

9/17/2026 4:01 PM

KAREN E. RUSHING

CLERK OF THE CIRCUIT COURT

SARASOTA COUNTY, FLORIDA

CIVIL COURTS

Receipt # 3546519

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

Case No.: 2026 CA 000407 NC
Division: C

FIFTH THIRD BANK, NATIONAL
ASSOCIATION

Plaintiff,

vs.

FRANCISCO CALERO LOPEZ,,

Defendants.

_____ /

FINAL JUDGMENT OF FORECLOSURE

THIS CAUSE came before the Court for non-jury trial on September 17, 2026. Upon the evidence presented, it is hereby

ORDERED AND ADJUDGED as follows:

1. Final judgment is entered for Plaintiff, FIFTH THIRD BANK, NATIONAL ASSOCIATION, against Defendant(s): FRANCISCO CALERO LOPEZ;
2. Plaintiff, FIFTH THIRD BANK, NATIONAL ASSOCIATION, is due

Description	Amount
Principal	\$455,051.34
Deferred Amount	\$22,425.46
Interest from 07/01/2025 to the date of judgment	\$26,164.86
Per diem at \$59.22	
Pre-Accelerated Late Charges	\$750.78
Title Search Expense	\$325.00
Title Update	\$75.00
Taxes	\$4,814.19

Force Placed Hazard Insurance	\$6,825.84
PMI Insurance	\$2,594.68
ATTORNEYS' FEES:	
Additional Attorney Hourly Fees: 2 hours at \$275.00/hr totaling \$550.00	
Additional Attorney Hourly Fees: 8 hours at \$330.00/hr totaling \$1,320.00	
Standard Flat Rate Fee: \$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' Fees Total	\$7,270.00
COURT COSTS	
Filing Fee	\$1,940.00
Service of Process	\$681.80
Service by Publication	\$130.00
OTHER COSTS	
Other: Inspections	\$201.00
Other: Property Preservation	\$3,585.00
SUBTOTAL	\$532,834.95
LESS: Other	\$
Total	\$532,834.95

that shall bear interest at the prevailing statutory rate of 8.06% per year. The interest rate will adjust in accordance with section 55.03, Florida Statutes.

3. **Lien on Property.** Plaintiff, whose address is 5001 Kingsley Dr. Cincinnati, OH 45227, holds a lien for the grand total sum superior to all claims or estates of the Defendant(s) on the following described property in Sarasota County, Florida:

LOT 9, PINE MEADOW II SUBDIVISION, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 24, PAGE 39, OF THE PUBLIC RECORDS OF SARASOTA COUNTY, FLORIDA.

Property address: 3950 SAWYERWOOD RD SARASOTA, FL 34233.

4. 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 this Court shall sell the property at public sale as set forth below to the highest bidder for cash, except as prescribed in paragraph 5, in accordance with section 45.031, Florida Statutes, using the following method:

Sales Information	Date	Time	Location
Sarasota County	<i>Nov. 3, 2026</i>	9:00 am or as soon as possible thereafter	Foreclosure sales conducted via Internet: www.sarasota.realforeclose.com
Manatee County		11:00 am or as soon as possible	Foreclosure sales conducted via Internet: www.manatee.realforeclose.com
Desoto County		11:00 am or as soon as possible	Desoto County Courthouse 115 Oak Street, Arcadia, Florida 34266 www.desotoclerk.com

5. Plaintiff shall advance all 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 2 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 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, 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.

8. The Court retains jurisdiction of this action to enter further orders that are proper, including without limitation, orders authorizing writs of possession; an award of additional costs or attorney's fees; to enter a deficiency judgment against those parties who may be personally liable and not discharged in bankruptcy, except as may otherwise be provided in this judgment; to enter a reforeclosure or supplemental judgment/order to correct errors or omissions in this foreclosure action; or to determine the amounts due any association under §718.116 or §720.3085.

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.

- a. The Court also reserves jurisdiction so that in the event additional sums are expended by Plaintiff to protect its interest in the property after the execution of its affidavit of indebtedness filed in support of summary judgment or entry of this judgment including, but not limited to, real estate taxes, hazard insurance, property preservation, or other necessary costs, Plaintiff may file an affidavit setting forth such expenditures and the Court may enter an order awarding Plaintiff the amount expended and add it to the total amount due under this final judgment, or if the property has been redeemed by payment of the judgment the Court can enter a new foreclosure judgment for the amount expended.

NOTICE PURSUANT TO §45.031, FLORIDA STATUTES (2006).

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 lien holder claiming a right to funds remaining after the sale, 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.

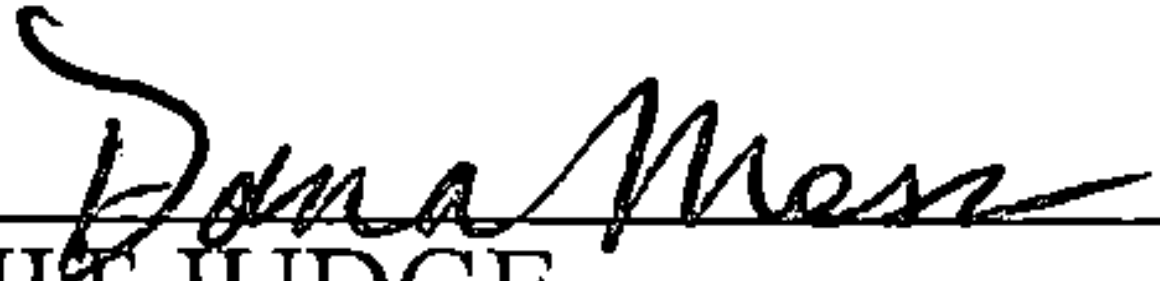
If you are the property owner, you may claim these funds yourself. You are not required to have a lawyer or any other representation and you do not have to assign your rights to anyone else in order for you to claim any money to which you are entitled. Please check with the Clerk of Court for your county 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	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 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	Manatee County	DeSoto 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	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	Fla. Rural Legal Services 3210 Cleveland Avenue, Suite A Ft. Myers, Florida 33901 (800) 476-8937 www.flrs.org

DONE AND ORDERED in Sarasota County, Florida, on 9-17-2026.



CIRCUIT JUDGE

Conformed Copy furnished to:

David R. Byars
Kass Shuler, P.A.
1604 N. Marion St.
Tampa, FL 33602
Attorney for Plaintiff

FRANCISCO CALERO LOPEZ
2903 47TH AVE N
SAINT PETERSBURG, FL 33714

