Filing # 257054925 E-Filed 09/15/2026 09:03:28 AM

RECORDED IN OFFICIAL RECORDS
INSTRUMENT # 2026125708 7 PG(S)
9/15/2026 3:12 PM
KAREN E. RUSHING
CLERK OF THE CIRCUIT COURT
SARASOTA COUNTY, FLORIDA
CIVIL COURTS Receipt # 3545355

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

U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR REO TRUST 2017-RPL1,

Plaintiff,

vs.

GLORIA BRYANT *a/k/a* GLORIA A. BRYANT *a/k/a* GLORIA ANN BRYANT; UNKNOWN SPOUSE OF GLORIA BRYANT *a/k/a* GLORIA A. BRYANT *a/k/a* GLORIA ANN BRYANT; PINNACLE FINANCE; UNKNOWN TENANT #1; UNKNOWN TENANT #2; ALL OTHER UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER, AND AGAINST THE HEREIN NAMED DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAME UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS

Defendant(s).
_____/

CASE NO. 2023 CA 001564 NC

DIVISION: A

UNIFORM FINAL JUDGMENT OF MORTGAGE FORECLOSURE

THIS ACTION was heard before the Court on **September 15th, 2026**, upon Plaintiff's Motion for Summary Judgment. Based on the evidence presented and being otherwise fully informed in the premises:

IT IS ADJUDGED that:

1. Plaintiff's Final Judgment is GRANTED. Service of process has been duly and regularly obtained over Defendants: GLORIA BRYANT *a/k/a* GLORIA A. BRYANT *a/k/a* GLORIA ANN BRYANT; PINNACLE FINANCE, LLC; UNKNOWN TENANT #1 N/K/A CECILIA GILBERT; and ALL OTHER UNKNOWN PARTIES CLAIMING INTEREST BY, THROUGH, UNDER, AND AGAINST THE HEREIN NAMED DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER

Filed 09/15/2026 09:36 AM - Karen E. Rushing, Clerk of the Circuit Court, Sarasota County, FL

SAME UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS, hereinafter referred to as "Defendants."

2. **Amounts Due.** Plaintiff, U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR REO TRUST 2017-RPL1, whose address is c/o Nationstar Mortgage LLC, 8950 Cypress Waters Blvd., Coppell, Texas, 75019, is due the following amounts:

CATEGORY	**AMOUNT**
Principal due on the note secured by the mortgage foreclosed:	$124,887.51
Deferred Principal	$277.19
Interest on the note and mortgage from 03/30/2023 – 05/29/2026 (Per Diem: $23.10)	$26,661.90
Interest on the note and mortgage from 05/30/2026 – 09/15/2026 *(109 days at $23.10 per diem)*	$2,517.90
Pre-acceleration Late Charges	$125.40
Property Taxes (2023,2024,2025)	$3,766.50
Hazard Insurance	$7,153.06
Property Inspections	$973.50
Property Preservation	$1,640.00
BPO	$90.00
Own Line Item	$11,969.12
Misc. Recovery	($1,836.54)
PRIMARY LIEN SUB-TOTAL	**$178,225.54**
CATEGORY	**AMOUNT**
Principal due on the note secured by the mortgage foreclosed:	$16,658.49
Deferred Principal	$1,401.28
Interest on the note and mortgage from 04/01/2022 – 05/29/2026 (Per Diem: $2.40)	$3,638.21
Interest on the note and mortgage from 05/30/2026 – 09/15/2026 *(109 days at $2.40 per diem)*	$261.60
Pre-acceleration Late Charges	$64.89
Title Fee	$250.00
SECONDARY LIEN SUB-TOTAL	**$22,274.47**
Attorney's Fees – Standard Foreclosure Flat Fee	$5,400.00
Additional Attorney's Fees – Non-Standard Flat Fees: Preparation and attendance at Case Management Conference	$325.00
Additional Attorney's Fees – Non-Standard Flat Fees: Preparation, filing and obtaining Order on Motion to Reopen case	$325.00
Additional Attorney's Fees – Non-Standard Flat Fees: Motion to Reset Sale	$325.00
Additional Attorney's Fees – Non-Standard Flat Fees: Motion to Cancel Sale	$325.00

Additional Attorney's Fees – Non-Standard Hourly Fees Finding as to reasonable number of hours: 3 Find as to reasonable hourly rate: $225.00	$675.00
Additional Attorney's Fees – Non-Standard Hourly Fees Finding as to reasonable number of hours: 2 Find as to reasonable hourly rate: $225.00	$450.00
Additional Attorney's Fees – Non-Standard Hourly Fees Finding as to reasonable number of hours: 2 Find as to reasonable hourly rate: $330.00	$660.00
Additional Attorney's Fees – Non-Standard Hourly Fees Finding as to reasonable number of hours: 1 Find as to reasonable hourly rate: $330.00	$330.00
Additional Attorney's Fees – Non-Standard Hourly Fees Finding as to reasonable number of hours: 3 Find as to reasonable hourly rate: $330.00	$990.00
Additional Attorney's Fees – Non-Standard Hourly Fees Finding as to reasonable number of hours: 3 Find as to reasonable hourly rate: $330.00	$990.00
Additional Attorney's Fees – Non-Standard Hourly Fees Finding as to reasonable number of hours: 10 Find as to reasonable hourly rate: $330.00	$3,300.00
SUB-TOTAL	**$14,095.00**
Attorney Costs – Statutory Postage	$1.20
Attorney Costs – Statutory Postage	$7.38
Attorney Costs – Statutory Postage	$15.51
Attorney Costs – Statutory Postage	$3.72
Attorney Costs – Statutory Postage	$3.72
Attorney Costs – Service of Process	$395.00
Attorney Costs – Service of Process	$85.00
Attorney Costs – Complaint Filing Fee	$465.75
Attorney Costs – Title Search	$275.00
Attorney Costs – Title Update	$45.00
Attorney Costs – FedEx Cost	$38.16
Attorney Costs – Sale Cost- Auctioneer	$140.00
SUB-TOTAL	**$1,475.44**
GRAND TOTAL	**$216,070.45**

The grand total sum referenced above must bear interest from this date forward at the current rate of 8.06% per year, and subject to change as set forth in section 55.03, Florida Statutes.

