

UNITED STATES DISTRICT COURT FOR THE NORTHERN DISTRICT OF
FLORIDA, PENSACOLA DIVISION

Tammy Godman v. Pennymac Loan Services, LLC, et al.

Godman · No. 3:25cv2657-TKW-HTC · Decided December 29, 2025

SUMMARY

A magistrate judge recommends dismissing Tammy Godman’s federal action against Pennymac Loan Services and related entities for lack of subject-matter jurisdiction under the Rooker-Feldman doctrine. The report concludes that Godman’s RESPA and due process claims challenge a prior state-court foreclosure judgment and recommends denying her motions for a temporary restraining order and preliminary injunction as moot.

CASE DETAILS

COURT	United States District Court for the Northern District of Florida, Pensacola Division
WRITING FOR THE COURT	Hope Thai Cannon
JURISDICTION	United States District Court for the Northern District of Florida, Pensacola Division
DECIDED	December 29, 2025
DOCKET	3:25cv2657-TKW-HTC
DISPOSITION	dismissed
PROCEDURAL POSTURE	Pro se plaintiff filed a federal complaint challenging a state-court foreclosure judgment and moved for a temporary restraining order and preliminary injunction. The magistrate judge issued a report and recommendation that the complaint be dismissed without prejudice for lack of subject-matter jurisdiction under the Rooker-Feldman doctrine and that the pending motions be denied as moot.
STANDARD OF REVIEW	The report applied the subject-matter-jurisdiction requirements of the Rooker-Feldman doctrine to the complaint; a district court may not review or reject a state-court judgment.
PRECEDENTIAL VALUE	nonprecedential
PARTIES	Tammy Godman v. Pennymac Loan Services, LLC, Pennymac Corporation, Pennymac Financial Services, LLC

TOPICS

subject matter jurisdiction

foreclosure

motions to dismiss

injunctions

civil procedure

PRACTICE AREAS

civil procedure

real estate

constitutional law

consumer protection

remedies

QUESTIONS PRESENTED

1. Whether the federal district court had subject-matter jurisdiction over claims seeking to invalidate or prevent enforcement of a state-court foreclosure judgment.
2. Whether Godman's conclusory RESPA accounting claim escaped the Rooker-Feldman doctrine.
3. Whether Godman's due process claim stated a viable constitutional claim against private mortgage-related defendants.

HOLDINGS

1. The complaint is barred by the Rooker-Feldman doctrine because it was brought by a state-court loser, complained of injuries caused by a state-court foreclosure judgment entered before the federal action, and invited the federal court to review, nullify, or prevent enforcement of that judgment.
2. The conclusory RESPA claim remained within the reach of Rooker-Feldman because Godman alleged that the accounting failure should prevent enforcement of the foreclosure judgment and did not show that the argument could not have been made in state court.
3. The due process claim was frivolous because the private mortgage defendants were not state actors.

KEY QUOTATIONS

“The Rooker-Feldman doctrine prohibits a district court from exercising subject matter jurisdiction over a complaint “brought by state-court losers complaining of injuries caused by state-court judgments rendered before the district court proceedings commenced and inviting district court review and rejection of those judgments.””

FACTUAL BACKGROUND

Pennymac filed a state-court foreclosure action against property owned by Godman in Okaloosa County on September 13, 2023. The state court entered a final foreclosure judgment in Pennymac's favor on July 29, 2025, and Pennymac purchased the property at auction on December 18, 2025. Godman's federal complaint alleged that Pennymac lacked standing or authority, failed to prove ownership or loss, and failed to provide an accounting, and sought to prevent enforcement of the foreclosure judgment.

PROCEDURAL HISTORY

Pennymac obtained a final judgment of foreclosure against Godman in Florida state court on July 29, 2025, and purchased the property at auction on December 18, 2025. Godman filed this federal action on December 19,

2025, seeking declaratory, accounting, and injunctive relief concerning the foreclosure. The magistrate judge recommended dismissal without prejudice and denial of the pending motions as moot, subject to objections.

