Filing # 251375324 E-Filed 06/29/2026 09:58:58 AM

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

CLERK CASE NUMBER: 2026 CA 001930 NC

FEDERAL HOME LOAN MORTGAGE CORPORATION AS TRUSTEE FOR THE BENEFIT OF THE FREDDIE MAC SEASONED LOANS STRUCTURED TRANSACTION TRUST SERIES 2020-3,
Plaintiff,

vs.

STEVEN LANOUE A/K/A STEVEN A. LANOUE; CHARLENE LANOUE A/K/A CHARLENE L. LANOUE; 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

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KAREN E. RUSHING
CLERK OF THE CIRCUIT COURT
SARASOTA COUNTY, FLORIDA
CIVIL COURTS Receipt # 3513565

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 heard before the Court. On the evidence presented

IT IS ORDERED AND ADJUDGED that Plaintiff's Motion for Order to Show Cause pursuant to Florida Statute 702.10 is **GRANTED** against all defendants listed by name: CHARLENE LANOUE A/K/A CHARLENE L. LANOUE; STEVEN LANOUE A/K/A STEVEN A. LANOUE; .

1. Plaintiff, **c/o Selene Finance LP, 3501 Olympus Boulevard, 5th Floor, Suite 500, Dallas, TX 75019**, is due.

Principal Balance:	$208,824.08
Deferred Principal Balance:	$112,159.10
Interest to 6/29/2026	$8,631.87
Escrow Advance	$4,745.24
Late Charges	$150.00
Inspections	$995.00
Property Valuation	$190.00

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Title Search	$800.00
Clerk Summons:	$20.00
Attorneys' Fees:	$5,400.00
Flat Fee: $5,400.00	
Court Costs, now taxed:	
Complaint Filing:	$1,981.04
Service of Process:	$170.00
TOTAL	**$344,066.33**

that shall bear interest at the rate of 8.25%.

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 16, BLOCK 84, GULF GATE WOODS, UNIT NO. 2, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 20, PAGES 9 AND 9A, PUBLIC RECORDS OF SARASOTA COUNTY, FLORIDA.

2816 HARDEE DRIVE, SARASOTA, FL 34231

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	09/28/2026	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. 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. Jurisdiction is further reserved 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, and orders resolving any disputes with respect to assessments and/or other amounts allegedly due associations.

9. **Attorneys' Fees.** The Court finds, based upon the affidavits presented and upon inquiry of counsel for the Plaintiff, that the flat fee of $5,400.00 is reasonable and appropriate for the Plaintiff's counsel's attorney's fees. 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.

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

DONE AND ORDERED in Chambers in Sarasota County, Florida, this 29th day of June, 2026.

DANA MOSS, Circuit Judge

6/29/2026 9:58 AM 2026 CA 001930 NC

e-Signed 6/29/2026 9:58 AM 2026 CA 001930 NC

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