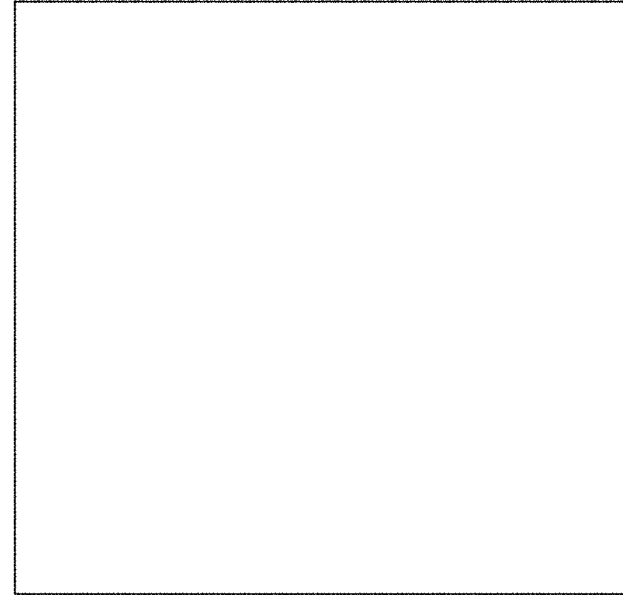


Filing # 226974561 E-Filed 07/10/2025 12:00:15 PM

IN THE CIRCUIT COURT OF THE FIRST JUDICIAL
CIRCUIT
IN AND FOR SANTA ROSA COUNTY, FLORIDA



CASE NO.: 2025 CA 000208

MORTGAGE RESEARCH CENTER, LLC
D/B/A VETERANS UNITED HOME
LOANS, A MISSOURI LIMITED
LIABILITY COMPANY,
Plaintiff,

VS.

EVAN WUNDERLE A/K/A EVAN T.
WUNDERLE; UNKNOWN SPOUSE OF
EVAN WUNDERLE A/K/A EVAN T.
WUNDERLE; UNKNOWN TENANT #1;
UNKNOWN TENANT #2;
Defendant(s).

FINAL JUDGMENT

THIS ACTION was heard before the Court at Non-Jury Trial on July 10, 2025. On the
evidence presented,

IT IS ADJUDGED THAT:

1190-1605B
2025 CA 000208

1. Plaintiff, MORTGAGE RESEARCH CENTER, LLC D/B/A VETERANS UNITED HOME LOANS, A MISSOURI LIMITED LIABILITY COMPANY, whose address is, 8950 Cypress Waters Blvd., Coppell, TX 75019, is due:

Principal Balance		\$292,112.30
Interest from 7/01/2024 to 6/24/2025		\$21,820.97
Per Diem-Interest at \$61.02 per day from 6/25/25 to 7/10/25		\$976.32
Pre Acceleration Late Charges		\$414.40
Attorney's Fees		\$5,950.00
<i>Attorney's fees</i>	\$4,100.00	
<i>Additional Attorney's fees</i>	\$350.00	
<i>Trial Attorney's fees</i>	\$1,500.00	
Court costs (Title/Lien Search, Clerk's Filing Fee, Service)		\$2,361.79
Property Inspections		\$175.00
Title		\$290.00
LESS: Escrow Balance		(-\$736.02)
TOTAL		\$323,364.76

That shall bear interest at the rate of 8.90% a year.

2. Plaintiff holds a lien for the total sum superior to all claims or estates of Defendant(s), EVAN WUNDERLE A/K/A EVAN T. WUNDERLE, on the following described property in SANTA ROSA County, Florida and described as:

LOT 10, BLOCK 633, AVALON BEACH PART A, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK A, PAGE(S) 1 THROUGH 10 OF THE PUBLIC RECORDS OF SANTA ROSA COUNTY, FLORIDA.

PROPERTY ADDRESS: 3013 N 36TH AVE MILTON, FL 32583

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 September 16, 2025, to the highest bidder for cash, except as prescribed in Paragraph 4, at the courthouse located at 4025 Avalon Blvd, Suite A, Milton, FL 32583 in Santa Rosa County, Florida, in accordance with section 45.031, Florida Statutes, using the following method:

o At the Santa Rosa Online, www.santarosa.realforeclose.com beginning at 11:00

UNOFFICIAL COPY

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; third, 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.

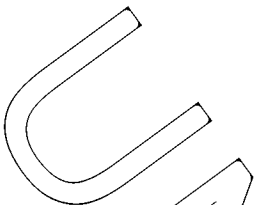
The court finds, based upon the affidavits/testimony presented and upon inquiry of counsel for the plaintiff that 10 hours were reasonably expended by plaintiff's counsel and that an hourly rate of \$150.00 is appropriate. Plaintiff's counsel represents that the attorneys' fees

awarded does not exceed its contract fee with the plaintiff. The court finds that there is/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). (If the court has found that there are reduction or enhancement factors to be applied, then such factors must be identified and explained herein).

