

4/10/2025 4:30 PM

KAREN E. RUSHING

CLERK OF THE CIRCUIT COURT

SARASOTA COUNTY, FLORIDA

CIVIL COURTS

Receipt # 3324566

FOR CLERK'S USE ONLY

IN THE CIRCUIT COURT OF THE
TWELFTH JUDICIAL CIRCUIT IN AND FOR
SARASOTA COUNTY, FLORIDA

CLERK CASE NUMBER: 2024 CA 001276

U.S. BANK TRUST NATIONAL ASSOCIATION NOT
IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS
OWNER TRUSTEE FOR RCF 2 ACQUISITION
TRUST,

Plaintiff(s),

v.

ERMENTINA SITKOWSKI; UNKNOWN SPOUSE OF
ERMENTINA SITKOWSKI; CIRCLE WOODS
OWNERS ASSOCIATION, INC. OF VENICE;
UNKNOWN TENANT #1; UNKNOWN TENANT #2,

Defendant(s).

UNIFORM FINAL JUDGMENT OF MORTGAGE FORECLOSURE

*This form substantially complies with Form 1.996, adopted by the Florida Supreme Court
February 11, 2010, SC09-1579, and revised by the Florida Supreme Court on December 9, 2010, SC09-1579; form
published in 12th Circuit on 4-5-10 and revised on 1/4/2011.*

THIS action was tried before the Court at the Non-Jury Trial on **April 10, 2025**. On the
evidence presented

IT IS ORDERED AND ADJUDGED that:

1. Plaintiff, **U.S. BANK TRUST NATIONAL ASSOCIATION NOT IN ITS
INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2
ACQUISITION TRUST**, whose address is, 3501 Olympus Boulevard, 5th Floor, Suite
500, Dallas, Texas 75019, is due.

Description	Amount
Principal	\$148,457.34
Interest from 7/01/2023 to 4/10/2025	\$7,479.75
Pre Acceleration Late Charges	\$249.39
Escrow Advance: Taxes - \$1,866.63 Insurance - \$3,841.72 Starting Escrow Balance – (\$357.12) Credit – (\$1,353.22)	\$3,998.01
NSF Fees	\$10.00

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Property Inspections	\$732.50
Prior Servicer Advances	\$1,401.00
Attorney's fees Total: Foreclosure Attorney's fees - \$5,400.00 Additional Attorney's fees – 2,912.50 Trial Attorney's fees - \$1,500.00	\$9,812.50
Court costs (Title/Lien Search, Clerk's Filing Fee, Service): Statutory First Class Mail \$9.05 Complaint Filing \$905.00 eFiling Service Fee \$5.00 Summons \$50.00 Service of Process \$749.70 Private Mediator Cost \$400.00	\$2,118.75
GRAND TOTAL	\$174,259.24

that shall bear interest at the rate of 9.15 % a year.

2. Plaintiff holds a lien for the total sum superior to all claims or estates of defendant(s), ERMERTINA SITKOWSKI; CIRCLE WOODS OWNERS ASSOCIATION, INC. OF VENICE, on the following described property in SARASOTA County, Florida:

CONDOMINIUM UNIT V-10, CIRCLE WOODS OF VENICE, SECTION 2, ACCORDING TO THE DECLARATION OF CONDOMINIUM THEREOF RECORDED IN OFFICIAL RECORD BOOK 1030, PAGE 167, AS AMENDED, AND AS PER PLAT THEREOF RECORDED IN CONDOMINIUM PLAT BOOK 7, PAGE 18, AS AMENDED, OF THE PUBLIC RECORDS OF SARASOTA COUNTY, FLORIDA.

Property Address: 674 CIRCLEWOOD DR 10 VENICE, FL 34293

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 as set forth below to the highest bidder for cash, except as prescribed in paragraph 4, in accordance with section 45.031, Florida Statutes, using the following method:

Check One	Sales Information	Date [Clerk Inserts]	Time	Location
☒	Sarasota County	<i>Wednesday May 28, 2025</i>	9:00 am or as soon as possible thereafter	Foreclosure sales conducted via Internet: www.sarasota.realforeclose.com
☐	Manatee County		11:00 am or as soon as possible thereafter	Foreclosure sales conducted via Internet: www.manatee.realforeclose.com

☐	DeSoto County		11:00 am or as soon as possible thereafter	Desoto County Courthouse 115 Oak Street, Arcadia, FL 34266 www.desotoclerk.com
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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 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.

On filing the certificate of sale, Defendant(s) and all persons
~~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.~~

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

7. Attorneys' Fees. The court finds, based upon the affidavits/testimony presented and upon inquiry of counsel for the plaintiff that 7.50 hours were reasonably expended by plaintiff's counsel and that an hourly rate of \$225.00 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).

The requested attorneys' fees of \$5,400.00 and additional attorney's fees of \$1,225.00 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.

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.

NOTICE: Issuance of a writ of possession does not exempt plaintiff from complying with federal law requiring notice to tenants residing on foreclosed property. To insure

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** claiming under or against said defendant(s) since the filing of the notice of lis pendens shall be foreclosed of all estates or claims in the property except to claims or rights under chapters 718 or 720 of F.S.*

✓

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.

compliance with federal law, Plaintiff should consult with counsel before serving the writ of possession.

