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

TH MSR HOLDINGS, LLC,

Plaintiff,

vs.

KARA L. HAWLEY A/K/A KARA LAURYN HAWLEY; RALPH CARMEN DIXON JR.; U.S. BANK NATIONAL ASSOCIATION; GLEN OAKS MANOR HOME OWNERS ASSOCIATION, INC.; UNKNOWN TENANT #1; UNKNOWN TENANT #2,

Defendants.
_____/

CASE NO.: **2025-CA-002607-NC**

RECORDED IN OFFICIAL RECORDS
INSTRUMENT # 2026021711 4 PG(S)
2/19/2026 4:52 PM
KAREN E. RUSHING
CLERK OF THE CIRCUIT COURT
SARASOTA COUNTY, FLORIDA
CIVIL COURTS Receipt # 3456588

FINAL JUDGMENT OF FORECLOSURE

THIS ACTION having come before the Court for Non-Jury Trial on February 19, 2026, and the Court having reviewed the record and otherwise being fully advised in the premises, on the evidence presented, the Court finds that Plaintiff, TH MSR HOLDINGS, LLC, is entitled to final judgment of foreclosure.

IT IS ORDERED and ADJUDGED that:

1. Plaintiff, TH MSR HOLDINGS, LLC, is GRANTED final judgment of mortgage foreclosure against Defendants, KARA L. HAWLEY A/K/A KARA LAURYN HAWLEY, RALPH CARMEN DIXON JR., U.S. BANK NATIONAL ASSOCIATION, and GLEN OAKS MANOR HOME OWNERS ASSOCIATION, INC., upon whom service of process has been duly and regularly obtained.

2. Plaintiff, TH MSR HOLDINGS, LLC whose address is C/O Roundpoint Mortgage Servicing, LLC, P.O. Box 19389, Charlotte, NC 28219-9389 is due:

Unpaid Principal Balance:		$226,931.96
Pro Rata MIP/PMI:		$49.40
Accrued Interest [11/1/25-1/13/26]:		$7,844.03
Interest 1/14/26-2/19/26 [37 days] @ $17.87/day		$661.19
Escrow:	**Total:**	$25,117.60
Tax Disbursements:	*$14,730.79*	

Filed 02/19/2026 12:22 PM - Karen E. Rushing, Clerk of the Circuit Court, Sarasota County, FL

Insurance Disbursements:	*$14,599.66*	
PMI Disbursements:	*$1,491.55*	
Credits:	*-$6,874.50*	
Miscellaneous:	*$1,170.10*	
Late Charges:		$102.48
NSF:		$25.00
Recoverable balance:	**Total:**	$7,409.78
Lawn Care:	*$375.00*	
Attorney Fees:	*$7,034.78*	
Total:		**$268,141.44**

That must bear interest at the prevailing statutory interest rate of 8.44 percent per year from this date through December 31 of this current year. Thereafter, on January 1 of each succeeding year until the judgment is paid, the interest rate will adjust annually in accordance with section 55.03(3), *Florida Statutes*.

3. Plaintiff, TH MSR HOLDINGS, LLC whose address is C/O Roundpoint Mortgage Servicing, LLC, P.O. Box 19389, Charlotte, NC 28219-9389, holds a lien for the total sum superior to all claims or estates of defendant(s), on the following described property (the "Property") in Sarasota County, Florida:

LOT 93, GLEN OAKS MANOR HOMES, PHASE I, A HOMES ASSOCIATION, A SUBDIVISION ACCORDING TO THE PLAT THEREOF RECORDED AT PLAT BOOK 26, PAGE 13, IN THE PUBLIC RECORDS OF SARASOTA COUNTY, FLORIDA.

Also known as 3752 GLEN OAKS MANOR DR, SARASOTA, FL 34232 (the "Property").

4. If the total sum with interest at the rate described in paragraph 2 and all costs accrued subsequent to this judgment are not paid, the clerk of this court must sell the property at public sale on April 9, 2026, to the highest bidder for cash, except as prescribed in paragraph 5, by electronic sale beginning at **9:00 A.M.** on the prescribed date at https://sarasota.realforeclose.com, in accordance with Section 45.031(10), *Florida Statutes*.

5. 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.

6. 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 further order of this court.

7. 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, subject to the rights of a tenant occupying residential premises pursuant to section 83.561, *Florida Statutes*.

8. The requested attorneys' fees are a combination of a flat rate and hourly fee that the firm's client has agreed to pay in this matter. Given the amount of the fee requested and the labor expended, and based upon the evidence filed with the court, the court finds that a lodestar analysis is not necessary and that the requested attorneys' fees are reasonable.

The court finds, based upon the affidavits/testimony presented and upon inquiry of counsel for the plaintiff that 6.92 hours were reasonably expended by plaintiff's counsel and that an hourly rate of $330.00, in addition to the flat rate, is appropriate. Plaintiff's counsel represents that the attorney fee awarded does not exceed its contract fee with the plaintiff. The court finds that there are no reduction or enhancement factors for consideration by the court under *Florida Patients Compensation Fund v. Rowe*, 472 So. 2d 1145 (Fla. 1985).

9. The requested attorneys' fees 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, pursuant to Section 702.065, Florida Statutes.

10. The Plaintiff may assign the judgment and/or credit bid by the filing of an assignment without further Order of the Court.

11. IMPORTANT INFORMATION PROVIDED PURSUANT TO SECTION 45.031, *FLORIDA STATUTES*:

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 SARASOTA COUNTY CLERK OF THE CIRCUIT COURT AND COUNTY COMPTROLLER, 2000 MAIN ST, SARASOTA, FL 34237, TELEPHONE (941) 861-7400, 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 AID OF MANASOTA INC., 1900 MAIN ST, SARASOTA, FL 34236, TELEPHONE: (941) 366-0038, TO SEE IF YOU QUALIFY FINANCIALLY FOR THEIR SERVICES OR THE FLORIDA BAR'S FLORIDA ATTORNEYS SAVING HOMES TOLL FREE HOTLINE (866) 607-2187 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 A LOCAL REFERRAL AGENCY FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

DONE AND ORDERED in Sarasota, Sarasota County, Florida Feb. 19, 2026

Dana Moss
HONORABLE DANA MOSS
Circuit Court Judge

Copies to all parties via the FL E-Portal:

Plaintiff is responsible for providing copies via US Mail to all parties not receiving service via the FL E-Portal.