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Sent: Thursday, October 14, 2010 11:10 AM
To: Trial Court Chief Judges; Trial Court Administrators
Cc: Susan Leseman; OSCA-JUED; Blan Teagle
Subject: New Publication Announcement from Judge Mark King Leban, Chair, FCEC Publication Committee
Attachments: Foreclosure Bench Book.pdf

To: Chief Judges and Trial Court Administrators

From: Judge Mark King Leban, Chair, Florida Court Education Council's Publications Committee

Re: New Publication: *Residential Foreclosure Bench Book*

The Publications Committee of the Florida Court Education Council is pleased to announce the posting of the *Residential Foreclosure Bench Book* in the Court Education Resource Library on the Florida State Courts intranet. The *Residential Foreclosure Bench Book* was written by the Eleventh Circuit's Judge Jennifer Bailey and Assistant General Counsel Doris Bermudez-Goodrich. Used for a recent judicial education course for judges assigned to hear foreclosure cases, this bench book presents readers with the nuts and bolts of current foreclosure law and procedures.

In addition to this bench book, the Court Education Resource Library, developed by OSCA's Court Education Section and Publications Unit, contains a plethora of judicial education materials, among them, court publications (benchguides, bench books, toolkits, and case summaries); court education program materials; and other useful resources (a catalog of books, manuals, and other publications, including materials by state and national organizations).

A PDF of the bench book is attached, but you can also access it from the Court Education Resource Library, at https://intranet.flcourts.org/osca/Judicial_Education/Library/librarymain.shtml (As the bench book will be periodically updated to reflect changes in foreclosure law and procedure, please visit the site for update notifications.)

Please share this information with judges and court staff who are handling residential mortgage foreclosure cases.

If you have any questions, contact Susan Leseman, OSCA Publications Attorney, at (850) 922-5085 or lesemans@flcourts.org

RESIDENTIAL FORECLOSURE BENCH BOOK

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TABLE OF CONTENTS

Introduction.....	2
Lender’s Right to Foreclose.....	2
Default.....	3
Acceleration.....	3
Statute of Limitations.....	3
Jurisdiction.....	4
Parties to the Foreclosure Action.....	5
Filing of the Lis Pendens.....	11
The Foreclosure Complaint.....	11
Original Document Filing and Reestablishment of the Note.....	13
Fair Debt Practice Act.....	15
Mandatory Mediation of Homestead Foreclosures.....	15
Service of Process.....	18
Personal Service.....	18
Constructive Service.....	20
Service of Process outside the State of Florida	24
Substitution of Parties.....	25
Entry of Default.....	25
Appointment of a Guardian ad Litem.....	27
Appointment of a Receiver.....	28
Summary Final Judgment of Foreclosure.....	29
Affidavits in Support of Motion for Summary Judgment.....	30
Affirmative Defenses.....	32
Summary Judgment Hearing.....	36
Final Judgment.....	36
Judicial Sale.....	39
Post Sale Issues.....	42
Right of possession.....	43
Protecting Tenants at Foreclosure Act of 2009.....	43
Surplus.....	45
Deficiency judgment.....	45
Bankruptcy.....	49
Florida’s Expedited Foreclosure Statute.....	49
Common Procedural Errors.....	50
Mortgage Workout Options.....	51

Introduction

1. Foreclosure is the enforcement of a security interest by judicial sale of collateral. All mortgages shall be foreclosed of equity. § 702.01, Fla. Stat. (2010).

2. **Definitions:**

(a) **Mortgage:** any written instrument securing the payment of money or advances including liens to secure payment of assessments for condominiums, cooperatives and homeowners' associations. § 702.09, Fla. Stat. (2010).

A mortgage creates only a specific lien against the property; it is not a conveyance of legal title or of the right of possession. § 697.02, Fla. Stat. (2010); *Fla. Nat'l. Bank & Trust Co. of Miami v. Brown*, 47 So. 2d 748 (1949).

(b) **Mortgagee:** refers to the lender; the secured party or holder of the mortgage lien. § 721.82(6), Fla. Stat. (2010).

(c) **Mortgagor:** refers to the obligor or borrower; the individual or entity who has assumed the obligation secured by the mortgage lien. § 721.82(7), Fla. Stat. (2010). The mortgagor holds legal title to the mortgaged property. *Hoffman v. Semet*, 316 So. 2d 649, 652 (Fla. 4th DCA 1975).

3. To foreclosure the mortgage lien and extinguish equities of redemption, secured parties must file a civil action. § 45.0315, Fla. Stat. (2010).

Lender's Right to Foreclose

1. Constitutional obligation to uphold mortgage contract and right to foreclose. F. S. A. Const. Art 1 § 10.

(a) Right unaffected by defendant's misfortune. *Lee County Bank v. Christian Mut. Found., Inc.*, 403 So. 2d 446, 449 (Fla. 2d DCA 1981); *Morris v. Waite*, 160 So. 516, 518 (Fla. 1935).

(b) Right not contingent on mortgagor's health, good fortune, ill fortune, or the regularity of his employment. *Home Owners' Loan Corp. v. Wilkes*, 178 So. 161, 164 (Fla. 1938).

(c) Contract impairment or imposition of moratorium is prohibited by court. *Lee County Bank v. Christian Mut. Foundation, Inc.*, 403 So. 2d 446, 448 (Fla. 1981).

Default

1. Right to foreclosure accrues upon the mortgagor's default.
2. Basis for default:
 - (a) mortgagor's failure to tender mortgage payments; or
 - (b) impairment of security, including failure to pay taxes or maintain casualty insurance.

Acceleration

1. Acceleration - gives the mortgagee the authority to declare the entire mortgage obligation due and payable immediately upon default.
2. Mortgage Acceleration Clause - confers a contract right upon the note or mortgage holder which he may elect to enforce upon default. *David v. Sun Fed. Sav. & Loan Ass'n.*, 461 So. 2d 93, 94 (Fla. 1984).
 - (a) Absent acceleration clause, lender can only sue for amount in default. *Kirk v. Van Petten*, 21 So. 286 (Fla. 1896).
3. Commencement - upon delivery of written notice of default to the mortgagor; prior notice is not required unless it is a contractual term. *Millett v. Perez*, 418 So. 2d 1067 (Fla. 3d DCA 1982); *Fowler v. First Sav. & Loan Ass'n. of Defuniak Springs*, 643 So. 2d 30, 34 (Fla. 1st DCA 1994), (filing of complaint is notice of acceleration).
4. Pre-acceleration - mortgagor may defeat foreclosure by the payment of arrearages, thereby reinstating the mortgage. *Pici v. First Union Nat'l. Bank of Florida*, 621 So. 2d 732, 733 (Fla. 2d DCA 1993).

Statute of Limitations

1. Five year statute of limitations period - applies specifically to mortgage foreclosure actions. § 95.11(2)(c), Fla. Stat. (2010); *Farmers & Merch. Bank v. Riede*, 565 So. 2d 883, 885 (Fla. 1st DCA 1990).
2. Commencement of limitations period:
 - (a) General rule - commencement upon accrual of the cause of action; this occurs when the last element of the cause of action is satisfied (for example, default).

§ 95.031(1), Fla. Stat. (2010); *Maggio v. Dept. of Labor & Employment Sec.*, 910 So. 2d 876, 878 (Fla. 2d DCA 2005).

(b) A note or other written instrument - when the first written demand for payment occurs. *Ruhl v. Perry*, 390 So. 2d 353, 357 (Fla. 1980).

(c) Oral loan payable on demand - commencement upon demand for payment. *Mosher v. Anderson*, 817 So. 2d 812, 813 (Fla. 2002).

3. Tolling of the limitations period - acknowledgment of the debt or partial loan payments subsequent to the acceleration notice toll the statute of limitations. § 95.051(1)(f), Fla. Stat. (2010); *Cadle Company v. McCartha*, 920 So. 2d 144, 145 (Fla.5th DCA 2006).

(a) Tolling effect - starts the running anew of the limitations period on the debt. *Wester v. Rigdon*, 110 So. 2d 470, 474 (Fla. 1st DCA 1959).

Jurisdiction

1. Court's judicial authority over real property based on *in rem* jurisdiction.

2. Two part test to establish *in rem* jurisdiction: (1) jurisdiction over the class of cases to which the case belongs, and (2) jurisdictional authority over the property or *res* that is the subject of the controversy. *Ruth v. Dept. of Legal Affairs*, 684 So. 2d 181, 185 (Fla. 1996).

(a) Class of case - jurisdictional parameters defined by Article V Section 5(b), Florida Constitution, implemented by Section 26.012(2)(g), Fla. Stat. (2010). *Alexdex Corp. v. Nachon Enter., Inc.*, 641 So. 2d 858 (Fla. 1994), (concurrent equity jurisdiction over lien foreclosures of real property that fall within statutory monetary limits). *Id.*, at 863.

(b) Jurisdictional authority over real property only in the circuit where the land is situated. *Hammond v. DSY Developers, LLC.*, 951 So. 2d 985, 988 (Fla. 2d DCA 2007). *Goedmakers v. Goedmakers*, 520 So. 2d 575, 578 (Fla. 1988); (court lacks *in rem* jurisdiction over real property located outside the court's circuit). If real property lies in two counties, the foreclosure suit may be maintained in either county, however, the notice of sale must be published in both. § 702.04, Fla. Stat. (2010).

Parties to the Foreclosure Action

Plaintiff

1. Must be the owner/holder of the note as of the date of filing suit. *Jeff-Ray Corp. v. Jacobsen*, 566 So. 2d 885 (Fla. 4th DCA 1990); see also, *WM Specialty Mortgage, LLC v. Salomon*, 874 So. 2d 680, 682 (Fla. 4th DCA 2004).

(a) The holder of a negotiable instrument means the person in possession of the instrument payable to bearer or to the identified person in possession. § 671.201(21), Fla. Stat. (2010).

(1) Endorsement in blank – where unsigned and unauthenticated, an original note is insufficient to establish that the plaintiff is the owner and holder of the note. Must have affidavits or deposition testimony establishing plaintiff as owner and holder. *Riggs v. Aurora Loan Services, LLC*, 2010 WL 1561873 (Fla. 4th DCA 4/21/10).

(b) The holder may be the owner or a nominee, such as a servicer, assignee or a collection and litigation agent. Rule 1.210(a), Fla. R. Civ. P. (2010) provides that an action may be prosecuted in the name of an authorized person without joinder of the party for whose benefit the action is brought. See also, *Kumar Corp. v. Nopal Lines, Ltd.*, 462 So. 2d 1178, 1184 (Fla. 3d DCA 1985).

(c) Plaintiff's nominee has standing to maintain foreclosure based on real party in interest rule. *Mortgage Electronic Registration Systems, Inc. v. Revoredo*, 955 So. 2d 33 (Fla. 3d DCA 2007), (*MERS* was the holder by delivery of the note); *Mortgage Elec. Registration Systems, Inc. v. Azize*, 965 So. 2d 151 (Fla. 2d DCA 2007); *Philogene v. ABN AMRO Mortgage Group, Inc.*, 948 So. 2d 45 (Fla. 4th DCA 2006).

2. Assignment of note and mortgage - Plaintiff should assert assignee status in complaint. Absent formal assignment of mortgage or delivery, the mortgage in equity passes as an incident of the debt. *Perry v. Fairbanks Capital Corp.*, 888 So. 2d 725, 726 (Fla. 5th DCA 2004); *Johns v. Gillian*, 134 Fla. 575, 579 (Fla. 1938); *Warren v. Seminole Bond & Mortg. Co.*, 127 Fla. 107 (Fla. 1937), (security follows the note, the assignee of the note secured by a mortgage is entitled to the benefits of the security). Assignments must be recorded to be valid against creditors and subsequent

purchasers. § 701.02, Fla. Stat. (2010). See also, *Glynn v. First Union Nat'l. Bank*, 912 So. 2d 357, 358 (Fla. 4th DCA 2005).

(a) No requirement of a written and recorded assignment of the mortgage to maintain foreclosure action where evidence establishes plaintiff as owner and holder of the note on date of filing suit. *Perry*, 888 So. 2d at 726; *WM Specialty Mortgage, LLC*, 874 So. 2d at 682; *Chem. Residential Mortgage v. Rector*, 742 So. 2d 300 (Fla. 1st DCA 1998); *Clifford v. Eastern Mortg. & Sec. Co.*, 166 So. 562 (Fla. 1936). However, the incomplete, unsigned and unauthenticated assignment of mortgage attached as an exhibit to purported mortgage holder and note holder's response to motion to dismiss did not constitute admissible summary judgment evidence sufficient to establish standing. *BAC Funding Consortium, Inc. ISAOA/ATIMA v. Jean Jacques*, 2010 WL 476641 (Fla. App. 2 DCA Feb. 12, 2010). If plaintiff has an assignment of mortgage recorded prior to the date of filing suit, then he can enforce even if possession of note never physically delivered. Florida courts recognize constructive delivery. "The absence of the note does not make a mortgage unenforceable." *Lawyers Title Ins. Co. Inc v. Novastar Mortgage, Inc.*, 862 So. 2d 793, 798 (Fla. 4th DCA 2004). Assignment may be by physical delivery (provide evidence) or by written assignment.

3. MERS – What is it? Mortgage Electronic Registration Systems is a corporation which maintains an electronic registry tracking system of servicing and ownership rights to mortgages throughout the United States. In many cases MERS is the mortgagee of record and is identified in the mortgage. On each MERS loan there is an 18 digit number used for tracking. Through the MERS servicer ID number, homeowners can identify their lender with borrower name and property address.

4. Since the promissory note is a negotiable instrument, plaintiff must present the original note or give a satisfactory explanation for its absence. § 90.953(1), Fla. Stat. (2010); *State Street Bank and Trust Co. v. Lord*, 851 So. 2d 790, 791 (Fla. 4th DCA 2003). A satisfactory explanation includes loss, theft, destruction and wrongful possession of the note. § 673.3091(1), Fla. Stat. (2010). Reestablishment of the note is governed by § 673.3091(2), Fla. Stat. (2010).

Necessary and Proper Defendants

1. The owner of the fee simple title - only indispensable party defendant to a foreclosure action. *English v. Bankers Trust Co. of Calif., N. A.*, 895 So 2d 1120, 1121 (Fla. 4th DCA 2005). Foreclosure is void if titleholder omitted. *Id.* If a spouse fails to sign the mortgage, lender may still foreclose on property owned by husband and wife when both spouses knew of loan and purchased in joint names. *Countrywide Home Loans v. Kim*, 898 So. 2d 250 (Fla. 2005).

(a) Indispensable parties defined - necessary parties so essential to a suit that no final decision can be rendered without their joinder. *Sudhoff v. Federal Nat'l. Mortgage Ass'n.*, 942 So. 2d 425, 427 (Fla. 5th DCA 2006).

2. Failure to join other necessary parties - they remain in the same position as they were in prior to foreclosure. *Abdoney v. York*, 903 So. 2d 981, 983 (Fla. 2d DCA 2005).

3. Omitted party - only remedies are to compel redemption or the re-foreclosure in a suit de novo. *Id.*; *Quinn Plumbing Co. v. New Miami Shores Corp.*, 129 So. 2d 690, 693 (Fla. 1930).

4. Death of titleholder prior to entry of final judgment - beneficiaries of the titleholder and the personal representative are indispensable parties. *Campbell v. Napoli*, 786 So. 2d 1232 (Fla. 2d DCA 2001).

(a) If indispensable parties not joined, action abated pending proper joinder. *Id.* As such, suit against a decedent alone will result in abatement.

(b) Post-judgment death of titleholder, these parties are not deemed indispensable parties. *Davis v. Scott*, 120 So. 1 (Fla. 1929).

5. Necessary parties to the foreclosure action - all subordinate interests recorded or acquired subsequent to the mortgage.

(a) Includes: junior mortgagees, holders of judgments and liens acquired after the superior mortgage, lessees and tenants/parties in possession of the real property. *Posnansky v. Breckenridge Estates Corp.*, 621 So. 2d 736, 737 (Fla. 4th DCA 1993); *Commercial Laundries, Inc., v. Golf Course Towers Associates*, 568 So. 2d 501, 502

(Fla. 3d DCA 1990); *Crystal River Lumber Co. v. Knight Turpentine Co.*, 67 So. 974, 975 (Fla. 1915).

(b) If junior lien holders are not joined, their rights in the real property survive the foreclosure action.

(c) Joinder of original parties to the deed or mortgage are essential when a reformation count is needed to remedy an incorrect legal description contained in the deed and/or mortgage. *Chanrai Inv., Inc. v. Clement*, 566 So. 2d 838, 840 (Fla. 5th DCA 1990). As such, the original grantor and grantee are necessary parties in an action to reform a deed. *Id.*

6. Prior titleholders that signed the note and mortgage do not have to be named in the foreclosure action unless:

(a) Mortgagee seeks entry of a deficiency judgment against the prior unreleased mortgagors in the foreclosure action. *PMI Ins. Co. v. Cavendar*, 615 So. 2d 710, 711 (Fla. 3d DCA 1993).

Superior Interests

1. First or senior mortgagees are never necessary or proper parties to the foreclosure action by the junior mortgagee. *Garcia v. Stewart*, 906 So. 2d 1117, 1119 (Fla. 4th DCA 2005); *Poinciana Hotel of Miami Beach, Inc. v. Kasden*, 370 So. 2d 399, 401 (Fla. 3d DCA 1979).

(a) Senior liens are unaffected by the foreclosure of a junior mortgage.

2. **Purchase money mortgage defined** - proceeds of the loan are used to acquire the real estate or to construct improvements on the real estate. § 7.2(a), Restatement (Third) of Property; Mortgages (2008). The purchase and conveyance of real property occur simultaneously and are given as security for a purchase money mortgage.

(a) Purchase money mortgages - priority over all prior claims or liens that attach to the property through the mortgagor, even if latter be prior in time. *BancFlorida v. Hayward*, 689 So. 2d 1052, 1054 (Fla. 1997); *Sarmiento v. Stockton, Whatley, Davin & Co.*, 399 So. 2d 1057, 1058 (Fla. 3d DCA 1981).

(1) Priority does not extend beyond the amount of the purchase money advanced. *Citibank v. Carteret Sav. Bank, F.A.*, 612 So. 2d 599, 601 (Fla. 4th DCA 1992).

Association Liens and Assessments

1. Condominium Associations - Section 718.116(1)(b), Fla. Stat. (2010) establishes the liability of the first mortgagee, its successor or purchaser for condominium assessments and maintenance as the lesser of:

(a) unit's unpaid common expenses and regular periodic assessments which came due 6 months prior to title acquisition; or

(b) one per cent of the original mortgage debt (provided condominium association is joined as a defendant).

(1) The law is clear that the purchaser of a condominium unit has liability for unpaid condominium assessments. § 718.1176, Fla. Stat (2010). This statutory cap, limits the liability of foreclosing mortgagees for unpaid condominium assessments that become due prior to acquisition of title. This safe harbor applies only to the first mortgagee or a subsequent holder of the first mortgage. *Bay Holdings, Inc. v. 2000 Island Boulevard Condo. Ass'n.*, 895 So. 2d 1197 (Fla. 3d DCA 2005. The term "successor or assignee" as used with respect to a first mortgagee includes only a subsequent holder of the first mortgage. § 718.116(1)(g), Fla. Stat. (2010). Other entities that acquire title are not entitled to this limitation of liability and are "jointly and severally liable for all unpaid assessments that come due up to the time of transfer of title." § 718.116(1)(a), Fla. Stat. (2010).

2. Homeowners' Association's - Section 720.3085(2)(c)(1), Fla. Stat. (2010) establishes the liability of the first mortgagee, its successor or purchaser for homeowner's assessments and maintenance as the lesser of:

(a) parcel's unpaid common expenses and regular periodic or special assessments which accrued 12 months prior to acquisition of title; or

(b) one per cent of the original mortgage debt.

(c) Homeowners' Association's lien for assessments had priority over purchase money mortgage where Association's declaration of covenants contained express

provision establishing priority. *Ass'n. of Poinciana Vill. v. Avatar Props.*, 724 So. 2d 585, 587 (Fla. 5th DCA 1999).

(d) The limitations on the first mortgagee's liability only apply if the lender filed suit and initially joined the homeowner's association as a defendant. § 720.3085(2)(c), Fla. Stat. (2010).

(e) Statutory revisions of the 2008 Legislature failed to remedy the potential super-priority of liens recorded prior to July 1, 2008. (Prior statutory version amended by the 2007 Legislature gave homeowner's association liens a priority, even if the mortgage was filed first in time.) Arguably, many homeowners' associations have subordination language in their declaration of covenants providing that their lien is subordinate to the mortgage. However, the subordination language is not standard in all declarations. Any challenge to the priority if the mortgage will likely be resolved on the basis of impairment of contract.

3. "Reverse foreclosures" defined – where association takes title and pursues lender or where association sets done the motion for summary judgment due to delays by lenders.

4. Cannot force lenders to pay association fees during pendency of foreclosure. *U. S. Bank Nat'l. Ass'n. as Trustee v. Tadmire*, 2009 WL 4281301 (Fla. 3d DCA 12/2/09).

Judgment Liens

1. Section 55.10(1), Fla. Stat. (2010) applies to judgment liens.

(a) Requirements: (1) must contain address of the party in the judgment or in an accompanying affidavit; and (2) a certified copy of judgment lien must be recorded in the official records of the county.

(b) Judgment liens recorded after July 1, 1994 retain their judgment lien status for a period of 10 years from recording. A judgment lien is renewable by recording a certified copy of the judgment containing a current address prior to the expiration of the judgment lien. § 55.10(2), Fla. Stat. (2010).

Filing of the Lis Pendens

1. Filing of lis pendens - cuts off the rights of any person whose interest arises after filing. *Bowers v. Pearson*, 135 So. 562 (Fla. 1931).

(a) Constitutes bar to the enforcement against the subject real property of any other unrecorded interests and liens unless the holder of the unrecorded interest intervenes within twenty days of the notice of the lis pendens. § 48.23(1)(b), Fla. Stat. (2010).

2. Validity of a notice of lis pendens is one year from filing. § 48.23(2), Fla. Stat. (2010).

(a) Exception: One year period may be tolled by the trial court's exercise of discretion or appellate review. *Olesh v. Greenberg*, 978 So. 2d 238, 242 (Fla. 5th DCA 2008); *Vonmitschke-Collande v. Kramer*, 841 So. 2d 481, 482 (Fla. 3d DCA 2002).

3. Lis pendens automatically dissolved upon dismissal of foreclosure. Rule 1.420(f), Fla. R. Civ. P. (2010).

(a) Lis pendens revived or reinstated upon the reversal of dismissal. *Vonmitschke-Collande*, 841 So. 2d at 482.

The Foreclosure Complaint

1. Florida Supreme Court Form for foreclosure - Form 1.944, Fla. R. Civ. P. (2010). Requisite allegations assert: jurisdiction, default, acceleration and the legal description of the real property. As of 2/11/10, complaint must be verified. Rule 1.110(b), Fla. R. Civ. P. (2010).

(a) Plaintiff must allege that he is the present owner and holder of the note and mortgage. *Edason v. Cent. Farmers Trust Co.*, 129 So. 698, 700 (Fla. 1930).

(b) If plaintiff is a nonresident corporation, it must comply with the condition precedent of filing a nonresident bond, upon commencement of the action. § 57.011, Fla. Stat. (2010). If plaintiff has failed to file the requisite bond within 30 days after commencement, the defendant may move for dismissal (after 20 days notice to plaintiff).

(c) Rule 1.130(a), Fla. R. Civ. P. (2010) mandates that a copy of the note and mortgage be attached to the complaint. *Eigen v. FDIC*, 492 So. 2d 826 (Fla. 2d DCA 1986).

(d) If note and mortgage assigned, complaint should allege assignment. Attachment of the assignment is preferred but may not be required since the cause of action is based on the mortgage; not the assignment. Rule 1.130(a), Fla. R. Civ. P. (2010), *WM Specialty Mortgage, LLC v. Salomon*, 874 So. 2d 680, 682 (Fla. 4th DCA 2004); *Chemical Residential Mortgage v. Rector*, 742 So. 2d 300 (Fla. 1st DCA 1998); *Johns v. Gillian*, 184 So. 140, 144 (Fla. 1938).

(e) Junior lien holders - allegation is sufficient if it states that the interest of a defendant accrued subsequent to the mortgage and he is a proper party. *InterNat'l. Kaolin Co. v. Vause*, 46 So. 3, 7 (Fla. 1908).

