

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

**Clerk Case Number: 2025 CA 006255 NC
Division:**

**LAKEVIEW LOAN SERVICING, LLC,
Plaintiff(s),**

**MICHELLE T REAM; UNITED STATES OF
AMERICA ON BEHALF OF SECRETARY OF
HOUSING AND URBAN DEVELOPMENT,
Defendant(s).**

FOR CLERK'S USE ONLY

**RECORDED IN OFFICIAL RECORDS
INSTRUMENT # 2026104111 6 PG(S)**

7/30/2026 4:19 PM

KAREN E. RUSHING

**CLERK OF THE CIRCUIT COURT
SARASOTA COUNTY, FLORIDA**

CIVIL COURTS

Receipt # 3526772

FINAL JUDGMENT OF FORECLOSURE

THIS ACTION came before this Honorable Court at a Non-Jury Trial on July 30, 2026. This Honorable Court, based on the state of the record at the time of the hearing, it is therefore ORDERED AND ADJUDGED that:

1. The Court finds that Plaintiff met its prima facie case for foreclosure.
2. The Court also finds that Plaintiff met its burden of proof to establish standing and amounts due where no affidavit or other evidence to the contrary was presented by any of the Defendants to contradict the evidence submitted by Plaintiff.
3. This Court has jurisdiction over foreclosure cases under Florida Statutes. Service of process has been secured upon all parties.
4. Plaintiff holds a lien for the total sum in this Final Judgment, which is superior and prior to the right, title interest, claims of lien, encumbrances and equities of the following Defendants:
MICHELLE T REAM; UNITED STATES OF AMERICA ON BEHALF OF SECRETARY OF HOUSING AND URBAN DEVELOPMENT and all others claiming through or on behalf of said defendants, on the following real property:

**LOT 12, BLOCK 1944, FORTY-FIRST ADDITION TO PORT CHARLOTTE
SUBDIVISION, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT
BOOK 16, PAGES 42, 42A THROUGH 42F, OF THE PUBLIC RECORDS OF
SARASOTA, COUNTY, FLORIDA.**

25-13753FL

5. Plaintiff is due the following amounts:

Unpaid Principal Balance	\$196,429.59
Interest from 9/1/24 through 7/4/26	\$26,225.77
Daily interest from 7/5/26 through 7/30/26 @ a per diem rate of \$39.02 (26 days)	\$1,014.52
Late Charges	\$54.39
Escrow Advances	\$6,631.21
Pro Rata MIP	\$175.06
Property Inspections	\$630.00
Property Preservation	\$6,206.08
Subtotal	\$237,366.62
<u>Attorneys Fees and Court Costs</u>	
Attorneys Fees	\$7,086.00
Service of Process	\$1,306.80
Filing Fee	\$960.00
Subtotal	\$9,352.80
<u>GRAND TOTAL</u>	<u>\$246,719.42</u>

The total sum will bear interest at the prevailing statutory interest rate 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.

6. This is an in-rem judgment against Defendant MICHELLE T REAM as record title owner of the real property herein described. All other Defendants interests are in the form of inferior liens to Plaintiff's Note and Mortgage. As such, said liens are extinguished subject to any statutory right of redemption as outlined further in this final judgment.
7. If the total sum with interest at the rate described in Paragraph 5 and all costs accrued subsequent to this judgment are not paid, the clerk of this court must sell the property at public sale as set forth below to the highest bidder for cash, on a specified day that must 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	Time	Location
Sarasota County	9/29/2026	9:00 a.m.	Foreclosure sales conducted via Internet: www.sarasota.realforeclose.com

8. Plaintiff must advance all subsequent costs of this action and must 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 must be responsible for the documentary stamps payable on the certificate of title. If Plaintiff is the purchaser, the clerk must 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.
9. On filing the Certificate of Title, the clerk must 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 5 from the date of this judgment to the date of the sale; and by retaining any remaining amount pending the further Order of this court.
10. 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 must be foreclosed of all estate or claim in the property, and defendant's right of redemption as prescribed by section 45.0315, Florida Statutes, must be terminated, except as to the rights of a bona fide tenant occupying residential premises under the Federal Protecting Tenant at Foreclosure Act, 12 U.S.C. § 5220, note, or section 83.5615, Florida Statutes, and claims or rights under chapter 718 or chapter 720, Florida Statutes, if any. On the filing of the certificate of title, the person named on the certificate of title must be let into possession of the property, subject to the rights of a bona fide tenant occupying residential premises under the federal Protecting Tenants at Foreclosure Act 12 U.S.C. § 5220, note, or section 83.5615, Florida Statutes. If any Defendant remains in possession of the property, the clerk must not, without further Order of the court, issue forthwith a writ of possession upon request of the person named on the Certificate of Title.
11. The right of redemption of any Defendant is terminated upon the issuance of the Certificate of Sale by the clerk of court under the provisions of Florida Statutes 45.0315.
12. The Court finds the requested attorneys' fee consists of a flat rate and hourly fees that the firm's client has agreed to pay in this manner. Based upon the affidavits presented and upon inquiry of counsel for the Plaintiff, the flat fee of \$4,050.00 and the 9.2 hours expended at an hourly rate of \$330.00, is appropriate and reasonable for the Plaintiff's counsel's attorney's fees. Therefore, This Honorable Court has awarded reasonable attorney's fees in the amount indicated in Paragraph 5 of this Final Judgment. Given the amount of the fee requested and the labor expended, the Court finds

that a lodestar analysis is not necessary. The Court finds that there are no reduction or enhancement factors by the Court pursuant to *Florida Patient's Compensation Fund v. Rowe*, 472 So. 2d 1145 (Fla. 1985). PLAINTIFF'S COUNSEL CERTIFIES THAT THE ATTORNEY AWARDED DOES NOT EXCEED ITS CONTRACTED FEE WITH THE PLAINTIFF.

