

9/16/2026 12:44 PM

KAREN E. RUSHING
FOR CLERK'S USE ONLY
CLERK OF THE CIRCUIT COURT
SARASOTA COUNTY, FLORIDA
CIVIL COURTS

Receipt # 3545677

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

Clerk Case Number: 2026 CA 001348 NC
Civil A - Sarasota

Fifth Third Bank, National Association

Plaintiff,

vs.

Gina Marie Joseph

Defendant.

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. Plaintiff, Fifth Third Bank, National Association, is due.

Principal	\$323,459.22
Accrued Interest from 6/25/2025 to 5/12/2026 @variable rate	\$19,510.11
Per Diem Interest from 5/13/2026 to 9/15/2026 @ \$54.23 / day	\$6,832.98
Pre-Accelerated Late Charges	\$800.00
Property Inspection	\$40.50
Evaluation	\$425.00
Attorneys' fees	
Flat Fee	\$4,860.00
Additional Flat Fee - Initial Disclosure	\$400.00
Attorneys' fees total	\$5,260.00
Complaint filing fee	\$1,920.00
Service of Process	\$355.00
Expert Affidavit	\$20.00
TOTAL	\$358,622.81

2. The grand total amount referenced in Paragraph 1 shall bear interest from this date forward
at the prevailing legal rate of interest in accordance with Section 55.03, Florida Statutes.

3. 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 296, VENICE GOLF AND COUNTRY CLUB, UNIT NO. II-B, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 34, PAGE(S) 33, 38A THROUGH 38J, OF THE PUBLIC RECORDS OF SARASOTA COUNTY, FLORIDA.

TAX ID: 0421090003

4. 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 shall sell the property at public sale as set forth below to the highest bidder for cash, except as prescribed in paragraph 4, in accordance with section 45.031, Florida Statutes, using the following method:

Check One	Sales Information	Date [Clerk Inserts]	Time	Location
	Sarasota County	October 20, 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, FL 34266 www.desotoclerk.com

5. 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 the 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.

6. 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 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.

7. 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 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. 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.

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

9. Additions, Modifications or Changes to Standard Form

Any additions, modifications or changes to the provisions above may only be set forth in this paragraph.

NOTICE PURSUANT TO § 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 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 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 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 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 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 17th Street, Bldg. 1 Sarasota, Florida 34236 (941) 366-1746 www.gulfcoastlegal.org	Manatee County Legal Aid of Manasota 1101 6th Avenue West Bradenton, Florida 34205 (941) 747-1628 www.gulfcoastlegal.org Gulfcoast Legal Services 430 12th 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 16th day of September, 2026.


Dana Moss 001348 NC
Circuit Judge, Twelfth Judicial Circuit
e-Signed 9/16/2026 8:58 AM 2026 CA 001348 NC

Copies furnished to all parties on attached Service List

SERVICE LIST

Gina Marie Joseph
405 Wellington Court
Venice, FL 34292