Lien on Property. Plaintiff holds a lien for the grand total sums set forth in Paragraph 2 herein, which lien is superior in dignity to any right, title, interest or claim of the Defendant(s) named herein, and any person, corporation or entities claiming by, through, under or against these Defendant(s), encumbering the subject property located in Sarasota County, Florida, more particularly described as:

LOT 19, BLOCK 8, NORTH RIVERSIDE PARK, PLAT BOOK VOLUME 1, PAGE 166.

Property Address: **1260 Highland Street, Sarasota, FL 34234**

4. **Sale of Property.** If the total sum with interest at the rate described in Paragraph 2 and all costs accrued subsequent to this judgment are not paid, the Clerk of the Court must sell the subject property to the highest bidder for cash, except as prescribed in Paragraph 5, at public sale on **November 16, 2026, at 9:00 AM** after having first given notice as required by section 45.031, Florida Statutes. Public auctions for foreclosures are held by electronic sale beginning at 9:00 AM on the prescribed date at http://www.sarasota.realforeclose.com.

5. **Costs.** 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 shall 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.

6. **Section 718 and 720, Fla. Stat., Entitlement.** If applicable, Plaintiff, its successors or assigns, is entitled to safe harbor under section 718 and 720, Florida Statutes, and as such is only responsible to pay 1% of the subject mortgage or 12 months of regular periodic assessments, at the time certificate of title is issued vesting title to Plaintiff, its successors or assigns. Plaintiff, its successors or assigns, is not responsible for interest, late fees, collection costs or attorney's fees incurred prior to the issuance of the certificate of title.

7. **Distribution of Proceeds.** 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 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 2 from this date to the date of the sale; and by retaining any remaining amount pending further Order of this court.

8. **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; and except as to the UNITED STATES OF AMERICA, which as a lien

holder shall have the right to exercise its right of redemption pursuant to 26 U.S.C. Section 7425 and/or Title 28, United States Code, Section 2410(c), within 120 days from the date of sale. On the filing of the certificate of title, the person named on the certificate of title shall 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

9. **Attorney's Fees.** 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.

The court finds, based on the affidavits/testimony presented and on inquiry of counsel for the Plaintiff that the hours stated in Paragraph 2 were reasonably expended by Plaintiff's counsel and that the hourly rate stated in Paragraph 2 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 under *Florida Patients Compensation Fund v. Rowe,* 472 So. 2d 1145 (Fla. 1985).

10. **Secondary Lien.** The Court finds that Plaintiff is entitled to Secondary Lien. GLORIA BRYANT *a/k/a* GLORIA A. BRYANT *a/k/a* GLORIA ANN BRYANT executed and delivered a Promissory Note on May 24, 2006, and a Mortgage securing the indebtedness evidenced by said Note, which Mortgage was recorded on June 2, 2006, in Instrument No, 2006101795 of the Public Records of Sarasota County, Florida.

Judgment is hereby entered in favor of the Plaintiff as to its request to foreclose its security interest in the Secondary Lien.

11. **Jurisdiction Retained.** The court retains jurisdiction of this action to enter further orders or judgments that are proper, including, without limitation, an award of attorney's fees and costs, a deficiency judgment, 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.

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.

FL2022-00959-B

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 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 THE COURT AT 941-861-7400 **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 GULFCOAST LEGAL SERVICES, 4242 S TAMIAMI TRAIL, VENICE, FLORIDA 34293, TELEPHONE NUMBER, 800-230-5920, 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 GULFCOAST LEGAL SERVICES, 4242 S TAMIAMI TRAIL, VENICE, FLORIDA 34293, TELEPHONE NUMBER, 800-230-5920, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

STATUTORY REQUIRED LANGUAGE ABOVE, IN ACCORDANCE WITH SECTION 45.031, FLORIDA STATUTES, IS IN ALL CAPITAL LETTERS.

IT IS ORDERED in Sarasota County, Florida, on September 15, 2026.

Circuit Judge

e-Signed 9/15/2026 9:03 AM 2023 CA 001564 NC

Copies furnished to the attached service list:

FL2022-00959-B

SERVICE LIST
CASE NO. 2023 CA 001564 NC

MCMICHAEL TAYLOR GRAY, LLC
Attorney for Plaintiff
3550 Engineering Drive, Suite 260
Peachtree Corners, GA 30092
servicefl@mtglaw.com

GLORIA BRYANT *a/k/a* GLORIA A. BRYANT *a/k/a* GLORIA ANN BRYANT
1260 Highland Street
Sarasota, FL 34234

PINNACLE FINANCE, LLC
C/O CT CORPORATION SYSTEM,
1200 S. Pine Island Rd.,
Plantation, FL 33324

UNKNOWN TENANT #1 N/K/A Cecilia Gilbert
1260 Highland Street
Sarasota, FL 34234