Filing # 242178416 E-Filed 02/20/2026 09:02:35 AM

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

CLERK CASE NUMBER: 2025 CA 003458 NC

HSBC BANK USA, NATIONAL ASSOCIATION AS SUCCESSOR TRUSTEE FOR NOMURA ASSET ACCEPTANCE CORPORATION, ALTERNATIVE LOAN TRUST, SERIES 2005-AP1,
Plaintiff,

vs.

DEO ARISTIDES CARDOZO A/K/A DEO CARDOZO; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER, AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS,
Defendant(s).

FOR CLERK'S USE ONLY

RECORDED IN OFFICIAL RECORDS
INSTRUMENT # 2026022184 5 PG(S)
2/20/2026 3:06 PM
KAREN E. RUSHING
CLERK OF THE CIRCUIT COURT
SARASOTA COUNTY, FLORIDA
CIVIL COURTS Receipt # 3457014

Consent 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 at a Non-Jury Trial on February 19, 2026. On the evidence presented,

IT IS ORDERED AND ADJUDGED that Plaintiff's Final Judgment is GRANTED against all defendants listed by name: DEO ARISTIDES CARDOZO A/K/A DEO CARDOZO.

1. Plaintiff, HSBC BANK USA, NATIONAL ASSOCIATION AS SUCCESSOR TRUSTEE FOR NOMURA ASSET ACCEPTANCE CORPORATION, ALTERNATIVE LOAN TRUST, SERIES 2005-AP1, whose address is **c/o PHH Mortgage Corporation, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409**, is due.

Principal:	$133,538.10
Interest to this date of judgment: February 19, 2026	$7,307.13

25-309022 - SuB

Filed 02/20/2026 01:38 PM - Karen E. Rushing, Clerk of the Circuit Court, Sarasota County, FL

Escrow Advances:	$1,896.98
Late Charges:	$122.64
Total Other Fees Due:	$17.50
Title Report:	$300.00
AVM:	$250.00
Property Inspections:	$330.00
Attorneys' Fees:	
Finding as to reasonable number of hours: 30.50	
Finding as to reasonable hourly rate: $330.00	
Flat Fee: $5,400.00	
Attendance at Mediation: $800.00	
Initial Disclosures: $400.00	
Attorneys' Fee Total:	$16,665.00
Court Costs, now taxed:	
Filing Fee:	$941.93
Service of Process:	$383.40
Additional Costs:	
Skip Trace:	$2.01
Clerk Summons Cost:	$30.00
Mediation Cost:	$200.00
TOTAL	**$161,984.69**

that shall bear interest at the rate of 8.44%.

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:

   THE WEST 129.68 FEET OF THE EAST 518.72 FEET OF THE NORTH 1/4 OF THE SOUTH 1/2 OF TRACT 1, BLOCK 4, BEE RIDGE FARMS SUBDIVISION, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 1, PAGE 248, OF THE PUBLIC RECORDS OF MANATEE COUNTY, FLORIDA, AS ALSO RECORDED IN PLAT BOOK A, PAGE 40, PUBLIC RECORDS OF SARASOTA COUNTY, FLORIDA, LESS THE SOUTH 15 FEET FOR ROAD RIGHT OF WAY.

   Property Address: 4313 MAYGOG RD, SARASOTA, FL 34233

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 **NO SOONER THAN 120 DAYS** after the date of final judgment in accordance with section 45.031, Florida Statutes, using the following method:

Sales Information	Date [Clerk Inserts]	Time	Location
Sarasota County	June 23, 2026	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 E. Oak Street, Arcadia, FL, 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. The Court finds, based upon the affidavits presented and upon inquiry of counsel for the Plaintiff, that the flat fee of $5,400.00, plus fees totaling $1,200.00 for Attorneys' Attendance at Mediation & Motion Practice, are reasonable and appropriate for the Plaintiff's counsel's attorney's fees. Furthermore, the Court finds, based upon the affidavits presented and upon inquiry of counsel for the Plaintiff, that 30.50 hours were reasonably expended by Plaintiff's counsel and that an hourly rate of $330.00 is appropriate. PLAINTIFF'S COUNSEL CERTIFIES THAT THE ATTORNEY FEE AWARDED DOES NOT EXCEED ITS CONTRACT FEE WITH PLAINTIFF. The Court finds that there are no reasons for either reduction or enhancement pursuant to *Florida Patient's Compensation Funds v. Rowe*, 472 So. 2d 1145 (Fla. 1985), and the Court therefore has awarded reasonable attorney's fees in the amount indicated in paragraph 1 of this Judgment.

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 1 from this date to the date of the sale; and by retaining any remaining amount pending the 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. 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.

8. Jurisdiction of this action is retained to enter further orders that are proper including, without limitation, to enter an award of attorney's fees and costs, writs of possession, orders granting leave to file supplemental and/or amended pleadings to add additional parties, orders resolving any disputes with respect to assessments and/or other amounts allegedly due

associations. **Plaintiff hereby waives it right to seek a deficiency judgment against Defendant DEO ARISTIDES CARDOZO A/K/A DEO CARDOZO**.

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 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 to which you are entitled. Please check with the Clerk of Court for your county within (10) days after the sale to see 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 34327 (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) 993-4878 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 34236 (941) 366-1746	**Legal Aid of Manasota** 1101 6th Avenue West Bradenton, Florida 34205 (941) 747-1628 www.gulfcoastlegal.org **Gulfcoast Legal Servicese** 430 12th Street West Bradenton, Florida 34205 (941) 746-6151 www.gulfcoastlegal.org	**Fla. Rural Legal Services** 3210 Cleveland Avenue, Suite A Ft. Meyers, Florida 33901 (800) 476-8937 www.flrs.org

Gulfcoast Legal Services 1750 17th Street, Bldg. 1 Sarasota, Florida 34236 (941) 366-1746 www.gulfcoastlegal.org		

DONE AND ORDERED in Chambers in Sarasota County, Florida, this 20th day of February, 2026.

Dana Moss, Circuit Judge

e-Signed 2/20/2026 9:02 AM 2025 CA 003458 NC

COPIES FURNISHED TO:

ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC
ATTORNEYS FOR PLAINTIFF
6409 CONGRESS AVE., SUITE 100
BOCA RATON, FL 33487
PRIMARY EMAIL: FLMAIL@RASLG.COM

THE LAW OFFICE OF PAUL A. KRASKER, P.A.
KINLEY I. ENGVALSON, ESQ.
ATTORNEY FOR DEO ARISTIDES CARDOZO A/K/A DEO CARDOZO
1615 FORUM PLACE 5TH FLOOR
WEST PALM BEACH, FL 33401
PRIMARY EMAIL: SERVICEHAD@KRASKERLAW.COM
SECONDARY EMAIL: KENGVALSON@KRASKERLAW.COM