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KAREN E. RUSHING
CLERK OF THE CIRCUIT COURT
SARASOTA COUNTY, FLORIDA
CIVIL COURTS Receipt # 3526697

IN THE CIRCUIT COURT OF THE
12TH JUDICIAL CIRCUIT IN & FOR
SARASOTA COUNTY, FLORIDA

Clerk Case Number: 2026 CA 000252 NC

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

v.

SHANNON STANFORD WIGGINS A/K/A SHANNON ALLENA STANFORD; CITY OF NORTH PORT, FLORIDA; FLORIDA HOUSING FINANCE CORPORATION; UNITED STATES OF AMERICA ACTING ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; UNKNOWN SPOUSE OF SHANNON STANFORD WIGGINS A/K/A SHANNON ALLENA STANFORD; STEVE WIGGINS A/K/A STEVEN WIGGINS,
Defendant(s).

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 published in 12th Circuit on 4-5-10.

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

IT IS ORDERED AND ADJUDGED that:

1. The Plaintiff, **U.S. BANK NATIONAL ASSOCIATION** 2800 Tamarack Road Owensboro, KY 42301, is due.

Principal due on the note secured by the mortgage foreclosed:	$	182,510.24
Interest on the note and mortgage	$	12,917.70
Corporate Advance Balance: - Property Preservation $340.00 - Attorney Fees $4720.00 - Attorney Costs $3159.82 - Loss Mit/DPA Amounts $5382.87	$	13,602.69
Escrow: - Last Positive Balance ($2135.69) - MIP/PMI $820.26 - Taxes $2972.72 - Hazard Insurance $3724.00 - Payments ($2.86)	$	5,378.43
Pre-Acceleration Late Charges	$	184.32
TOTAL SUM	$	214,593.38

Filed 07/30/2026 01:38 PM - Karen E. Rushing, Clerk of the Circuit Court, Sarasota County, FL

that shall bear interest at the rate of 8.06% 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.

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 18, BLOCK 1542, THIRTY-FIRST ADDITION TO PORT CHARLOTTE SUBDIVISION, A SUBDIVISION ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 15, PAGE(S) 15, 15A THROUGH 15F, INCLUSIVE, OF THE PUBLIC RECORDS OF SARASOTA COUNTY, FLORIDA.

Property Address: 4126 COBBLER LN 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, except as prescribed in paragraph 4, in accordance with section 45.031, Florida Statutes, using the following method:

Check One	Sales Information	Date [Clerk Inserts]	Time	Location
X	**Sarasota County**	**December 1, 2026**	9:00 a.m. or as soon as possible thereafter	Foreclosure sales conducted via Internet: www.sarasota.realforeclose.com
	Manatee County		11:00 a.m. or as soon as possible thereafter	Foreclosure sales conducted via Internet: www.manatee.realforeclose.com
	DeSoto County		11:00 a.m. or as soon as possible thereafter	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 plaintiff's costs which includes any additional advances; 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 is retained to enter further orders as are proper including, but not limited to writs of possession, determination of amounts due pursuant to sections 718.116 and/or 720.3085, Florida Statutes, supplemental complaints, reforeclosure motions/complaints, attorneys' fees and costs, motions for additional advances, amendments to the final judgment and deficiency judgments except where a discharge is applicable or personal service not obtained.

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. Attorney Fees. The court finds that the attorney fees are reasonable and appropriate. Plaintiff's counsel represents that the attorneys' fee awarded does not exceed its contract flat fee and hourly rate with the plaintiff. The court finds that there is/are no reduction or enhancement factors for consideration by the court pursuant to Florida Patients Compensation Fund v. Rowe, 472 So. 2d 1145 (Fla. 1985).

NOTICE PURSUANT TO § 45.031, FLORIDA STATUTES (2006).

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 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** 2000 Main Street Sarasota, Florida 34237 (941) 861-7400 www.sarasotaclerk.com	**Manatee County** **Clerk of Court** 1115 Manatee Ave W Bradenton, FL 34205 (941) 749-1800 www.manateeclerk.com	**DeSoto County** **Clerk of Court** 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 the receipt of this notice.

Sarasota 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 **Gulfcoast Legal Services** 1750 17th Street, Bldg. 1 Sarasota, Florida 34236 (941) 366-1746 www.gulfcoastlegal.org	**Manatee County** **Legal Aid of Manasota** 1101 6th Avenue West Bradenton, Florida 34205 (941) 747-1628 www.gulfcoastlegal.org **Gulfcoast Legal Services** 430 12th Street West Bradenton, Florida 34205 (941) 746-6151 www.gulfcoastlegal.org	**DeSoto County** Fla. Rural Legal Services 3210 Cleveland Avenue, Suite A Ft. Myers, Florida 33901 (800) 476-8937 www.flrs.org

DONE AND ORDERED in Chambers at Sarasota, SARASOTA County, Florida.

7/30/2026 12:32 PM 2026 CA 000252 NC

e-Signed 7/30/2026 12:32 PM 2026 CA 000252 NC

Circuit Judge

Copies furnished to all parties on attached Service List

SERVICE LIST

Case No: 2026 CA 000252 NC

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UNITED STATES OF AMERICA ACTING ON BEHALF OF THE
SECRETARY OF HOUSING AND URBAN DEVELOPMENT
C/O UNITED STATES ATTORNEY''S OFFICE FOR THE MIDDLE DISTRICT OF FLORIDA
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TAMPA, FL 33602
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