

IN THE CIRCUIT COURT OF THE 12TH
JUDICIAL CIRCUIT, IN AND FOR
SARASOTA COUNTY, FLORIDA

CASE NO. 2025-CA-003377-NC

U.S. BANK TRUST NATIONAL
ASSOCIATION, NOT IN ITS INDIVIDUAL
CAPACITY, BUT SOLELY AS OWNER
TRUSTEE OF THE LB-FLAT SERIES VI
TRUST,
Plaintiff,

v.

SECRETARY OF HOUSING AND URBAN
DEVELOPMENT, KENNETH GORDON
BURTON, BARBARA RUTH ZARRIS,
RENAISSANCE I ASSOCIATION, INC.
ROSEMARY PLACE MASTER
ASSOCIATION, INC. FKA RENAISSANCE OF
SARASOTA MASTER ASSOCIATION, INC.,
MIKE OLEARY, THE ESTATE OF DALLAS
DILL BURTON, DECEASED,
Defendant(s).

RECORDED IN OFFICIAL RECORDS
INSTRUMENT # 2026126894 6 PG(S)

9/17/2026 3:52 PM

KAREN E. RUSHING

CLERK OF THE CIRCUIT COURT
SARASOTA COUNTY, FLORIDA

CIVIL COURTS

Receipt # 3546449

SUMMARY FINAL JUDGMENT OF FORECLOSURE

THIS ACTION came before the Court on September 17, 2026, for a Non-Jury Trial. After reviewing the Court file, considering the evidence presented at trial and the arguments of counsel, the Court finds as follows:

1. Plaintiff is the owner and holder of the subject loan documents, including the Note as executed by Borrowers; that it had standing prior to the filing of this action and, at the time of final hearing; and Plaintiff satisfied all conditions precedent to the filing of this action.

2. Defendant, GUILDA BURTON, DECEASED, ("Borrower") executed the loan documents that are the subject of this foreclosure and defaulted for the payment due March 11, 2015. and all subsequent payments as stated in Plaintiff's Verified Complaint. Thereafter, Plaintiff mailed proper notices of said default to Borrowers and those notices complied with the terms of the subject loan documents; and the Borrowers presented no viable defenses to this action. The original Note and Mortgage were submitted to this Court prior to or at trial.

3. The Borrowers presented no viable defenses to this action. Accordingly, Final Judgment of Foreclosure is entered in favor of Plaintiff, and on the evidence presented,

IT IS ADJUDGED that:

1. **Amounts Due.** Plaintiff, **U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS OWNER TRUSTEE OF THE LB-FLAT SERIES VI TRUST**, whose address is c/o Ghidotti | Berger LLP, 10800 Biscayne Blvd., Suite 201, Miami, FL 33161, is due the total amount specified in this Final Judgment of Foreclosure against all Defendants listed by name: SECRETARY OF HOUSING AND URBAN DEVELOPMENT, KENNETH GORDON BURTON, BARBARA RUTH ZARRIS, RENAISSANCE I ASSOCIATION, INC. ROSEMARY PLACE MASTER ASSOCIATION, INC. FKA RENAISSANCE OF SARASOTA MASTER ASSOCIATION, INC., MIKE OLEARY, THE ESTATE OF DALLAS DILL BURTON, DECEASED.

2. The Plaintiff is due the following amount:

(a)	Unpaid Principal Balance	\$ 816,344.63
(b)	Total Interest at 7.221% from 03/01/2025 through 09/17/2026 (per diem: \$145.06)	\$ 91,376.44
(c)	County Tax	\$ 5,457.55
(d)	Insurance	\$ 29,329.62
(e)	Attorney's Fees	\$ 14,390.00
(f)	Attorney's Costs	\$ 6,726.65
	TOTAL	\$ 963,624.89

3. **Interest.** The grand total amount referenced in paragraph 2 shall bear interest from this date forward at the prevailing legal rate of interest, **8.06%** a year.