(f) Federal tax lien allegation must state interest of the United States of America, including: the name and address of the taxpayer, the date and place the tax lien was filed, the identity of the Internal Revenue office which filed the tax lien and if a notice of tax lien was filed. Title 28 U. S. C. § 2410(b). A copy of the tax lien must be attached as an exhibit.

(g) Local taxing authority or State of Florida party defendant - allegation should state with particularity the nature of the interest in the real property. § 69.041(2), Fla. Stat. (2010).

(h) Complaint must include statement of default. Default based on unpaid taxes or insurance must be allege default with particularity. *Siahpoosh v. Nor Props.*, 666 So. 2d 988, 989 (Fla. 4th DCA 1996).

(i) Complaint should allege compliance with condition precedent, particularly notices.

(j) Legal description of the subject real property.

(k) Attorney fees - must be pled or it is waived. *Stockman v. Downs*, 573 So. 2d 835, 838 (Fla. 1991). Allegation as to obligation to pay a reasonable attorney fee is sufficient to claim entitlement. *Wallace v. Gage*, 150 So. 799, 800 (Fla. 1933). The claim of attorney fees is based on contractual language in the note and mortgage.

(l) Additional counts include: reestablishment of the note and reformation. Reestablishment of the note is necessary if the note is lost; reformation of the note is needed if material terms are missing. Reformation of the mortgage applies if there is a legal description discrepancy; reformation of deed is there is a deed problem.

(m) Deficiency judgment – if plaintiff seeks a deficiency, the guarantors must be sued.

Original Document Filing and Reestablishment of the Note

1. Note - Lender is required to either present the original promissory note or give a satisfactory explanation for the lender's failure to present it prior to it being enforced. *Nat'l. Loan Investors, L.P. v. Joymar Associates*, 767 So. 2d 549, 550 (Fla. 3d DCA 2000).

(a) A limited exception applies to lost, destroyed or stolen instruments. *Id.*

2. A lost promissory note is a negotiable instrument. § 673.1041(1), Fla. Stat. (2008); *Thompson v. First Union Bank*, 643 So. 2d 1179 (Fla. 5th DCA 1994).

(a) Loss or unintentional destruction of a note does not affect its validity or enforcement.

3. Reestablishment of the lost note - An owner of a lost, stolen or destroyed instrument may maintain an action by showing proof of his ownership, facts that prevent the owner from producing the instrument and proof of the terms of the lost instrument. § 673.3091(2), Fla. Stat. (2004); *Lawyer's Title Ins. Co., Inc. v. Novastar Mortgage, Inc.*, 862 So. 2d 793, 798 (Fla. 4th DCA 2004); *Gutierrez v. Bermudez*, 540 So. 2d 888, 890 (Fla. 5th DCA 1989).

(a) Owner of note is not required to have held possession of the note when the loss occurred to maintain an action against the mortgagor. *Deaktor v. Menendez*, 830 So. 2d 124, 126 (Fla. 3d DCA 2002). Further, plaintiff is not required to prove the circumstances of the loss or destruction of the note to seek enforcement. *Id.*, at 127. Plaintiff must show only that it was entitled to enforce the note at the time of loss or that it has directly or indirectly acquired ownership of the instrument from a person who was entitled to enforce the instrument when loss of possession occurred.

§ 673.3091(1)(a), Fla. Stat. (2010); *MERS v. Badra*, 991 So. 2d 1037, 1039 (Fla. 4th DCA 2008).

(b) If plaintiff is not in possession of the original note and did not reestablish it, plaintiff cannot foreclose on the note and mortgage. § 673.3091(1), Fla. Stat. (2004); *Dasma Invest., LLC v. Realty Associates Fund III, L.P.* 459 F. Supp. 2d 1294, 1302 (S.D. Fla. 2006).

(c) The filing of a duplicate copy of the note is sufficient to satisfy statutory requirements in a foreclosure action. *Perry v. Fairbanks Capital Corp.*, 888 So. 2d 725 (Fla. 5th DCA 2004). If there is no copy, Plaintiff should file a lost note affidavit, ledger or a summary of loan terms.

(1) **Checklist for lost note affidavit:**

- (a) original principal balance;
- (b) signators and date note executed;
- (c) rate of interest;
- (d) unpaid balance and default date;
- (e) affiant status must be banking representative with knowledge of the particular loan;
- (f) indemnity language, precluding subsequent foreclosure judgment on the same note.

(d) Where the original note is lost, the court may require indemnification of the borrower for subsequent prosecution on the note and may require a bond to secure same. *Lovingood v. Butler Construction Co.*, 131 So. 126, 135 (Fla. 1930). Consider bonds particularly where there is a securitized trust.

1. Mortgage – Copy of mortgage is sufficient. *Perry*, 888 So. 2d at 726.

(a) Mortgage must contain correct legal description. *Lucas v. Barnett Bank of Lee County*, 705 So. 2d 115, 116 (Fla. 2d DCA 1998). If not, final judgment must be set aside. However, this can be corrected prior to final judgment.

Fair Debt Collection Practices Act (FDCPA)

1. Purpose - eliminate abusive debt collection practices by debt collectors and to promote consistent State action to protect consumers against debt collection abuses." 15 U.S.C. § 1692(e).

2. Some Florida courts held - attorneys engaged in regular foreclosure work met the general definition of debt collector and are subject to the FDCPA. *Sandlin v. Shapiro*, 919 F. Supp. 1564, 1567 (M.D. Fla. 1996), (law firm engaged in collection foreclosure work was considered a debt collector where the firm sent correspondence advising of payoff and reinstatement figures and directed mortgagors to pay the law firm).

3. Under FDCPA, a debt collector's obligation to send a Notice of Debt is triggered by an initial communication with the consumer. *McKnight v. Benitez*, 176 F. Supp. 1301, 1304 (M.D. Fla. 2001).

(a) Filing of suit is not "an initial communication which otherwise would have given rise to notice and verification rights." *Acosta v. Campbell*, 2006 WL 3804729 (M.D. Fla. 2006).

(b) Foreclosure law firms have adopted the practice of attaching to their complaint: "Notice Required under the Fair Debt Collection Practice Act." This notice held ineffective in *Martinez v. Law Offices of David J. Stern*, 266 B.R. 523 (Bank. S.D. Fla. 2001).

Mandatory Mediation of Homestead Foreclosures

1. Based on the exponential increase in filings of mortgage foreclosure cases in the Eleventh Judicial Circuit Court, the Chief Judge implemented four Administrative Orders in the following sequence:

(a) Administrative Order 09-08 applies to all residential foreclosure actions involving homestead properties filed on or after May 1, 2009. AO 09-08 established the 11th Circuit Homestead Access to Mediation Program (CHAMP) mandating mandatory mediation of homestead foreclosures prior to the matter being set for final hearing. At the time of filing the complaint, Plaintiff is required to transmit to the

Program Manager, the Collins Center, a notice form (Form A) with borrower's contact information. Within five days of filing the complaint, Plaintiff must tender a cost check in the amount of \$750.00 to cover the administrative costs of the mediation. The Collins Center responsibilities include: contacting the borrower, referring the borrower to financial counseling and making financial documentation available electronically to the Plaintiff. Plaintiff's counsel and the borrower are required to be physically present at mediation; the lender's representative must attend, but is allowed to participate by telephone. Within ten days of the completion of the mediation, the mediator must report the mediation results to the court.

(b) Administrative Order 09-09 revised the following forms: the civil cover sheet, Plaintiff's certification of settlement authority, Plaintiff's certification of residential mortgage foreclosure case status and the final judgment of foreclosure.

This Administrative Order specifically exempts condominium and homeowners' association fee foreclosures, private investor mortgage foreclosures, foreclosures of non-homestead properties and construction lien foreclosures.

(c) Administrative Order 09-09 A1 acknowledged the statutory authority of the Clerk of the Courts to conduct the sale of real or personal property by electronic means. This Administrative Order further proscribed adherence to certain procedures concerning tenant occupied residential properties under the "Protecting Tenants at Foreclosure Act of 2009." Amending the specific format of the final judgment of foreclosure, this Administrative Order prohibited the issuance of immediate writs of possession.

(d) Administrative Order 09-18 responded to the Clerk of the Court's request for formal approval to conduct on-line auctions, in lieu of on-site auctions for the sale of real property.

2. On December 28, 2009, the Florida Supreme Court issued Administrative Order 09-54, adopting the recommendations of the Task Force on Residential Mortgage Foreclosure Cases and establishing a uniform, statewide managed mediation program. The Florida Supreme Court approved the Task Force's Model Administrative Order, with minor changes to be implemented by each circuit chief judge.

3. On February 26, 2010, the Eleventh Judicial Circuit Court issued Administrative Order 10-03 A1 requiring mandatory mediation of all homestead mortgage foreclosure actions subject to the federal Truth in Lending Act, Regulation Z. Administrative Order 10-03 A 1 applies to actions filed after March 29, 2010. Specifically exempted from this Administrative Order are condominium and homeowners' association fee foreclosures and mechanics and construction lien foreclosures. This Administrative Order constitutes a formal referral to mediation through the Residential Mortgage Foreclosure Mediation (RMFM) Program; parties are ineligible for default judgment, a summary judgment or final hearing until they have fully complied with mediation requirements.

Basic Procedural Requirements of Administrative Order 10-03 A1 include:

(a) When suit is filed, plaintiff must file a completed Form A with the Clerk listing the last known mailing address and phone number for each party. One business day after filing the complaint, plaintiff must transmit Form A to the Program Manager of the RMFM along with the case number of the action. The Collins Center for Public Policy, Inc. is the contract Program Manager in the Eleventh Judicial Circuit. At the time of the filing of the complaint, the Plaintiff must tender RMFM fees in the amount of \$400.00; the balance of fees in the amount of \$350.00 must be paid by Plaintiff within 10 days after notice of the mediation conference.

(b) Upon receipt of Form A, the Program Manager must contact the borrower and refer the borrower an approved mortgage foreclosure counselor. Foreclosure counseling must be completed no later than 30 days from the Program Manager's initial contact with the borrower. If the Program Manager is unable to contact the borrower within this time frame, the borrower will have been deemed to elect nonparticipation in the RMFM Program.

(c) The Program Manager must transmit the borrower's financial disclosure for mediation no later than 60 days after the Program Manager receives Form A from Plaintiff.

(d) The Program Manager shall schedule a mediation session no earlier than 60 days and no later than 120 days after suit is filed.

(e) Plaintiff's representative may appear by telephone upon 5 days notice prior to the mediation; plaintiff's attorney, the borrower and the borrower's attorney, if any, must attend in person. The court may dismiss the action without prejudice or impose other sanctions for failure to attend. Within 10 days after completion of mediation, the mediator must issue a report advising the court as to the parties' attendance and result.

Service of Process

1. Due service of process is essential to satisfy jurisdictional requirements over the subject matter and the parties in a foreclosure action. Rule 1.070, Fla. R. of Civ. P. (2010) and Chapters 48 and 49 of the Florida Statutes.

2. Service of process must be made upon the defendant within 120 days after the filing of the initial pleading. Rule 1.070(j), Fla. R. Civ. P. (2010). Absent a showing of excusable neglect or good cause, the failure to comply with the time limitations may result in the court's dismissal of the action without prejudice or the dropping of the defendant.

Personal Service

1. Section 48.031 (1), Fla. Stat. (2010) requires that service of process be effectuated by a certified process server on the person to be served by delivery of the complaint or other pleadings at the usual place of abode or by leaving the copies at the individual's place of abode with any person residing there, who is 15 years of age or older and informing them of the contents. § 48.27, Fla. Stat. (2010).

(a) Ineffective service - Leaving service of process with a doorman or with a tenant, when the defendant does not reside in the apartment is defective service. *Grosheim v. Greenpoint Mortgage Funding, Inc.*, 819 So. 2d 906, 907 (Fla. 4th DCA 2002). Evidence that person resides at a different address from service address is ineffective service. *Alvarez v. State Farm Mut. Ins. Co.*, 635 So. 2d 131 (Fla. 3d DCA 1994).

(b) Judgment subject to collateral attack where plaintiff did not substantially comply with the statutory requirements of service.

2. Substitute service authorized by Section 48.031 (2), Fla. Stat. (2010). Substitute service may be made upon the spouse of a person to be served, if the cause of action is not an adversary proceeding between the spouse and the person to be served, and if the spouse resides with the person to be served.

(a) Statutes governing service of process are strictly construed. *General de Seguros, S.A. v. Consol. Prop. & Cas. Ins. Co.*, 776 So. 2d 990, 991 (Fla. 3d DCA 2001). (reversed with directions to vacate default judgment and quash service of process since substituted service was not perfected).

(b) Use of private couriers or Federal Express held invalid. *Id.*; *FNMA v. Fandino*, 751 So. 2d 752, 753 (Fla. 3d DCA 2000), (trial courts voiding of judgment affirmed based on plaintiff's failure to strictly comply with substitute service of process which employed Fedex).

(c) Evading service of process – defined by statute as concealment of whereabouts. § 48.161(1), Fla. Stat. (2010); *Bodden v. Young*, 422 So. 2d 1055 (Fla. 4th DCA 1982).

(1) The Florida case which clearly illustrates concealment is *Luckey v. Smathers & Thompson*, 343 So. 2d 53 (Fla. 3d DCA 1977). In *Luckey*, the defendant had "for the purpose of avoiding all legal matters, secreted himself from the world and lived in isolation in a high security apartment refusing to answer the telephone or even to open his mail." *Id.* at 54. The Third District Court of Appeal affirmed the trial court's decision denying defendant's motion to vacate the writ of execution and levy of sale based on a record of genuine attempts to serve the defendant. The Third District Court further opined that "there is no rule of law which requires that the officers of the court be able to breach the self-imposed isolation in order to inform the defendant that a suit has been filed against him." *Id.*

(2) Effective proof of evading service must demonstrate plaintiff's attempts in light of the facts of the case (despite process server's 13 unsuccessful attempts at service, evasion was not proved based on evidence that the property was occupied and defendant's vehicle parked there.) *Wise v. Warner*, 932 So. 2d

591, 592 (Fla. 5th DCA 2006). Working whose place of employment was known to the sheriff was not concealing herself or avoiding process, sheriff only attempted service at the residence during work hours. *Styles v. United Fid. & Guaranty Co.*, 423 So. 2d 604 (Fla. 3d DCA 1982).

(3) Statutory requirements satisfied if papers left at a place from which the person to be served can easily retrieve them and if the process server takes reasonable steps to call the delivery to the attention of the person to be served. *Olin Corp. v. Haney*, 245 So. 2d 669 (Fla 4th DCA 1971).

3. Service on a corporation - may be served on the registered agent, officer or director. Section 48.081(2)(b), Fla. Stat. (2010) - if the address provided for the registered agent, officer, director, or principal place of business is a residence or private mailbox, service on the corporation may be made by serving the registered agent, officer or director in accordance with § 48.031, Fla. Stat. (2010).

Constructive Service by Publication

1. Section 49.011(1), Fla. Stat. (2010) identifies the enforcement of a claim of lien to any title or interest in real property such as foreclosure actions.

2. Sections 49.021-40.041, of the Florida Statutes govern constructive service or service by publication. Constructive service statutes are strictly construed against the party seeking to obtain service. *Levenson v. McCarty*, 877 So. 2d 818, 819 (Fla. 4th DCA 2004).

3. Service by publication - only available when personal service cannot be made. *Godsell v. United Guaranty Residential Insurance*, 923 So. 2d 1209, 1212 (Fla. 5th DCA 2006), (service by publication is void when plaintiff knew of the defendant's Canadian residency, but merely performed a skip trace in Florida and made no diligent search and inquiry to locate Canadian address); *Gross v. Fidelity Fed. Sav. Bank of Fla.*, 579 So. 2d 846, 847 (Fla. 4th DCA 1991), (appellate court reversed and remanded to quash service of process and default based on plaintiff's knowledge of defendant's out of state residence address and subsequent failure to attempt personal service).

(a) Plaintiff must demonstrate that an honest and conscientious effort, reasonably appropriate to the circumstances, was made to acquire the necessary information and comply with the applicable statute. *Dor Cha, Inc. v. Hollingsworth*, 8786 So. 2d 678, 679 (Fla. 4th DCA 2004), (default judgment reversed based on plaintiff's crucial misspelling of defendant's name and subsequent search on wrong individual).

(b) Condition precedent to service by publication - Section 49.041, Fla. Stat., (2010), requires that the plaintiff file a sworn statement that shows (1) a diligent search and inquiry has been made to discover the name and residence of such person, (2) whether the defendant is over the age of 18, or if unknown, the statement should set forth that it is unknown, and (3) the status of the defendant's residence, whether unknown or in another state or country. Section 49.051, Fla. Stat. (2010) applies to service by publication on a corporation.

(c) Plaintiff is entitled to have the clerk issue a notice of action subsequent to the filing of its sworn statement. Pursuant to § 49.09, Fla. Stat., (2010), the notice requires defendant to file defenses with the clerk and serve same upon the plaintiff's attorney within 30 days after the first publication of the notice.

(1) Notice - published once each week for two consecutive weeks, with proof of publication filed upon final publication.

§49.10(1)(c)(2), Fla. Stat. (2010).

(d) Affidavit of diligent search - need only allege that diligent search and inquiry have been made; it is not necessary to include specific facts. *Floyd v. FNMA*, 704 So. 2d 1110, 1112 (Fla. 5th DCA 1998), (final judgment and sale vacated based on plaintiff's failure to conduct diligent search to discover deceased mortgagor's heirs residence and possession of the subject property). However:

(1) Better practice is to file an affidavit of diligent search that contains all details of the search. *Demars v. Vill. of Sandalwood Lakes Homeowners Ass'n.*, 625 So. 2d 1219, 1222 (Fla. 4th DCA 1993), (plaintiff's attorney failed to conduct diligent search and

inquiry by neglecting to follow up on leads which he knew were likely to yield defendant's residence).

(a) **Diligent search and inquiry checklist**

Form 1.924, Fla. R. Civ. P. (2010) contains a basic checklist of a diligent search and inquiry to establish constructive service. This Form adds consideration of inquiry of tenants as to the location of the owner/landlord of tenant occupied property. Further, the Form utilizes the following sources:

- (1) Inquiry as to occupants in possession of the subject property;
- (2) Inquiry of neighbors;
- (3) Public records search of criminal/civil actions;
- (4) Telephone listings;
- (5) Tax collector records;
- (6) Utility Co. records;
- (7) Last known employer;
- (8) U. S. Post Office;
- (9) Local police department, correctional department;
- (10) Local hospitals;
- (11) Armed Forces of the U.S.;
- (12) Department of Highway Safety & Motor Vehicles;
- (13) School board enrollment verification, if defendant has children;
- (14) An inquiry of the Division of Corporations, State of Florida, to determine if the defendant is an officer, director or registered agent;
- (15) Voter registration records.

(f) The plaintiff bears the burden of proof to establish the legal sufficiency of the affidavit when challenged. *Id.* If constructive service of process is disputed, the trial court has the duty of determining: (1) if the affidavit of diligent search is legally sufficient; and (2) whether the plaintiff conducted an adequate search to locate the defendants. *First Home View Corp. v. Guggino*, 10 So. 3d 164, 165 (Fla. 3d DCA 2009).

(g) **Diligent search test** - whether plaintiff reasonably employed the knowledge at his command, made diligent inquiry, and exerted an honest and conscientious effort appropriate to the circumstances. *Shepherd v. Deutsche Bank Trust Co. Am.s*, 922 So. 2d 340, 343 (Fla. 5th DCA 2006), (reversed and voided judgment as to defendant wife based on plaintiff's failure to strictly comply with statute, when they had been informed of defendant's correct address in England). Plaintiff's reliance on constructive service, when a doorman in New York repeatedly informed the process server of the Defendant's location in Florida, reflects an insufficient amount of reasonable efforts to personally serve the defendant to justify the use of constructive service. *De Vico v. Chase Manhattan Bank*, 823 So. 2d 175, 176 (Fla. 3d DCA 2002). Similarly, failure to inquire of the most likely source of information concerning whereabouts of a corporation, or an officer or agent, does not constitute reasonable diligence. *Redfield Investments, A. V. V. v. Village of Pinecrest*, 990 So. 2d 1135, 1139 (Fla. 3d DCA 2008).

(h) Defective service of process - judgment based on lack of diligent search and inquiry constitutes improper service and lacks authority of law. *Batchin v. Barnett Bank of Southwest Fla.*, 647 So. 2d 211,213 (Fla. 2d DCA 1994).

(1) Judgment rendered void - when defective service of process amounts to no notice of the proceedings. *Shepherd*, 922 So. 2d at 345. Void judgment is a nullity that cannot be validated by the passage of time and may be attacked at any time. *Id.*

(2) Judgment rendered voidable - irregular or defective service actually gives notice of the proceedings. *Id.*

(i) Limitations of constructive service – only confers in rem or quasi in jurisdiction; restricted to the recovery of mortgaged real property.

(1) No basis for deficiency judgment - constructive service of process cannot support a judgment that determines an issue of personal liability. *Carter v. Kingsley Bank*, 587 So. 2d 567, 569 (Fla. 1st DCA 1991), (deficiency judgment cannot be obtained absent personal service of process).

Service of Process outside the State of Florida and in Foreign Countries

1. Section 48.194(1), Fla. Stat., (2010) - authorizes service of process in the same manner as service within the state, by an officer in the state where the person is being served. Section states that service of process outside the United States may be required to conform to the provisions of Hague Convention of 1969 concerning service abroad of judicial and extrajudicial documents in civil or commercial matters.

2. The Hague Convention creates - appropriate means to ensure that judicial and extra-judicial documents to be served abroad shall be brought to the addressee in sufficient time. *Koechli v. BIP Int'l*, 861 So. 2d 501, 502 (Fla. 5th DCA 2003).

(a) Procedure - process sent to a designated central authority, checked for compliance, served under foreign nation's law, and certificate prepared which documents the place and date of service or an explanation as to lack of service. *Id.* (return by the central authority of a foreign nation of completed certificate of service was prima facie evidence that the authority's service on a defendant in that country was made in compliance with the Hague Convention and with the law of that foreign nation).

(b) Compliance issues - see *Diz v. Hellman Int'l. Nat'l. Forwarders*, 611 So. 2d 18 (Fla. 3d DCA 1992), (plaintiff provided a faulty address to the Spanish authorities and the trial judge entered a default judgment, which appellate court reversed).

3. Service by registered mail - authorized by Section 48.194(2), Fla. Stat. (2010). Permits service by registered mail to nonresidents where the address of the person to be served is known.

(a) Section 48.192(2)(b), Fla. Stat. (2010), provides that plaintiff must file an affidavit which sets forth the nature of the process, the date on which the process was mailed by registered mail, the name and address on the envelope containing the process that was mailed, the fact that the process was mailed by registered mail and was accepted or refused by endorsement or stamp. The return envelope from the attempt to mail process should be attached to the affidavit.

Service of process and timeshare real property:

1. Foreclosure proceedings involving timeshare estates may join multiple defendants in the same action. § 721.83, Fla. Stat. (2010).

2. There are additional options to effectuating service of process for a timeshare foreclosure.

(a) Substitute service may be made upon the obligor's appointed registered agent. § 721.85(1), Fla. Stat. (2010).

(b) When quasi in rem or in rem relief only is sought, service may be made on any person whether the person is located inside or outside the state by certified or registered mail, addressed to the person to be served at the notice address. § 721.85(a), Fla. Stat. (2010).

Substitution of Parties

1. Substitution is not mandatory; the action may proceed in the name of the original party. However, to substitute a new party based on a transfer of interest requires a court order. *Tinsley v. Mangonia Residence 1, Ltd.*, 937 So. 2d 178, 179 (Fla. 4th DCA 2006), Rule 1.260, Fla. R. Civ. P.

2. Order of substitution must precede an adjudication of rights of parties, including default. *Floyd v. Wallace*, 339 So. 2d 653 (Fla. 1976); *Campbell v. Napoli*, 786 So. 2d 1232 (Fla. 2d DCA 2001), (error to enter judgment without a real party against whom judgment could be entered).

3. When substitution is permitted, plaintiff must show the identity of the new party's interest and the circumstances.

Entry of Default

1. Without proof of service demonstrating adherence to due process requirements, the Plaintiff is not entitled to entry of default or a default final judgment.

(a) Failure to effectuate service - places the jurisdiction in a state of dormancy during which the trial court or clerk is without authority to enter a default. *Armet*

S.N.C. di Ferronato Giovanni & Co. v. Hornsby, 744 So. 2d 1119, 1121 (Fla. 1st DCA 1999); *Tetley v. Lett*, 462 So. 2d 1126 (Fla. 4th DCA 1984).