13. The Court retains jurisdiction of this action to enter further Orders that are proper including, without limitation, writs of possession, deficiency judgments and re-foreclosure of omitted parties and to determine the amount of assessments due under Florida Statutes 718.116 or 720.3085, if applicable.

14. In the event the instant case is dismissed by the Plaintiff, the Clerk of Court is hereby directed to release any original loan documents filed with the Court to counsel of record for Plaintiff.

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 THE 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 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 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.

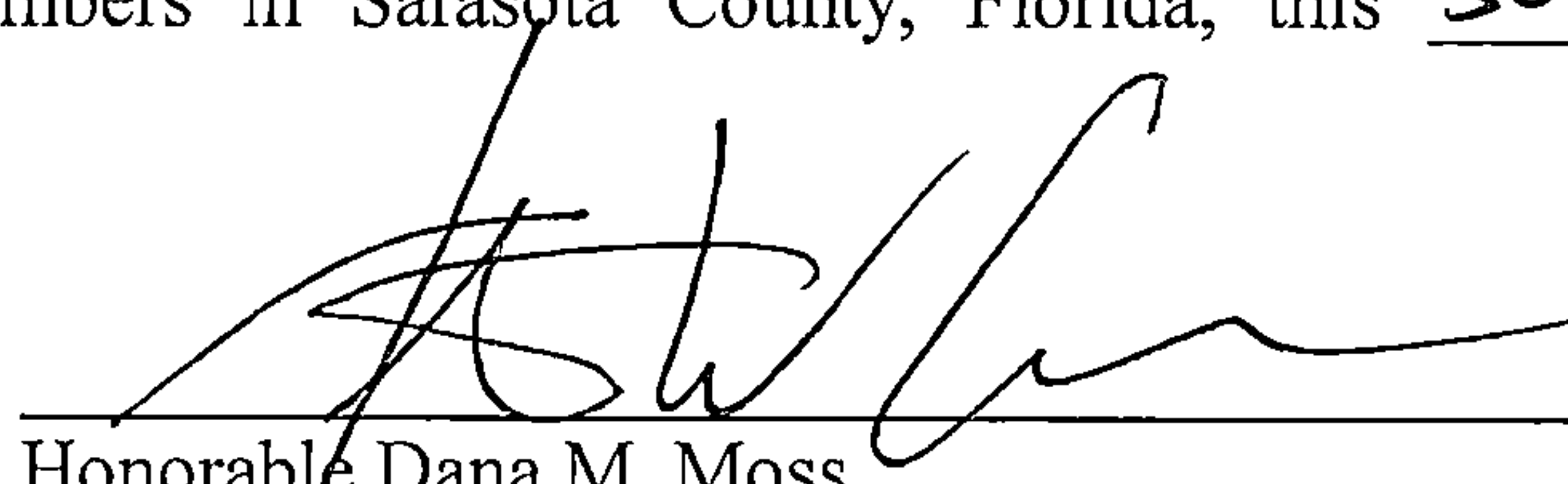
Sarasota County Clerk of Court	Manatee County Clerk of Court	DeSoto County Clerk of Court
2000 Main Street Sarasota, Florida 34237 (941) 861-7400 www.sarasotaclerk.com	1115 Manatee Ave W Bradenton, FL 34205 (941) 749-1800 www.manateeclerk.com	115 East Oak Street Arcadia, FL 34266 (863) 993-4876 www.desotoclerk.com

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 6 th 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 17 th Street, Bldg. 1 Sarasota, Florida 34236 (941) 366-1746 www.gulfcoastlegal.org	Gulfcoast Legal Services 430 12 th Street West Bradenton, Florida 34205 (941) 746-6151 www.gulfcoastlegal.org	

DONE AND ORDERED in Chambers in Sarasota County, Florida, this 30th day of July, 2026.


 Honorable Dana M. Moss
 Circuit Court Judge

7/30/2026

SERVICE LIST

McCalla Raymer Leibert Pierce LLP
MRService@mccalla.com
Attorney for Plaintiff

“Plaintiff will serve a conformed copy via U.S. Mail to the following and file a certificate of service with the clerk of court”

Michelle T Ream
104 E Mooney St.
Dresden, TN 38225

United States of America on behalf of Secretary of Housing and Urban Development
c/o Office of Regional Counsel
400 W Bay St Ste 1015
Jacksonville, FL 32202