IN THE CIRCUIT COURT OF THE TWELFTH JUDICIAL CIRCUIT IN & FOR SARASOTA COUNTY, FLORIDA **Clerk Case Number:** 2026 CA 000486 NC **Division: C** **GUILD MORTGAGE COMPANY LLC,** **Plaintiff(s),** **PAIGE RAMEY; UNKNOWN SPOUSE OF PAIGE RAMEY,** **Defendant(s).**	**FOR CLERK'S USE ONLY** **RECORDED IN OFFICIAL RECORDS** **INSTRUMENT # 2026126967 6 PG(S)** **9/17/2026 4:01 PM** **KAREN E. RUSHING** **CLERK OF THE CIRCUIT COURT** **SARASOTA COUNTY, FLORIDA** **CIVIL COURTS** Receipt # 3546521

FINAL JUDGMENT OF FORECLOSURE

THIS ACTION came before this Honorable Court at a Non-Jury Trial on September 17, 2026. This Honorable Court, based on the state of the record at the time of the hearing, it is therefore ORDERED AND ADJUDGED that:

1. The Court finds that Plaintiff met its prima facie case for foreclosure.

2. The Court also finds that Plaintiff met its burden of proof to establish standing and amounts due where no affidavit or other evidence to the contrary was presented by any of the Defendants to contradict the evidence submitted by Plaintiff.

3. This Court has jurisdiction over foreclosure cases under Florida Statutes. Service of process has been secured upon all parties.

4. Plaintiff holds a lien for the total sum in this Final Judgment, which is superior and prior to the right, title interest, claims of lien, encumbrances and equities of the following Defendants: PAIGE RAMEY; UNKNOWN SPOUSE OF PAIGE RAMEY and all others claiming through or on behalf of said defendants, on the following real property:

Lot 34, Block 2583, Fifty-First Addition to Port Charlotte Subdivision, according to the map or plat thereof, as recorded in Plat Book 21, Pages 8 and 8A through 8GG, inclusive, of the Public Records of Sarasota County, Florida.

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5. Plaintiff is due the following amounts:

Unpaid Principal Balance	$221,030.65
Interest from 4/1/25 through 7/30/26	$9,564.48
Daily interest from 7/31/26 through 9/17/26 @ a per diem rate of $19.68 (49 days)	$964.32
NSF Fees	$15.00
PMI	$694.71
Principal Forbearance	$8,116.91
Property Insurance	$4,035.00
Property Preservation	$1,245.00
Property Taxes	$1,950.87
Credits	($457.96)
Subtotal	**$247,158.98**
Attorneys Fees and Court Costs	
Attorneys Fees	$5,820.00
Notice of Action	$160.00
Service of Process	$1,161.80
Complaint Filing Fee	$950.00
Assignment Recording Cost	$14.59
Title Search	$155.00
Subtotal	**$8,261.39**
GRAND TOTAL	***$255,420.37***

The total sum will bear interest at the prevailing statutory interest rate per year from this date through December 31 of this current year. Thereafter, on January 1 of each succeeding year until the judgment is paid, the interest rate will adjust annually in accordance with section 55.03(3), Florida Statutes.

6. This is an in-rem judgment against Defendants PAIGE RAMEY and UNKNOWN SPOUSE OF PAIGE RAMEY as record title owner of the real property herein described. All other Defendants interests are in the form of inferior liens to Plaintiff's Note and Mortgage. As such, said liens are extinguished subject to any statutory right of redemption as outlined further in this final judgment.

7. If the total sum with interest at the rate described in Paragraph 5 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	Time	Location
Sarasota County	NOV. 17. 2026	9:00 a.m.	Foreclosure sales conducted via Internet: www.sarasota.realforeclose.com

8. 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.

9. 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 5 from the date of this judgment to the date of the sale; and by retaining any remaining amount pending the further Order of this court.

10. 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.

11. The right of redemption of any Defendant is terminated upon the issuance of the Certificate of Sale by the clerk of court under the provisions of Florida Statutes 45.0315.

12. The Court finds the requested attorneys' fee consists of a flat rate and hourly fees that the firm's client has agreed to pay in this manner. Based upon the affidavits presented and upon inquiry of counsel for the Plaintiff, the flat fee of $5,820.00 is appropriate and reasonable for the Plaintiff's counsel's attorney's fees. Therefore, This Honorable Court has awarded reasonable attorney's fees in the amount indicated in Paragraph 5 of this Final Judgment. Given the amount of the fee requested and the labor expended, the Court finds that a lodestar analysis is not necessary. The Court finds that there are no reduction or enhancement factors by the Court pursuant to *Florida Patient's Compensation Fund v. Rowe*, 472 So. 2d 1145 (Fla. 1985). PLAINTIFF'S COUNSEL CERTIFIES THAT THE ATTORNEY AWARDED DOES NOT EXCEED ITS CONTRACTED FEE WITH THE PLAINTIFF.

13. The Court retains jurisdiction of this action to enter further Orders that are proper including, without limitation, writs of possession, deficiency judgments and re-foreclosure of omitted parties and to determine the amount of assessments due under Florida Statutes 718.116 or 720.3085, if applicable.

14. In the event the instant case is dismissed by the Plaintiff, the Clerk of Court is hereby directed to release any original loan documents filed with the Court to counsel of record for Plaintiff.

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 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**
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 17th day of Sept., 2026.

Dana Moss
Circuit Court Judge

25-15410FL

SERVICE LIST

McCalla Raymer Leibert Pierce LLP
MRService@mccalla.com
Attorney for Plaintiff

Plainitff is hereby orderd to serve a copy of the instant final judgment on the below parties and file a certificate of service evidencing same with the Clerk of Courts within 5 business days of the date of this Order.

Paige Ramey
2030 Omega Ct
North Port, FL 34288

Unknown Spouse of Paige Ramey
16361 Rabat Way
Punta Gorda, FL 33955