AND

The requested attorneys' fees of **\$4,450.00** 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.
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.**

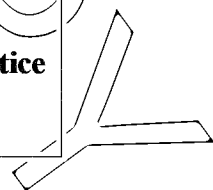


IF THIS PROPERTY IS SOLD AT PUBLIC AUCTION, THERE MAY BE ADDITIONAL MONEY FROM THE SALE AFTER PAYMENT OF PERSONS WHO ARE ENTITLED TO BE PAID FROM THE SALE PROCEEDS PURSUANT TO THIS FINAL JUDGMENT. IF YOU ARE SUBORDINATE LIENHOLDER CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST FILE A CLAIM 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 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.

Escambia County Clerk of the Court	Okaloosa County Clerk of the Court	Santa Rosa County Clerk of the Court	Walton County Clerk of the Court
190 Governmental Center, Pensacola, FL 32501 (850) 595-4130 www.escambiaclerk.com	101 E James Lee Blvd Crestview, FL 32536 (850) 689-5000 www.clerkofcourts.cc	6865 Caroline Street Milton, FL 32572 (850) 983-4624 santarosaclerk.com	571 Highway 90 E., Defuniak Springs, FL 32433 (850) 892-8116 clerkofcourts.co.walton.fl.us

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.

Escambia County	Okaloosa County	Santa Rosa County	Walton County
Florida Institutional Legal Services, Inc. Gainesville, FL (352) 375-2494 flils@bellsouth.net Florida Justice Institute Miami, FL	Florida Institutional Legal Services, Inc. Gainesville, FL (352) 375-2494 flils@bellsouth.net Florida Justice Institute Miami, FL	Florida Institutional Legal Services, Inc. Gainesville, FL (352) 375-2494 flils@bellsouth.net Florida Justice Institute Miami, FL	Florida Institutional Legal Services, Inc. Gainesville, FL (352) 375-2494 flils@bellsouth.net Florida Justice Institute Miami, FL



<p>(305) 358-2081 Legal Services of North Florida, Inc. Pensacola, FL (850) 432-8222 www.lsnf.org Northwest Florida Legal Services, Inc. Pensacola, FL (850) 432-2336 www.nwfls.com</p>	<p>(305) 358-2081 Legal Services of North Florida, Inc. Ft. Walton Beach, FL (850) 862-3279 www.lsnf.org</p>	<p>(305) 358-2081 Legal Services of North Florida, Inc. Pensacola, FL (850) 432-8222 www.lsnf.org Northwest Florida Legal Services, Inc. Milton, FL (850) 432-2336 www.nwfls.com</p>	<p>(305) 358-2081 Legal Services of North Florida, Inc. Ft. Walton Beach, FL (850) 862-3279 www.lsnf.org</p>
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In cases wherein one party is unrepresented (*pro se*), it is the responsibility of the sole attorney in the case to serve within five business days this judgment upon any *pro se* party who does not have access to and is not a registered user of the Florida Court e-Filing Portal.

DONE AND ORDERED in Milton, Santa Rosa County, Florida.

07/10/2025 09:20:15
25000208CAMXAX

J. Scott Duncan
Circuit Court Judge

signed by CIRCUIT COURT JUDGE JAMES DUNCAN 07/10/2025 09:20:15 JADg3#t1

Service List:

ALDRIDGE PITE, LLP
Attorney for Plaintiff
401 W. Linton Blvd. Suite 202-B
Delray Beach, FL 33444
Primary E-Mail: ServiceMail@aldridgepite.com
[FAX: Aldridge Pite, LLP @ 561-392-6965]

Evan Wunderle a/k/a Evan T. Wunderle
3013 N 36th Ave.
Milton, FL 32583

Clerk of Court
By: _____
Deputy Clerk

INSTRUCTIONS

***NOTE:** Paragraph 1 must be varied in accordance with the tiems unpaid, claimed, and proven. The form does not provide for an adjudication of junior lienors' claims nor redemption by the United States of Americ if it is a Defendant. The address of the person who claims a lien as a result of the Judgment must be included in the Judgment in order for the Judgment to become a lien on real estate when a certified copy of the Judgment is recorded. Alternatively, an affidavit with this information may be simultaneously recorded. For the specific requirments, see section 55.10(1), Florida Statutes; Hott Interiors, Inc. v. Fostock, 721 So.2d 1236 (Fla. 4th DCA 1998).*