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IN THE CIRCUIT COURT OF THE TWELFTH JUDICIAL CIRCUIT

IN AND FOR SARASOTA COUNTY, FLORIDA CIVIL DIVISION

SUNCOAST CREDIT UNION, A FEDERALLY INSURED STATE CHARTERED CREDIT UNION

Plaintiff,

vs.

BRIE ELLE TRENKLE FKA BRIE ELLE EPLIN, RONALD RAY EPLIN, JR. AKA RONALD R EPLIN JR, et. al.,

Defendants.

_____/

Case No.: 2026 CA 001467

Division: A

RECORDED IN OFFICIAL RECORDS
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11/3/2026 2:25 PM
KAREN E. RUSHING
CLERK OF THE CIRCUIT COURT
SARASOTA COUNTY, FLORIDA
CIVIL COURTS Receipt # 3564903

FINAL JUDGMENT OF FORECLOSURE

THIS CAUSE came before the Court on Plaintiff's Motion for Summary Judgment on October 27, 2026. After reviewing the relevant portions of the Court File, the evidence presented and hearing from those present and being otherwise fully informed in the premises, the Court hereby makes the following Finding of Fact and Order Granting Plaintiff's Motion for Summary Judgment of Foreclosure.

I. FINDINGS OF FACT - Plaintiff has offered competent substantial evidence that:

A. The mortgage sought to be foreclosure in this action is a valid lien on the subject property;

B. Plaintiff is the holder or owner of the Note and is entitled to enforce the mortgage;

C. The subject loan is in default, as the payment due on June 1, 2025, and all subsequent payments, have not been made;

D. Plaintiff has accelerated the amount due; and

E. The amounts due Plaintiff are set forth below.

II. CONCLUSIONS OF LAW

A. The Applicable Law Of Summary Judgment.

Filed 11/03/2026 01:27 PM - Karen E. Rushing, Clerk of the Circuit Court, Sarasota County, FL

Effective May 31, 2021, summary judgment in Florida is to be construed and applied in accordance with the standard articulated by the Supreme Court of the United States in *Celotex Corp. v. Catrett*, 477 U.S. 317 (1986); *Anderson v. Liberty Lobby, Inc*., 477 U.S. 242 (1986); and *Matsushita Elec. Indus. Co. v. Zenith Radio Corp*., 475 U.S. 574 (1986). *In re Amendments to Florida Rule of Civil Procedure 1.510*, 309 So.3d 192 (Fla. 2020) (the "federal standard")Under the Celotex standard, the movant on a motion for summary judgment is not required to affirmatively disprove the nonmoving party's theory of the case in order to eliminate any issue of fact. Id. at 193. Rather, the extent of the moving party's burden varies depending on who bears the burden of proof at trial. *Id.*

Further, Florida courts are no longer required to deny summary judgment under a 'slightest doubt' analysis as to whether a genuine issue of fact is raised. Id. Instead, the evidence must be such that a reasonable jury could return a verdict for the nonmoving party. Id. "When opposing parties tell two different stories, one of which is blatantly contradicted by the record, so that no reasonable jury could believe it, a court should not adopt that version of the facts for purposes of ruling on a motion for summary judgment." *Id*. Citing: *Scott v. Harris*, 550 U.S. 372, 380, 127 S.Ct. 1769, 167 L.Ed.2d 686 (2007).

Summary Judgment is appropriate when “there is no genuine issue as to any material facts and that the moving party is entitled to judgment as a matter of law.” Fla.R.Civ.P. 1.510(a). The non-moving party must point to a specific fact that creates a genuine issue requiring a decision by the trier of fact. *Celotex Corp. v. Catrett*, 477 U.S. 317 (1986).

B. Plaintiff’s Prima Facie Case

"The elements of a foreclosure complaint are: 1) an agreement, 2) a default, 3) an acceleration of the amount due, and 4) the amount due." See *Black Point Assets, Inc. v. Fed. Nat'l Mortg. Ass'n*, 220 So. 3d 566, 568 (Fla. 5th DCA 2017). Plaintiff offered competent substantial evidence to prove each of these elements, and in the absence of competent evidence from the Defendant, summary judgment is appropriate. Id., at 569.

ORDERED AND ADJUDGED as follows:

1. Final judgment is entered for Plaintiff, SUNCOAST CREDIT UNION, A FEDERALLY INSURED STATE CHARTERED CREDIT UNION, against Defendant(s): BRIE ELLE TRENKLE FKA BRIE ELLE EPLIN; RONALD RAY EPLIN, JR. AKA RONALD R EPLIN JR; CITY OF NORTH PORT, SARASOTA COUNTY, FLORIDA;

2. Plaintiff, SUNCOAST CREDIT UNION, A FEDERALLY INSURED STATE CHARTERED CREDIT UNION, is due

Description	**Amount**
Principal	$355,667.32

Interest from 05/01/2025 to 07/04/2026	$20,377.50
Per Diem Interest at $47.50 from 07/05/2026 to 10/27/2026	$5,462.50
Tax & Insurance Balance	$5,590.33
Late Charges	$1,260.74
Property Management Fee	$250.00

Attorneys' Fees:

finding as to reasonable flat rate billing: $5,400.00

Finding as to reasonable number of hours for litigation billing:

1.8 hours

Finding as to reasonable hourly rate for litigation billing:

$330.00 x 1.8 hours = $594.00

Attorneys' Fees Total	$5,994.00

*(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.)

Court Costs:

Title Search	$100.00
Filing Fees - Clerk of Circuit Court	$1970.00
Service of Process	$680.00
Total	$397,352.39

that shall bear interest at the prevailing statutory rate of 7.87% per year. The interest rate will adjust in accordance with section 55.03, Florida Statutes.

3. **Lien on Property**. Plaintiff, whose address is 6801 E. Hillsborough Avenue, MSD001 Tampa, FL 33680, 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 19, BLOCK 1389, TWENTY-EIGHTH ADDITION TO PORT CHARLOTTE, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 15, PAGES 12, 12A THROUGH 12K, INCLUSIVE, OF THE PUBLIC RECORDS OF SARASOTA COUNTY, FLORIDA.

Property address: 7876 VAN ECK RD NORTH PORT, FL 34291.

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	December 1, 2026	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.

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	Legal Aid of Manasota 1101 6th Avenue West Bradenton, Florida 34205	**Fla. Rural Legal Services** 3210 Cleveland Avenue, Suite A

Sarasota, Florida 34236 (941) 366-0038 **Venice Office** 7810 South Tamiami Trail Suite A6 Venice, Florida 34293 (941) 492-4631	(941) 747-1628 www.gulfcoastlegal.org _____ **Gulfcoast Legal Services** 430 12th Street West Bradenton, Florida 34205 (941) 746-6151 www.gulfcoastlegal.org	Ft. Myers, Florida 33901 (800) 476-8937 www.flrs.org

DONE AND ORDERED in Sarasota County, Florida on November 3, 2026.

Dana 2026 M:28 Moss 2026 CA 001467 NC

e-Signed 11/3/2026 11:28 AM 2026 CA 001467 NC
DANA MOSS, CIRCUIT JUDGE

PLAINTIFF WILL SERVE A COPY OF THIS ENTERED ORDER ON ALL PARTIES WITHOUT REGISTERED EMAILS AND FILE A CERTIFICATE OF SERVICE WITH THE COURT

Conformed Copy furnished to:

Ryan Sutton

Kass Shuler, P.A.

1604 N. Marion St.

Tampa, FL 33602

Attorney for Plaintiff

ForeclosureService@kasslaw.com

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