2. Legal effect of default - admission of every cause of action that is sufficiently well-pled to properly invoke the jurisdiction of the court and to give due process notice to the party against whom relief is sought. *Fiera.Com, Inc. v. Digicast New Media Group, Inc.*, 837 So. 2d 451, 452 (Fla. 3d DCA 2003). Default terminates the defending party's right to further defend, except to contest the amount of unliquidated damages. *Donohue v. Brightman*, 939 So. 2d 1162, 1164 (Fla. 4th DCA 2006).

3. Plaintiff is entitled to entry of default if the defendant fails to file or serve any paper 20 days after service of process. Rule 1.040(a)(1), Fla. R. Civ. P. (2010).

(a) State of Florida has 40 days in which to file or serve any paper in accordance with Section 48.121, Fla. Stat. (2008).

(b) United States of America has 60 days to file under the provisions of 28 U.S.C.A. § 2410(b); Rule 12(a)(3), Fed. R. Civ. P.

4. **Service Members Civil Relief Act of 2003 (formerly, Soldier's & Sailors Act)**

(a) Codified in 50 App. U. S. C. A. § 521 - tolls proceedings during the period of time that the defendant is in the military service.

(b) Act precludes entry of default; there is no need for the service member to demonstrate hardship or prejudice based on military service. *Conroy v. Aniskoff*, 507 U.S. 511, 512 (1993). Service member with notice of the foreclosure action, may obtain a stay of the proceedings for a period of 9 months. 50 App. U. S. C. A. § 521 (d) was superseded by the Housing and Economic Recovery Act of 2008, § 2203, which expires on 12/31/10. Upon expiration, the original 90 day period will re-take effect.

(c) Determination of military status – to obtain default, plaintiff must file an affidavit stating:

(1) defendant is not in military service; or

(2) plaintiff is unable to determine if the defendant is in the military service. 50 App. U. S. C. A. § 521(b)(1).

(d) Unknown military status - the court may require the plaintiff to file a bond prior to entry of judgment. 50 App. U. S. C. A. § 521(b)(3).

5. Plaintiff is required to serve the defendant with notice of the application for default. Failure to notice defendant's attorney entry of subsequent default is invalid; rendering resulting judgment void. *U.S. Bank Nat'l. Ass'n. v. Lloyd*, 981 So. 2d 633, 634 (Fla. 2d DCA 2008).

6. Non-Military Affidavit required - must be based on: personal knowledge, attest to the fact that inquiry was made of the Armed Forces, and affiant must state that the defendant is not in the armed forces. *The Fla. Bar Re: Approval of Forms*, 621 So. 2d 1025, 1034 (Fla. 1993). Affidavits based on information and belief are not in compliance.

(a) Non-military affidavit is valid for one year.

Appointment of a Guardian ad Litem

1. The best practice is appointment when unknown parties are joined and service effected through publication. For example, a guardian ad litem should be appointed to represent the estate of a deceased defendant or when it is unknown if the defendant is deceased. § 733.308, Fla. Stat. (2010).

(a) Section 65.061(2), Fla. Stat. (2010) states that a "guardian ad litem shall not be appointed unless it affirmatively appears that the interest of minors, persons of unsound mind, or convicts are involved."

(b) Rule 1.210(b), Fla. R. Civ. P. (2010) provides that the court "shall appoint a guardian ad litem for a minor or incompetent person not otherwise represented...for the protection of the minor or incompetent person." Similarly, Rule 1.511(e), Fla. R. Civ. P. (2010) maintains that "final judgment after default may be entered by the court at any time, but no judgment may be entered against an infant or incompetent person unless represented by a guardian."

Appointment of a Receiver

1. During a foreclosure, appointment of a receiver for condominium and homeowners' associations is governed by statute, although it may also be authorized by association by-laws.

(a) Section 718.116(6)(c), Fla. Stat. (2010), provides that the court in its discretion may require the resident condominium unit owner to pay a reasonable rental for the unit. During the "pendency of the foreclosure action, the condominium association is entitled to the appointment of a receiver to collect the rent." *Id.*

(b) Similarly, Section 720.3085(1)(d), Fla. Stat. (2010) governs homeowners' associations. Post judgment, this Section provides that the court may require the parcel owner to pay a reasonable rent for the parcel. If the parcel is rented or leased during the pendency of the foreclosure, the homeowners' association is entitled to the appointment of a receiver. *Id.*

(c) Blanket motions for appointment of a receiver for units prior to the filing of a foreclosure action do not meet the requirements of either statutory provision.

2. The movant for appointment of a receiver for real property which does not qualify under the condominium or homeowners' association statutes must satisfy basic prerequisites. These basic prerequisites are the same legal standards applicable to non-foreclosure proceedings, as injunctive relief.

(a) This equitable prejudgment remedy must be exercised with caution as it is in derogation of the legal owner's fundamental right of possession of his property and only warranted if there is a showing that the secured property is being wasted or otherwise subject to serious risk of loss. *Alafaya Square Association, Ltd. v. Great Western Bank*, 700 So. 2d 38, 41 (Fla. 5th DCA 1997); *Twinjay Chambers Partnership v. Suarez*, 556 So. 2d 781, 782 (Fla. 2d DCA 1990); *Electro Mechanical Products, Inc. v. Borona*, 324 So. 2d 638 (Fla. 3d DCA 1976).

(b) In the absence of a showing that the property is being wasted or otherwise subject to serious risk of loss, appointment of a receiver is unjustified. *Seasons P'ship 1 v. Kraus-Anderson, Inc.*, 700 So. 2d 6061, 6062 (Fla. 2d DCA 1997).

(c) The party seeking appointment must show that there is a substantial likelihood that it will prevail on the merits at the conclusion of the case and must present sufficient proof that appointment of a receiver is warranted. *Keybank National Association v. Knuth, Ltd.*, 2009 WL 2448160, 2448161 (Fla. 3d DCA, Aug. 12, 2009).

(d) A final prerequisite to appointment of a receiver is that the movant must post a bond, for either the plaintiff or the receiver. Rule 1.620(c), Fla. Rules of Civ. P. (2010); *Boyd v. Banc One Mortgage Corp.*, 509 So. 2d 966,967 (Fla. 3d DCA 1987).

Summary Final Judgment of Foreclosure

1. Legal standard – No genuine issue of material fact and movant is entitled to a judgment as a matter of law. Also, outstanding discovery can preclude summary judgment.
2. Burden of Proof - The plaintiff bears the burden of proof to establish the nonexistence of disputed issues of material fact. *Delandro v. Am.'s. Mortgage Servicing, Inc.*, 674 So. 2d 184, 186 (Fla. 3d DCA 1996); *Holl v. Talcott*, 191 So. 2d 40, 43 (Fla. 1966).
3. Content of motion for summary judgment – plaintiff should allege:
 - 1) execution of note and mortgage; 2) plaintiff's status as owner and holder (or representative); 3) date of default; 4) notice of default and acceleration; 5) amount due and owing; 6) relief sought; and 7) address affirmative defenses, if any.
4. Filing of the Motion - at any time after the expiration of 20 days from the commencement of the action or after service of a motion for summary judgment by the adverse party. Rule 1.510(a), Fla. R. Civ. P. (2010). The motion for summary judgment, supporting affidavits and notice of hearing must be served on a defendant at least (20) twenty days before the summary judgment hearing. Rule 1.510(c), Fla. R. Civ. P. (2010); *Verizzo v. Bank of New York*, 2010 WL 711862 (Fla. 2 DCA Mar. 3, 2010); *Mack v. Commercial Industrial Park, Inc.*, 541 So. 2d 800, 801 (Fla. 4th DCA 1989).

(a) Opposition materials and evidence supportive of a denial of a motion for summary judgment must be identified. Rule 1.510(c), Fla. R. Civ. P. (2010). Notice of opposition must be mailed to the movant's attorney at least five days prior to the day of hearing or delivered no later than 5:00 P. M., (2) two business days prior to the day of the hearing on the summary judgment.

(b) The movant for summary judgment must factually refute or disprove the affirmative defenses raised, or establish that the defenses are insufficient as a matter of law. *Leal v. Deutsche Bank Nat'l. Trust Co.*, 21 So. 3d 907, 908 (Fla. 3d DCA 2009).

(c) Filing of cross motions is subject to the 20-day notice period. *Wizikowsji v. Hillsborough County*, 651 So. 2d 1223 (Fla. 2d DCA 1995).

5. Requirement for motion for summary judgment - due notice and a hearing. Proof of mailing of notice of the final summary judgment hearing created presumption that notice of hearing was received. *Blanco v. Kinas*, 936 So. 2d 31, 32 (Fla. 3d DCA 2006).

6. **Affidavits in support of Summary Judgment**

Affidavits in support of the motion must be made based on personal knowledge and set forth facts that would be admissible in evidence, and demonstrate that the affiant is competent to testify on the matters presented.

(a) Affidavit of Indebtedness – Must be signed by a custodian of business record with knowledge. In general, the plaintiff's affidavit itemizes:

- (1) property address,
- (2) principal balance,
- (3) interest (calculated from default up until the entry of judgment, when the mortgage provides for automatic acceleration upon default, *THFN Realty Co. v. Kirkman/Conroy, Ltd.*, 546 So. 2d 1158 (Fla. 5th DCA 1989). (best practice is to include per diem interest),
- (4) late charges (pre-acceleration only), *Fowler v. First Fed. Sav. & Loan Ass'n.*, 643 So. 2d 30, 33(Fla. 1st DCA 1994).),
- (5) prepayment penalties – unavailable in foreclosure actions, *Fla. Nat'l*

Bank v. Bankatlantic, 589 So. 2d 255, 259 (Fla. 1991), unless specifically authorized in note in the event of acceleration and foreclosure. *Feinstein v. Ashplant*, 961 So. 2d 1074 (Fla. 4th DCA 2007).

- (6) property inspections & appraisals,
- (7) hazard insurance premiums and taxes.

(b) Affidavit of Costs - This affidavit details:

- (1) the filing fee,
- (2) service of process,
- (3) and abstracting costs.

(c) Affidavit of attorney's time - references the actual time the attorney expended on the foreclosure file and references the actual hourly billable rate or the flat fee rate which the client has agreed to pay. The Fla. Supreme Court endorsed the lodestar method. *Bell v. U. S. B. Acquisition Co.*, 734 So. 2d 403, 406 (Fla. 1999). The hours may be reduced or enhanced in the discretion of the court, depending on the novelty and difficulty of questions involved. *Fla. Patient's Compensation Fund v. Rowe*, 472 So. 2d 1145, 1150 (Fla. 1985). With regard to uncontested time, plaintiff is not required to keep contemporaneous time records since the lender is contractually obligated to pay a flat fee for that time. *Id.*

(d) Affidavit as to reasonableness of attorneys' fee - Affidavit of attorney's fee must be signed by a practicing attorney not affiliated with the plaintiff's firm, attesting to the rate as reasonable and customary in the circuit. Affiant should reference and evaluate the attorney fee claim based on the eight factors set forth in Rule 4-1.5(b)(1) Rules Regulating the Fla. Bar. Of these, relevant factors, such as the time and labor required, the customary fee in the locality for legal services of a similar nature, and the experience and skill of the lawyer performing the service must be examined. An award of attorney fees must be supported by expert evidence. *Palmetto Federal Savings and Loan Association v. Day*, 512 So. 2d 332 (Fla. 3d DCA 1987).

- (1) Where there is a default judgment and the promissory note or mortgage contains a provision for an award of attorney fees,

Section 702.065(2), Fla. Stat. (2010) provides that "it is not necessary for the court to hold a hearing or adjudge the requested attorney's fees to be reasonable if the fees do not exceed 3 per cent of the principal amount owed at the time of the filing of the complaint." *Florida Patient's Compensation Fund v. Rowe*, 472 So. 2d 1145 (Fla. 1985). *Id.* This statutory provision confirms that "such fees constitute liquidated damages in any proceeding to enforce the note or mortgage." *Id.*

(2) The judgment must contain findings as to the number of hours and the reasonable hourly rate. *Id.* at 1152. The requirements of *Rowe* are mandatory and failure to make the requisite findings is reversible error. *Home Insurance Co. v. Gonzalez*, 648 So. 2d 291, 292 (Fla. 3d DCA 1995). "An award of attorneys' fees must be supported by competent substantial evidence in the record and contain express findings regarding the number of hours reasonably expended and a reasonable hourly rate for the type of litigation involved." *Stack v. Homeside Lending, Inc.* 976 So. 2d 618, 620 (Fla. 2d DCA 2008).

Affirmative Defenses

1. Genuine existence of material fact - precludes entry of summary judgment. *Manassas Investments Inc. v. O'Hanrahan*, 817 So. 2d 1080 (Fla. 2d DCA 2002).
2. Legal sufficiency of defenses - Certainty is required when pleading affirmative defenses; conclusions of law unsupported by allegations of ultimate fact are legally insufficient. *Bliss v. Carmona*, 418 So. 2d 1017, 1019 (Fla. 3d DCA 1982) "Affirmative defenses do not simply deny the facts of the opposing party's claim; they raise some new matter which defeats an otherwise apparently valid claim." *Wiggins v. Protmay*, 430 So. 2d 541, 542 (Fla. 1st DCA 1983). Plaintiff must either factually refute affirmative defenses or establish that they are legally insufficient. *Frost v. Regions Bank*, 15 So. 3d 905, 906 (Fla. 4th DCA 2009).

3. **Affirmative defenses commonly raised:**

(a) Payment – Where defendants alleged advance payments and plaintiff failed to refute this defense, plaintiff not entitled to summary judgment. *Morrone v. Household Fin. Corp. III*, 903 So. 2d 311, 312 (Fla. 2d DCA 2005). Equally, if the affidavit of indebtedness is inconclusive (for example, includes a credit for unapplied funds without explanation), and the borrower alleges a the defense of inaccurate accounting, then summary judgment should be denied. *Kanu v. Pointe Bank*, 861 So. 2d 498 (Fla. 4th DCA 2003). However, summary judgment will be defeated if payment was attempted, but due to misunderstanding or excusable neglect coupled with lender’s conduct, contributed to the failure to pay. *Campbell v. Werner*, 232 So. 2d 252, 256 (Fla. 3d DCA 1970); *Lieberbaum v. Surfcomber Hotel Corp.*, 122 So. 2d 28, 29 (Fla. 3d DCA 1960), (Court dismissed foreclosure complaint where plaintiffs knew that some excusable oversight was the cause for non-payment, said payment having been refused and subsequently deposited by defendants into the court registry).

(b) Failure to comply with conditions precedent – such as Plaintiff’s failure to send the Notice of Default letter. Failure to receive payoff information does not preclude summary judgment. *Walker v. Midland Mortgage Co.*, 935 So. 2d 519, 520 (Fla. 3d DCA 2006).

(c) Estoppel is usually based on: a representation as to a material fact that is contrary to a later-asserted position; reliance on that representation; and a change in position detrimental to the party claiming estoppel, caused by the representation and reliance thereon. *Harris v. Nat’l. Recovery Agency*, 819 So. 2d 850, 854 (Fla. 4th DCA 2002); *Jones v. City of Winter Haven*, 870 So. 2d 52, 55 (Fla. 2d DCA 2003), (defendant defeated city’s foreclosure based on evidence presented which indicated that the city had agreed to stop fines for noncompliance with property code if homeowner hired a licensed contractor to make repairs).

(d) Waiver – the knowing and intentional relinquishment of an existing right. *Taylor v. Kenco Chem. & Mfg. Co.*, 465 So. 2d 581, 588 (Fla. 1st DCA 1985). When properly pled, affirmative defenses that sound in waiver (and estoppel) present

genuine issues of material fact which are inappropriate for summary judgment. *Schiebe v. Bank of Am.*, 822 So. 2d 575 (Fla. 5th DCA 2002).

(1) Acceptance of late payments - common defense asserting waiver is the lenders acceptance of late payments. However, the lender has the right to elect to accelerate or not to accelerate after default. *Scarfo v. Peever*, 405 So. 2d 1064, 1065 (Fla. 5th DCA 1981). Default predicated on defendant's failure to pay real estate taxes, could not be overcome by defendant's claim of estoppel due to misapplication of non-escrow payments. *Lunn Woods v. Lowery*, 577 So. 2d 705, 707 (Fla. 2d DCA 1991).

(e) Fraud in the inducement - defined as situation where parties to a contract appear to negotiate freely, but where in fact the ability of one party to negotiate fair terms and make an informed decision is undermined by the other party's fraudulent behavior. *HTP, Ltd. v. Lineas Aereas Costarricenses, S. A.*, 685 So. 2d 1238, 1239 (Fla. 1996).

Affirmative defense of fraud in the inducement based on allegation that seller failed to disclose extensive termite damage resulted in reversal of foreclosure judgment. *Hinton v. Brooks*, 820 So. 2d 325 (Fla. 5th DCA 2001). (Note that purchasers had first filed fraud in the inducement case and seller retaliated with foreclosure suit). Further, the appellate court opined in the *Hinton* case that fraud in the inducement was not barred by the economic loss rule. *Id.*

(f) Usury – defined by § 687.03, Fla. Stat. (2010), as a contract for the payment of interest upon any loan, advance of money, line of credit, or forbearance to enforce the collection of any debt, or upon any obligation whatever, at a higher rate of interest than the equivalent of 18 percent per annum simple interest. If the loan exceeds \$500,000 in amount or value, then the applicable statutory section is § 687.071, Fla. Stat. (2010). A usurious contract is unenforceable according to the provisions of Section 687.071(7), Fla. Stat. (2010).

(g) Forbearance agreement - Appellate court upheld summary judgment based on Defendant's failure to present any evidence as to the alleged forbearance

agreement of prior servicer to delay foreclosure until the settlement of his personal injury case. *Walker v. Midland Mortgage Co.*, 935 So. 2d at 520. If evidence of forbearance is submitted, it may defeat summary judgment.

(h) Statute of limitations - Property owner successfully asserted that foreclosure filed five years after mortgage maturity date was barred by statute of limitations; mortgage lien was no longer valid and enforceable under Section 95.281(1)(a), Fla. Stat. (2010); *American Bankers Life Assurance Co. of Fla. v. 2275 West Corp.*, 905 So. 2d 189, 191 (Fla. 3d DCA 2005).

(i) Failure to pay documentary stamps – Section 201.08, Fla. Stat. (2010) precludes enforcement of notes and mortgages absent the payment of documentary stamps. *WRJ Dev., Inc. v. North Ring Limited*, 979 So. 2d 1046, 1047 (Fla. 3d DCA 2008); *Bonifiglio v. Banker's Trust Co. of Calif.*, 944 So. 2d 1087, 1088 (Fla. 4th DCA 2007).

(1) This is a limitation on judicial authority; not a genuine affirmative defense.

(j) Truth in Lending (TILA) violations – Technical violations of TILA do not impose liability on lender or defeat foreclosure. *Kasket v. Chase Manhattan Mortgage Corp.*, 759 So. 2d 726 (Fla. 4th DCA 2000); 15 U. S. C. A. § 1600. Exception to TILA one year statute of limitations applies to defenses raised in foreclosure. *Dailey v. Leshin*, 792 So. 2d 527, 532 (Fla. 4th DCA 2001); 15 U. S. C. A. § 1640(e).

TILA issues include:

(1) Improper adjustments to interest rates (ARMS);

(2) Borrower must be given 2 copies of notice of rescission rights. Written acknowledgement of receipt is only a rebuttable presumption. *Cintron v. Bankers Trust Co.*, 682 So. 2d 616 (Fla. 2d DCA 1996).

(3) TILA rescission for up to 3 years after the transaction for failure to make material disclosures to borrower. Such as, APR of loan, amount financed, total payment and payment schedule. Rescission relieves borrower only for payment of interest. Must be within three years of closing. 15 U. S. C. § 1601-166 (1994); *Beach v. Great Western Bank*, 692 So. 2d 146, 153 (Fla. 1997).

(a) Wife's homestead interest in mortgaged property gives her right to

TILA disclosure. *Gancedo v. DelCarpio*, 17 So. 3d 843, 844 (Fla. 4th DCA 2009).

(k) Res judicata – Foreclosure and acceleration based on the same default bars a subsequent action unless predicated upon separate, different defaults. *Singleton v. Greymar Assoc.*, 882 So. 2d 1004, 1007 (Fla. 2004).

Additional cases: *Limehouse v. Smith*, 797 So. 2d 15 (Fla. 4th DCA 2001), (mistake); *O'Brien v. Fed. Trust Bank, F. S. B.*, 727 So. 2d 296 (Fla. 5th DCA 1999), (fraud, RICO and duress); *Biondo v. Powers*, 743 So. 2d 161 (Fla. 4th DCA 1999), (usury); *Heimmermann v. First Union Mortgage Corp.*, 305 F. 2d 1257 (11th Cir. 2002), (Real Estate Settlement Procedures Act (RESPA) violations).

Summary Judgment Hearing

1. Plaintiff must file the original note and mortgage at or before the summary judgment hearing. Since the promissory note is negotiable, it must be surrendered in the foreclosure proceeding so that it does not remain in the stream of commerce. *Perry v. Fairbanks Capital Corp.*, 888 So. 2d 725, 726 (Fla. 5th DCA 2001). Copies are sufficient with the exception that the note must be reestablished. *Id.* Best practice is for judge to cancel the signed note upon entry of summary judgment.

(a) Failure to produce note - can preclude entry of summary judgment. *Natl. Loan Investors, L. P. v. Joymar Assoc.*, 767 So. 2d 549, 550 (Fla. 3d DCA 2000).

Final Judgment

1. Section 45.031, Fla. Stat. (2010) governs the contents of the final judgment. Final Judgment Form 1.996, Fla. R. Civ. P. (2010).

2. Amounts due - Plaintiff's recovery limited to items pled in complaint or affidavit or based on a mortgage provision.

3. Court may award costs agreed at inception of contractual relationship; costs must be reasonable. *Nemours Found. v. Gauldin*, 601 So. 2d 574, 576 (Fla. 5th DCA 1992), (assessed costs consistent with mortgage provision rather than prevailing party statute); *Maw v. Abinales*, 463 So. 2d 1245, 1247 (Fla. 2d DCA 1985), (award of costs governed by mortgage provision).

4. Checklist for Final Summary Judgment

(a) Final Judgment:

- (1) Check service, defaults, dropped parties.
- (2) Check for evidence of ownership of note.
- (3) Check affidavits – signed and correct case number/parties.
- (4) Amounts due and costs should match affidavits filed. If interest has increased due to resets a daily interest rate should be indicated so you can verify it.
- (5) Check principal, rate & calculation of interest through date of judgment.
- (6) Late fees – pre-acceleration is recoverable; post acceleration is not. *Fowler v. First Fed. Sav. & Loan Assoc. of Defuniak Springs*, 643 So. 2d 30, 33 (Fla. 1st DCA 1994).
- (7) All expenses and costs, such as service of process should be reasonable, market rates. Items related to protection of security interest, such as fencing and boarding up property are recoverable if reasonable.
- (8) Beware - hidden charges & fees for default letters, correspondence related to workout efforts. Court's discretion to deny recovery.
- (9) Attorney fees must not exceed contract rate with client and be supported by an affidavit as to reasonableness. Attorney fee cannot exceed 3% of principal owed. § 702.065(2), Fla. Stat. (2010). Beware – add-ons for litigation fees – make sure that they are not double-billing flat fee.
- (10) Bankruptcy fees not recoverable - Correct forum is bankruptcy court. *Martinez v. Giacobbe*, 951 So. 2d 902, 904 (Fla. 3d DCA 2007); *Dvorak v. First Family Bank*, 639 So. 2d 1076, 1077 (Fla. 5th DCA 1994). Bankruptcy costs incurred to obtain stay relief - recoverable. *Nemours*, 601 So. 2d at 575.

(11) Sale date – may not be set in less than 20 days or more than 35 days, unless parties agree. § 45.031(1)(a), Fla. Stat. (2010), *JRBL Dev., Inc. v. Maiello*, 872 So. 2d 362, 363 (Fla. 2d DCA 2004).

5. If summary judgment denied, foreclosure action proceeds to trial on contested issues.

(a) Trial is before the court without a jury. § 702.01, Fla. Stat. (2010).

6. Motion for rehearing – abuse of discretion to deny rehearing where multiple legal issues, including prepayment penalties and usury, remain unresolved by the trial court. *Bonilla v. Yale Mortgage Corporation*, 15 So. 3d 943, 945 (Fla. 3d DCA 2009).

