

IN THE CIRCUIT COURT OF THE TWELFTH JUDICIAL CIRCUIT IN & FOR SARASOTA COUNTY, FLORIDA Clerk Case Number: 2026 CA 001824 NC Division: DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR MORGAN STANLEY MORTGAGE LOAN TRUST 2004-8AR, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2004-8AR, Plaintiff(s), SAMUEL T SEPP A/K/A SAMUEL SEPP; UNKNOWN TENANT IN POSSESSION 1; UNKNOWN TENANT IN POSSESSION 2; UNKNOWN SPOUSE OF SAMUEL T. SEPP A/K/A SAMUEL SEPP, Defendant(s).	FOR CLERK'S USE ONLY RECORDED IN OFFICIAL RECORDS INSTRUMENT # 2026125831 7 PG(S) 9/15/2026 4:12 PM KAREN E. RUSHING CLERK OF THE CIRCUIT COURT SARASOTA COUNTY, FLORIDA CIVIL COURTS Receipt # 3545461
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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 tried before the Court. On the evidence presented

IT IS ORDERED AND ADJUDGED that:

1. The Court finds that Plaintiff met its prima facie case for foreclosure and found that the Defendants filed no affidavits or other evidence in opposition to the Plaintiff’s Motion for Summary Final Judgment of Foreclosure. The Court further finds that Plaintiff’s motion for summary judgment was procedurally sufficient under Fla.R.Civ.P. 1.510(c)(1).
2. The Court also finds that Plaintiff met its burden of proof to establish standing, amounts due, and compliance with conditions precedent, where no affidavit or other evidence to the contrary was presented by Defendant to contradict the evidence submitted by Plaintiff.
3. This Court has jurisdiction of foreclosure cases under Florida Statutes. Service of process has been secured upon all parties.

4. The Plaintiff, **DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR MORGAN STANLEY MORTGAGE LOAN TRUST 2004-8AR, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2004-8AR**, 601 OFFICE CENTER DRIVE, SUITE 100, FORT WASHINGTON, PA 19034, is due.

Description		Amount
Principal	\$	39,405.40
Interest due through 06/08/2026 @6.375%	\$	5,281.68
Interest from 06/09/2026 through 09/15/2026 at a per diem rate of \$6.88	\$	681.12
Escrow Balance at Loan Transfer	\$	(1,057.85)
Insurance	\$	3,546.32
Taxes	\$	1,645.25
Attorney's fees		
Attorneys' Fees Total:	\$	4,750.00
Court costs, now taxed		
Filing Fee	\$	950.00
Service of Process	\$	510.00
Additional Cost:		
Pre-Accelerated Late Charges	\$	142.00
Property Preservation	\$	140.00
Winterization	\$	200.00
Securing	\$	1,054.28
Lawn Maintenance	\$	1,857.46
Damage Repairs	\$	1,050.00
Property Inspections	\$	780.00

BPO/Appraisal	\$	128.50
Subtotal	\$	61,064.16
Credits	\$	(2.03)
Total	\$	61,062.13

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

5. Plaintiff holds a lien for the total sum superior to all claims or estates of defendant, SAMUEL T SEPP A/K/A SAMUEL SEPP, on the following described property in SARASOTA County, Florida:

The East Sixty-five feet (E. 65') of Lot 17, Block 942, of 38th ADDITION TO PORT CHARLOTTE SUBDIVISION, a subdivision according to the plat thereof, as recorded in Plat Book 16, Pages 5, 5A and 5B, of the Public Records of Sarasota County, Florida.

6. 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	10/30/2026	9:00 a.m.	Foreclosure sales conducted via Internet: www.sarasota.realforeclose.com
Manatee County		11:00 a.m.	Foreclosure sales conducted via Internet: www.manatee.realforeclose.com
DeSoto County		11:00 a.m.	DeSoto County Courthouse 115 Oak Street Arcadia, Florida 34266 www.desotoclerk.com

7. 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.

8. 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 1 from this date to the date of the sale; and by retaining any remaining amount pending the further order of this court.

9. 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.

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.

10. Jurisdiction of this action is retained to enter further orders that are proper including, without limitation, a deficiency judgment.

11. **Additions. Modifications or Changes to Standard Form:** Re-establishment of Lost Note. The court finds that the plaintiff has re-established the terms of the lost note and its right to enforce the instrument as required by applicable law. Plaintiff must hold the defendant(s) maker of the note harmless and must indemnify defendant(s) for any loss defendant(s) may incur by reason of a claim by any other person to enforce the lost note. Adequate protection has been provided as required by law by

virtue of a written indemnification agreement.

NOTICE UNDER § 45.031, FLORIDA STATUTES (2018).

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 following additional language applies:

IF YOU ARE THE PROPERTY OWNER, YOU MAY CLAIM THESE FUNDS YOURSELF. YOU ARE NOT REQUIRED OT HAVE A LAWYER OR ANY OTHER REPRSENTATION 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
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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 6th 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 17th Street, Bldg. 1 Sarasota, Florida 34236 (941) 366-1746 www.gulfcoastlegal.org	Gulfcoast Legal Services 430 12th Street West Bradenton, Florida 34205 (941) 746-6151 www.gulfcoastlegal.org	

DONE AND ORDERED in Chambers in SARASOTA County, Florida, this 15th day of September, 2026.


DANA MOSS, CIRCUIT JUDGE
e-Signed 9/15/2026 11:45 AM 2026 CA 001824 NC

Copies furnished to all parties on attached Service List

Case No. 2026 CA 001824 NC

SERVICE LIST

Jacqueline T. Levine, Esq. (Attorney for Plaintiff)
McCalla Raymer Leibert Pierce, LLC
225 East Robinson Street, Suite 155
Orlando, FL 32801
MRService@mccalla.com

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

Samuel T. Sepp a/k/a Samuel Sepp
12408 Peach Blossom Ct
Parrish, FL 34219

Current Residents
8169 Dorothy Avenue
North Port, FL 34287