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

PACIFIC LIFE INSURANCE COMPANY,
Plaintiff,

v.

TDL DEVELOPMENT LLC, GUSTAVO OLIVEIRA, THIAGO HENRIQUE GONCALVES LOPES,
Defendant(s).
/

CASE NO. 2026 CA 001043 NC

SUMMARY FINAL JUDGMENT OF FORECLOSURE

THIS ACTION came before the Court on October 26, 2026, on Plaintiff's Motion for Summary Judgment [DIN 32] 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 the Court determines:

1. Defendant, TDL DEVELOPMENT LLC, ("Borrower") executed the loan documents that are the subject of this foreclosure and, defaulted for the payment due November 1, 2025, and all subsequent payments as stated in Plaintiff's Verified Complaint. Thereafter, Plaintiff mailed proper notices of said default to Borrower and those notices complied with the terms of the subject loan documents; the Court finds that Plaintiff satisfied all conditions precedent to the filing of this action.

2. Pursuant to the Assignment of Leases and Rents Mortgage Provisions, Defendant assigned to Plaintiff all of Defendant's right, title and interest in and to all present and future leases, rents, issues, profits, revenues and proceeds of the Property. Based on the defaults of Defendant under the Note, Mortgage and Loan Documents as described above, and pursuant to Fla. Stat. §697.07, Plaintiff is entitled to an assignment of all revenues from the Property.

3. Pursuant to the Guaranty, Guarantors, Gustavo Oliveira and Thiago Henrique Goncalves Lopes, absolutely and unconditionally guaranteed payment of the amounts due and owing under the terms of the Note to Lender and its successors and assigns. Based on the defaults of Borrower under the Note, Plaintiff is entitled to a judgment against the Guarantors for the outstanding amounts identified below.

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4. That Plaintiff is the owner and holder of the subject loan documents, including the Note as executed by Borrower; that it had standing prior to the filing of this action and, at the time of final hearing. The original Note and Mortgage were also filed with the Court prior to the hearing and same has been confirmed by the Court.

5. That Plaintiff is owed the amounts stated in its Affidavits and as present to the Court, as outlined below.

6. Defaults were entered against Defendants, TDL DEVELOPMENT LLC, GUSTAVO OLIVEIRA, THIAGO HENRIQUE GONCALVES LOPES. [DIN 43].

7. That Borrower presented no viable defenses to this action and finding no genuine issue of material fact, Summary Final Judgment in favor of Plaintiff is warranted as a matter of law.

For the reasons stated herein, the Court **ORDERS AND ADJUDGES**

1. That Plaintiff's Motion for Summary Final Judgment in Foreclosure is **GRANTED** against all Defendants, TDL DEVELOPMENT LLC, GUSTAVO OLIVEIRA, THIAGO HENRIQUE GONCALVES LOPES.

2. The Plaintiff is due the following amount:

(a)	Unpaid Principal Balance	$ 244,534.42
(b)	Accrued Interest at 10.75% from 11/01/2025 through 08/01/2026 (per diem: $73.02)	$ 21,906.20
(c)	Per Diem Interest 08/02/2026 - 10/26/2026 ($122.2665/day):	$ 10,514.92
(d)	Escrow Advances	$ 5,747.70
(e)	Late Charge	$ 328.59
(f)	Default Interest	$ 11,770.65
(g)	Interest On Advances	$ 371.15
(h)	Attorneys' Fees	$ 4,320.00
(i)	Attorneys' Costs	$ 2,096.02
	TOTAL	**$ 301,589.65**

3. **Interest.** The grand total amount referenced in paragraph 2 shall bear interest from this date forward at the prevailing legal rate of interest, 7.87% a year.

4. Plaintiff, **PACIFIC LIFE INSURANCE COMPANY**, whose address is c/o Ghidotti | Berger LLP, 10800 Biscayne Blvd., Suite 201, Miami, FL 33161, holds a lien for the grand total sum specified in paragraph 2 herein. The lien of the Plaintiff is superior in dignity to any right, title, interest or claim

of the defendants, TDL DEVELOPMENT LLC, GUSTAVO OLIVEIRA, THIAGO HENRIQUE GONCALVES LOPES, 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, with the exception of any assessments that are superior pursuant to Florida Statutes, Section 718.116. The Plaintiffs Lien encumbers the following described property in Sarasota County, Florida:

LOT 24, BLOCK 920, TWENTIETH ADDITION TO PORT CHARLOTTE SUBDIVISION, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 14, PAGE(S) 8, 8K, INCLUSIVE, OF THE PUBLIC RECORDS OF SARASOTA COUNTY, FLORIDA.

Property Address: 2153 CINCINNATI ST, NORTH PORT, FL 34286

5. 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 **November 30, 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. 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. If Plaintiff incurs additional expenses subsequent to the entry of this final judgment but prior to the sale date specified in paragraph 5 herein, Plaintiff may, by written motion serve on all parties, seek to amend this final judgment to include said additional expenses.

8. 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 3 from this date to the date of the sale; and by retaining any remaining amount pending the further order of this Court.

9. Upon 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, Fla. Stat., if any. Upon filing of the Certificate of Title, the person named on the Certificate of Title shall be let into possession of the property, subject to the provisions of the "Protecting Tenants at Foreclosure Act of 2009."

10. 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 and to resolve the issues discussed in paragraph 4.

11. Attorneys' Fees. The requested attorney's fee is a flat rate fee and/or hourly rate that the firm's client has agreed to pay in this matter. Given the amount of fee requested and the labor expended, the Court finds that a lodestar analysis is not necessary and that the attorney's fees are reasonable.

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

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 AND ORDERED in Chambers in Sarasota, Sarasota County, Florida, on October 26, 2026.

10/26/2026 3:11 PM 2026 CA 001043 NC

e-Signed 10/26/2026 3:11 PM 2026 CA 001043 NC

Andrea M. Johnson
CIRCUIT JUDGE

Copies furnished to all parties named on the service list:

SERVICE LIST
CASE NO.: 2026 CA 001043 NC

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THIAGO HENRIQUE GONCALVES LOPES
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ORLANDO, FL 32835