7. After entry of final judgment and expiration of time to file a motion for rehearing or for a new trial, the trial court loses jurisdiction of the case. *Ross v. Damas*, 2010 WL 532812 (Fla. 3d DCA Feb. 17, 2010); 459 So. 2d 435 (Fla. 3d DCA 1984). Exception: when the trial court reserves in the final judgment the jurisdiction of post judgment matters, such as deficiency judgments. *Id.*

Right of Redemption

1. Mortgagor may exercise his right of redemption at any time prior to the issuance of the certificate of sale. § 45.0315, Fla. Stat. (2010).

(a) Court approval is not needed to redeem. *Indian River Farms v. YBF Partners*, 777 So. 2d 1096, 1100 (Fla. 4th DCA 2001); *Saidi v. Wasko*, 687 So. 2d 10, 13 (Fla. 5th DCA 1996).

(b) Court of equity may extend time to redeem. *Perez v. Kossow*, 602 So. 2d 1372 (Fla. 3d DCA 1992).

2. To redeem, mortgagor must pay the entire mortgage debt, including costs of foreclosure and attorney fees. *CSB Realty, Inc. v. Eurobuilding Corp.*, 625 So. 2d 1275, 1276 (Fla. 3d DCA 1993); §45.0315, Fla. Stat. (2008).

3. Right to redeem is incident to every mortgage and can be assigned by anyone claiming under him. *VOSR Indus., Inc. v. Martin Properties, Inc.*, 919 So. 2d 554, 556 (Fla. 4th DCA 2006). There is no statutory prohibition against the assignment, including the assignment of bid at sale.

(a) Right of redemption extends to holders of subordinate interests. Junior mortgage has an absolute right to redeem from senior mortgage. *Marina Funding Group, Inc. v. Peninsula Prop. Holdings, Inc.*, 950 So. 2d 428, 429 (Fla. 4th DCA 2007); *Quinn Plumbing Co. v. New Miami Shores Corp.*, 129 So. 690, 694 (Fla. 1930).

4. Fed. right of redemption – United States has 120 days following the foreclosure sale to redeem the property if its interest is based on an IRS tax lien. For any other interest, the Fed. government has one year to redeem the property. 11 U. S. C. § 541, 28 U. S. C. § 959.

Judicial Sale

Scheduling the judicial sale

1. The statutory proscribed time frame for scheduling a sale is “not less than 20 days or more than 35 days after the date” of the order or judgment. § 45.031(1) (a), Fla. Stat. (2010). The statute applies unless agreed otherwise.

2. Cancellations, continuances and postponements are within the discretion of the trial court. Movant must have reasons. Judicial action based on benevolence or compassion constitutes an abuse of discretion. *Republic Federal Bank v. Doyle*, 2009 WL 3102130 (Fla. 3d DCA 2009), (Appellate court reversed trial court’s continuance of sale based on compassion to homeowners claiming they needed additional time to sell the home). There should be no across the board policy. But see, *Wells Fargo v. Lupica*, 2010 WL 2218584 (Fla. 5th DCA 6/4/10) – denial of lender’s unopposed motion to cancel and subsequent motion to vacate sale reversed. Counsel alleged a loan modification agreement had been reached. Court rejected asking for evidence of agreement. The Fifth District Court ruled, “there was no basis for the trial court to reject Wells Fargo’s counsels representation, as an officer of the court, that an agreement had been reached.” *Id.* Look at language in motions, “HAMP Review” and “loss mitigation” do not constitute an agreement. Include language in the order indicating the court’s rationale, even if you have a form order. Ask counsel to make a personal representation as an “officer of the court.” See also, *Chemical Mortgage v. Dickson*, 651 So. 2d 1275, 1276 (Fla. 4th DCA 1995). Error not to cancel sale and

reschedule where plaintiff did not receive bidding instructions on a federally-guaranteed mortgage. However, this case found "no extraordinary circumstances" preventing rescheduling. Suggestion: we live in extraordinary times.

Notice of sale

1. Notice of sale must be published once a week, for 2 consecutive weeks in a publication of general circulation. § 45.031(1), Fla. Stat. (2010). The second publication shall be at least five days before the sale. § 45.031(2), Fla. Stat. (2010).

(a) Notice must include: property description; time and place of sale; case style; clerk's name and a statement that sale will be conducted in accordance with final judgment.

(b) Defective notice can constitute grounds to set aside sale. *Richardson v. Chase Manhattan Bank*, 941 So. 2d 435, 438 (Fla. 3d DCA 2006); *Ingorvaia v. Horton*, 816 So. 2d 1256 (Fla. 2d DCA 2002).

Judicial sale procedure

1. Judicial sale is public, anyone can bid. *Heilman v. Suburban Coastal Corp.*, 506 So. 2d 1088 (Fla. 4th DCA 1987). Property is sold to the highest bidder.

2. Plaintiff is entitled to a credit bid in the amount due under final judgment, plus interest and costs through the date of sale. *Robinson v. Phillips*, 171 So. 2d 197, 198 (Fla. 3d DCA 1965).

3. Amount bid is conclusively presumed sufficient consideration. § 45.031(8), Fla. Stat. (2010).

Certificate of sale

1. Upon sale completion - certificate of sale must be served on all parties not defaulted. The right of redemption for all parties is extinguished upon issuance of certificate of sale. §45.0315, Fla. Stat. (2008).

2. Documentary stamps must be paid on the sale. §201.02(9), Fla. Stat. (2010). The amount of tax is based on the highest and best bid at the foreclosure sale. *Id.*

(a) Assignment of successful bid at foreclosure sale - is a transfer of an interest in realty subject to the documentary stamp tax. Fla. Admin. Code Rule 12B-4.013(25). (Rule 12B-4.013(3) provides that the tax is also applicable to the certificate of title

issued by the clerk of court to the holder of the successful foreclosure bid, resulting in a double stamp tax if the bid is assigned and the assignee receives the certificate of title.)

(b) Assignment prior to foreclosure sale - holder of a mortgage foreclosure judgment that needs to transfer title to a different entity and anticipates that the new entity would be the highest bidder, should assign prior to the foreclosure sale to avoid double tax.

(c) Documentary stamps are due only if consideration or an exchange of value takes place. *Crescent Miami Center, LLC v. Fla. Dept. of Revenue*, 903 So. 2d 913, 918 (Fla. 2005), (Transfer of unencumbered realty between a grantor and wholly-owned grantee, absent consideration and a purchaser, not subject to documentary stamp tax); *Dept. of Revenue v. Mesmer*, 345 So. 2d 384, 386 (Fla. 1st DCA 1977), (based on assignment of interest and tender of payment, documentary stamps should have been paid).

(d) Exempt governmental agencies, which do not pay documentary stamps include: Fannie Mae, Freddie Mac, Fed. Home Administration and the Veteran's Administration. Fla. Admin. Code Rules 12B-4.014(9)-(11); 1961 Op. Atty. Gen. 061-137, Sept. 1, 1961.

Objection to sale

1. Any party may file a verified objection to the amount of bid within 10 days. § 45.031(8), Fla. Stat. (2010). The court may hold a hearing – within judicial discretion. Hearing must be noticed to everyone, including third party purchasers. *Shlishey the Best v. Citifinancial Equity Services, Inc.*, 14 So. 3d 1271 (Fla. 2d DCA 2009).

2. Court has broad discretion to set aside sale. *Long Beach Mortgage Corp. v. Bebble*, 985 So. 2d 611, 614 (Fla. 4th DCA 2008), (appellate court reversed sale - unilateral mistake resulted in outrageous windfall to buyer who made *de minimis* bid). The court may consider a settlement agreement in considering whether to vacate a sale. *JRBL Development, Inc. v. Maiello*, 872 So. 2d 362, 363 (Fla. 2d DCA 2004).

3. **Test:** sale may be set aside if:

(1) bid was grossly or startlingly inadequate; and (2) inadequacy of bid resulted from some mistake, fraud, or other irregularity of sale. *Blue Star Invs., Inc. v. Johnson*, 801 So. 2d 218 (Fla. 4th DCA 2001); *Mody v. Calif. Fed. Bank*, 747 So. 2d 1016, 1017 (Fla. 3d DCA 1999). Mere inadequacy of price is not enough. *Arlt v. Buchanan*, 190 So. 2d 575, 577 (Fla. 1960). Burden on party seeking to vacate sale.

(a) Plaintiff's delay in providing payoff information cannot be sole basis for setting aside sale. *Action Realty & Invs., Inc. v. Grandison*, 930 So. 2d 674, 676 (Fla. 4th DCA 2006).

(b) Stranger to foreclosure action does not have standing to complain of defects in the absence of fraud. *REO Properties Corp. v. Binder*, 946 So. 2d 572, 574 (Fla. 2d DCA 2006).

(c) Sale may be set aside if plaintiff misses sale, based on appropriate showing. *Wells Fargo Fin. System Fla., Inc. v. GRP Fin. Services Corp.*, 890 So. 2d 383 (Fla. 2d DCA 2004).

(d) Court may refuse to set aside sale where objection is beyond statutory period. *Ryan v. Countrywide Home Loans, Inc.*, 7453 So. 2d 36, 38 (Fla. 2d DCA 1999), (untimely motion filed 60 days following the sale).

Sale vacated

1. If sale vacated – mortgage and lien “relieved with all effects” from foreclosure and returned to their original status. §702.08, Fla. Stat. (2010).

(a) Upon readvertisement and resale, a mortgagor's lost redemptive rights temporarily reconstituted. *YEMC Const. & Development, Inc., v. Inter Ser, U. S. A., Inc.*, 884 So. 2d 446, 448 (Fla. 3d DCA 2004).

Post Sale Issues

Certificate of title

1. No objections to sale – Sale is confirmed by the Clerk's issuance of the certificate of title to purchaser. Title passes to the purchaser subject to parties whose interests were not extinguished by foreclosure, such as omitted parties.

(a) Plaintiff may reforeclose or sue to compel an omitted junior lienholder to redeem within a reasonable time. *Quinn*, 129 So. 2d at 694.

(b) Foreclosure is void if titleholder omitted. *England v. Bankers Trust Co. of Calif., N. A.*, 895 So. 2d 1120, 1121 (Fla. 4th DCA 2005).

Right of possession

1. Purchaser has a right to possess the property - upon the issuance of the certificate of title, provided the interest holder was properly joined in the foreclosure.

2. Right of possession enforced through writ of possession. Rule 1.580, Fla. R. Civ. P. (2010)

3. **Summary writ of possession procedure:**

(a) Purchaser of property moves for writ of possession;

(b) The writ can be issued against any party who had actual or constructive knowledge of the foreclosure proceedings and adjudication; *Redding v. Stockton, Whatley, Davin & Co.*, 488 So. 2d 548, 549 (Fla. 5th DCA 1986);

(c) Best practice is to require notice and a hearing before issuance of a writ.

(1) Protecting Tenants at Foreclosure Act of 2009 provides for a 90 day pre-eviction notice applicable to bona fide tenants. (See following section)

(d) At hearing, judge orders immediate issuance of writ of possession unless a person in possession raises defenses which warrant the issuance of a writ of possession for a date certain;

(e) The order for writ of possession is executed by the sheriff and personal property removed to the property line.

Protecting Tenants at Foreclosure Act of 2009

1. Federal legislation, known as Senate Bill 896, P. L. 111-22, provides for a nationwide 90 day pre-eviction notice requirement for bona fide tenants in foreclosed properties. The provisions of the original bill were extended under HR 4173, the Dodd-Frank Wall Street Reform and Consumer Protection Act, which became law on 7/21/10.

2. The application of the new law is restricted to any dwelling or residential property that is being foreclosed under a federally-related mortgage loan as defined by Section 3 of the Real Estate Settlement Procedures Act of 1974 (12 U. S. C. 2602). In short, the originating lender must be the Federal National Mortgage Association (FNMA), the Government National Mortgage Association (GNMA), the Federal Home Loan Mortgage Corporation or a financial institution insured by the Federal Government.

2. Three prerequisites must be satisfied to qualify as a bona fide tenant under the new Act:

- (1) The tenant cannot be the mortgagor or a member of his immediate family;
- (2) The tenancy must be an arms length transaction; and
- (3) The lease or tenancy requires the receipt of rent that is not substantially lower than the fair market rent for the property.

4. The buyer or successor in interest after foreclosure sale must provide bona fide tenants:

- (a) With leases – the right to occupy the property until the expiration of the lease term. The exception is if the buyer intends to occupy the property as a primary residence, in which case he must give 90 days notice.
- (b) Without leases – the new buyer must give the tenant 90 days notice prior to lease termination.

5. The single other exception to the foregoing is Section 8 Housing. In this case, the buyer assumes the interest of the prior owner and the lease contract. The buyer cannot terminate in the absence of "good cause."

6. This provisions of the new law went into effect on May 20, 2009. The bill sunsets on 12/31/2014.

Disbursement of Sale Proceeds

Surplus

1. Surplus - the remaining funds after payment of all disbursements required by the final judgment of foreclosure and shown on the certificate of disbursements. § 45.032(1)(c), Fla. Stat. (2010). Disbursement of surplus funds is governed by Section 45.031, Fla. Stat. (2010).

2. Entitlement to surplus is determined by priority; in order of time in which they became liens. *Household Fin. Services, Inc. v. Bank of Am., N. A.*, 883 So. 2d 346, 347 (Fla. 4th DCA 2004). It is the duty of the court to prioritize the interests of the competing junior lien holders and the amounts due each. *Citibank v. PNC Mortgage Corp. of America*, 718 So. 2d 300, 301 (Fla. 2d DCA 1998).

(a) Default does not waive lienholder's rights to surplus funds. *Golindano v. Wells Fargo Bank*, 913 So. 2d 614 (Fla. 3d DCA 2005). A junior lienholder has priority over the property holder for surplus funds. *Id.*, 615.

(b) A senior lienholder is not entitled to share in surplus funds. *Garcia v. Stewart*, 906 So. 2d 1117, 1121 (Fla. 4th DCA 2005), (senior lienholder liens unaffected; improper party to junior lienholder foreclosure).

(c) Entitlement to balance of surplus after payment of priority interests - payable to the record owner as of the date of the filing of the lis pendens. *Suarez v. Edgehill*, 2009 WL 3271350 (Fla. App. 3d DCA Oct. 14, 2009).

Deficiency Judgment

1. Deficiency – is the difference between the fair market value of the security received and the amount of the debt. *Mandell v. Fortenberry*, 290 So. 2d 3, 6 (Fla. 1974); *Grace v. Hendricks*, 140 So. 790 (Fla. 1932).

2. A deficiency can be obtained only if a request for that relief is made in the pleadings and if personal jurisdiction has been obtained over the defendant or defendants against whom the deficiency is sought. *Bank of Florida in South Florida v. Keenan*, 519 So. 2d 51, 52 (Fla. 3d DCA 1988). The granting of a deficiency judgment is the rule rather than the exception. *Thomas v. Premier Capital, Inc.*, 906 So. 2d 1139, 1140 (Fla. 3d DCA 2005).

(a) Deficiency judgment not allowable if based on constructive service of process.

(b) New service of process on defendant was not required for deficiency judgment where personal jurisdiction had been originally conferred by service of foreclosure complaint. *L. A. D. Property Ventures, Inc. v. First Bank*, 2009 WL 3270846 (Fla. App. 2d DCA Oct. 14, 2009). "The law contemplates a continuance of the proceedings for entry of a deficiency judgment as a means of avoiding the expense and inconvenience of an additional suit at law to obtain the balance of the obligation owed by a debtor." *Id.*

3. Trial court has discretion to enter deficiency decree. § 702.06, Fla. Stat. (2008); *Thomas*, 906 So. 2d at 1140. The court needs to hold an evidentiary hearing. *Merrill v. Nuzum*, 471 So. 2d 128, 129 (Fla. 3d DCA 1985). The court can enter a default judgment provided the defendant was properly noticed. *Semlar v. Savings of Florida*, 541 So 2d 1369, 1370 (Fla. 4th DCA 1989).

(a) The exercise of discretion in denial of a deficiency decree must be supported by disclosed equitable considerations which constitute sound and sufficient reasons for such action. *Larsen v. Allocca*, 187 So. 2d 903, 904 (Fla. 3d DCA 1966).

4. A cause of action for deficiency cannot accrue until after entry of final judgment and a sale of the assets to be applied to the satisfaction of the judgment. *Chrestensen v. Eurogest, Inc.*, 906 So. 2d 343, 345 (Fla. 4th DCA 2005). The amount of deficiency is determined at the time of the foreclosure sale. *Estepa v. Jordan*, 678 So. 2d 878 (Fla. 5th DCA 1996). The amount bid at foreclosure sale is not conclusive evidence of the property's market value. *Century Group, Inc. v. Premier Financial Services*, 724 So. 2d 661, (Fla. 2d DCA 1999).

(a) The appraisal determining the fair market value must be properly admitted into evidence and be based on the sale date. *Flagship State Bank of Jacksonville v. Drew Equipment Company*, 392 So. 2d 609, 610 (Fla. 5th DCA 1981).

(b) The formula to calculate a deficiency judgment is the final judgment of foreclosure total debt minus the fair market value of the property. *Morgan v. Kelly*, 642 So. 2d 1117 (Fla. 3d DCA 1994).

(c) The amount paid by a mortgage assignee for a debt is "legally irrelevant" to the issue of whether the assignee is entitled to a deficiency award after a foreclosure sale. *Thomas*, 906 So. 2d at 1141.

4. Burden: The secured party has the burden to prove that the fair market value of the collateral is less than the amount of the debt. *Chidnese v. McCollem*, 695 So. 2d 936, 938 (Fla. 4th DCA 1997), *Estepa* 678 So. 2d at 878. However, the Third District Court has held that the burden is on the mortgagor resisting a deficiency judgment to demonstrate that the mortgagee obtained property in foreclosure worth more than the bid price at the foreclosure sale. *Addison Mortgage Co. v. Weit*, 613 So.2d 104 (Fla. 3d DCA 1993). See also, *Thunderbird, Ltd. v. Great American Ins. Co.*, 566 So. 2d 1296, 1299 (Fla. 1st DCA 1990), (court held that introduction of the certificate of sale from the foreclosure sale showing that the bid amount at the foreclosure sale was less than the amount of the debt shifted the burden to the mortgagee to go forward with other evidence concerning the fair market value of the property.)

5. Denial of deficiency decree in foreclosure suit for jurisdictional reasons, as distinguished from equitable grounds, is not res judicata so as to bar an action for deficiency. *Frumkes v. Mortgage Guarantee Corp.*, 173 So. 2d 738, 740 (Fla. 3d DCA 1965); *Klondike, Inc. v. Blair*, 211 So. 2d 41, 42 (Fla. 4th DCA 1968).

6. Reservation of jurisdiction in the final judgment of foreclosure – If jurisdiction is reserved, new or additional service of process on defendant is not required. *Estepa*, 678 So. 2d at 878. The motion and the notice of hearing must be sent to the attorney of record for the mortgagor. *Id.*, *NCNB Nat'l. Bank of Fla. v. Pyramid Corp.*, 497 So. 2d 1353, 1355 (Fla. 4th DCA 1986), (defaulted defendant entitled to notice of deficiency hearing). However, the motion for deficiency must be timely filed. If untimely, the deficiency claim could be barred upon appropriate motion by the defendant under Rule 1.420(e), Fla. R. Civ. P. (2010), *Frohman v. Bar-Or*, 660 So. 2d 633, 636 (Fla. 1995); *Steketee v. Ballance Homes, Inc.*, 376 So. 2d 873, 875 (Fla. 2d DCA 1979).

(a) No reservation of jurisdiction in the final judgment - motion for deficiency must be made within ten (10) days of issuance of title. *Frumkes*, 173 at 740.

(b) The lender can file a separate action for post-foreclosure deficiency. Section 702.06, Fla. Stat (2010). In a separate action, the defendant has the right to demand a trial by jury. *Hobbs v. Florida First Nat'l Bank of Jacksonville*, 480 So. 2d 153, 156 (Fla. 1st DCA 1985); *Bradberry v. Atlantic Bank of St. Augustine*, 336 So. 2d 1248, 1250 (Fla. 1st DCA 1976), (no jury trial right within foreclosure action). Section 55.01(2), Fla. Stat. (2010) mandates that final judgments in a separate action for deficiency contain the address and social security number of the judgment debtor, if known. This requirement is not imposed in a mortgage foreclosure action, in which an *in rem* judgment is sought.

7. Statute of limitations –

(a) A deficiency judgment or decree is barred when an action on the debt secured by the mortgage is barred. *Barnes v. Escambia County Employees Credit Union*, 488 So. 2d 879, 880 (Fla. 1st DCA 1986), abrogated on other grounds.

(b) Section 95.11, Fla. Stat. (2010) imposes a five-year statute of limitations for a foreclosure deficiency judgment.

(c) "A cause of action for deficiency does not accrue, and thus the statute of limitations does not begin to run, until the final judgment of foreclosure and subsequent foreclosure sale." *Chrestensen*, 906 So. 2d at 345.

8. There are statutory limitations imposed on a deficiency judgment when a purchase money mortgage is being foreclosed. Section 702.06, Fla. Stat. (2010) includes language that impairs the entitlement to a deficiency judgment with respect to a purchase money mortgage, when the mortgagee becomes the purchaser at foreclosure sale. Specifically, this statutory limitation provides: "the complainant shall also have the right to sue at common law to recover such deficiency, provided no suit at law to recover such deficiency shall be maintained against the original mortgagor in cases where the mortgage is for the purchase price of the property involved and where the original mortgagee becomes the purchaser thereof at foreclosure sale and also is granted a deficiency decree against the original mortgagor." Essentially, if the

lender purchases the subject property he has not incurred the damages and in fact may recoup or profit at a later sale. See also, *United Postal Savings Ass'n v. Nagelbush*, 553 So. 2d 189(Fla. 3d DCA 1989), *Taylor v. Prine*, 132 So. 2d 464, 465 (Fla. 1931).

(a) One Florida court ruled in a case where the purchase money mortgagee was also the purchaser that the "all important distinction" in the case was that "the purchaser at the foreclosure sale was not the mortgagee but ... an utter stranger to the parties," a third party purchaser, warranting reversal of the trial court's denial of deficiency judgment. *Lloyd v. Cannon*, 399 So. 2d 1095, 1096 (Fla. 1st DCA 1981).

Bankruptcy

1. The automatic stay provisions of 11 U. S. C. §362 enjoins proceedings against the debtor and against property of the bankruptcy estate.

(a) To apply, the subject real property must be listed in the bankruptcy schedules as part of the estate. 11 U. S. C. § 541.

2. Foreclosure cannot proceed until the automatic stay is lifted or terminated. If property ceases to be property of the bankruptcy estate, the stay is terminated.

(a) The automatic stay in a second case filed within one year of dismissal of a prior Chapter 7, 11 or 13 automatically terminates 30 days after the second filing, unless good faith is demonstrated. 11 U. S. C. § 362(c)(3).

(b) The third filing within one year of dismissal of the second bankruptcy case, lacks entitlement to the automatic stay and any party in interest may request an order confirming the inapplicability of the automatic stay.

(c) Multiple bankruptcy filings where the bankruptcy court has determined that the debtor has attempted to delay, hinder or defraud a creditor may result in the imposition of an order for relief from stay in subsequent cases over a two year period. 11 U. S. C. §362(d)(4).

3. Debtor's discharge in bankruptcy only protects the subject property to the extent that it is part of the bankruptcy estate.

4. Foreclosure cannot proceed until relief from automatic stay is obtained or otherwise terminated, or upon dismissal of the bankruptcy case.

Florida's Expedited Foreclosure Statute

1. Enacted by § 702.10, Fla. Stat. (2010).
2. Upon filing of verified complaint, plaintiff moves for immediate review of foreclosure by an order to show cause. (These complaints are easily distinguishable from the usual foreclosure by the order to show cause).

(a) The failure to file defenses or to appear at the show cause hearing "presumptively constitutes conduct that clearly shows that the defendant has relinquished the right to be heard." *Id.*

3. Not the standard practice among foreclosure practitioners, due to limitations:
(a) Statute does not foreclose junior liens;
(b) Procedures differ as to residential and commercial properties; and
(c) Statute only provides for entry of an *in rem* judgment; a judgment on the note or a deficiency judgment cannot be entered under the show cause procedure.

