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KAREN E. RUSHING
CLERK OF THE CIRCUIT COURT
SARASOTA COUNTY, FLORIDA
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FOR CLERK'S USE ONLY

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

CASE No. 2018 CA 005432 NC

WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY IN ITS CAPACITY AS OWNER TRUSTEE FOR ONITY LOAN ACQUISITION TRUST 2024-HB2,

Plaintiff,

VS.

UNITED STATES OF AMERICA ON BEHALF OF SECRETARY OF HOUSING AND URBAN DEVELOPMENT ; FIRST LIDO CONDOMINIUM, INC.; UNKNOWN TENANT #1, JOHN BIRCHES; UNKNOWN TENANT #2; UNKNOWN SPOUSE OF CLO-ANN GARRISON A/K/A CLOANN GARRISON A/K/A CLO-A GARRISON; MARK EDWARD GARRISON A/K/A MARK GARRISON, AS PERS. REP. OF THE ESTATE OF CLO-ANN GARRISON A/K/A CLOANN GARRISON A/K/A CLO-A GARRISON (DECEASED); THE ESTATE OF CLO-ANN GARRISON A/K/A CLOANN GARRISON A/K/A CLO-A GARRISON (DECEASED) ; THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNORS, CREDITORS AND TRUSTEES OF THE ESTATE OF CLO-ANN GARRISON A/K/A CLOANN GARRISON A/K/A CLO-A GARRISON (DECEASED); MARY TERESA GARRISON A/K/A TERRI GARRISON; MARK EDWARD GARRISON A/K/A MARK GARRISON; DAVID LEE GARRISON;ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS.

DEFENDANT(S).
_____/

UNIFORM FINAL JUDGMENT OF MORTGAGE FORECLOSURE

This form substantially complies with Form 1.966, adopted by the Florida Supreme Court

Filed 05/29/2026 08:59 AM - Karen E. Rushing, Clerk of the Circuit Court, Sarasota County, FL

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

IT IS ORDERED AND ADJUDGED that:

1. Plaintiff, Wilmington Savings Fund Society, FSB, not in its individual capacity but solely in its capacity as Owner Trustee for Onity Loan Acquisition Trust 2024-HB2, is due:

Description		**Amount**
Principal due on the note secured by the mortgage foreclosed:		$455,953.30
Accrued Interest good through 4/30/2026		$736,711.01
Intra Month Per Diem Total		$2,928.53
Per diem interest @ $244.36 from May 13, 2026 to May 28, 2026		$3,909.76
Title search and Examination		$665.00
Taxes Disbursements		$63,135.92
Year - 2025	$8,951.54	
Year - 2023	$13,767.29	
Year - 2021	$5,257.10	
Year - 2020	$11,327.96	
Year - 2019	$5,932.84	
Year - 2018	$5,859.29	
Year - 2017	$6,879.96	
Year - 2016	$5,159.94	
Hazard or Property Insurance Disbursements		$24,539.20
Year - 2025	$2,512.00	
Year - 2024	$2,472.00	
Year - 2023	$4,233.60	
Year - 2021	$3,122.70	
Year - 2020	$3,122.70	

Year - 2019	$3,122.70	
Year - 2018	$5,953.50	
Flood Disbursements		$11,925.90
Year - 2020	$4,696.65	
Year - 2019	$4,082.40	
Year - 2016	$3,146.85	
Attorneys' Fees		
Finding as to reasonable flat rate - $6,865.00		
Finding as to reasonable number of hours - 161.55		
Finding as to reasonable hourly rate: $175.00, $300.00 and $330.00		
Attorneys' Fee Total		$50,750.75
Property inspection(s)		$2,670.00
Property Appraisal(s)		$1,095.00
Filing Fee		$2,122.50
Service of Process		$3,663.30
Publication		$640.00
Other: Skip Trace		$177.62
Other: Property Preservation		$9,095.34
Other: MIP/PMI Advances		$92,972.01
Other: Accrued Monthly Serving Fees		$3,880.00
Other: Cost -Deposition/Transcription Cost		$94.50
Other: Cost - Court Cost Doc Retrieval		$59.50
Other: Additional Advances		$3,435.00
Other: Statutory Mail		$649.55
Other: Heir Search		$514.45
SUBTOTAL		$1,471,588.14
TOTAL		$1,471,588.14

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

2. Plaintiff, whose address is c/o Onity Mortgage Corporation f/k/a PHH Mortgage Corporation, ATTN: BAILEE TEAM / COLLATERAL DEPT, 5720 Premier Park Drive, West Palm Beach, FL 33407 holds a lien for the total sum superior to all claims of estates of Defendant(s), on the following described property in Sarasota, Florida:

   Unit 304, Arlington House of Lido Harbour, a Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 661, Page(s) 86 through 113, and amendments thereto recorded in Condominium Book 2, Page(s) 12 and 12A, of the Public Records of Sarasota County, Florida

3. If the total amount with interest at the rate described in paragraph 1 and all costs accrue subsequent to this Judgment are not paid, the Clerk of this Court shall sell 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	Sept. 25, 2026	09:00:00 AM	Foreclosure sale conducted via Internet www.sarasota.realforeclose.com
Manatee County		11:00:00 AM	Foreclosure sales conducted via Internet www.manatee.realforeclose.com
DeSoto County		11:00:00 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 the Plaintiff's costs; second, documentary stamps affixed to the Certificate, third, Plaintiff's attorneys' fees; fourth, the total sum 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 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 filing 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.

