

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PRECEDENTIAL VALUE	nonprecedential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

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constitutional law

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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