

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

2/18/2026 9:12 AM
KAREN E. RUSHING
CLERK OF THE CIRCUIT COURT
SARASOTA COUNTY, FLORIDA

Clerk Case Number: YEAR CA 2025-CA-003193

CIVIL COURTS

Receipt # 3455411

Division:

FEDERAL HOME LOAN MORTGAGE
CORPORATION AS TRUSTEE FOR FREDDIE
MAC SEASONED CREDIT RISK TRANSFER
TRUST, SERIES 2018-1,
Plaintiff(s),

v.
MICHAEL GREGORY BANNON; UNKNOWN
SPOUSE OF MICHAEL GREGORY BANNON;
UNKNOWN PARTY IN POSSESSION 1; AND
UNKNOWN PARTY IN POSSESSION 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; form amended in 12th Circuit on 7/01/2019.*

THIS action was tried before the Court. On the evidence presented

IT IS ORDERED AND ADJUDGED that:

- a. Plaintiff, Federal Home Loan Mortgage Corporation as Trustee for Freddie Mac
Seasoned Credit Risk Transfer Trust, Series 2018-1, is due.

Description	Amount
Principal	\$239,370.60
Deferred Principal	\$120,939.70
Interest to this date of judgment (Per Diem \$25.59) @ 4%	\$12,293.68
Taxes	\$4,821.85
Hazard Insurance	\$3,031.12
Other: Property Inspections	\$405.00
Other: Late Charges	\$235.88
SUBTOTAL	\$381,097.83

LESS: Escrow Credits	(\$1,641.96)
TOTAL	\$379,455.87

that shall bear interest at the rate of 8.44% a year.

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

Lot 34, FOREST LAKES SOUTH, as per plat thereof recorded in Plat Book 27, Pages 1 and 1A, of the Public Records of Sarasota County, Florida.

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, on a specified day that **shall be not less than 90 days** after the date of final judgment, in accordance with section 45.031, Florida Statutes, using the following method:

Sales Information Date [Clerk Inserts] TimeLocation		
Sarasota County	5/22/2026 at 9:00 am	Foreclosure sales conducted via Internet: www.sarasota.realforeclose.com
Manatee County	11:00 am	Foreclosure sales conducted via Internet: www.manatee.realforeclose.com
DeSoto County	11:00 am	Desoto County Courthouse 115 Oak Street, Arcadia, Florida 34266 www.desotoclerk.com

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.

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. 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.

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 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 In Rem Final Judgment entered against Defendant: Michael Gregory Bannon.

b. Jurisdiction Retained. Jurisdiction of this action is retained to enter further orders that are proper including, without limitation, writs of possession; deficiency judgments; re-foreclosure of omitted parties; reforming errors in the legal description or address; orders authorizing Plaintiff to recover any additional pre- and/or post-judgment advances required to protect its mortgage lien and complete the foreclosure sale contemplated by this judgment, including, but not limited to, advances for property taxes, insurance, property preservation costs, and attorneys' fees and costs; and such other, further issues as are just and necessary.

NOTICE PURSUANT TO § 45.031, FLORIDA STATUTES (2018).

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 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 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 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.

Sarasota County Clerk of Court 2000 Main Street Sarasota, Florida 34237 (941) 861-7400 www.sarasotaclerk.com	Manatee County Clerk of Court 1115 Manatee Ave W Bradenton, FL 34205 (941) 749-1800 www.manateeclerk.com	Desoto County Clerk of Court 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 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 THE RECEIPT OF THIS NOTICE.

Sarasota 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 Gulfcoast Legal Services 1750 17th Street, Bldg. 1 Sarasota, Florida 34236 (941) 366-1746 www.gulfcoastlegal.org	Manatee County Legal Aid of Manasota 1101 6th Avenue West Bradenton, Florida 34205 (941) 747-1628 www.gulfcoastlegal.org Gulfcoast Legal Services 430 12th Street West Bradenton, Florida 34205 (941) 746-6151 www.gulfcoastlegal.org	DeSoto County Fla. Rural Legal Services 3210 Cleveland Avenue, Suite A Ft. Myers, Florida 33901 (800) 476-8937 www.flrs.org
---	--	---

DONE AND ORDERED in Chambers in Sarasota County, Florida.

[Signature] 2/17/2026 1:21 PM 2025 CA
003193 NC

e-Signed 2/17/2026 1:21 PM 2025 CA 003193 NC
CIRCUIT JUDGE

Copies furnished to all parties on attached Service List

Julio C. Bertemati, Esq.
Tiffany & Bosco, P.A.
1201 S. Orlando Ave, Suite 430
Winter Park, FL 32789
jcb@tblaw.com
floridaservice@tblaw.com

Jared Grow, Esq
Counsel for Defendant, Michael Gregory Bannon
Haynes Law Group, P.A.
Longwood, FL 32779
jared@hayneslegalgroup.com