7. Jurisdiction of this action is retained to enter further orders that are proper including, without limitation, a deficiency judgment.

8. **Additions, Modifications or Changes to Standard Form**

Any additions, modifications or changes to the provisions above may only be set forth in this paragraph.

- a. *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.*
- b. *Jurisdiction of this action is retained to enter further orders that are proper including, without limitation, orders relating to supplemental proceedings to address any omitted parties who may possess an interest in the property.*
- c. *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.*

NOTICE PURSUANT TO § 45.031, FLORIDA STATUTES (2006).

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 the property being foreclosed on has qualified for the homestead tax exemption in the most recent approved tax roll, the following additional language applies:

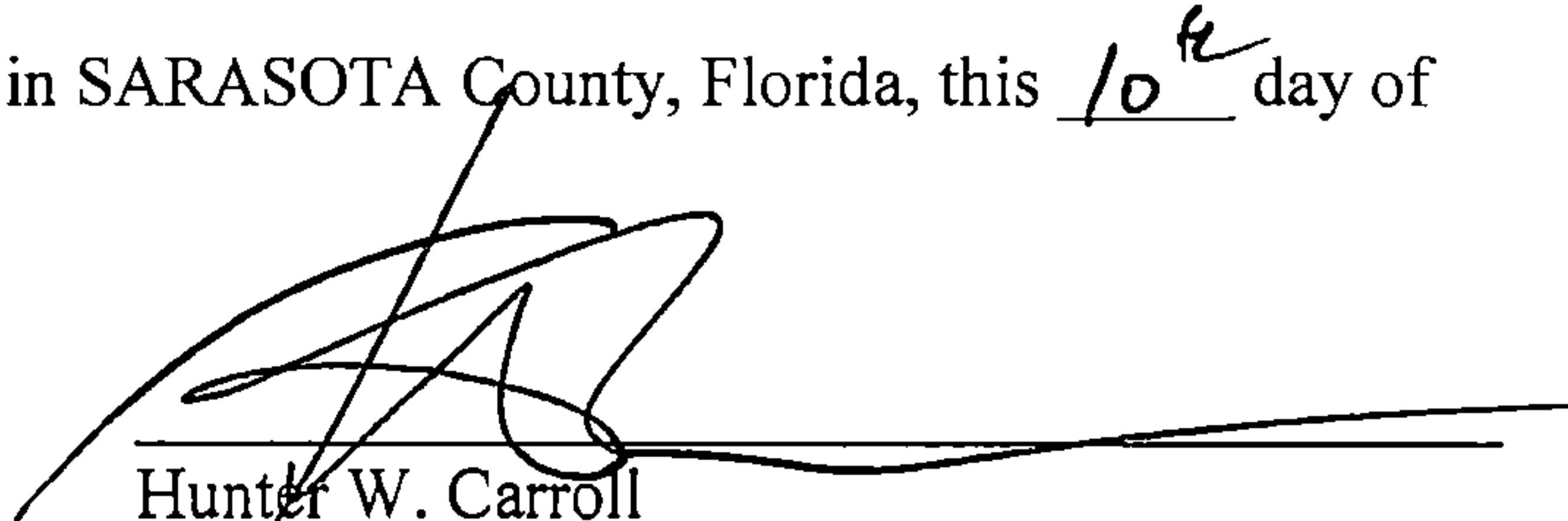
If you are the property owner, you may claim these funds yourself. You are not required to have a lawyer or any other representation and you do not have to assign your rights to anyone else in order for you to claim any money to which you are entitled. Please check with the Clerk of Court for your county 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.

Sarasota County Clerk of Court	Manatee County Clerk of Court	Desoto County Clerk of Court
2000 Main Street Sarasota, Florida 34237 (941) 861-7400 www.sarasotaclerk.com	1115 Manatee Ave W Bradenton, FL 34205 (941) 749-1800 www.manateeclerk.com	115 East Oak Street Arcadia, FL 34266 (863) 993-4876 www.desotoclerk.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 help to 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 the receipt of this notice.

Sarasota County	Manatee County	DeSoto County
Legal Aid of Manasota Sarasota Office 1900 Main Street, Suite 302 Sarasota, Florida 34236 (941) 366-0038 Venice Office 7810 South Tamiami Trail Suite A6 Venice, Florida 34293 (941) 492-4631	Legal Aid of Manasota 1101 6 th Avenue West Bradenton, Florida 34205 (941) 747-1628 www.gulfcoastlegal.org Gulfcoast Legal Services 430 12 th Street West Bradenton, Florida 34205 (941) 746-6151 www.gulfcoastlegal.org	Fla. Rural Legal Services 3210 Cleveland Avenue, Suite A Ft. Myers, Florida 33901 (800) 476-8937 www.flrs.org
Gulfcoast Legal Services 1750 17 th Street, Bldg. 1 Sarasota, Florida 34236 (941) 366-1746 www.gulfcoastlegal.org		

DONE AND ORDERED in Chambers in SARASOTA County, Florida, this 10th day of April, 2025.


 Hunter W. Carroll
 Circuit Judge

Copies furnished to all parties on attached Service List

SERVICE LIST
CLERK CASE NUMBER: 2024 CA 001276

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