

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

WILMINGTON SAVINGS FUND SOCIETY,
FSB, NOT IN ITS INDIVIDUAL CAPACITY
BUT SOLELY AS OWNER TRUSTEE OF
RESIDENTIAL CREDIT OPPORTUNITIES
TRUST II

Plaintiff,

vs.

REMEDY CLEANING, LLC; MICHAEL DAVID
CUNNINGHAM; HOLLY ANN CUNNINGHAM;
UNKNOWN PERSON(S) IN POSSESSION OF
THE SUBJECT PROPERTY;

Defendants.

RECORDED IN OFFICIAL RECORDS
INSTRUMENT # 2026113347 6 PG(S)
8/19/2026 4:05 PM
KAREN E. RUSHING
CLERK OF THE CIRCUIT COURT
SARASOTA COUNTY, FLORIDA
CIVIL COURTS Receipt # 3534778
CASE NO.: 2026 CA 001477 NC

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 at the hearing on Plaintiff’s Motion for Summary Final Judgment of Foreclosure and Breach of Guaranty on August 17, 2026. On the evidence presented

IT IS ORDERED AND ADJUDGED that:

1. Plaintiff, WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE OF RESIDENTIAL CREDIT OPPORTUNITIES TRUST II, c/o BSI FINANCIAL SERVICES, 314 SOUTH FRANKLIN STREET, TITUSVILLE, PENNSYLVANIA 16354, is due:

Description	Amount
Principal	\$ 382,525.29
Accrued Interest through 6/14/2026	\$ 18,736.06
Regular Per Diem Interest of \$74.65 from 6/15/2026 to 8/17/2026	\$ 4,777.60
Default Per Diem Interest of \$42.5028 from 6/15/2026 to 8/17/2026	\$ 2,720.18
Unpaid Late Charges	\$ 1,325.60
Title Search Expense	\$ 350.00
Taxes	\$ 21,539.92
Hazard Insurance	\$ 15,147.00
Escrow Payment Reversal	\$ 827.18
Property Inspections	\$ 18.50

File No.: 26-00538 BSI
V4.20190425

Default Interest	\$ 8,096.24
Occupancy Inspections	\$55.50
Filing Fee	\$ 1,950.00
Service of process	\$ 510.00
Less Credit for: Escrow Payment	\$ (30,291.88)
Less Credit for: Escrow Refund	\$ (248.36)
Less Credit for: Reapplication of Payments	\$ (6,472.42)
SUBTOTAL	\$ 434,511.25
Plaintiff's Attorney's Fees Attorney's Flat Fee: \$5,400.00 Finding as to reasonable number of hours: 8.50 Finding as to reasonable hourly rate: \$ 300.00	\$ 7,950.00
TOTAL	\$ 442,461.25

that must bear interest at a rate of 8.06% per year.

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 10, BLOCK A, MANASOTA ACRES, LESS AND EXCEPT THAT PART FOR STATE ROAD AS DESCRIBED IN OFFICIAL RECORDS BOOK 2722, PAGE 2723, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 5, PAGE(S) 100, OF THE PUBLIC RECORDS OF SARASOTA COUNTY, FLORIDA.

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 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 [Clerk Inserts]	Time	Location
Sarasota County	October 16, 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 Oak Street Arcadia, Florida 34266 www.desotoclerk.com

4. 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.
5. On filing of 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 1 from this date to the date of the sale; and by retaining any remaining amount pending the further order of this court.
6. Right of Redemption/Right of Possession. 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 Tenants 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 pursuant 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 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 as are proper, including without limitation, a deficiency judgment.
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 as are proper including, but not limited to, the following: allow for a supplemental complaint to add omitted parties post-judgment; and provide for post judgment determination of the amount of association assessments due pursuant to Fla. Stat. §718.116 and /or §720.3085.
9. Plaintiff, WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE OF RESIDENTIAL CREDIT OPPORTUNITIES TRUST II, c/o BSI FINANCIAL SERVICES, 314 SOUTH FRANKLIN

STREET, TITUSVILLE, PENNSYLVANIA 16354, does have a lien for the total sum of this judgment and shall recover from Defendants MICHAEL DAVID CUNNINGHAM and HOLLY ANN CUNNINGHAM the amount of \$ 442,461.25.

NOTICE PURSUANT TO § 45.031, FLORIDA STATUTES

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 CONTACT 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
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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 17 th Street, Bldg. 1 Sarasota, Florida 34236 (941) 366-1746 www.gulfcoastlegal.org	Manatee County Legal Aid of Manasota 1101 6 th Avenue West Bradenton, Florida 34205 (941) 747-1628 www.gulfcoastlegal.org Gulfcoast Legal Services 430 12 th 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
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DONE AND ORDERED in Chambers in SARASOTA County, Florida, this 19th day of
August, 2026.

Dana Moss 8/19/2026 2:09 PM 2026 CA 001477 NC

e-Signed-8/19/2026 2:09 PM-2026-CA 001477 NC
Dana Moss
Circuit Judge, Twelfth Judicial Circuit

Copies furnished to all parties on the attached Service List:

SERVICE LIST

Final Judgment of Foreclosure
Case No. 2026 CA 001477 NC

Kahane & Associates, P.A.
1619 NW 136th Avenue, Suite D-220
Sunrise, Florida 33323
Telephone: (954) 382-3486
Telefacsimile: (954) 382-5380
Designated service email: notice@kahaneandassociates.com

MICHAEL CUNNINGHAM
924 S. DORAL LANE
VENICE, FLORIDA 34293

HOLLY CUNNINGHAM
924 S. DORAL LANE
VENICE, FLORIDA 34293
hcunningham11@gmail.com

UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY
2501 ENGLEWOOD ROAD,
ENGLEWOOD, FLORIDA 34223

REMEDY CLEANING, LLC
c/o HOLLY CUNNINGHAM, LAST KNOWN OFFICER, as Registered Agent
924 S DORAL LANE
VENICE, FLORIDA 34293