Common Procedural Errors

1. Incorrect legal description contained in the:
(a) Original mortgage – requires a count for reformation. An error in the legal description of the deed requires the joinder of the original parties as necessary parties to the reformation proceedings. *Chanrai Inv., Inc., v. Clement*, 566 So. 2d 838, 840 (Fla. 5th DCA 1990).
(b) Complaint and lis pendens – requires amendment.
(c) Judgment – Rule 1.540 (a), Fla. R. Civ. P. (2010) governs. For example, an incorrect judgment amount which omitted the undisputed payment of real estate taxes could be amended. *LPP Mortgage Ltd. v. Bank of America*, 826 So. 2d 462, 463 (Fla. 3d DCA 2002).
(d) Notice of Sale – requires vacating the sale and subsequent resale of property. *Hyte Development Corp. v. General Electric Credit Corp.*, 356 So. 2d 1254 (Fla. 3d DCA 1978).

(e) Certificate of title – a “genuine” scrivener’s error in the certificate of title can be amended. However, there is no statutory basis for the court to direct the clerk to amend the certificate of title based on post judgment transfers of title, faulty assignments of bid or errors in vesting title instructions.

(1) An error in the certificate of title which originates in the mortgage and is repeated in the deed and notice of sale requires the cancellation of the certificate of title and setting aside of the final judgment. *Lucas v. Barnett Bank of Lee County*, 705 So. 2d 115 (Fla. 2d DCA 1998). (For example, plaintiff’s omission of a mobile home and its vehicle identification number (VIN) included in the mortgage legal description, but overlooked throughout the pleadings, judgment and notice of sale, cannot be amended in the certificate of title.) Due process issues concerning the mobile home require the vacating of the sale and judgment.

Mortgage Workout Options

1. Reinstatement: Repayment of the total amount in default or payments behind and restoration to current status on the note and mortgage.
2. Forbearance: The temporary reduction or suspension of mortgage payments.
3. Repayment Plan: Agreement between the parties whereby the homeowner repays the regularly scheduled monthly payments, plus an additional amount over time to reduce arrears.
4. Loan Modification: Agreement between the parties whereby one or more of the mortgage terms are permanently changed.
5. Short Sale: Sale of real property for less than the total amount owed on the note and mortgage.

(a) If the lender agrees to the short sale, the remaining portion of the mortgage debt, (the difference between the sale price of the property and mortgage balance, the deficiency), may be forgiven by the lender.

(1) Formerly, the amount of debt forgiven was considered income imputed to the seller and taxable as a capital gain by the IRS.

Parker Delaney, 186 F. 2d 455, 459 (1st Cir. 1950). However,

federal legislation has temporarily suspended imputation of income upon the cancellation of debt.

6. Deed-in-lieu of Foreclosure: The homeowner's voluntary transfer of the home's title in exchange for the lender's agreement not to file a foreclosure action.

Revised 7/14/10



<p>search</p>	<p>Americans with Disabilities Act (ADA)</p>
<p>Home</p>	<p>Persons with a disability needing special accommodation in order to access court facilities or participate in a court proceeding at any courthouse or court program, should within two (2) days of receipt of notice, contact Court Administration to request such an accommodation. Please contact the following:</p>
<p>Judges</p>	
<p>Magistrates and Hearing Officers</p>	
<p>Court Administration</p>	<p>Bay County Courts</p>
<p>Court Reporting - Audio CD and Transcript Request Forms</p>	<p>Court Administration P.O. Box 1089 Panama City, Florida 32402 Phone: 850-747-5327 Hearing & Voice Impaired: 1-800-955-8771 Email: ADARrequest@jud14.flcourts.org</p>
<p>Residential Mortgage Foreclosure Mediation Program Information</p>	<p>Calhoun, Gulf, Holmes, Jackson, and Washington County Courts</p>
<p>Case Management / Family Law Interpreters</p>	<p>Court Administration P.O. Box 826 Marianna, Florida 32447 Phone: 850-718-0026 Hearing & Voice Impaired: 1-800-955-8771 Email: ADARrequest@jud14.flcourts.org</p>
<p>- Interpreter Request Form</p>	
<p>ADR / Mediation</p>	
<p>County Programs</p>	
<p>Technology</p>	
<p>Bay County Misdemeanor Judgment and Sentence Form</p>	<p>What is the ADA ?</p>
<p>Bay County Misdemeanor Plea Form</p>	<ul style="list-style-type: none"> ■ The Americans with Disabilities Act (ADA) of 1990 was enacted to ensure that all qualified individuals with disabilities enjoy the same opportunities that are available to persons without disabilities. The ADA gives civil rights protections to individuals with disabilities similar to those provided to individuals on the basis of race, color, sex, national origin, age, and religion. It guarantees equal opportunity for individuals with disabilities in public accommodations, employment, transportation, state and local government services, and telecommunications. The ADA directly affects state courts as providers of public programs and services.
<p>Circuit Links Clerks of the Court State Attorney Public Defender Bay County Law Library Law Enforcement Human Resources</p>	<ul style="list-style-type: none"> ■ Under the act, an individual with a "disability" is a person who has a physical or mental impairment that

<p>ADA Information Administrative Orders</p>	<p>substantially limits a major life activity, has a record of such an impairment, or is regarded as having such an impairment. Examples of physical impairments include: speech and hearing impairments, visual impairments, epilepsy, heart disease, HIV infection/AIDS, cancer, diabetes, and mobility impairments. Examples of mental impairments include: learning disabilities and psychological disorders.</p>
<p>Related Links Florida Supreme Court Florida State Courts 1st District Court of Appeal U.S. Federal Courts The Florida Bar Legal Services of North Florida</p>	<p>About Us Privacy Policy Contact Us ©2005 Fourteenth Judicial Circuit of Florida</p> <ul style="list-style-type: none"> ■ The ADA is divided into five sections. Title I of the act prohibits unreasonable discrimination against qualified individuals based on a disability in all employment activities. Under Title II of the Act, no qualified individual with a disability shall be unreasonably discriminated against, or excluded from participation in or benefits of the services, programs, or activities of state and local government, including the judicial branch. Title III prohibits discrimination by public accommodations, that is, a private entity that owns, leases, or operates a place of public accommodations. Such a place is defined as, among other things, services by doctors, lawyers, accountants and other professionals. Title IV relates to telecommunications and Title V contains miscellaneous provisions.

What should I do if I am a qualified person with a disability who needs a reasonable accommodation in order to participate in the employment process within the State Courts System?

- If you are a person with a disability who needs a reasonable accommodation in order to participate in the employment application, recruitment, and selection process within the State Courts System, you should contact the Court Administrator's office at: (850) 747-5327, fax (850) 747-5717, in a timely manner. Please be prepared to explain your functional limitations and suggest a reasonable accommodation that you believe will enable you to effectively participate in the application, recruitment, and selection process. If you are a current employee of, or are hired by, the State Courts System and require a reasonable accommodation in order to perform the essential functions of the job in question, you should consult with your supervisor.

What should I do if I am a qualified person with a disability who needs assistance in order to participate in a program or service of the State Courts System?

- Some physical barriers make it difficult for persons with a disability to participate in court services or programs. In some courthouses, witness and jury boxes may be inaccessible to wheelchairs or public information counters may be too high for some persons. In addition to architecturally renovating facilities to make them readily accessible to persons with disabilities, there are other methods of providing program access including relocating a service to enable a person with a disability to participate or seating several jurors, including a juror using a wheelchair, in front of the juror box.

- Any device or aid that is designed to provide effective communication and participation for individuals with disabilities is an auxiliary aid or service. Examples of auxiliary aids or services include:
 - assistive listening devices,
 - sign language interpreters,
 - oral interpreters,
 - real-time transcription services,
 - providing materials in large print, Braille, diskette, or audio tapes, and
 - reader services.

- Services the State Courts System is not required to provide under the ADA include:
 - transportation to the courthouse,
 - legal counsel or advice,
 - personal devices such as a wheelchair or hearing aid,
 - personal services such as medical or attendant care, and
 - a modification of a policy or an auxiliary aid or service that would result in a fundamental alteration in the nature of the program or service, or would result in an undue burden.

- If you are a person with a disability who needs assistance in order to participate in a program or service of the State Courts System, you should contact the Court Administrator's office at: (850) 747-5327, fax (850) 747-5717 as much in advance of your court appearance or visit to the courthouse as possible. Please be prepared to explain your functional limitations and suggest an auxiliary aid or service that you believe will enable you to effectively participate in the court program or service.

What remedies are available to individuals with disabilities who believe their rights under the Americans with Disabilities Act have been violated?

- The State Courts System has established grievance procedures that allow for the resolution of complaints without resorting to federal complaint procedures. All persons have a right to pursue complaints of discrimination through the State Courts System's internal complaint procedure. For further information, please contact the Court Administrator's office at: (850) 747-5327, fax (850) 747-5717. The ADA recommends resolving disputes on a local level if possible. Individuals who unsuccessfully pursue local remedies are not prevented from later seeking relief through the United States Department of Justice or the United States Equal Employment Opportunity Commission.

14th Circuit
Bay County

Uniform Case Number	Date Case Initiated	SRS Case Type	Date of Initial Reopen Event	Date Disposed	Disposition	Case
032009CA000316CAXXXX	1/22/2009	Real Property/Mortgage Foreclosure	1/27/2010	5/20/2009	Unknown	No activity since 5/25/10.
031992CA000027CAXXXX	1/6/1992	Real Property/Mortgage Foreclosure	4/9/1992	4/9/1992	Summary/Final Judgement	Final Judgment issued on 04/9/92 Status is CLOS
032001CA000721CAXXXX	2/22/2001	Real Property/Mortgage Foreclosure	2/12/2010	10/10/2006	Summary/Final Judgement	This action was a complaint for quiet title and rec
032002CA001332CAXXXX	4/10/2002	Real Property/Mortgage Foreclosure	4/2/2003	12/4/2002	Summary/Final Judgement	IN HANDS OF RECEIVER.
032004CA002104CAXXXX	8/27/2003	Real Property/Mortgage Foreclosure	7/20/2009	6/23/2009	Summary/Final Judgement	Caseshould be closed as of 11/18/09. Motion for
032004CA001065CAXXXX	4/5/2004	Real Property/Mortgage Foreclosure				Pretrial memorandum filed 10/29/09.
032004CA002104CAXXXX	6/23/2004	Real Property/Mortgage Foreclosure	5/5/2010	1/28/2010	Summary/Final Judgement	
032005CA002688CAXXXX	9/16/2005	Real Property/Mortgage Foreclosure				Notice for trial filed 10/13/10. Trial not scheduled
032005CA003624CAXXXX	12/22/2005	Real Property/Mortgage Foreclosure				Last activity 4/9/10. Should be closed.
032006CA000187CAXXXX	1/20/2006	Real Property/Mortgage Foreclosure				
032006CA001633CAXXXX	5/31/2006	Real Property/Mortgage Foreclosure		9/24/2010	Dismissed	Notice and judgment of dismissal set fir 9/10/10.
032010CA002732CAXXXX	10/29/2010	Real Property/Mortgage Foreclosure				
032006CA001886CAXXXX	6/21/2006	Real Property/Mortgage Foreclosure				
032006CA001946CAXXXX	6/27/2006	Real Property/Mortgage Foreclosure				Discovery ongoing.
032006CA002308CAXXXX	8/1/2006	Real Property/Mortgage Foreclosure	2/17/2009	10/17/2006	Dismissed	No activity since 3/19/10. Should be CLOSED.
032006CA003419CAXXXX	11/8/2006	Real Property/Mortgage Foreclosure	10/19/2009	2/16/2007	Summary/Final Judgement	
032006CA003697CAXXXX	12/4/2006	Real Property/Mortgage Foreclosure		3/15/2010	Dismissed	Settled at mediation 3/15/10.
032006CA003830CAXXXX	12/18/2006	Real Property/Mortgage Foreclosure				
032007CA000002CAXXXX	1/2/2007	Real Property/Mortgage Foreclosure	4/8/2010	10/19/2009	Summary/Final Judgement	Hearing scheduled for 9/10/10 on motion for garn
032007CA000032CAXXXX	1/4/2007	Real Property/Mortgage Foreclosure	9/8/2009	12/20/2007	Summary/Final Judgement	Amended certificate of title entered. Status shoul
032007CA003853CAXXXX	1/9/2007	Real Property/Mortgage Foreclosure		1/15/2009	Trial	Appeal dismissed by DCA 10/7/10.
032007CA000104CAXXXX	1/11/2007	Real Property/Mortgage Foreclosure	2/8/2008	8/28/2007	Summary/Final Judgement	CLOSED.
032007CA000180CASXXX	1/18/2007	Real Property/Mortgage Foreclosure	6/16/2009	11/7/2007	Summary/Final Judgement	CLOSED.
032007CA000348CAXXXX	2/1/2007	Real Property/Mortgage Foreclosure		9/24/2010	Dismissed	Notice and Judgment of dismissal to be answered
032007CA000472CAXXXX	2/13/2007	Real Property/Mortgage Foreclosure	9/15/2009	1/13/2009	Summary/Final Judgement	Order of dismissal entered 9/15/2009. CLOSED.
032007CA000710CAXXXX	2/28/2007	Real Property/Mortgage Foreclosure	11/6/2009	5/2/2007	Summary/Final Judgement	CLOSED.
032007CA000845CAXXXX	3/12/2007	Real Property/Mortgage Foreclosure				Settled at mediation. CLOSED.
032007CA000848CAXXXX	3/12/2007	Real Property/Mortgage Foreclosure				Set for hearing 9/8/2010. Hearing cancelled. Inac
032007CA000876CAXXXX	3/14/2007	Real Property/Mortgage Foreclosure				No activity since 3/19/10.

14TH CIRCUIT 0058

032007CA001383CAXXXX	4/26/2007	Real Property/Mortgage Foreclosure	5/13/2010	9/11/2008	Summary/Final Judgement	Certificate of sale. Certificate of title not issued.
032007CA001413CAXXXX	4/30/2007	Real Property/Mortgage Foreclosure	3/3/2010	1/19/2010	Summary/Final Judgement	Reopened to add defendant.
032007CA001521CAXXXX	5/8/2007	Real Property/Mortgage Foreclosure				
032007CA001575CAXXXX	5/14/2007	Real Property/Mortgage Foreclosure	10/11/2010	9/8/2010	Dismissed	
032007CA001627CAXXXX	5/17/2007	Real Property/Mortgage Foreclosure	12/18/2009	10/29/2007	Summary/Final Judgement	Closed by clerk.
032007CA001676CAXXXX	5/22/2007	Real Property/Mortgage Foreclosure				Case sent to judge for review 8/12/2010.
032007CA001872CAXXXX	6/7/2007	Real Property/Mortgage Foreclosure				Notice and judgment of dismissal to be answered
032007CA001938CAXXXX	6/11/2007	Real Property/Mortgage Foreclosure				
032007CA001994CAXXXX	6/15/2007	Real Property/Mortgage Foreclosure				Copy of discharge filed 11/12/2009. No activity s
032007CA002074CAXXXX	6/22/2007	Real Property/Mortgage Foreclosure	11/16/2009	12/11/2008	Summary/Final Judgement	Certificate of title.
032007CA002064CAXXXX	6/22/2007	Real Property/Mortgage Foreclosure	6/30/2008	8/9/2007	Summary/Final Judgement	
032007CA002086CAXXXX	6/25/2007	Real Property/Mortgage Foreclosure				
032007CA002085CAXXXX	6/25/2007	Real Property/Mortgage Foreclosure				Hearing set for 9/20/2010. Hearing cancelled pri
032007CA002098CAXXXX	6/26/2007	Real Property/Mortgage Foreclosure	5/6/2010	7/19/2007	Summary/Final Judgement	
032007CA002220CAXXXX	7/9/2007	Real Property/Mortgage Foreclosure				Hearing on SFJ set for 10/20/10. Cancelled prior
032007CA002245CAXXXX	7/11/2007	Real Property/Mortgage Foreclosure				
032007CA002334CAXXXX	7/19/2007	Real Property/Mortgage Foreclosure	6/22/2009	3/19/2009	Summary/Final Judgement	Time share multiple defendants.
032007CA002339CAXXXX	7/19/2007	Real Property/Mortgage Foreclosure				
032007CA002361CAXXXX	7/20/2007	Real Property/Mortgage Foreclosure				
032007CA002604CAXXXX	8/9/2007	Real Property/Mortgage Foreclosure				Death of defendant. CLOSED.
032007CA002633CAXXXX	8/10/2007	Real Property/Mortgage Foreclosure				
032007CA002664CAXXXX	8/14/2007	Real Property/Mortgage Foreclosure				No activity since 1/29/10.
032007CA002676CAXXXX	8/15/2007	Real Property/Mortgage Foreclosure		7/28/2010	Dismissed	
032007CA002691CAXXXX	8/16/2007	Real Property/Mortgage Foreclosure	5/13/2010	7/21/2008	Summary/Final Judgement	Multiple defendants. Hearing set 11/30/10.
032007CA002750CAXXXX	8/21/2007	Real Property/Mortgage Foreclosure	4/14/2010	2/5/2008	Dismissed	
032007CA002773CAXXXX	8/22/2007	Real Property/Mortgage Foreclosure	9/23/2009	11/27/2007	Summary/Final Judgement	Certificate of title 11/03/09. Should be closed.
032007CA002823CAXXXX	8/27/2007	Real Property/Mortgage Foreclosure	5/21/2010	1/8/2008	Summary/Final Judgement	No activity since 5/21/10.
032007CA002956CAXXXX	9/4/2007	Real Property/Mortgage Foreclosure	8/13/2009	12/22/2008	Summary/Final Judgement	Certificate of title 9/25/2009. Should be closed.
032007CA003020CAXXXX	9/7/2007	Real Property/Mortgage Foreclosure				
032007CA003059CAXXXX	9/11/2007	Real Property/Mortgage Foreclosure		3/26/2010	Summary/Final Judgement	Certificate of title 5/18/10. Should be closed.
032007CA003134CAXXXX	9/18/2007	Real Property/Mortgage Foreclosure				Hearing 1/25/11.
032007CA003119CAXXXX	9/26/2007	Real Property/Mortgage Foreclosure				
032007CA003527CAXXXX	10/17/2007	Real Property/Mortgage Foreclosure				

032007CA003555CAXXXX	10/19/2007	Real Property/Mortgage Foreclosure				MSJ filed 6/4/10. Hearing cancelled.
032007CA003602CAXXXX	10/24/2007	Real Property/Mortgage Foreclosure				Notice and judgment of dismissal to be answered
032007CA003711CAXXXX	11/1/2007	Real Property/Mortgage Foreclosure		11/15/2010	Summary/Final Judgement	
032007CA003746CAXXXX	11/2/2007	Real Property/Mortgage Foreclosure		11/1/2010	Summary/Final Judgement	
032007CA003752CAXXXX	11/2/2007	Real Property/Mortgage Foreclosure				Death of one defendant.
032007CA003781CAXXXX	11/6/2007	Real Property/Mortgage Foreclosure	5/5/2009	7/21/2008	Summary/Final Judgement	
032007CA003868CAXXXX	11/13/2007	Real Property/Mortgage Foreclosure		11/5/2010	Dismissed	
032007CA003973CAXXXX	11/20/2007	Real Property/Mortgage Foreclosure				
032007CA004011CAXXXX	11/26/2007	Real Property/Mortgage Foreclosure	8/26/2010	7/26/2010	Summary/Final Judgement	Closed; set for sale 8/27/2010.
032007CA004014CAXXXX	11/26/2007	Real Property/Mortgage Foreclosure	11/30/2009	1/29/2009	Dismissed	Certificate of title 1/21/10. Closed.
032007CA004044CAXXXX	11/28/2007	Real Property/Mortgage Foreclosure	5/4/2010	3/6/2009	Summary/Final Judgement	
032007CA004051CAXXXX	11/28/2007	Real Property/Mortgage Foreclosure	2/9/2010	9/19/2008	Summary/Final Judgement	
032007CA004062CAXXXX	11/29/2007	Real Property/Mortgage Foreclosure	4/28/2010	9/8/2008	Summary/Final Judgement	
032007CA004131CAXXXX	12/5/2007	Real Property/Mortgage Foreclosure				No activity since 2009.
032007CA004307CAXXXX	12/19/2007	Real Property/Mortgage Foreclosure	11/9/2009	10/7/2009	Summary/Final Judgement	
032007CA004292CAXXXX	12/19/2007	Real Property/Mortgage Foreclosure	1/20/2009	6/30/2008	Summary/Final Judgement	
032007CA004346CAXXXX	12/21/2007	Real Property/Mortgage Foreclosure				Notice and judgment of dismissal to be answered
032007CA004356CAXXXX	12/21/2007	Real Property/Mortgage Foreclosure				
032008CA000020CAXXXX	1/3/2008	Real Property/Mortgage Foreclosure				
032008CA000063CAXXXX	1/4/2008	Real Property/Mortgage Foreclosure				Death of a defendant.
032008CA000064CAXXXX	1/4/2008	Real Property/Mortgage Foreclosure				
032008CA000062CAXXXX	1/4/2008	Real Property/Mortgage Foreclosure	9/17/2009	4/2/2009	Summary/Final Judgement	
032008CA000100CAXXXX	1/8/2008	Real Property/Mortgage Foreclosure		7/9/2010	Summary/Final Judgement	
032008CA000146CAXXXX	1/10/2008	Real Property/Mortgage Foreclosure				
032008CA000133CAXXXX	1/10/2008	Real Property/Mortgage Foreclosure	4/22/2010	1/28/2010	Summary/Final Judgement	
032008CA000166CAXXXX	1/11/2008	Real Property/Mortgage Foreclosure	12/14/2009	6/25/2008	Summary/Final Judgement	
032008CA000180CAXXXX	1/14/2008	Real Property/Mortgage Foreclosure				
032008CA000181CAXXXX	1/14/2008	Real Property/Mortgage Foreclosure				
032008CA000291CAXXXX	1/22/2008	Real Property/Mortgage Foreclosure				Hearing on motion to dismiss set for 11/29/10.
032008CA000368CAXXXX	1/25/2008	Real Property/Mortgage Foreclosure		9/13/2010	Summary/Final Judgement	
032008CA000439CAXXXX	1/30/2008	Real Property/Mortgage Foreclosure				
032008CA000488CAXXXX	2/4/2008	Real Property/Mortgage Foreclosure				No activity since 3/5/10.
032008CA000490CAXXXX	2/4/2008	Real Property/Mortgage Foreclosure		9/24/2010	Dismissed	

14TH CIR 06060

032008CA000557CAXXXX	2/7/2008	Real Property/Mortgage Foreclosure		6/9/2008	Summary/Final Judgement	
032008CA000632CAXXXX	2/12/2008	Real Property/Mortgage Foreclosure	10/11/2010	9/8/2010	Dismissed	
032008CA000651CAXXXX	2/12/2008	Real Property/Mortgage Foreclosure		10/14/2010	Dismissed	
032008CA000674CAXXXX	2/13/2008	Real Property/Mortgage Foreclosure				Last activity 4/21/10.
032008CA000725CAXXXX	2/15/2008	Real Property/Mortgage Foreclosure	11/15/2010	10/11/2010	Dismissed	
032008CA000728CAXXXX	2/15/2008	Real Property/Mortgage Foreclosure	2/4/2010	4/21/2009	Dismissed	No activity since 2/4/10.
032008CA000805CAXXXX	2/20/2008	Real Property/Mortgage Foreclosure				
032008CA000807CAXXXX	2/20/2008	Real Property/Mortgage Foreclosure				No activity - case sent to judge for review.
032008CA000819CAXXXX	2/20/2008	Real Property/Mortgage Foreclosure		7/21/2010	Summary/Final Judgement	
032008CA000824CAXXXX	2/20/2008	Real Property/Mortgage Foreclosure	6/4/2010	3/9/2009	Summary/Final Judgement	
032008CA000909CAXXXX	2/25/2008	Real Property/Mortgage Foreclosure	5/10/2010	9/30/2008	Summary/Final Judgement	Certificate of title issued 6/25/2010.
032008CA000936CAXXXX	2/27/2008	Real Property/Mortgage Foreclosure				Amended foreclosure complaint filed 8/23/2010.
032008CA000943CAXXXX	2/27/2008	Real Property/Mortgage Foreclosure	11/23/2009	11/10/2008	Summary/Final Judgement	
032008CA000982CAXXXX	2/29/2008	Real Property/Mortgage Foreclosure	4/23/2009	7/31/2008	Summary/Final Judgement	No activity since 1/12/10.
032008CA001020CAXXXX	3/4/2008	Real Property/Mortgage Foreclosure		8/10/2010	Dismissed	
032008CA001034CAXXXX	3/4/2008	Real Property/Mortgage Foreclosure				Bankruptcy stay lifted 10/1/10.
032008CA001043CAXXXX	3/5/2008	Real Property/Mortgage Foreclosure	10/13/2010	9/8/2010	Summary/Final Judgement	
032008CA001067CAXXXX	3/6/2008	Real Property/Mortgage Foreclosure		6/10/2010	Dismissed	
032008CA001078CAXXXX	3/6/2008	Real Property/Mortgage Foreclosure				
032008CA001079CAXXXX	3/6/2008	Real Property/Mortgage Foreclosure				Case sent to judge for notice of dismissal 2/5/2010
032008CA001122CAXXXX	3/11/2008	Real Property/Mortgage Foreclosure	11/7/2008	10/6/2008	Summary/Final Judgement	No activity since 4/26/10.
032008CA001162CAXXXX	3/12/2008	Real Property/Mortgage Foreclosure		7/20/2009	5/12/2009	Summary/Final Judgement
032008CA001205CAXXXX	3/14/2008	Real Property/Mortgage Foreclosure	1/19/2010	12/7/2009	Summary/Final Judgement	
032008CA001237CAXXXX	3/17/2008	Real Property/Mortgage Foreclosure				
032008CA001294CAXXXX	3/19/2008	Real Property/Mortgage Foreclosure				Motion for Summary Judgment filed 5/1/2009.
032008CA001319CAXXXX	3/20/2008	Real Property/Mortgage Foreclosure				
032008CA001340CAXXXX	3/24/2008	Real Property/Mortgage Foreclosure		9/8/2010	Summary/Final Judgement	Hearing scheduled for 9/8/2010.
032008CA001374CAXXXX	3/25/2008	Real Property/Mortgage Foreclosure				
032008CA001375CAXXXX	3/26/2008	Real Property/Mortgage Foreclosure		3/1/2010	Dismissed	
032008CA001392CAXXXX	3/26/2008	Real Property/Mortgage Foreclosure				
032008CA001397CAXXXX	3/26/2008	Real Property/Mortgage Foreclosure	9/17/2009	6/9/2008	Summary/Final Judgement	
032008CA001403CAXXXX	3/27/2008	Real Property/Mortgage Foreclosure		10/6/2010	Summary/Final Judgement	
032008CA001425CAXXXX	3/28/2008	Real Property/Mortgage Foreclosure	8/5/2010	7/7/2010	Summary/Final Judgement	
032008CA001496CAXXXX	4/2/2008	Real Property/Mortgage Foreclosure				

