

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

Clerk Case Number: YEAR CA 2025-CA-006715 NC
Division: Div. H

PENNYMAC LOAN SERVICES, LLC,
Plaintiff(s),

v.

GIANA PACE A/K/A GIANA SUZANE PACE;
UNKNOWN SPOUSE OF GIANA PACE A/K/A
GIANA SUZANE PACE; UNKNOWN PARTY IN
POSSESSION 1; UNKNOWN PARTY IN
POSSESSION 2; UNITED STATES OF AMERICA
O/B/O THE SECRETARY OF HOUSING AND
URBAN DEVELOPMENT; AND ROOFS FOR
EVERYONE LLC.,
Defendant(s).

FOR CLERK'S USE ONLY

RECORDED IN OFFICIAL RECORDS
INSTRUMENT # 2026127003 6 PG(S)

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KAREN E. RUSHING

CLERK OF THE CIRCUIT COURT
SARASOTA COUNTY, FLORIDA

CIVIL COURTS

Receipt # 3546553

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:

a. Plaintiff, PennyMac Loan Services, LLC, is due.

Description	Amount
Principal	\$160,361.17
Interest from 07/01/2025 to 09/17/2026 @6.625% (Per Diem \$29.11)	\$12,860.33
Title Search Expense	\$ 290 .00
Taxes 2025: \$2,317.55 2024: \$2,233.05 2023: \$2,125.99 2022: \$2,042.57 2021: \$2,050.74 2020: \$2,044.78	\$14,807.47

• 2019: \$1,992.79	
Mortgage Insurance Premiums • 2026: \$747.46 • 2025: \$1,046.97 • 2024: \$1,169.82 • 2023: \$1,197.40 • 2022: \$1,223.78 • 2021: \$1,249.06 • 2020: \$1,273.38 • 2019: \$643.62	\$8,551.49
Hazard Insurance • 2025: \$3,586.10 • 2024: \$3,674.99 • 2023: \$3,604.42 • 2022: \$3,178.80 • 2021: \$2,315.91 • 2020: \$3,296.11	\$19,656.33
Other: Property Inspections	\$ 240.00
SUBTOTAL	\$216,766.79
LESS: Escrow balance	\$38,150.53
LESS: Suspense	\$1,388.80
LESS: Other Reversals	\$1,746.53
TOTAL	\$175,480.93

that shall bear interest at the rate of 8.06% a year.

2. 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 6, Block "S", SUN HAVEN UNIT NO. 3, a Subdivision according to the plat thereof recorded at Plat Book 9, Page 52, in 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, on a specified day that shall 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 [Clerk Inserts]	Time	Location
Sarasota County	<i>Nov. 17, 2026</i>	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, Florida 34266 www.desotoclerk.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. 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.

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

8. 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 In Rem Final Judgment entered against Defendants: Giana Pace a/k/a Giana Suzane Pace; United States of America o/b/o The Secretary of Housing and Urban Development; and Roofs For Everyone LLC.

b. Jurisdiction Retained. Jurisdiction of this action is retained to enter further orders that are proper including, without limitation, writs of possession; deficiency judgments; re-foreclosure of omitted parties; reforming errors in the legal description or address; orders authorizing Plaintiff to recover any additional pre- and/or post-judgment advances required to protect its mortgage lien and complete the foreclosure sale contemplated by this judgment, including, but not limited to, advances for property taxes, insurance, property preservation costs, and attorneys' fees and costs; and such other, further issues as are just and necessary.

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 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 6 th Avenue West Bradenton, Florida 34205 (941) 747-1628 www.gulfcoastlegal.org Gulfcoast Legal Services 430 12 th 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
Gulfcoast Legal Services 1750 17 th Street, Bldg. 1 Sarasota, Florida 34236 (941) 366-1746 www.gulfcoastlegal.org		

DONE AND ORDERED in Chambers in Sarasota County, Florida, this 17th day of September, 20 26.

Dana Moss
CIRCUIT JUDGE

Copies furnished to all parties on attached Service List

Giana Pace a/k/a Giana Suzane Pace
5719 Brooklyn Ave
Sarasota, FL 34231

United States of America o/b/o The Secretary of Housing and Urban Development
c/o U.S. Attorney for the Middle District of Florida
400 North Tampa Street, Suite 3200
Tampa, FL 33602

Roofs For Everyone LLC
c/o David Rios, Registered Agent
1674 Grandeflora Avenue
Clermont, FL 34711