DISPOSITION

dismissed

CASES CITED

- Rooker v. Fidelity Trust Co., 263 U.S. 413 (1923)
- District of Columbia Court of Appeals v. Feldman, 460 U.S. 462 (1983)
- Paez v. Secretary, Florida Department of Corrections, 947 F.3d 649, 652-53 (11th Cir. 2020)
- United States v. Sterling, 738 F.3d 228, 233 n.1 (11th Cir. 2013)
- Exxon Mobil Corp. v. Saudi Basic Industries Corp., 544 U.S. 280, 284 (2005)
- Efron v. Candelario, 110 F.4th 1229, 1236 (11th Cir. 2024)
- Behr v. Campbell, 8 F.4th 1206, 1211 (11th Cir. 2021)
- Froncek v. Nationstar Mortgage LLC, 2015 WL 12838166, at *1 (M.D. Fla. Aug. 3, 2015)
- Leathers v. Specialized Loan Servicing, LLC, 3:25cv51TKW/HTC (Feb. 7, 2025) (Doc. 5)
- Nicholson v. Shafe, 558 F.3d 1266, 1279 (11th Cir. 2009)
- Cavero v. One West Bank FSB, 617 F. App'x 928, 930 (11th Cir. 2015)
- Harvey v. Harvey, 949 F.2d 1127, 1130 (11th Cir. 1992)
- 11th Cir. Rule 3-1

OPINION

UNITED STATES DISTRICT COURT NORTHERN DISTRICT OF FLORIDA PENSACOLA DIVISION TAMMY GODMAN, Plaintiff, v. Case No. 3:25cv2657-TKW-HTC PENNYMAC LOAN SERVICES, LLC, et al., Defendants. _____/ REPORT AND RECOMMENDATION Plaintiff Tammy Godman, proceeding pro se, has filed a complaint (Doc. 1) and motions for a temporary restraining order and a preliminary injunction (Docs.

3 & 4). She seeks to prevent enforcement of a judgment of foreclosure entered in state court on July 29, 2025. Upon consideration, the undersigned concludes: (1) this case should be DISMISSED without prejudice for lack of jurisdiction, as it barred by the Rooker-Feldman doctrine¹; and (2) the pending motions should be DENIED as moot. ¹ The doctrine derives its name from two cases: Rooker v. Fidelity Trust Co., 263 U.S. 413 (1923) and District of Columbia Court of Appeals v. Feldman, 460 U.S. 462 (1983).

I. Background Godman sues Pennymac Loan Services, LLC, Pennymac Corporation, and Pennymac Financial Services, LLC (collectively, “Pennymac”). On September 13, 2023, Pennymac filed suit in state court to foreclose on a property in Okaloosa County owned by Godman.² See Okaloosa Cnty. Case No. 2023 CA 3402.³ On July 29, 2025, the state court entered

a final judgment of foreclosure in favor of Pennymac, and Pennymac purchased the property at auction on December 18, 2025.

Godman alleges in this suit that Pennymac: (1) “asserted control and enforcement authority over Estate⁴ property without producing verified proof of standing, ownership, or authority”; (2) “did not originate the alleged obligation, were not parties to the original closing, and did not suffer any verified loss”; and (3) failed “to provide a complete accounting despite notice that the alleged obligation was disputed and that the property was under fiduciary administration.” Doc.

1 at 9. Godman takes issue with Pennymac’s “continued foreclosure and enforcement activity.” Id. 2 Godman is identified as “Tammy Belinda Arcos” in the state court litigation. 3 The Court may take judicial notice of the state court docket for the foreclosure proceeding. See *Paez v. Sec’y, Fla. Dep’t of Corr.*, 947 F.3d 649, 652-53 (11th Cir. 2020). 4 Some aspects of Godman’s complaint, such as the reference to her being “the duly accepted Executor and Intended Beneficiary of the Estate(s) of Tammy Belinda Godman and Tammy Belinda Arcos,” are associated with the sovereign citizen movement.

Courts have routinely rejected that movement’s legal theories as frivolous. See *United States v. Sterling*, 738 F.3d 228, 233 n.1 (11th Cir. 2013) (“Courts have been confronted repeatedly by [sovereign citizens’] attempts to delay judicial proceedings and have summarily rejected their legal theories as frivolous.”). Based on the foregoing, Godman claims Pennymac violated the Real Estate Settlement Procedures Act (“RESPA”) and deprived her of property without due process.

As relief, Godman asks the Court to: (1) declare that Pennymac lacks “lawful standing or authority absent verified proof and accounting”; (2) “order a full equitable accounting of all transactions, proceeds, credits, and offsets related to Estate property”; and (3) enjoin Pennymac “from foreclosing upon, selling, transferring, encumbering, or enforcing any interest in Estate property.” Id. at 10.