14TH CIR 00061

032008CA001516CAXXXX	4/2/2008	Real Property/Mortgage Foreclosure					
032008CA001519CAXXXX	4/2/2008	Real Property/Mortgage Foreclosure	3/1/2010	2/17/2010	Summary/Final Judgement		
032008CA001525CAXXXX	4/3/2008	Real Property/Mortgage Foreclosure					
032008CA001532CAXXXX	4/3/2008	Real Property/Mortgage Foreclosure					Hearing on motion for case management conferen
032008CA001582CAXXXX	4/8/2008	Real Property/Mortgage Foreclosure					Cease and desist order directed at plaintiff.
032008CA001613CAXXXX	4/10/2008	Real Property/Mortgage Foreclosure					
032008CA001633CAXXXX	4/11/2008	Real Property/Mortgage Foreclosure					
032008CA001664CAXXXX	4/15/2008	Real Property/Mortgage Foreclosure	11/12/2009	3/5/2009	Summary/Final Judgement		Should be closed. Certificate of title issued 12/28
032008CA001675CAXXXX	4/16/2008	Real Property/Mortgage Foreclosure	4/28/2010	10/28/2009	Summary/Final Judgement		
032008CA001708CAXXXX	4/17/2008	Real Property/Mortgage Foreclosure					
032008CA001701CAXXXX	4/17/2008	Real Property/Mortgage Foreclosure	8/6/2009	2/5/2009	Summary/Final Judgement		
032008CA001790CAXXXX	4/22/2008	Real Property/Mortgage Foreclosure					
032008CA001802CAXXXX	4/23/2008	Real Property/Mortgage Foreclosure					
032008CA001815CAXXXX	4/23/2008	Real Property/Mortgage Foreclosure		9/20/2010	Unknown		Answer to judgment of dismissal due by 9/10/201
032008CA001805CAXXXX	4/23/2008	Real Property/Mortgage Foreclosure	8/21/2009	8/27/2008	Summary/Final Judgement		Certificate of title issued.
032008CA001803CAXXXX	4/23/2008	Real Property/Mortgage Foreclosure	4/7/2010	3/5/2010	Summary/Final Judgement		Certificate of title issued.
032008CA001820CAXXXX	4/24/2008	Real Property/Mortgage Foreclosure					Hearing set for 9/13/2010.
032008CA001829CAXXXX	4/24/2008	Real Property/Mortgage Foreclosure					
032008CA001846CAXXXX	4/25/2008	Real Property/Mortgage Foreclosure					
032008CA001858CAXXXX	4/25/2008	Real Property/Mortgage Foreclosure		8/19/2010	Dismissed		Notice of voluntary dismissal filed.
032008CA001880CAXXXX	4/28/2008	Real Property/Mortgage Foreclosure		8/11/2010	Summary/Final Judgement		
032008CA001881CAXXXX	4/28/2008	Real Property/Mortgage Foreclosure	9/29/2009	6/24/2008	Summary/Final Judgement		
032008CA001888CAXXXX	4/29/2008	Real Property/Mortgage Foreclosure					
032008CA001893CAXXXX	4/29/2008	Real Property/Mortgage Foreclosure	3/12/2010	1/14/2010	Summary/Final Judgement		Certificate of disbursements filed.
032008CA001906CAXXXX	4/30/2008	Real Property/Mortgage Foreclosure	9/29/2009	7/8/2008	Summary/Final Judgement		
032008CA001938CAXXXX	5/1/2008	Real Property/Mortgage Foreclosure					
032008CA001963CAXXXX	5/2/2008	Real Property/Mortgage Foreclosure					
032008CA001965CAXXXX	5/2/2008	Real Property/Mortgage Foreclosure					
032008CA001996CAXXXX	5/6/2008	Real Property/Mortgage Foreclosure		9/1/2010	Dismissed		
032008CA002032CAXXXX	5/8/2008	Real Property/Mortgage Foreclosure					
032008CA002067CAXXXX	5/9/2008	Real Property/Mortgage Foreclosure					
032008CA002095CAXXXX	5/12/2008	Real Property/Mortgage Foreclosure					
032008CA002098CAXXXX	5/12/2008	Real Property/Mortgage Foreclosure					

032008CA002104CAXXXX	5/13/2008	Real Property/Mortgage Foreclosure			
032008CA002112CAXXXX	5/13/2008	Real Property/Mortgage Foreclosure			
032008CA002136CAXXXX	5/13/2008	Real Property/Mortgage Foreclosure			
032008CA002149CAXXXX	5/15/2008	Real Property/Mortgage Foreclosure		10/14/2010	Dismissed
032008CA002147CAXXXX	5/15/2008	Real Property/Mortgage Foreclosure	2/20/2009	9/30/2008	Summary/Final Judgement
032008CA002195CAXXXX	5/16/2008	Real Property/Mortgage Foreclosure			
032008CA002187CAXXXX	5/16/2008	Real Property/Mortgage Foreclosure	6/24/2010	10/14/2008	Summary/Final Judgement
032008CA002200CAXXXX	5/16/2008	Real Property/Mortgage Foreclosure	5/13/2010	8/14/2008	Summary/Final Judgement
032008CA002207CAXXXX	5/20/2008	Real Property/Mortgage Foreclosure			
032008CA002224CAXXXX	5/20/2008	Real Property/Mortgage Foreclosure			
032008CA002236CAXXXX	5/21/2008	Real Property/Mortgage Foreclosure		9/27/2010	Dismissed
032008CA002244CAXXXX	5/21/2008	Real Property/Mortgage Foreclosure		10/11/2010	Dismissed
032008CA002248CAXXXX	5/21/2008	Real Property/Mortgage Foreclosure			
032008CA002249CAXXXX	5/21/2008	Real Property/Mortgage Foreclosure			
032008CA002259CAXXXX	5/22/2008	Real Property/Mortgage Foreclosure			
032008CA002269CAXXXX	5/22/2008	Real Property/Mortgage Foreclosure			
032008CA002293CAXXXX	5/23/2008	Real Property/Mortgage Foreclosure			
032008CA002283CAXXXX	5/23/2008	Real Property/Mortgage Foreclosure	5/14/2010	6/1/2009	Dismissed
032008CA002310CAXXXX	5/27/2008	Real Property/Mortgage Foreclosure			
032008CA002316CAXXXX	5/27/2008	Real Property/Mortgage Foreclosure			
032008CA002328CAXXXX	5/28/2008	Real Property/Mortgage Foreclosure		9/14/2010	Dismissed
032008CA002336CAXXXX	5/28/2008	Real Property/Mortgage Foreclosure	2/22/2010	9/4/2008	Summary/Final Judgement
032008CA002352CAXXXX	5/29/2008	Real Property/Mortgage Foreclosure			
032008CA002356CAXXXX	5/29/2008	Real Property/Mortgage Foreclosure			Receiver appointed.
032008CA002385CAXXXX	5/30/2008	Real Property/Mortgage Foreclosure			
032008CA002401CAXXXX	6/2/2008	Real Property/Mortgage Foreclosure			
032008CA002402CAXXXX	6/2/2008	Real Property/Mortgage Foreclosure		7/15/2010	Dismissed
032008CA002416CAXXXX	6/3/2008	Real Property/Mortgage Foreclosure			
032008CA002486CAXXXX	6/6/2008	Real Property/Mortgage Foreclosure		7/7/2010	Summary/Final Judgement
032008CA002498CAXXXX	6/6/2008	Real Property/Mortgage Foreclosure			
032008CA002578CAXXXX	6/12/2008	Real Property/Mortgage Foreclosure		7/28/2010	Summary/Final Judgement
032008CA002582CAXXXX	6/12/2008	Real Property/Mortgage Foreclosure			
032008CA002598CAXXXX	6/13/2008	Real Property/Mortgage Foreclosure			

032008CA002628CAXXXX	6/16/2008	Real Property/Mortgage Foreclosure				
032008CA002689CAXXXX	6/18/2008	Real Property/Mortgage Foreclosure				
032008CA002701CAXXXX	6/19/2008	Real Property/Mortgage Foreclosure				
032008CA002715CAXXXX	6/19/2008	Real Property/Mortgage Foreclosure				
032008CA002695CAXXXX	6/19/2008	Real Property/Mortgage Foreclosure	5/10/2010	2/16/2009	Summary/Final Judgement	
032008CA002721CAXXXX	6/20/2008	Real Property/Mortgage Foreclosure				
032008CA002779CAXXXX	6/24/2008	Real Property/Mortgage Foreclosure		10/20/2009	Dismissed	
032008CA002820CAXXXX	6/25/2008	Real Property/Mortgage Foreclosure				
032008CA002845CAXXXX	6/26/2008	Real Property/Mortgage Foreclosure	11/18/2009	8/20/2008	Summary/Final Judgement	
032008CA002868CAXXXX	6/27/2008	Real Property/Mortgage Foreclosure				
032008CA002869CAXXXX	6/27/2008	Real Property/Mortgage Foreclosure				
032008CA002870CAXXXX	6/27/2008	Real Property/Mortgage Foreclosure				
032008CA002877CAXXXX	6/27/2008	Real Property/Mortgage Foreclosure		7/19/2010	Dismissed	Loan reinstated.
032008CA002884CAXXXX	6/27/2008	Real Property/Mortgage Foreclosure				Hearing on motion for sanctions set for 9/29/2010
032008CA002913CAXXXX	6/30/2008	Real Property/Mortgage Foreclosure				
032008CA002916CAXXXX	6/30/2008	Real Property/Mortgage Foreclosure				
032008CA002964CAXXXX	7/3/2008	Real Property/Mortgage Foreclosure				
032008CA002967CAXXXX	7/3/2008	Real Property/Mortgage Foreclosure	5/18/2009	5/14/2009	Summary/Final Judgement	
032008CA003004CAXXXX	7/9/2008	Real Property/Mortgage Foreclosure		7/28/2010	Dismissed	
032008CA003031CAXXXX	7/10/2008	Real Property/Mortgage Foreclosure				
032008CA003032CAXXXX	7/10/2008	Real Property/Mortgage Foreclosure	3/22/2010	11/5/2008	Summary/Final Judgement	
032008CA003057CAXXXX	7/11/2008	Real Property/Mortgage Foreclosure	6/16/2009	4/9/2009	Summary/Final Judgement	
032008CA003077CAXXXX	7/14/2008	Real Property/Mortgage Foreclosure		7/19/2010	Summary/Final Judgement	
032008CA003084CAXXXX	7/15/2008	Real Property/Mortgage Foreclosure				
032008CA003105CAXXXX	7/16/2008	Real Property/Mortgage Foreclosure				
032008CA003103CAXXXX	7/16/2008	Real Property/Mortgage Foreclosure	12/14/2009	2/10/2009	Summary/Final Judgement	
032008CA003118CAXXXX	7/17/2008	Real Property/Mortgage Foreclosure				Set for hearing 9/1/2010.
032008CA003283CAXXXX	7/17/2008	Real Property/Mortgage Foreclosure		9/2/2010	Dismissed	
032008CA003155CAXXXX	7/21/2008	Real Property/Mortgage Foreclosure				
032008CA003162CAXXXX	7/21/2008	Real Property/Mortgage Foreclosure				
032008CA003171CAXXXX	7/22/2008	Real Property/Mortgage Foreclosure				
032008CA003179CAXXXX	7/22/2008	Real Property/Mortgage Foreclosure				
032008CA003180CAXXXX	7/22/2008	Real Property/Mortgage Foreclosure				Final hearing set for 11/15/2010.

032008CA003183CAXXXX	7/22/2008	Real Property/Mortgage Foreclosure	3/3/2010	2/1/2010	Dismissed	
032008CA003210CAXXXX	7/23/2008	Real Property/Mortgage Foreclosure				
032008CA003214CAXXXX	7/23/2008	Real Property/Mortgage Foreclosure	6/3/2010	8/19/2008	Summary/Final Judgement	
032008CA003236CAXXXX	7/25/2008	Real Property/Mortgage Foreclosure				
032008CA003243CAXXXX	7/25/2008	Real Property/Mortgage Foreclosure	8/24/2009	3/9/2009	Summary/Final Judgement	
032008CA003241CAXXXX	7/25/2008	Real Property/Mortgage Foreclosure	2/11/2010	4/23/2009	Summary/Final Judgement	Certificate of title.
032008CA003262CAXXXX	7/28/2008	Real Property/Mortgage Foreclosure				
032008CA003283CAXXXX	7/29/2008	Real Property/Mortgage Foreclosure				Set for hearing 9/1/2010.
032008CA003365CAXXXX	8/1/2008	Real Property/Mortgage Foreclosure		8/18/2010	Summary/Final Judgement	
032008CA003375CAXXXX	8/1/2008	Real Property/Mortgage Foreclosure				
032008CA003383CAXXXX	8/1/2008	Real Property/Mortgage Foreclosure				
032008CA003416CAXXXX	8/5/2008	Real Property/Mortgage Foreclosure				
032008CA003422CAXXXX	8/5/2008	Real Property/Mortgage Foreclosure				Dismissed for lack of prosecution.
032008CA003425CAXXXX	8/5/2008	Real Property/Mortgage Foreclosure				
032008CA003412CAXXXX	8/5/2008	Real Property/Mortgage Foreclosure	3/22/2010	8/10/2009	Summary/Final Judgement	
032008CA003498CAXXXX	8/8/2008	Real Property/Mortgage Foreclosure				
032008CA003520CAXXXX	8/11/2008	Real Property/Mortgage Foreclosure				
032008CA003522CAXXXX	8/11/2008	Real Property/Mortgage Foreclosure				
032008CA003539CAXXXX	8/12/2008	Real Property/Mortgage Foreclosure		8/20/2010	Dismissed	
032008CA003542CAXXXX	8/12/2008	Real Property/Mortgage Foreclosure	9/10/2009	3/9/2009	Summary/Final Judgement	
032008CA003572CAXXXX	8/13/2008	Real Property/Mortgage Foreclosure				
032008CA003567CAXXXX	8/13/2008	Real Property/Mortgage Foreclosure	8/26/2010	11/18/2009	Summary/Final Judgement	Hearing set for 9/20/2010.
032008CA003568CAXXXX	8/13/2008	Real Property/Mortgage Foreclosure	4/26/2010	4/9/2010	Dismissed	
032008CA003595CAXXXX	8/15/2008	Real Property/Mortgage Foreclosure		7/15/2010	Summary/Final Judgement	
032008CA003602CAXXXX	8/15/2008	Real Property/Mortgage Foreclosure				
032008CA003626CAXXXX	8/15/2008	Real Property/Mortgage Foreclosure				
032008CA003643CAXXXX	8/18/2008	Real Property/Mortgage Foreclosure				
032008CA003644CAXXXX	8/18/2008	Real Property/Mortgage Foreclosure				
032008CA003653CAXXXX	8/19/2008	Real Property/Mortgage Foreclosure				
032008CA003661CAXXXX	8/19/2008	Real Property/Mortgage Foreclosure		3/17/2010	Summary/Final Judgement	
032008CA003663CAXXXX	8/19/2008	Real Property/Mortgage Foreclosure				
032008CA003659CAXXXX	8/19/2008	Real Property/Mortgage Foreclosure	1/27/2010	4/6/2009	Summary/Final Judgement	
032008CA003684CAXXXX	8/20/2008	Real Property/Mortgage Foreclosure				

032008CA003686CAXXXX	8/20/2008	Real Property/Mortgage Foreclosure		8/18/2010	Summary/Final Judgement
032008CA003682CAXXXX	8/20/2008	Real Property/Mortgage Foreclosure	6/29/2009	3/24/2009	Summary/Final Judgement
032008CA003712CAXXXX	8/21/2008	Real Property/Mortgage Foreclosure			
032008CA003715CAXXXX	8/21/2008	Real Property/Mortgage Foreclosure	12/2/2009	12/12/2008	Summary/Final Judgement
032008CA003708CAXXXX	8/21/2008	Real Property/Mortgage Foreclosure	3/19/2010	3/12/2009	Summary/Final Judgement
032008CA003728CAXXXX	8/25/2008	Real Property/Mortgage Foreclosure			
032008CA003743CAXXXX	8/25/2008	Real Property/Mortgage Foreclosure	6/2/2010	3/26/2010	Summary/Final Judgement
032008CA003811CAXXXX	8/29/2008	Real Property/Mortgage Foreclosure			
032008CA003819CAXXXX	8/29/2008	Real Property/Mortgage Foreclosure			
032008CA003824CAXXXX	9/2/2008	Real Property/Mortgage Foreclosure	4/30/2010	1/5/2009	Summary/Final Judgement
032008CA003852CAXXXX	9/3/2008	Real Property/Mortgage Foreclosure		10/27/2010	Summary/Final Judgement
032008CA003864CAXXXX	9/4/2008	Real Property/Mortgage Foreclosure			
032008CA003891CAXXXX	9/5/2008	Real Property/Mortgage Foreclosure			
032008CA003894CAXXXX	9/5/2008	Real Property/Mortgage Foreclosure			
032008CA003895CAXXXX	9/5/2008	Real Property/Mortgage Foreclosure	12/17/2009	9/24/2009	Summary/Final Judgement
032008CA003912CAXXXX	9/8/2008	Real Property/Mortgage Foreclosure	2/25/2010	2/26/2009	Summary/Final Judgement
032008CA003916CAXXXX	9/8/2008	Real Property/Mortgage Foreclosure	2/25/2010	1/30/2009	Summary/Final Judgement
032008CA003931CAXXXX	9/9/2008	Real Property/Mortgage Foreclosure			
032008CA003933CAXXXX	9/9/2008	Real Property/Mortgage Foreclosure			
032008CA003984CAXXXX	9/11/2008	Real Property/Mortgage Foreclosure			
032008CA003985CAXXXX	9/12/2008	Real Property/Mortgage Foreclosure			
032008CA004002CAXXXX	9/15/2008	Real Property/Mortgage Foreclosure			
032008CA004027CAXXXX	9/16/2008	Real Property/Mortgage Foreclosure			
032008CA004030CAXXXX	9/16/2008	Real Property/Mortgage Foreclosure			
032008CA004047CAXXXX	9/17/2008	Real Property/Mortgage Foreclosure		8/3/2010	Summary/Final Judgement
032008CA004048CAXXXX	9/17/2008	Real Property/Mortgage Foreclosure			
032008CA004041CAXXXX	9/17/2008	Real Property/Mortgage Foreclosure	6/3/2010	12/1/2008	Summary/Final Judgement
032008CA004055CAXXXX	9/18/2008	Real Property/Mortgage Foreclosure			
032008CA004077CAXXXX	9/19/2008	Real Property/Mortgage Foreclosure			
032008CA004080CAXXXX	9/19/2008	Real Property/Mortgage Foreclosure			
032008CA004085CAXXXX	9/19/2008	Real Property/Mortgage Foreclosure			
032008CA004144CAXXXX	9/24/2008	Real Property/Mortgage Foreclosure			
032008CA004167CAXXXX	9/25/2008	Real Property/Mortgage Foreclosure			

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032008CA004194CAXXXX	9/26/2008	Real Property/Mortgage Foreclosure				
032008CA004214CAXXXX	9/29/2008	Real Property/Mortgage Foreclosure				
032008CA004213CAXXXX	9/29/2008	Real Property/Mortgage Foreclosure	7/27/2009	4/6/2009	Summary/Final Judgement	
032008CA004228CAXXXX	9/30/2008	Real Property/Mortgage Foreclosure		10/7/2009	Summary/Final Judgement	
032008CA004233CAXXXX	9/30/2008	Real Property/Mortgage Foreclosure				
032008CA004238CAXXXX	9/30/2008	Real Property/Mortgage Foreclosure		7/21/2010	Summary/Final Judgement	
032008CA004239CAXXXX	9/30/2008	Real Property/Mortgage Foreclosure				
032008CA004241CAXXXX	9/30/2008	Real Property/Mortgage Foreclosure		9/8/2010	Dismissed	
032008CA004260CAXXXX	10/1/2008	Real Property/Mortgage Foreclosure				
032008CA004268CAXXXX	10/1/2008	Real Property/Mortgage Foreclosure				
032008CA004270CAXXXX	10/1/2008	Real Property/Mortgage Foreclosure				no activity in 10 months
032008CA004257CAXXXX	10/1/2008	Real Property/Mortgage Foreclosure	8/16/2010	6/17/2009	Summary/Final Judgement	
032008CA004277CAXXXX	10/2/2008	Real Property/Mortgage Foreclosure				
032008CA004281CAXXXX	10/2/2008	Real Property/Mortgage Foreclosure				
032008CA004296CAXXXX	10/3/2008	Real Property/Mortgage Foreclosure		9/14/2010	Summary/Final Judgement	
032008CA004299CAXXXX	10/3/2008	Real Property/Mortgage Foreclosure				
032008CA004304CAXXXX	10/3/2008	Real Property/Mortgage Foreclosure				
032008CA004327CAXXXX	10/6/2008	Real Property/Mortgage Foreclosure				
032008CA004328CAXXXX	10/6/2008	Real Property/Mortgage Foreclosure	4/1/2010	2/17/2010	Summary/Final Judgement	should be closed cert of title filed 6/10/10
032008CA004335CAXXXX	10/7/2008	Real Property/Mortgage Foreclosure				
032008CA004336CAXXXX	10/7/2008	Real Property/Mortgage Foreclosure		7/15/2010	Summary/Final Judgement	
032008CA004362CAXXXX	10/8/2008	Real Property/Mortgage Foreclosure		9/27/2010	Dismissed	
032008CA004367CAXXXX	10/8/2008	Real Property/Mortgage Foreclosure				set for dismissal on 10/27/10
032008CA004393CAXXXX	10/9/2008	Real Property/Mortgage Foreclosure				no activity since 12/1/09
032008CA004397CAXXXX	10/9/2008	Real Property/Mortgage Foreclosure				
032008CA004403CAXXXX	10/9/2008	Real Property/Mortgage Foreclosure				
032008CA004408CAXXXX	10/9/2008	Real Property/Mortgage Foreclosure		9/13/2010	Summary/Final Judgement	
032008CA004412CAXXXX	10/9/2008	Real Property/Mortgage Foreclosure		8/4/2010	Dismissed	
032008CA004389CAXXXX	10/9/2008	Real Property/Mortgage Foreclosure	9/17/2009	4/20/2009	Summary/Final Judgement	should be closed - cert of title in file
032008CA004425CAXXXX	10/10/2008	Real Property/Mortgage Foreclosure				
032008CA004428CAXXXX	10/10/2008	Real Property/Mortgage Foreclosure				
032008CA004439CAXXXX	10/10/2008	Real Property/Mortgage Foreclosure				Notice of Dismissal effective 12/03/10
032008CA004476CAXXXX	10/14/2008	Real Property/Mortgage Foreclosure		7/22/2010	Summary/Final Judgement	

