IN THE CIRCUIT COURT OF THE
3RD JUDICIAL CIRCUIT, IN AND FOR DIXIE
COUNTY, FLORIDA
CIVIL DIVISION:
CASE NO.: 26000044CA

Inst: 202615003602 Date: 08/28/2026 Time: 11:05AM
Page 1 of 4 B: 678 P: 166, Barbie Higginbotham, Clerk of Court D
County, By: KH
Deputy Clerk

U.S. BANK NATIONAL ASSOCIATION,
Plaintiff,
vs.

MICHAEL E. STROUT JR; FLORIDA HOUSING FINANCE CORPORATION; UNITED STATES OF AMERICA ACTING ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; JESSICA K. STROUT
Defendants.

FINAL JUDGMENT OF FORECLOSURE

THIS ACTION was heard before the Court. On the evidence presented

IT IS ADJUDGED that:

1. Plaintiff, U.S. BANK NATIONAL ASSOCIATION, 2800 Tamarack Road Owensboro KY 42301, is due:

Principal due on the note secured by the mortgage foreclosed:	$	67,966.51
Interest on the note and mortgage	$	3,138.94
Corporate Advance Balance: Property Preservation: $120.00 Atty Fees: $2,038.99 Atty Costs: $1,697.95 Loss Mit/DPA Amounts: $1,490.79	$	5,347.73
Escrow: Last Positive Balance: ($211.84) MIP/PMI Payments: $543.96 Taxes: $1,057.86 Hazard Insurance: $2,480.29 Flood Insurance: $1,222.00 Payments: ($757.24)	$	4,335.03
Pre-Acceleration Late Charges	$	29.54
TOTAL SUM	$	80,817.75

that shall bear interest at the rate of 8.06% percent 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.

2. Plaintiff holds a lien for the total sum superior to all claims or estate of the defendant(s), on the following described property in DIXIE County, Florida:

   LOT 3, BLOCK 9, GAULDEN'S SECOND ADDITION, TO THE TOWN OF CROSS CITY, FLORIDA, AS PER THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE CLERK OF THE CIRCUIT COURT, DIXIE COUNTY, FLORIDA. ALSO THAT PORTION OF THE NORTH 1/2 OF PUTNAM STREET LYING NORTH OF BLOCK 12.
   Property Address: 104 NE 144TH ST CROSS CITY, FL 32628

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 subject property at public sale on **December 1, 2026 at 11:00 a.m.**, to the highest bidder for cash, except as prescribed in Paragraph 4, at the courthouse located 150 NE CEDAR STREET in DIXIE County in CROSS CITY, Florida 32628, in accordance with section 45.031, Florida Statutes, using the following method(s).

   _____ At FRONT DOOR OF THE NORTHWEST CORNER OF THE DIXIE COUNTY COURTHOUSE, 214 NE 351 HIGHWAY, CROSS CITY, FL beginning at 11:00 AM on the prescribed date.

   _____ By electronic sale beginning at 11:00 AM on the prescribed date at _____.

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 the plaintiff's costs which includes any additional advances; 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 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 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 chapter 720, Florida Statutes, if any. Upon the filing of the certificate of title, the person named on the certificate of tile shall be let into possession of the property.

7. Attorney Fees. The court finds that the attorney fees are reasonable and appropriate. Plaintiff's counsel represents that the attorneys' fee awarded does not exceed its contract flat fee and hourly rate with the plaintiff. The court finds that there is/are no reduction or enhancement factors for consideration by the court pursuant to Florida Patients Compensation Fund v. Rowe, 472 So. 2d 1145 (Fla. 1985).

8. Jurisdiction is retained to enter further orders as are proper including, but not limited to writs of possession, determination of amounts due pursuant to sections 718.116 and/or 720.3085, Florida Statutes, supplemental complaints, reforeclosure motions/complaints, attorneys' fees and costs, motions for additional advances, amendments to the final judgment and deficiency judgments except where a discharge is applicable or personal service not obtained.

NOTICE PURSUANT TO SECTION 45.031, FLORIDA STATUTES.

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 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 THE COURT, P.O. Box 1995, Cross City, FL, 32628, (352) 498-1234, 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.

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 FLORIDA RURAL LEGAL SERVICES, JACKSONVILLE AREA LEGAL AID 126 W. ADAMS STREET

JACKSONVILLE, FL 32202-3849 PHONE: (904) 356-8371, 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 FLORIDA RURAL LEGAL SERVICES, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

ORDERED at DIXIE County, Florida on Thursday, August 27, 2026.

15-2026-CA-000044-CAAM 08/27/2026 04:5

Jennifer Johnson, Acting Circuit Judg
15-2026-CA-000044-CAAM 08/27/2026 04:52:35 PM

CERTIFICATE OF SERVICE

In cases wherein a party is unrepresented ("Pro Se"), counsel for the Plaintiff shall be responsible for providing conformed copies to any remaining Pro Se party who does not have access to, or is not a registered user of the Florida Courts E-Filing Portal and filing a "Notice of Filing" with the Certificate of Service in the court file.

I HEREBY CERTIFY that a true and correct copy of the foregoing has been furnished using the Florida Court's E-Filing E-Portal on Friday, August 28, 2026, to the following:

De Cubas & Lewis, P.A.
eservice@decubaslewis.com
Attorneys for Plaintiff

Rhonda D. Morris, Esquire
efiling@floridahousing.org
rhonda.morris@floridahousing.org
Attorney for Defendant Florida Housing Finance Corporation

United States of America Acting on Behalf of the Secretary of Housing and Urban Development
c/o United States Attorney's Office for the Northern District of Florida
usafln.state.court@usdoj.gov

5-CA-000044-CAAM 08/28/2026 08:3

Sasha Patten

Sasha Patten, Program Coordinator
15-2026-CA-000044-CAAM 08/28/2026 08:38:11 AM

via Plaintiff's counsel:

Michael E. Strout Jr
104 NE 144th St.
Cross City, FL 32628

United States of America Acting on Behalf of the
Secretary of Housing and Urban Development
c/o United States Attorney's Office for the Northern District of Florida
111 N Adams St.
Tallahassee, FL 32301

Jessica K. Strout
104 NE 144th St.
Cross City, FL 32628