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

CLERK CASE NUMBER: 2024 CA 002039 NC
DIVISION: CIRCUIT CIVIL -

U.S. BANK NATIONAL ASSOCIATION,
Plaintiff(s),

v.

KEVIN BOURNE AKA KEVIN L BOURNE; AMY BOURNE AKA AMY BOOURNE; FLORIDA HOUSING FINANCE CORPORATION; CITY OF SARASOTA, A MUNICIPAL CORPORATION;
Defendant(s).

FOR CLERK'S USE ONLY

RECORDED IN OFFICIAL RECORDS
INSTRUMENT # 2026050567 6 PG(S)
4/16/2026 4:26 PM
KAREN E. RUSHING
CLERK OF THE CIRCUIT COURT
SARASOTA COUNTY, FLORIDA
CIVIL COURTS Receipt # 3481574

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 that presented

IT IS ORDERED AND ADJUDGED that:

1. Plaintiff, **U.S. BANK NATIONAL ASSOCIATION, c/o U.S. Bank, National Association, whose address is 2800 Tamarack Road, Owensboro, KY 42301,** is due:

Unpaid Principal due on the note secured by the mortgage foreclosed:	$61,995.05
Principal Balance (2nd)	$7,119.65
Interest on the note and mortgage from March 1, 2020 to April 16, 2026	$10,928.70
Last Positive Balance	$ -442.05
Taxes	$16,992.01

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Hazard Insurance	$15,449.00
Payments	$ -1,070.56
Property Preservation	$210.00
Late Fees	$10.09
Attorney's Fees	$4,750.00
Court Costs:	
Complaint Filing Fee	$940.00
Service of Process	$433.70
Title Search	$220.00
Additional Court Filing Costs	$15.00
Statutory Mailings	$0.60
TOTAL	**$117,551.19**

that shall bear interest at the rate of 8.25%.

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

LOTS 32, BLOCK 405, NINTH ADDITION TO PORT CHARLOTTE SUBDIVISION, AS PER MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 12, PAGES 21, 21A THROUGH 21S, INCLUSIVE, OF THE PUBLIC RECORDS OF SARASOTA COUNTY, FLORIDA.

Property Address: 1505 RIVAL TERR NORTH PORT FL 34286

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 20 days or more than 35 days after the date thereof unless plaintiff or plaintiff's attorney consents to more than 35 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	2 Jun 2026	**9:00 A.M.**	**Foreclosure Sales conducted via Internet: www.sarasota.realforeclose.com**
Manatee County		**11:00 A.M.**	**Foreclosure Sales conducted via Internet: www.manatee.realforeclose.com**

Desoto County	**11:00 A.M.**	**DeSoto County Courthouse 115 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 the 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 attorneys' fees, fourth, the sum total due to the 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 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 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 83.5615, Florida Statutes.
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 limitations, 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.
b.
c.
d.
e.

NOTICE PURSUANT TO § 45.031, FLORIDA STATUTES (2023).

IF THIS PROPERTY IS SOLD AT PUBLIC AUCTION, THERE MAY BE ADDITIONAL MONEY FROM THE SALE AFTER PAYMENT OF PE41RSONS WHO ARE ENTITLED TO BE PAID FROM THE SALE PROCEEDS PURSUANT TO THIS FINAL JUDGMENT.

IF YOU ARE A SUBORDINATE LIEN HOLDER CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS AS UNCLIAMED. 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, FL 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 RECEIPT OF THIS NOTICE.

Sarasota county
Legal Aid of Manasota
Sarasota Office
1900 Main Street, Suite 302
Sarasota, FL 34236
(941) 366-0038
Venice Office
7810 South Tamiami Trail, Suite A6
Vince, L 34293
(941) 366-1746

Manatee County
Legal Aid of Manasota
1101 6th Avenue West
Bradenton, FL 34205
(941) 747-1628
www.gulfcoastlegal.org

DeSoto County
Florida Rural legal Services
3210 Cleveland Avenue, Suite A
Ft. Myers, FL 33901
(800) 476-8937
www.frls.org

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

Gulfcoast Legal Services
430 12th Street West
Bradenton, FL 34205
(941) 746-6151
www.gulfcoastlegal.org

DONE AND ORDERED in Chambers in Sarasota County, Florida, this 16 day of April, 2026.

CIRCUIT JUDGE

cp 23-005115

Copies furnished to all parties on the attached Service List:

Service List
CLERK CASE NUMBER: 2024 CA 002039 NC

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Tampa, FL 33623
E-Service: servealaw@albertellilaw.com

Kevin Bourne aka Kevin L Bourne
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North Port, FL 34286

Amy Bourne aka Amy Boourne
70 Oak Hill Road
Trevett, ME 04571

Florida Housing Finance Corporation
c/o Rhonda D. Morris
227 North Bronough Street, Suite 5000
Tallahassee, FL 32301
E-Serve 1: efiling@floridahousing.org, E-Serve 2:
Rhonda.Morris@floridahousing.org

City of Sarasota, a municipal corporation
c/o John K. Shamsey, Esq
1 South School Avenue, Suite 700
Sarasota, FL 34237
E-Serve 1: john.shamsey@sarasotafl.gov, E-Serve 2:
katherine.cordero@sarasotafl.gov