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. **Jurisdiction of this action is retained to enter further Orders that are proper including, without limitation, a supplemental complaint to add an omitted party or lien(s) or remedy other defects post-judgment, or Order to determine the amount of the assessment owed to any condominium or homeowners association, and entry of writs of possession.**

   b. **The clerk shall further credit plaintiff's bid with any reasonable advances made by the Plaintiff subsequent to this judgment, or such part of it, as is necessary to pay the bid in full.**

   c. **If the United States of America is a defendant, it shall have the right of redemption pursuant to 28 U.S.C. Section 2410 (c), from the date of the foreclosure sale.**

   d. **The Court finds that Plaintiff complied with the condition precedent of providing notice prior to acceleration of the loan, and prior to the filing of the foreclosure action, pursuant to the terms of the Note and Mortgage.**

   e. **On or before the date of sale, Plaintiff may assign the judgment and/or the bid by filing an Assignment of Judgment and/or Bid without further order of this Court. Plaintiff is entitled to bid any amount at the foreclosure sale, including an amount in excess of its bid credit.**

   f. **On or before the date of sale, Plaintiff may file an Affidavit of Additional Costs and Interest without further order of this Court.**

g. **The Final Judgment is ENTERED.**

h. **Plaintiff asserts that State of Florida Executive Order 20-180 is not applicable as the court case was filed prior to the COVID-19 emergency and the default did not arise as a result of the COVID-19 emergency.**

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 YOU ARE THE PROPERTY OWNER, YOU MAY CLAIM THESE FUNDS YOURSELF. YOU ARE NOT REQUIRED OT HAVE A LAWYER OR ANY OTHER REPRSENTATION 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	**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 OFERING 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	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 6th Avenue West Bradenton, Florida 34205 (941) 747-1628 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 17th Street, Bldg. 1 Sarasota, Florida 34236 (941) 366-1746 www.gulfcoastlegal.org	**Gulfcoast Legal Services** 430 12th Street West Bradenton, Florida 34205 (941) 746-6151 www.gulfcoastlegal.org	

DONE AND ORDERED in Chambers IN Sarasota County, Florida, this 28 day of May, 2026.

Dana Moser
CIRCUIT JUDGE

Copies furnished to all parties on attached Service List

SERVICE LIST
Clerk Case Number: 2018 CA 005432 NC

Copies furnished to:

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Deerfield Beach, FL 33441
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Henry G. Gyden, Esq.
1228 East 7th Avenue
Suite 200
Tampa, FL 33605
hgyden@gydenlaw.com

Unknown Tenant #1, John Birches
1900 Benjamin Franklin Dr #304 A
Sarasota, FL 34236

The Estate of Clo-Ann Garrison a/k/a Cloann Garrison a/k/a Clo-A Garrison (Deceased)
c/o Mark Edward Garrison a/k/a Mark Garrison, Pers. Rep.
1900 Ben Franklin Dr #304A
Sarasota, FL 34236

Adding Machine Calculator Tape

Print page and close browser tab to return to the Adding Machine Calculator.

		Entry	Sub-Total	Notes
1.	+	455,953.30	455,953.30	
2.	+	736,711.01	1,192,664.31	
3.	+	2,928.53	1,195,592.84	
4.	+	3,909.76	1,199,502.60	
5.	+	665.00	1,200,167.60	
6.	+	63,135.92	1,263,303.52	
7.	+	24,539.20	1,287,842.72	
8.	+	11,925.90	1,299,768.62	
9.	+	50,750.75	1,350,519.37	
10.	+	2,670.00	1,353,189.37	
11.	+	1,095.00	1,354,284.37	
12.	+	2,122.50	1,356,406.87	
13.	+	3,663.30	1,360,070.17	
14.	+	640.00	1,360,710.17	
15.	+	177.62	1,360,887.79	
16.	+	9,095.34	1,369,983.13	
17.	+	92,972.01	1,462,955.14	
18.	+	3,880.00	1,466,835.14	
19.	+	94.50	1,466,929.64	
20.	+	59.50	1,466,989.14	
21.	+	3,435.00	1,470,424.14	
22.	+	649.55	1,471,073.69	
23.	+	514.45	1,471,588.14	
	Total	=	1,471,588.14	

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