14TH CIR 00067

032008CA004493CAXXXX	10/15/2008	Real Property/Mortgage Foreclosure				
032008CA004514CAXXXX	10/16/2008	Real Property/Mortgage Foreclosure				no activity since 8/2009
032008CA004519CAXXXX	10/16/2008	Real Property/Mortgage Foreclosure				
032008CA004524CAXXXX	10/16/2008	Real Property/Mortgage Foreclosure		9/13/2010	Summary/Final Judgement	
032008CA004526CAXXXX	10/16/2008	Real Property/Mortgage Foreclosure				
032008CA004548CAXXXX	10/17/2008	Real Property/Mortgage Foreclosure				
032008CA004551CAXXXX	10/17/2008	Real Property/Mortgage Foreclosure	4/21/2010	3/1/2010	Summary/Final Judgement	
032008CA004562CAXXXX	10/20/2008	Real Property/Mortgage Foreclosure		9/27/2010	Dismissed	no of Judgment of Dismissal for 9/10/10
032008CA004567CAXXXX	10/20/2008	Real Property/Mortgage Foreclosure				not closed by clerk should be. as of 10/7/2009
032008CA004586CAXXXX	10/21/2008	Real Property/Mortgage Foreclosure		7/22/2010	Summary/Final Judgement	
032008CA004578CAXXXX	10/21/2008	Real Property/Mortgage Foreclosure	5/27/2010	7/10/2009	Summary/Final Judgement	
032008CA004626CAXXXX	10/23/2008	Real Property/Mortgage Foreclosure				
032008CA004630CAXXXX	10/23/2008	Real Property/Mortgage Foreclosure		10/20/2010	Dismissed	
032008CA004631CAXXXX	10/23/2008	Real Property/Mortgage Foreclosure		8/24/2010	Summary/Final Judgement	
032008CA004637CAXXXX	10/24/2008	Real Property/Mortgage Foreclosure				
032008CA004648CAXXXX	10/24/2008	Real Property/Mortgage Foreclosure		7/13/2010	Summary/Final Judgement	
032008CA004662CAXXXX	10/24/2008	Real Property/Mortgage Foreclosure		7/9/2010	Summary/Final Judgement	
032008CA004666CAXXXX	10/24/2008	Real Property/Mortgage Foreclosure				
032008CA004667CAXXXX	10/24/2008	Real Property/Mortgage Foreclosure				
032008CA004670CAXXXX	10/24/2008	Real Property/Mortgage Foreclosure				
032008CA004659CAXXXX	10/24/2008	Real Property/Mortgage Foreclosure	7/23/2009	3/12/2009	Summary/Final Judgement	
032008CA004686CAXXXX	10/27/2008	Real Property/Mortgage Foreclosure		7/22/2010	Summary/Final Judgement	
032008CA004712CAXXXX	10/28/2008	Real Property/Mortgage Foreclosure				
032008CA004737CAXXXX	10/29/2008	Real Property/Mortgage Foreclosure	3/9/2010	4/6/2009	Summary/Final Judgement	
032008CA004738CAXXXX	10/29/2008	Real Property/Mortgage Foreclosure	2/4/2010	1/14/2009	Summary/Final Judgement	
032008CA004750CAXXXX	10/30/2008	Real Property/Mortgage Foreclosure				
032008CA004758CAXXXX	10/30/2008	Real Property/Mortgage Foreclosure				
032008CA004756CAXXXX	10/30/2008	Real Property/Mortgage Foreclosure	12/3/2009	4/2/2009	Summary/Final Judgement	should be closed by clerk - cert of title issued
032008CA004769CAXXXX	10/31/2008	Real Property/Mortgage Foreclosure	1/25/2010	5/27/2009	Summary/Final Judgement	
032008CA004787CAXXXX	11/3/2008	Real Property/Mortgage Foreclosure				
032008CA004797CAXXXX	11/3/2008	Real Property/Mortgage Foreclosure				
032008CA004802CAXXXX	11/3/2008	Real Property/Mortgage Foreclosure				
032008CA004813CAXXXX	11/4/2008	Real Property/Mortgage Foreclosure				

14TH CIR 00068

032008CA004809CAXXXX	11/4/2008	Real Property/Mortgage Foreclosure	4/28/2010	7/22/2009	Summary/Final Judgement	
032008CA004821CAXXXX	11/5/2008	Real Property/Mortgage Foreclosure				
032008CA004825CAXXXX	11/5/2008	Real Property/Mortgage Foreclosure		8/3/2010	Summary/Final Judgement	
032008CA004830CAXXXX	11/5/2008	Real Property/Mortgage Foreclosure				
032008CA004834CAXXXX	11/5/2008	Real Property/Mortgage Foreclosure		8/18/2010	Summary/Final Judgement	
032008CA004822CAXXXX	11/5/2008	Real Property/Mortgage Foreclosure	5/28/2010	3/2/2010	Summary/Final Judgement	
032008CA004863CAXXXX	11/7/2008	Real Property/Mortgage Foreclosure				
032008CA004866CAXXXX	11/7/2008	Real Property/Mortgage Foreclosure				
032008CA004882CAXXXX	11/10/2008	Real Property/Mortgage Foreclosure		7/19/2010	Summary/Final Judgement	
032008CA004891CAXXXX	11/10/2008	Real Property/Mortgage Foreclosure		7/22/2010	Summary/Final Judgement	
032008CA004893CAXXXX	11/10/2008	Real Property/Mortgage Foreclosure				more than 10 months inactive
032008CA004880CAXXXX	11/10/2008	Real Property/Mortgage Foreclosure	9/17/2009	8/13/2009	Summary/Final Judgement	should be closed by clerk as judicial action has been
032008CA004921CAXXXX	11/12/2008	Real Property/Mortgage Foreclosure		7/28/2010	Dismissed	
032008CA004922CAXXXX	11/12/2008	Real Property/Mortgage Foreclosure		9/27/2010	Dismissed	
032008CA004929CAXXXX	11/12/2008	Real Property/Mortgage Foreclosure				
032008CA004934CAXXXX	11/12/2008	Real Property/Mortgage Foreclosure				
032008CA004939CAXXXX	11/13/2008	Real Property/Mortgage Foreclosure		9/29/2010	Summary/Final Judgement	
032008CA004943CAXXXX	11/13/2008	Real Property/Mortgage Foreclosure		10/21/2010	Dismissed	more than 10 months inactive
032008CA004947CAXXXX	11/13/2008	Real Property/Mortgage Foreclosure				
032008CA004951CAXXXX	11/13/2008	Real Property/Mortgage Foreclosure		9/27/2010	Dismissed	
032008CA004953CAXXXX	11/13/2008	Real Property/Mortgage Foreclosure				
032008CA004959CAXXXX	11/14/2008	Real Property/Mortgage Foreclosure				
032008CA004963CAXXXX	11/14/2008	Real Property/Mortgage Foreclosure		8/10/2010	Dismissed	
032008CA004976CAXXXX	11/14/2008	Real Property/Mortgage Foreclosure				
032008CA004980CAXXXX	11/14/2008	Real Property/Mortgage Foreclosure				
032008CA004975CAXXXX	11/14/2008	Real Property/Mortgage Foreclosure	10/21/2009	3/26/2009	Summary/Final Judgement	should be closed as of 12/4/09 as FJ was entered l
032008CA005007CAXXXX	11/18/2008	Real Property/Mortgage Foreclosure				
032008CA005011CAXXXX	11/18/2008	Real Property/Mortgage Foreclosure				
032008CA005012CAXXXX	11/18/2008	Real Property/Mortgage Foreclosure				
032008CA005014CAXXXX	11/18/2008	Real Property/Mortgage Foreclosure		7/14/2010	Summary/Final Judgement	
032008CA005025CAXXXX	11/18/2008	Real Property/Mortgage Foreclosure				
032008CA005035CAXXXX	11/19/2008	Real Property/Mortgage Foreclosure				
032008CA005036CAXXXX	11/19/2008	Real Property/Mortgage Foreclosure		9/8/2010	Summary/Final Judgement	

14TH CIR 00069

032008CA005040CAXXXX	11/19/2008	Real Property/Mortgage Foreclosure		8/18/2010	Summary/Final Judgement	
032008CA005047CAXXXX	11/19/2008	Real Property/Mortgage Foreclosure		10/4/2010	Dismissed	
032008CA005033CAXXXX	11/19/2008	Real Property/Mortgage Foreclosure	2/3/2010	8/13/2009	Summary/Final Judgement	
032008CA005054CAXXXX	11/20/2008	Real Property/Mortgage Foreclosure				
032008CA005061CAXXXX	11/20/2008	Real Property/Mortgage Foreclosure		7/14/2010	Dismissed	
032008CA005069CAXXXX	11/20/2008	Real Property/Mortgage Foreclosure				
032008CA005080CAXXXX	11/21/2008	Real Property/Mortgage Foreclosure		7/7/2010	Summary/Final Judgement	
032008CA005107CAXXXX	11/24/2008	Real Property/Mortgage Foreclosure				
032008CA005113CAXXXX	11/25/2008	Real Property/Mortgage Foreclosure				
032008CA005127CAXXXX	11/25/2008	Real Property/Mortgage Foreclosure		9/8/2010	Summary/Final Judgement	
032008CA005130CAXXXX	11/26/2008	Real Property/Mortgage Foreclosure		7/23/2010	Summary/Final Judgement	
032008CA005178CAXXXX	12/1/2008	Real Property/Mortgage Foreclosure				
032008CA005204CAXXXX	12/3/2008	Real Property/Mortgage Foreclosure				
032008CA005224CAXXXX	12/4/2008	Real Property/Mortgage Foreclosure				
032008CA005243CAXXXX	12/5/2008	Real Property/Mortgage Foreclosure		9/27/2010	Dismissed	
032008CA005239CAXXXX	12/5/2008	Real Property/Mortgage Foreclosure	6/8/2010	5/3/2010	Summary/Final Judgement	should be closed cert of title issued 7/21/10
032008CA005258CAXXXX	12/8/2008	Real Property/Mortgage Foreclosure		9/8/2010	Dismissed	
032008CA005262CAXXXX	12/8/2008	Real Property/Mortgage Foreclosure				
032008CA005277CAXXXX	12/8/2008	Real Property/Mortgage Foreclosure				
032008CA005280CAXXXX	12/8/2008	Real Property/Mortgage Foreclosure				
032008CA005292CAXXXX	12/9/2008	Real Property/Mortgage Foreclosure				
032008CA005317CAXXXX	12/11/2008	Real Property/Mortgage Foreclosure		3/31/2010	Dismissed	
032008CA005320CAXXXX	12/11/2008	Real Property/Mortgage Foreclosure				
032008CA005328CAXXXX	12/12/2008	Real Property/Mortgage Foreclosure				
032008CA005364CAXXXX	12/15/2008	Real Property/Mortgage Foreclosure				
032008CA005349CAXXXX	12/15/2008	Real Property/Mortgage Foreclosure		9/29/2010	Summary/Final Judgement	
032008CA005354CAXXXX	12/15/2008	Real Property/Mortgage Foreclosure		9/27/2010	Dismissed	
032008CA005356CAXXXX	12/15/2008	Real Property/Mortgage Foreclosure				more than 10 months inactive
032008CA005386CAXXXX	12/16/2008	Real Property/Mortgage Foreclosure				
032008CA005372CAXXXX	12/16/2008	Real Property/Mortgage Foreclosure		7/9/2010	Summary/Final Judgement	
032008CA005375CAXXXX	12/16/2008	Real Property/Mortgage Foreclosure				
032008CA005387CAXXXX	12/16/2008	Real Property/Mortgage Foreclosure	12/7/2009	11/4/2009	Summary/Final Judgement	
032008CA005381CAXXXX	12/16/2008	Real Property/Mortgage Foreclosure	5/24/2010	7/9/2009	Summary/Final Judgement	

14TH CIR 06070

032008CA005394CAXXXX	12/16/2008	Real Property/Mortgage Foreclosure	3/10/2010	11/17/2009	Summary/Final Judgement	
032008CA005418CAXXXX	12/17/2008	Real Property/Mortgage Foreclosure				
032008CA005433CAXXXX	12/18/2008	Real Property/Mortgage Foreclosure				
032008CA005432CAXXXX	12/18/2008	Real Property/Mortgage Foreclosure				
032008CA005434CAXXXX	12/18/2008	Real Property/Mortgage Foreclosure		7/21/2010	Summary/Final Judgement	
032008CA005474CAXXXX	12/19/2008	Real Property/Mortgage Foreclosure		9/27/2010	Dismissed	
032008CA005466CAXXXX	12/19/2008	Real Property/Mortgage Foreclosure				
032008CA005474CAXXXX	12/22/2008	Real Property/Mortgage Foreclosure				
032008CA005482CAXXXX	12/22/2008	Real Property/Mortgage Foreclosure				
032008CA005477CAXXXX	12/22/2008	Real Property/Mortgage Foreclosure				
032008CA005473CAXXXX	12/22/2008	Real Property/Mortgage Foreclosure	9/15/2009	9/10/2009	Dismissed	
032008CA005488CAXXXX	12/23/2008	Real Property/Mortgage Foreclosure				more than 10 months inactive
032008CA005515CAXXXX	12/23/2008	Real Property/Mortgage Foreclosure		10/14/2010	Dismissed	
032008CA005536CAXXXX	12/29/2008	Real Property/Mortgage Foreclosure				more than 10 months inactive
032008CA005534CAXXXX	12/29/2008	Real Property/Mortgage Foreclosure		8/19/2010	Unknown	consolidated into another case 09-56
032008CA005551CAXXXX	12/30/2008	Real Property/Mortgage Foreclosure				
032008CA005553CAXXXX	12/30/2008	Real Property/Mortgage Foreclosure				
032008CA005569CAXXXX	12/30/2008	Real Property/Mortgage Foreclosure				more than 10 months
032008CA005563CAXXXX	12/30/2008	Real Property/Mortgage Foreclosure		9/1/2010	Summary/Final Judgement	
032008CA005558CAXXXX	12/30/2008	Real Property/Mortgage Foreclosure		9/27/2010	Dismissed	more than 10 months
032008CA005559CAXXXX	12/30/2008	Real Property/Mortgage Foreclosure				
032008CA005545CAXXXX	12/30/2008	Real Property/Mortgage Foreclosure	3/23/2010	4/27/2009	Summary/Final Judgement	should be closed cert of title issued 5/10/10
032008CA005544CAXXXX	12/30/2008	Real Property/Mortgage Foreclosure	5/10/2010	11/4/2009	Summary/Final Judgement	
032008CA005582CAXXXX	12/31/2008	Real Property/Mortgage Foreclosure		9/16/2010	Dismissed	more than 10 months inactive
032008CA005586CAXXXX	12/31/2008	Real Property/Mortgage Foreclosure				
032008CA005588CAXXXX	12/31/2008	Real Property/Mortgage Foreclosure				
032009CA000006CAXXXX	1/5/2009	Real Property/Mortgage Foreclosure				
032009CA000008CAXXXX	1/5/2009	Real Property/Mortgage Foreclosure		10/4/2010	Dismissed	
032009CA000015CAXXXX	1/5/2009	Real Property/Mortgage Foreclosure	10/13/2009	8/3/2009	Summary/Final Judgement	more than 10 months inactive
032009CA000061CAXXXX	1/7/2009	Real Property/Mortgage Foreclosure				
032009CA000062CAXXXX	1/7/2009	Real Property/Mortgage Foreclosure				
032009CA000067CAXXXX	1/7/2009	Real Property/Mortgage Foreclosure				more than 10 months inactive
032009CA000071CAXXXX	1/7/2009	Real Property/Mortgage Foreclosure				

14TH CIR 00071

032009CA000073CAXXXX	1/7/2009	Real Property/Mortgage Foreclosure				
032009CA000075CAXXXX	1/7/2009	Real Property/Mortgage Foreclosure		8/10/2010	Summary/Final Judgement	
032009CA000093CAXXXX	1/8/2009	Real Property/Mortgage Foreclosure				more than 10 months inactive
032009CA000094CAXXXX	1/8/2009	Real Property/Mortgage Foreclosure		10/6/2010	Summary/Final Judgement	
032009CA000098CAXXXX	1/8/2009	Real Property/Mortgage Foreclosure				
032009CA000178CAXXXX	1/9/2009	Real Property/Mortgage Foreclosure		9/10/2010	Summary/Final Judgement	more than 10 months inactive
032009CA000112CAXXXX	1/9/2009	Real Property/Mortgage Foreclosure				
032009CA000117CAXXXX	1/9/2009	Real Property/Mortgage Foreclosure	12/17/2009	10/1/2009	Summary/Final Judgement	should be closed as of 12/9/09 - Order vacat FJ an
032009CA000111CAXXXX	1/9/2009	Real Property/Mortgage Foreclosure	4/12/2010	9/24/2009	Summary/Final Judgement	
032009CA000116CAXXXX	1/9/2009	Real Property/Mortgage Foreclosure	4/1/2010	3/1/2010	Summary/Final Judgement	
032009CA000129CAXXXX	1/12/2009	Real Property/Mortgage Foreclosure				
032009CA000130CAXXXX	1/12/2009	Real Property/Mortgage Foreclosure		8/4/2010	Summary/Final Judgement	
032009CA000134CAXXXX	1/12/2009	Real Property/Mortgage Foreclosure		7/9/2010	Summary/Final Judgement	
032009CA000137CAXXXX	1/12/2009	Real Property/Mortgage Foreclosure				
032009CA000141CAXXXX	1/12/2009	Real Property/Mortgage Foreclosure	5/27/2010	2/4/2010	Summary/Final Judgement	should be closed on 6/8/10 cert of title issued
032009CA000155CAXXXX	1/13/2009	Real Property/Mortgage Foreclosure				
032009CA000162CAXXXX	1/13/2009	Real Property/Mortgage Foreclosure				
032009CA000178CAXXXX	1/14/2009	Real Property/Mortgage Foreclosure				more than 10 months inactive
032009CA000180CAXXXX	1/14/2009	Real Property/Mortgage Foreclosure				
032009CA000181CAXXXX	1/14/2009	Real Property/Mortgage Foreclosure				
032009CA000182CAXXXX	1/14/2009	Real Property/Mortgage Foreclosure		9/27/2010	Dismissed	
032009CA000186CAXXXX	1/14/2009	Real Property/Mortgage Foreclosure				
032009CA000189CAXXXX	1/14/2009	Real Property/Mortgage Foreclosure				
032009CA000215CAXXXX	1/15/2009	Real Property/Mortgage Foreclosure				
032009CA000207CAXXXX	1/15/2009	Real Property/Mortgage Foreclosure	11/5/2009	9/14/2009	Summary/Final Judgement	should be closed with entry of Order to issue writ
032009CA000230CAXXXX	1/16/2009	Real Property/Mortgage Foreclosure				
032009CA000243CAXXXX	1/20/2009	Real Property/Mortgage Foreclosure				
032009CA000256CAXXXX	1/20/2009	Real Property/Mortgage Foreclosure		9/10/2010	Dismissed	more than 10 months inactive
032009CA000257CAXXXX	1/20/2009	Real Property/Mortgage Foreclosure				
032009CA000270CAXXXX	1/20/2009	Real Property/Mortgage Foreclosure		7/8/2010	Dismissed	
032009CA000271CAXXXX	1/20/2009	Real Property/Mortgage Foreclosure	2/16/2010	12/7/2009	Summary/Final Judgement	should be closed cert of title issues 4/14/10
032009CA000261CAXXXX	1/20/2009	Real Property/Mortgage Foreclosure	6/16/2010	9/9/2009	Summary/Final Judgement	should be closed with Order to issue writ of posse
032009CA000275CAXXXX	1/21/2009	Real Property/Mortgage Foreclosure				

14TH CIR 0072

032009CA000276CAXXXX	1/21/2009	Real Property/Mortgage Foreclosure				
032009CA000295CAXXXX	1/22/2009	Real Property/Mortgage Foreclosure				
032009CA000297CAXXXX	1/22/2009	Real Property/Mortgage Foreclosure				
032009CA000299CAXXXX	1/22/2009	Real Property/Mortgage Foreclosure		8/12/2010	Summary/Final Judgement	
032009CA000301CAXXXX	1/22/2009	Real Property/Mortgage Foreclosure		7/23/2010	Dismissed	
032009CA000310CAXXXX	1/22/2009	Real Property/Mortgage Foreclosure		9/27/2010	Dismissed	10 months no activity
032009CA000314CAXXXX	1/22/2009	Real Property/Mortgage Foreclosure	4/1/2010	4/1/2010	Summary/Final Judgement	
032009CA000314CAXXXX	1/22/2009	Real Property/Mortgage Foreclosure		4/1/2010	4/1/2010	Summary/Final Judgement
032009CA000357CAXXXX	1/26/2009	Real Property/Mortgage Foreclosure				
032009CA000359CAXXXX	1/26/2009	Real Property/Mortgage Foreclosure			7/26/2010	Summary/Final Judgement
032009CA000361CAXXXX	1/26/2009	Real Property/Mortgage Foreclosure				more than 10 months inactive
032009CA000363CAXXXX	1/26/2009	Real Property/Mortgage Foreclosure				
032009CA000364CAXXXX	1/26/2009	Real Property/Mortgage Foreclosure				
032009CA000365CAXXXX	1/26/2009	Real Property/Mortgage Foreclosure				more than 10 months since a
032009CA000366CAXXXX	1/26/2009	Real Property/Mortgage Foreclosure				
032009CA000367CAXXXX	1/26/2009	Real Property/Mortgage Foreclosure				
032009CA000374CAXXXX	1/26/2009	Real Property/Mortgage Foreclosure				
032009CA000370CAXXXX	1/26/2009	Real Property/Mortgage Foreclosure		4/8/2010	11/17/2009	Summary/Final Judgement
032009CA000384CAXXXX	1/27/2009	Real Property/Mortgage Foreclosure				should be closed cert of sale
032009CA000397CAXXXX	1/28/2009	Real Property/Mortgage Foreclosure			10/27/2010	Dismissed
032009CA000402CAXXXX	1/28/2009	Real Property/Mortgage Foreclosure			8/20/2010	Dismissed
032009CA000409CAXXXX	1/28/2009	Real Property/Mortgage Foreclosure			10/25/2010	Dismissed
032009CA000410CAXXXX	1/28/2009	Real Property/Mortgage Foreclosure			9/8/2010	Summary/Final Judgement
032009CA000412CAXXXX	1/28/2009	Real Property/Mortgage Foreclosure				
032009CA000395CAXXXX	1/28/2009	Real Property/Mortgage Foreclosure		1/25/2010	8/25/2009	Summary/Final Judgement
032009CA000401CAXXXX	1/28/2009	Real Property/Mortgage Foreclosure		8/20/2009	7/9/2009	Summary/Final Judgement
032009CA000417CAXXXX	1/28/2009	Real Property/Mortgage Foreclosure		10/29/2009	6/12/2009	Summary/Final Judgement
032009CA000393CAXXXX	1/28/2009	Real Property/Mortgage Foreclosure		2/4/2010	11/17/2009	Summary/Final Judgement
032009CA000441CAXXXX	1/30/2009	Real Property/Mortgage Foreclosure				more than 10 months inactive
032009CA000443CAXXXX	1/30/2009	Real Property/Mortgage Foreclosure			7/15/2010	Summary/Final Judgement
032009CA000446CAXXXX	1/30/2009	Real Property/Mortgage Foreclosure			10/25/2010	Summary/Final Judgement
032009CA000458CAXXXX	1/30/2009	Real Property/Mortgage Foreclosure		4/23/2010	3/1/2010	Summary/Final Judgement