II. Discussion The Rooker-Feldman doctrine prohibits a district court from exercising subject matter jurisdiction over a complaint “brought by state-court losers complaining of injuries caused by state-court judgments rendered before the district court proceedings commenced and inviting district court review and rejection of those judgments.” *Exxon Mobil Corp. v. Saudi Basic Indus.*

Corp., 544 U.S. 280, 284 (2005). The doctrine bars claims where “the source of the plaintiff’s injury is the state-court judgment itself,” *Efron v. Candelario*, 110 F.4th 1229, 1236 (11th Cir. 2024), “whether the plaintiff admits to filing a direct appeal of the judgment or tries to call the appeal something else.” *Behr v. Campbell*, 8 F.4th 1206, 1211 (11th Cir.

2021) (citation omitted). Here, the state court entered a final judgment of foreclosure on July 29, 2025—before Godman filed this federal action on December 19, 2025.⁵ The thrust of Godman’s complaint is that the state court foreclosure judgment is invalid because Pennymac failed to

establish the prerequisites for the judgment. And she specifically seeks to stop enforcement of the judgment.

Because Godman wants this Court to nullify the judgment of foreclosure and allow her to relitigate issues already decided in state court, this case should be dismissed without prejudice under the Rooker- Feldman doctrine. See *Froncek v. Nationstar Mortgage LLC*, 2015 WL 12838166, at *1 (M.D. Fla. Aug. 3, 2015) (concluding court lacked jurisdiction under Rooker-Feldman doctrine to stop foreclosure sale and consider propriety of state foreclosure order); see also, *Leathers v. Specialized Loan Servicing, LLC*, 3:25cv51TKW/HTC (February 7, 2025) (Doc.

5) (adopting, over objection, report and recommendation for dismissal of suit attacking foreclosure judgment as violating due process rights based on Rooker-Feldman). In addition, while Godman makes the conclusory allegation that Pennymac violated RESPA by not providing her a full accounting after she made a qualified written request (Doc. 1-1 at 3), that reference to RESPA does not move her claims 5 No appeal has been filed in the state court action that would preclude application of the Rooker- Feldman doctrine.

See *Nicholson v. Shafe*, 558 F.3d 1266, 1279 (11th Cir. 2009) (“state proceedings have not ended for purposes of Rooker–Feldman when an appeal from the state court judgment remains pending at the time the plaintiff commences the federal court action”). outside the reach of the Rooker-Feldman doctrine because: (1) she asserts the failure to provide the accounting should prevent enforcement of the foreclosure judgment; and (2) nothing indicates she could not have made this argument in state court.⁶ See Doc.

1 at 9 (“Plaintiff seeks equitable relief to ... compel full accounting before any enforcement may proceed.”); see also *Cavero v. One West Bank FSB*, 617 F. App’x 928, 930 (11th Cir. 2015) (affirming dismissal of complaint under Rooker-Feldman because deciding RESPA claim would have required the district court to effectively nullify the state court’s final judgment recognizing the validity of the debt and authorizing foreclosure on the ... property”).

Accordingly, it is RECOMMENDED: 1. That this case be DISMISSED without prejudice for lack of jurisdiction. 2. That all pending motions (Docs. 3 & 4) be DENIED as moot. 3. That the clerk close the file. At Pensacola, Florida, this 29th day of December, 2025. /s/ Hope Thai Cannon
HOPE THAI CANNON UNITED STATES MAGISTRATE JUDGE 6 Godman’s due process claim is also frivolous because Pennymac is not a state actor.

See *Harvey v. Harvey*, 949 F.2d 1127, 1130 (11th Cir. 1992) (explaining that to state a claim under 42 U.S.C. § 1983, a plaintiff must allege “the conduct complained of (1) was committed by a person acting under color of state law and (2) deprived the complainant of rights, privileges, or immunities secured by the Constitution or laws of the United States.”) (citation omitted).

NOTICE TO THE PARTIES Objections to these proposed findings and recommendations must be filed within fourteen (14) days of the date of the Report and Recommendation. Any different deadline that may appear on the electronic docket is for the court's internal use only and does not control. An objecting party must serve a copy of its objections upon all other parties.

A party who fails to object to the magistrate judge's findings or recommendations contained in a report and recommendation waives the right to challenge on appeal the district court's order based on the unobjected-to factual and legal conclusions. See 11th Cir. Rule 3-1.