4. **Lien on Property.** Plaintiff holds a lien for the total sum superior to all claims or estates, right, title, or interest of the defendants, SECRETARY OF HOUSING AND URBAN DEVELOPMENT, KENNETH GORDON BURTON, BARBARA RUTH ZARRIS, RENAISSANCE I ASSOCIATION, INC. ROSEMARY PLACE MASTER ASSOCIATION, INC. FKA RENAISSANCE OF SARASOTA MASTER ASSOCIATION, INC., MIKE OLEARY, THE ESTATE OF DALLAS DILL BURTON, DECEASED, and all persons, corporations, or other entities claiming by, through or under the defendants or any of them and the property will be sold free and clear of all claims of the defendants, subject to any assessments pursuant to chapter 718 or chapter 720, Florida Statutes. Plaintiff's Lien encumbers the following described property in Sarasota County, Florida:

UNIT NO. 317, RENAISSANCE I, A CONDOMINIUM, ACCORDING TO THE DECLARATION OF CONDOMINIUM RECORDED IN OFFICIAL RECORDS INSTRUMENT NUMBER 2001000167, AND AMENDMENTS THERETO, AND AS PER PLAT THEREOF RECORDED IN CONDOMINIUM BOOK 34, PAGES 39 THROUGH 39HH, AND AMENDMENT THERETO, OF THE PUBLIC RECORDS OF SARASOTA COUNTY, FLORIDA.

Property Address: 750 North Tamiami Trail, Unit #317, Sarasota, FL 34236

5. **Sale of Property.** If the grand total amount with interest at the rate described in paragraph 3 and all costs accrued subsequent to this judgment are not paid, the Clerk of the Court shall sell the subject property at public sale on October 22nd, 2026, at 9:00 A.M., to the highest bidder for cash, in accordance with section 45.031, Florida Statutes, at <https://www.sarasota.realforeclose.com> after having first given notice as required by Section 45.031, Florida Statutes.

6. **Costs.** 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 documentary stamps affixed to 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.

7. **Distribution of Proceeds.** 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 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 1 from this date to the date of the sale; and by retaining any remaining amount pending the further order of this Court.

8. **Right of Redemption/Right of Possession.** On filing of 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 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 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 Court finds, based on the affidavits and/or testimony presented and on inquiry of counsel for the plaintiff, the attorney's flat rate fee and/or hourly rate stated were reasonably expended by plaintiff's counsel and that the flat fee and/or hourly rate is appropriate. Plaintiff's counsel represented 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). The requested attorneys' fees as a flat rate fee 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.

10. **Jurisdiction Retained.** The Court retains subject matter jurisdiction of this action to enter further Orders that are proper including, without limitation, writs of possession and deficiency judgments. In particular, the Court retains subject matter jurisdiction to allow a supplemental post-judgment proceeding to re-foreclose against an omitted party.

11. Plaintiff may assign the judgment and credit bid by the filing of an assignment without further order of the court.

12. If Plaintiff incurs additional expenses subsequent to the entry of this final judgment but prior to the sale date specified in paragraph 3 herein, Plaintiff may, by written motion serve on all parties, seek to amend this final judgment to include said additional expenses.

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 LIEN HOLDER CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, IN ANY, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS 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 final judgment shall additionally contain the following statement in conspicuous type.)

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 SARASOTA COUNTY CLERK OF THE COURT, 2000 MAIN STREET SARASOTA, FLORIDA 34237 (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 THE LEGAL AID SERVICE OF MANASOTA SARASOTA OFFICE, 1900 MAIN STREET, SUITE 302 SARASOTA, FLORIDA 34236, (941) 366-0038 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 THE LEGAL AID SERVICE OF MANASOTA SARASOTA OFFICE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

DONE in open Court in Sarasota County, Florida, this 17th day of September, 2026.


DANA MOSS, CIRCUIT JUDGE

e-Signed 9/17/2026 1:26 PM 2025 CA 003377 NC

Copies furnished to all parties named on the service list:

SERVICE LIST
CASE NO.: 2025-CA-003377-NC

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