 01/19/2024 10:49:50 AM



Jenna Morgan, Judicial Assistant  
02-2022-CA-000109-CAAM 01/19/2024 10:49:50 AM

IN THE CIRCUIT COURT OF THE 8TH  
JUDICIAL CIRCUIT, IN AND FOR  
BAKER COUNTY, FLORIDA  
CASE No. 2022-CA-000109

WILMINGTON SAVINGS FUND SOCIETY, FSB,  
NOT IN ITS INDIVIDUAL CAPACITY BUT  
SOLELY IN ITS CAPACITY AS OWNER  
TRUSTEE FOR OCWEN LOAN ACQUISITION  
TRUST 2023-HB1,

Plaintiff,

vs.

UNKNOWN SPOUSE, HEIRS, DEVISEES,  
GRANTEES, ASSIGNEES, LIENORS,  
CREDITORS, TRUSTEES AND ALL OTHER  
PARTIES CLAIMING AN INTEREST BY,  
THROUGH, UNDER OR AGAINST THE ESTATE  
OF LINDA MAE BURNSED AKA LAINDA  
BURNSED, DECEASED, et al.

Defendants,

**NOTICE OF FILING AFFIDAVITS**

Plaintiff, WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL  
CAPACITY BUT SOLELY IN ITS CAPACITY AS OWNER TRUSTEE FOR OCWEN LOAN  
ACQUISITION TRUST 2023-HB1, by and through its undersigned attorneys, hereby gives notice of  
the filing of the attached affidavits in support of its Final Judgment in Foreclosure:

- Affidavit of Plaintiff's Attorney
- Affidavit of Costs
- Affidavit of Attorney's Fees

**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that a true and correct copy of the foregoing was served on the  
19th day of January, 2024 to all parties on the below service list. Service was by email to all  
parties not exempt from Rule 2.516 Fla. R. Jud. Admin. at the indicated email address on the service  
list, and by U.S. mail to any other parties.

**SERVICE LIST:**

UNKNOWN SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS,  
TRUSTEES AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER  
OR AGAINST THE ESTATE OF LINDA MAE BURNSED AKA LINDA BURNSED,  
DECEASED  
10076 RIVER OAKS CIRCLE  
GLEN SAINT MARY, FL 32040

22-000084-01