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KAREN E. RUSHING
CLERK OF THE CIRCUIT COURT
SARASOTA COUNTY, FLORIDA
CIVIL COURTS Receipt # 3545939

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

CLERK CASE NUMBER: 2026 CA 001329 NC
DIVISION: C

WELLS FARGO BANK, N.A.

Plaintiff,

v.

LYDIA A. BLANEY; AMBER L CHERBONNEAUX; UNKNOWN SPOUSE OF LYDIA A. BLANELY; UNKNOWN SPOUSE OF AMBER L. CHERBONNEAUX; UNKNOWN TENANT 1; UNKNOWN TENANT 2; SUNCOAST CREDIT UNION; UNITED STATES OF AMERICA, DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Defendants.
_____/

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, and revised by the Florida Supreme Court on December 9, 2010, SC09-1579;
form published in 12th Circuit on 4-5-10 and revised on 1/4/2011.

THIS MATTER came before the Court on September 16, 2026 on Plaintiff's Motion for Summary Final Judgment of Foreclosure [DIN 50] and after the notice of hearing being properly served, the Court reviewing the summary-judgment evidence, and being otherwise advised, the Court determines the no disputed issues of fact exist and Plaintiff is entitled to judgment as a matter of law, and there are no disputed issues of fact as to the recoverable costs and the reasonableness of the attorney's fees and rate, therefore it is:

IT IS ORDERED AND ADJUDGED that:

1. Plaintiff, WELLS FARGO BANK, N.A., is due:

Filed 09/16/2026 02:37 PM - Karen E. Rushing, Clerk of the Circuit Court, Sarasota County, FL

Principal	$	75,414.67
Interest on the note and mortgage from April 1, 2024 through June 16, 2026	$	6,868.08
Tax Disbursements	$	3,717.25
Hazard Insurance Disbursements	$	3,857.15
Attorneys` Fees: For the contested portion of the foreclosure action: Finding as to reasonable number of hours: 0.64 hours Finding as to reasonable hourly rate up to: $330 per hour Other*: For the uncontested portion of the foreclosure action $5,400.00 (* The requested attorney`s fee is 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.)		
Attorneys` Fee Total:	$	5,612.00
Court Cost:		
Court Costs Now Taxed	$	2,193.15
TOTAL	**$**	**97,662.30**

The total amount shall bear interest from this date forward at the prevailing statutory rate of interest.

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

LOT 22, BLOCK 577, 18TH ADDITION TO PORT CHARLOTTE SUBDIVISION ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 14, PAGES 6, 6A THROUGH 6V 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 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:

Sales Information	Date [Clerk Inserts]	Time	Location
Sarasota County	11/02/2026	9:00 am or as soon as possible thereafter	Foreclosure sales conducted via Internet: www.sarasota.realforeclose.com

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 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.

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 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. 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.

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. The Court retains jurisdiction of this action to enter further orders that are proper, including, without limitation, orders authorizing writs of possession and an award of attorney`s fees, and to enter deficiency judgments if the borrower has not been discharged in bankruptcy.

8. The Court retains jurisdiction of this action to enter further orders that are proper, including, without limitation, orders authorizing supplemental proceedings to eliminate any interest omitted from this action, cure any title defects, determine amounts owed to associations, an award of attorney`s fees, and to enter deficiency judgment if the borrower has not been discharged in bankruptcy.

9. **The Plaintiff may assign the judgment and credit bid by the filing of an assignment prior to the issuance of the certificate of title without further order of the court. The Defendant, THE UNITED STATES OF AMERICA, shall have a right of redemption to the subject property pursuant to 28 U.S.C. 2410(c). The United States shall not be bound by the sixty day time period imposed by section 45.032, Fla. Stat. upon motions for distribution of surplus proceeds.**

NOTICE PURSUANT TO § 45.031, FLORIDA STATUTES (2019).

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 CHECK WITH 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, FL 34237
(941) 861-7400
www.sarasotaclerk.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 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) 942-4631

Gulfcoast Legal Services
1750 17th Street, Bldg. 1
Sarasota, Florida 34236
(941) 366-1746
www.gulfcoastlegal.org

DONE AND ORDERED in Sarasota County, Florida, this 16th day of September, 2026.

Completed 1:54 PM 2026 CA 001329 NC

e-Signed 9/16/2026 1:54 PM 2026 CA 001329 NC
Andrea M. Johnson, Circuit Judge

Copies furnished to all parties on attached Service List:

SERVICE LIST
CLERK CASE NUMBER: 2026 CA 001329 NC

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EFILING@EXLLEGAL.COM

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