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KAREN E. RUSHING
CLERK OF THE CIRCUIT COURT
SARASOTA COUNTY, FLORIDA
CIVIL COURTS Receipt # 3527417

**IN THE CIRCUIT COURT FOR THE TWELFTH JUDICIAL CIRCUIT IN AND FOR SARASOTA COUNTY, FLORIDA CIRCUIT CIVIL DIVISION**

**SELENE FINANCE LP**

**Plaintiff(s),**

**vs.**

**KELLY L. NEVISON;**
**FAMILY PRIDE ROOFING INC.**

**CASE NO.: 2025 CA 006177 NC**

**Defendant(s).**
_____/

## FINAL JUDGMENT OF FORECLOSURE

**THIS ACTION** was tried before the court on July 30, 2026. On the evidence presented,

**IT IS ADJUDGED** that:

1. Plaintiff, **Selene Finance LP**, whose address is 3501 Olympus Boulevard, 5th Floor, Suite 500, Dallas, TX 75019, is due:

| | | |
|---|---|---|
| Principal: | | $236,500.80 |
| Interest from 09/01/2024 to 07/30/2026 | | $16,596.74 |
| Pro Rat MIP/PMI Amt: | | $312.00 |
| Total Fees Amt: | | $10.00 |
| Late Fee: | | $430.38 |
| Property Inspection: | | $510.00 |
| Title Search: | | $325.00 |
| **Attorneys' Fees:** | | |
| Finding as to reasonable number of hours | 3.20 | |
| Finding as to reasonable hourly rate | $330.00 | |

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| | | |
|---|---|---|
| Flat Fees: $4,750.00 | | |
| Hourly Fee: $1,056.00 | | |
| Attorneys' Fees Total: | | $5,806.00 |
| **Court Costs, Now Taxed:** | | |
| Background Search | $6.25 | |
| Filing Fee - Complaint: | $982.33 | |
| Process Service | $510.00 | |
| Court Costs Total: | | $1,498.58 |
| Escrow Balance: | | |
| CountyTaxes: | $3,986.15 | |
| Hazard Insurance: | $8,543.39 | |
| Flood Insurance: | $2,250.00 | |
| Escrow Advance Refund | (2,518.05) | |
| PMI/FHA: | $12,261.49 | |
| Starting Escrow Balance: | (3,456.08) | |
| Escrow Totals: | | $21,066.30 |
| **GRAND TOTAL** | | **$283.055.80** |

that shall bear interest at the legal rate, which was 8.06% per annum as of July 1, 2026.

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

**LOT 1, BLOCK 116, SEVENTH ADDITION TO PORT CHARLOTTE SUBDIVISION, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 12, PAGE(S) 19, OF THE PUBLIC RECORDS OF SARASOTA COUNTY, FLORIDA.**

Property address: 1982 Winslow Lane, North Port, FL 34286

3. If the grand total amount 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 subject property at public sale on **December 1, 2026**, to the highest bidder for cash, except as prescribed in paragraph 4, in accordance with Section 45.031, Florida Statutes, using the following method: at www.sarasota.realforeclose.com , beginning at 9:00 AM, on the prescribed date.

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 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. If proceeds are to be distributed to Plaintiff or Plaintiff's Counsel, the Clerk is authorized to issue a single check made payable to counsel for Plaintiff.

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. Notwithstanding the foregoing, the rights of any condominium or homeowners' association to collect unpaid assessments from any subsequent title holder, including the first mortgage holder, shall be preserved and shall be governed as provided in Section 718.116 and 720.3085, Florida Statutes, subject to limitations as set-forth in *Coral Lakes Community Association, Inc. v. Busey Bank, N.A.*, 30 So. 3d 579 (Fla. 2d DCA 2010).

7. The court finds, based upon the affidavits/testimony presented and upon inquiry of counsel for the Plaintiff, that 3.20 hours were reasonably expended by Plaintiff's counsel and that an hourly rate of $330.00 is appropriate. Plaintiff's counsel represents that the attorneys' fees awarded does not exceed its contract fee 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). (If the court has found that there are reduction or enhancement factors to be applied, then such factors must be identified and explained therein).

If the fees to be awarded are a flat fee, the requested attorneys' fees are a flat rate fee that the firm's client has agreed to pay in this matter. Given the amount of the fee requested and the labor expended, the court finds that a lodestar analysis is not necessary and that the flat fee is reasonable.

Plaintiff incurred attorneys' fees during the prosecution of this action, but has

chosen to forego having the court include said fees in the final judgment. Therefore, the Court renders no opinion as to the reasonableness of the fees and make no provision for said fees in this final judgment.

8. **If the Plaintiff is the purchaser at the sale, the Plaintiff may assign its bid to a third party assignee by recording and filing an Assignment of Bid and the Clerk of Court is hereby directed to issue a Certificate of Title to the assignee named therein.**

9. The Court retains jurisdiction of this action to enter further orders that are proper, including, without limitation, writs of possession, deficiency judgments, re-foreclosure or a supplemental complaint to add an omitted party post-judgment.

**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 the property being foreclosed on has qualified for the homestead tax exemption in the most recent approved tax roll, the final judgment shall additionally contain the following statement in conspicuous type.)

**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 THE COURT FOR SARASOTA COUNTY, TELEPHONE: (941) 861-7400, 2000 MAIN STREET, SARASOTA, FL 34237, WITHIN (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.**

**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 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 LEGAL AID OF MANASOTA, INC., 1101 6TH AVENUE WEST, SUITE 111, BRADENTON, FL 34205, (941)-747-1628, 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 LEGAL AID OF MANASOTA, INC., YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.**

**DONE AND ORDERED** at Sarasota, Sarasota County, Florida.

7/31/2026 9:45 AM 2025 CA 006177 NC

e-Signed 7/31/2026 9:45 AM 2025 CA 006177 NC

Hunter W. Carroll, Judge