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032009CA000468CAXXXX	1/30/2009	Real Property/Mortgage Foreclosure	6/8/2010	8/28/2009	Summary/Final Judgement	
032009CA000479CAXXXX	2/2/2009	Real Property/Mortgage Foreclosure		9/24/2010	Dismissed	more than 10 months inactive
032009CA000486CAXXXX	2/2/2009	Real Property/Mortgage Foreclosure		10/4/2010	Summary/Final Judgement	more than 10 months inactive
032009CA000483CAXXXX	2/2/2009	Real Property/Mortgage Foreclosure	11/23/2009	11/23/2009	Dismissed	
032009CA000484CAXXXX	2/2/2009	Real Property/Mortgage Foreclosure	3/24/2010	2/2/2010	Summary/Final Judgement	
032009CA000507CAXXXX	2/3/2009	Real Property/Mortgage Foreclosure				
032009CA000512CAXXXX	2/3/2009	Real Property/Mortgage Foreclosure				
032009CA000515CAXXXX	2/3/2009	Real Property/Mortgage Foreclosure				
032009CA000534CAXXXX	2/4/2009	Real Property/Mortgage Foreclosure				
032009CA000537CAXXXX	2/4/2009	Real Property/Mortgage Foreclosure				
032009CA000546CAXXXX	2/4/2009	Real Property/Mortgage Foreclosure				
032009CA000549CAXXXX	2/4/2009	Real Property/Mortgage Foreclosure	3/16/2010	10/1/2009	Summary/Final Judgement	
032009CA000535CAXXXX	2/4/2009	Real Property/Mortgage Foreclosure	5/24/2010	3/31/2009	Summary/Final Judgement	
032009CA000559CAXXXX	2/5/2009	Real Property/Mortgage Foreclosure		6/11/2010	Summary/Final Judgement	
032009CA000560CAXXXX	2/5/2009	Real Property/Mortgage Foreclosure		9/8/2010	Dismissed	
032009CA000563CAXXXX	2/5/2009	Real Property/Mortgage Foreclosure				
032009CA000573CAXXXX	2/5/2009	Real Property/Mortgage Foreclosure		1/11/2010	Summary/Final Judgement	clerk should close
032009CA000586CAXXXX	2/6/2009	Real Property/Mortgage Foreclosure				
032009CA000588CAXXXX	2/6/2009	Real Property/Mortgage Foreclosure				
032009CA000592CAXXXX	2/6/2009	Real Property/Mortgage Foreclosure		5/4/2010	Summary/Final Judgement	cert of title filed 6/15/10 shot
032009CA000594CAXXXX	2/6/2009	Real Property/Mortgage Foreclosure				
032009CA000595CAXXXX	2/6/2009	Real Property/Mortgage Foreclosure		7/15/2010	Dismissed	
032009CA000620CAXXXX	2/9/2009	Real Property/Mortgage Foreclosure				
032009CA000621CAXXXX	2/9/2009	Real Property/Mortgage Foreclosure				
032009CA000625CAXXXX	2/9/2009	Real Property/Mortgage Foreclosure		7/14/2010	Summary/Final Judgement	
032009CA000627CAXXXX	2/9/2009	Real Property/Mortgage Foreclosure		8/19/2010	Summary/Final Judgement	
032009CA000643CAXXXX	2/10/2009	Real Property/Mortgage Foreclosure		7/30/2009	Summary/Final Judgement	
032009CA000640CAXXXX	2/10/2009	Real Property/Mortgage Foreclosure	12/30/2009	5/6/2009	Summary/Final Judgement	
032009CA000646CAXXXX	2/10/2009	Real Property/Mortgage Foreclosure	5/28/2010	1/6/2010	Summary/Final Judgement	
032009CA000671CAXXXX	2/11/2009	Real Property/Mortgage Foreclosure				
032009CA000674CAXXXX	2/11/2009	Real Property/Mortgage Foreclosure				
032009CA000676CAXXXX	2/11/2009	Real Property/Mortgage Foreclosure		7/16/2010	Dismissed	
032009CA000681CAXXXX	2/11/2009	Real Property/Mortgage Foreclosure		7/7/2010	Summary/Final Judgement	

14TH CIR 00074

032009CA000666CAXXXX	2/11/2009	Real Property/Mortgage Foreclosure	4/1/2010	3/1/2010	Summary/Final Judgement	
032009CA000692CAXXXX	2/12/2009	Real Property/Mortgage Foreclosure		9/8/2010	Dismissed	
032009CA000695CAXXXX	2/12/2009	Real Property/Mortgage Foreclosure				
032009CA000700CAXXXX	2/12/2009	Real Property/Mortgage Foreclosure		5/19/2010	Summary/Final Judgement	
032009CA000712CAXXXX	2/13/2009	Real Property/Mortgage Foreclosure		9/11/2009	Dismissed	
032009CA000716CAXXXX	2/13/2009	Real Property/Mortgage Foreclosure				
032009CA000718CAXXXX	2/13/2009	Real Property/Mortgage Foreclosure				
032009CA000722CAXXXX	2/13/2009	Real Property/Mortgage Foreclosure		8/10/2010	Summary/Final Judgement	
032009CA000752CAXXXX	2/16/2009	Real Property/Mortgage Foreclosure	4/8/2010	1/11/2010	Summary/Final Judgement	
032009CA000744CAXXXX	2/16/2009	Real Property/Mortgage Foreclosure	3/5/2010	3/17/2009	Summary/Final Judgement	
032009CA000761CAXXXX	2/17/2009	Real Property/Mortgage Foreclosure	2/15/2010	5/12/2009	Summary/Final Judgement	
032009CA000786CAXXXX	2/18/2009	Real Property/Mortgage Foreclosure		8/27/2010	Dismissed	
032009CA000796CAXXXX	2/18/2009	Real Property/Mortgage Foreclosure				more than 10 months inactive
032009CA000798CAXXXX	2/18/2009	Real Property/Mortgage Foreclosure		10/4/2010	Summary/Final Judgement	
032009CA000799CAXXXX	2/18/2009	Real Property/Mortgage Foreclosure		5/12/2010	Dismissed	
032009CA000808CAXXXX	2/18/2009	Real Property/Mortgage Foreclosure				more than 10 months since a
032009CA000810CAXXXX	2/18/2009	Real Property/Mortgage Foreclosure		9/20/2010	Dismissed	
032009CA000788CAXXXX	2/18/2009	Real Property/Mortgage Foreclosure	10/15/2009	10/7/2009	Summary/Final Judgement	should be closed cert of title
032009CA000803CAXXXX	2/18/2009	Real Property/Mortgage Foreclosure	3/26/2010	1/28/2010	Summary/Final Judgement	should be closed cert of title
032009CA000816CAXXXX	2/19/2009	Real Property/Mortgage Foreclosure				
032009CA000819CAXXXX	2/19/2009	Real Property/Mortgage Foreclosure				
032009CA000824CAXXXX	2/19/2009	Real Property/Mortgage Foreclosure				
032009CA000831CAXXXX	2/19/2009	Real Property/Mortgage Foreclosure				
032009CA000852CAXXXX	2/20/2009	Real Property/Mortgage Foreclosure				
032009CA000848CAXXXX	2/20/2009	Real Property/Mortgage Foreclosure	7/20/2009	6/4/2009	Summary/Final Judgement	should be closed cert of title
032009CA000877CAXXXX	2/23/2009	Real Property/Mortgage Foreclosure		7/20/2010	Dismissed	
032009CA000883CAXXXX	2/23/2009	Real Property/Mortgage Foreclosure		8/25/2010	Summary/Final Judgement	
032009CA000884CAXXXX	2/23/2009	Real Property/Mortgage Foreclosure				
032009CA000887CAXXXX	2/23/2009	Real Property/Mortgage Foreclosure		7/23/2010	Dismissed	
032009CA000889CAXXXX	2/23/2009	Real Property/Mortgage Foreclosure				
032009CA000895CAXXXX	2/24/2009	Real Property/Mortgage Foreclosure				
032009CA000916CAXXXX	2/25/2009	Real Property/Mortgage Foreclosure		9/8/2010	Dismissed	
032009CA000917CAXXXX	2/25/2009	Real Property/Mortgage Foreclosure				

14TH CIR 00075

032009CA000920CAXXXX	2/25/2009	Real Property/Mortgage Foreclosure				
032009CA000921CAXXXX	2/25/2009	Real Property/Mortgage Foreclosure		9/8/2010	Summary/Final Judgement	
032009CA000922CAXXXX	2/25/2009	Real Property/Mortgage Foreclosure		7/28/2010	Summary/Final Judgement	
032009CA000925CAXXXX	2/25/2009	Real Property/Mortgage Foreclosure		10/27/2010	Dismissed	no activity in 10 months
032009CA000929CAXXXX	2/25/2009	Real Property/Mortgage Foreclosure				
032009CA000942CAXXXX	2/26/2009	Real Property/Mortgage Foreclosure				
032009CA000959CAXXXX	2/26/2009	Real Property/Mortgage Foreclosure				should be closed vol dis filed
032009CA000977CAXXXX	2/27/2009	Real Property/Mortgage Foreclosure		7/22/2010	Summary/Final Judgement	
032009CA000979CAXXXX	2/27/2009	Real Property/Mortgage Foreclosure		8/11/2010	Summary/Final Judgement	
032009CA000985CAXXXX	2/27/2009	Real Property/Mortgage Foreclosure				
032009CA001004CAXXXX	3/2/2009	Real Property/Mortgage Foreclosure		7/26/2010	Summary/Final Judgement	
032009CA001007CAXXXX	3/2/2009	Real Property/Mortgage Foreclosure				
032009CA001009CAXXXX	3/2/2009	Real Property/Mortgage Foreclosure		9/8/2010	Dismissed	
032009CA001013CAXXXX	3/2/2009	Real Property/Mortgage Foreclosure		10/20/2010	Dismissed	
032009CA001015CAXXXX	3/2/2009	Real Property/Mortgage Foreclosure				
032009CA001016CAXXXX	3/2/2009	Real Property/Mortgage Foreclosure		7/19/2010	Summary/Final Judgement	
032009CA001008CAXXXX	3/2/2009	Real Property/Mortgage Foreclosure	8/25/2010	2/17/2010	Summary/Final Judgement	
032009CA001017CAXXXX	3/3/2009	Real Property/Mortgage Foreclosure				
032009CA001023CAXXXX	3/3/2009	Real Property/Mortgage Foreclosure				
032009CA001036CAXXXX	3/4/2009	Real Property/Mortgage Foreclosure				
032009CA001042CAXXXX	3/4/2009	Real Property/Mortgage Foreclosure				
032009CA001047CAXXXX	3/4/2009	Real Property/Mortgage Foreclosure		9/27/2010	Dismissed	
032009CA001053CAXXXX	3/4/2009	Real Property/Mortgage Foreclosure				
032009CA001068CAXXXX	3/4/2009	Real Property/Mortgage Foreclosure				
032009CA001070CAXXXX	3/4/2009	Real Property/Mortgage Foreclosure				
032009CA001040CAXXXX	3/4/2009	Real Property/Mortgage Foreclosure	3/22/2010	1/28/2010	Summary/Final Judgement	
032009CA001097CAXXXX	3/6/2009	Real Property/Mortgage Foreclosure		9/27/2010	Dismissed	more than 10 months
032009CA001110CAXXXX	3/6/2009	Real Property/Mortgage Foreclosure				
032009CA001112CAXXXX	3/6/2009	Real Property/Mortgage Foreclosure		7/19/2010	Summary/Final Judgement	
032009CA001138CAXXXX	3/9/2009	Real Property/Mortgage Foreclosure				
032009CA001139CAXXXX	3/9/2009	Real Property/Mortgage Foreclosure		7/8/2010	Dismissed	
032009CA001140CAXXXX	3/10/2009	Real Property/Mortgage Foreclosure		9/2/2010	Dismissed	
032009CA001142CAXXXX	3/10/2009	Real Property/Mortgage Foreclosure				more than 10 mo

14TH CIR 00076

032009CA001143CAXXXX	3/10/2009	Real Property/Mortgage Foreclosure				
032009CA001159CAXXXX	3/10/2009	Real Property/Mortgage Foreclosure				more than 10 mos
032009CA001160CAXXXX	3/10/2009	Real Property/Mortgage Foreclosure				more than 6 months
032009CA001162CAXXXX	3/10/2009	Real Property/Mortgage Foreclosure				
032009CA001182CAXXXX	3/11/2009	Real Property/Mortgage Foreclosure				
032009CA001184CAXXXX	3/11/2009	Real Property/Mortgage Foreclosure		8/25/2010	Summary/Final Judgement	
032009CA001190CAXXXX	3/11/2009	Real Property/Mortgage Foreclosure				
032009CA001193CAXXXX	3/11/2009	Real Property/Mortgage Foreclosure		7/15/2010	Summary/Final Judgement	
032009CA001196CAXXXX	3/11/2009	Real Property/Mortgage Foreclosure				
032009CA001167CAXXXX	3/11/2009	Real Property/Mortgage Foreclosure	7/7/2010	6/7/2010	Summary/Final Judgement	
032009CA001217CAXXXX	3/12/2009	Real Property/Mortgage Foreclosure				
032009CA001219CAXXXX	3/12/2009	Real Property/Mortgage Foreclosure				
032009CA001238CAXXXX	3/13/2009	Real Property/Mortgage Foreclosure				
032009CA001244CAXXXX	3/13/2009	Real Property/Mortgage Foreclosure		9/1/2010	Dismissed	
032009CA001247CAXXXX	3/13/2009	Real Property/Mortgage Foreclosure		9/24/2010	Dismissed	
032009CA001263CAXXXX	3/16/2009	Real Property/Mortgage Foreclosure				
032009CA001266CAXXXX	3/16/2009	Real Property/Mortgage Foreclosure				
032009CA001268CAXXXX	3/16/2009	Real Property/Mortgage Foreclosure		7/28/2010	Dismissed	
032009CA001271CAXXXX	3/16/2009	Real Property/Mortgage Foreclosure		7/20/2010	Dismissed	
032009CA001269CAXXXX	3/16/2009	Real Property/Mortgage Foreclosure	1/20/2010	6/23/2009	Summary/Final Judgement	
032009CA001260CAXXXX	3/16/2009	Real Property/Mortgage Foreclosure	4/21/2010	3/30/2010	Summary/Final Judgement	opened in error with pleading
032009CA001288CAXXXX	3/17/2009	Real Property/Mortgage Foreclosure		8/31/2010	Dismissed	
032009CA001292CAXXXX	3/17/2009	Real Property/Mortgage Foreclosure				more than 6 mo
032009CA001297CAXXXX	3/17/2009	Real Property/Mortgage Foreclosure				
032009CA001301CAXXXX	3/17/2009	Real Property/Mortgage Foreclosure		9/27/2010	Dismissed	more than 10 mo
032009CA001302CAXXXX	3/17/2009	Real Property/Mortgage Foreclosure				more than 10 mo
032009CA001303CAXXXX	3/17/2009	Real Property/Mortgage Foreclosure		8/27/2010	Dismissed	
032009CA001305CAXXXX	3/18/2009	Real Property/Mortgage Foreclosure				
032009CA001338CAXXXX	3/19/2009	Real Property/Mortgage Foreclosure				
032009CA001343CAXXXX	3/19/2009	Real Property/Mortgage Foreclosure				more than 6 mo
032009CA001350CAXXXX	3/19/2009	Real Property/Mortgage Foreclosure		7/12/2010	Summary/Final Judgement	
032009CA001361CAXXXX	3/20/2009	Real Property/Mortgage Foreclosure				
032009CA001369CAXXXX	3/20/2009	Real Property/Mortgage Foreclosure		7/28/2010	Dismissed	

14TH CIR 00077

032009CA001370CAXXXX	3/20/2009	Real Property/Mortgage Foreclosure				
032009CA001371CAXXXX	3/20/2009	Real Property/Mortgage Foreclosure				
032009CA001366CAXXXX	3/20/2009	Real Property/Mortgage Foreclosure	1/21/2010	9/29/2009	Dismissed	
032009CA001375CAXXXX	3/23/2009	Real Property/Mortgage Foreclosure				
032009CA001384CAXXXX	3/23/2009	Real Property/Mortgage Foreclosure				
032009CA001434CAXXXX	3/25/2009	Real Property/Mortgage Foreclosure				
032009CA001436CAXXXX	3/25/2009	Real Property/Mortgage Foreclosure				
032009CA001439CAXXXX	3/25/2009	Real Property/Mortgage Foreclosure				
032009CA001441CAXXXX	3/25/2009	Real Property/Mortgage Foreclosure				
032009CA001446CAXXXX	3/25/2009	Real Property/Mortgage Foreclosure		9/27/2010	Dismissed	more than 10 mo
032009CA001451CAXXXX	3/25/2009	Real Property/Mortgage Foreclosure				
032009CA001452CAXXXX	3/25/2009	Real Property/Mortgage Foreclosure				
032009CA001453CAXXXX	3/25/2009	Real Property/Mortgage Foreclosure	5/10/2010	3/1/2010	Summary/Final Judgement	
032009CA001471CAXXXX	3/27/2009	Real Property/Mortgage Foreclosure				
032009CA001472CAXXXX	3/27/2009	Real Property/Mortgage Foreclosure				
032009CA001482CAXXXX	3/27/2009	Real Property/Mortgage Foreclosure				
032009CA001484CAXXXX	3/27/2009	Real Property/Mortgage Foreclosure		7/21/2010	Summary/Final Judgement	
032009CA001487CAXXXX	3/27/2009	Real Property/Mortgage Foreclosure				
032009CA001490CAXXXX	3/27/2009	Real Property/Mortgage Foreclosure		8/30/2010	Dismissed	
032009CA001491CAXXXX	3/27/2009	Real Property/Mortgage Foreclosure				
032009CA001497CAXXXX	3/30/2009	Real Property/Mortgage Foreclosure		8/18/2010	Summary/Final Judgement	
032009CA001500CAXXXX	3/30/2009	Real Property/Mortgage Foreclosure		9/27/2010	Dismissed	
032009CA001512CAXXXX	3/30/2009	Real Property/Mortgage Foreclosure		10/4/2010	Dismissed	
032009CA001517CAXXXX	3/30/2009	Real Property/Mortgage Foreclosure				
032009CA001520CAXXXX	3/30/2009	Real Property/Mortgage Foreclosure		7/9/2010	Summary/Final Judgement	
032009CA001519CAXXXX	3/30/2009	Real Property/Mortgage Foreclosure	10/19/2009	10/1/2009	Summary/Final Judgement	
032009CA001518CAXXXX	3/30/2009	Real Property/Mortgage Foreclosure	5/6/2010	9/18/2009	Summary/Final Judgement	
032009CA001535CAXXXX	3/31/2009	Real Property/Mortgage Foreclosure		10/19/2010	Dismissed	
032009CA001558CAXXXX	4/1/2009	Real Property/Mortgage Foreclosure				
032009CA001562CAXXXX	4/1/2009	Real Property/Mortgage Foreclosure				
032009CA001563CAXXXX	4/1/2009	Real Property/Mortgage Foreclosure				more than 6 mo
032009CA001569CAXXXX	4/1/2009	Real Property/Mortgage Foreclosure				more than 10 mo
032009CA001575CAXXXX	4/1/2009	Real Property/Mortgage Foreclosure				

032009CA001578CAXXXX	4/1/2009	Real Property/Mortgage Foreclosure				more than 6 mo
032009CA001580CAXXXX	4/1/2009	Real Property/Mortgage Foreclosure				more than 6 mo
032009CA001585CAXXXX	4/1/2009	Real Property/Mortgage Foreclosure				more than 6 mo
032009CA001587CAXXXX	4/1/2009	Real Property/Mortgage Foreclosure		10/27/2010	Dismissed	
032009CA001559CAXXXX	4/1/2009	Real Property/Mortgage Foreclosure	12/8/2009	11/17/2009	Summary/Final Judgement	should be closed as of 12/8/09
032009CA001556CAXXXX	4/1/2009	Real Property/Mortgage Foreclosure		8/18/2010	Summary/Final Judgement	
032009CA001573CAXXXX	4/1/2009	Real Property/Mortgage Foreclosure		9/1/2009	Summary/Final Judgement	
032009CA001595CAXXXX	4/2/2009	Real Property/Mortgage Foreclosure				more than 6 mo
032009CA001597CAXXXX	4/2/2009	Real Property/Mortgage Foreclosure		9/24/2010	Dismissed	more than 10 mo
032009CA001604CAXXXX	4/2/2009	Real Property/Mortgage Foreclosure		8/16/2010	Summary/Final Judgement	
032009CA001614CAXXXX	4/3/2009	Real Property/Mortgage Foreclosure				more than 6 mo
032009CA001618CAXXXX	4/3/2009	Real Property/Mortgage Foreclosure				
032009CA001624CAXXXX	4/3/2009	Real Property/Mortgage Foreclosure		7/13/2010	Dismissed	
032009CA001630CAXXXX	4/3/2009	Real Property/Mortgage Foreclosure				
032009CA001658CAXXXX	4/6/2009	Real Property/Mortgage Foreclosure				
032009CA001660CAXXXX	4/6/2009	Real Property/Mortgage Foreclosure	8/10/2010	7/9/2010	Summary/Final Judgement	
032009CA001672CAXXXX	4/7/2009	Real Property/Mortgage Foreclosure		10/13/2010	Dismissed	
032009CA001678CAXXXX	4/7/2009	Real Property/Mortgage Foreclosure		10/13/2010	Dismissed	
032009CA001688CAXXXX	4/7/2009	Real Property/Mortgage Foreclosure				
032009CA001682CAXXXX	4/7/2009	Real Property/Mortgage Foreclosure	6/8/2010	5/3/2010	Summary/Final Judgement	
032009CA001694CAXXXX	4/8/2009	Real Property/Mortgage Foreclosure				
032009CA001707CAXXXX	4/8/2009	Real Property/Mortgage Foreclosure				
032009CA001712CAXXXX	4/8/2009	Real Property/Mortgage Foreclosure		9/27/2010	Dismissed	
032009CA001714CAXXXX	4/8/2009	Real Property/Mortgage Foreclosure				
032009CA001719CAXXXX	4/8/2009	Real Property/Mortgage Foreclosure				
032009CA001721CAXXXX	4/8/2009	Real Property/Mortgage Foreclosure				
032009CA001724CAXXXX	4/8/2009	Real Property/Mortgage Foreclosure				
032009CA001725CAXXXX	4/8/2009	Real Property/Mortgage Foreclosure				
032009CA001706CAXXXX	4/8/2009	Real Property/Mortgage Foreclosure	8/24/2010	4/20/2010	Summary/Final Judgement	
032009CA001736CAXXXX	4/9/2009	Real Property/Mortgage Foreclosure		10/25/2010	Summary/Final Judgement	
032009CA001753CAXXXX	4/9/2009	Real Property/Mortgage Foreclosure				
032009CA001755CAXXXX	4/9/2009	Real Property/Mortgage Foreclosure		10/18/2010	Dismissed	
032009CA001756CAXXXX	4/9/2009	Real Property/Mortgage Foreclosure		7/22/2010	Summary/Final Judgement	

032009CA001757CAXXXX	4/9/2009	Real Property/Mortgage Foreclosure				more than 6 mo
032009CA001744CAXXXX	4/9/2009	Real Property/Mortgage Foreclosure	6/22/2010	6/15/2010	Summary/Final Judgement	
032009CA001775CAXXXX	4/13/2009	Real Property/Mortgage Foreclosure				
032009CA001779CAXXXX	4/13/2009	Real Property/Mortgage Foreclosure				
032009CA001783CAXXXX	4/13/2009	Real Property/Mortgage Foreclosure				
032009CA001802CAXXXX	4/14/2009	Real Property/Mortgage Foreclosure				
032009CA001812CAXXXX	4/15/2009	Real Property/Mortgage Foreclosure				
032009CA001813CAXXXX	4/15/2009	Real Property/Mortgage Foreclosure		7/28/2010	Dismissed	
032009CA001814CAXXXX	4/15/2009	Real Property/Mortgage Foreclosure		10/6/2010	Summary/Final Judgement	
032009CA001817CAXXXX	4/15/2009	Real Property/Mortgage Foreclosure				
032009CA001818CAXXXX	4/15/2009	Real Property/Mortgage Foreclosure				
032009CA001819CAXXXX	4/15/2009	Real Property/Mortgage Foreclosure		9/1/2010	Summary/Final Judgement	
032009CA001820CAXXXX	4/15/2009	Real Property/Mortgage Foreclosure				
032009CA001821CAXXXX	4/15/2009	Real Property/Mortgage Foreclosure				
032009CA001827CAXXXX	4/16/2009	Real Property/Mortgage Foreclosure		8/20/2010	Dismissed	
032009CA001833CAXXXX	4/16/2009	Real Property/Mortgage Foreclosure		8/20/2010	Dismissed	
032009CA001839CAXXXX	4/16/2009	Real Property/Mortgage Foreclosure				
032009CA001842CAXXXX	4/16/2009	Real Property/Mortgage Foreclosure		10/20/2010	Dismissed	
032009CA001847CAXXXX	4/16/2009	Real Property/Mortgage Foreclosure				
032009CA001886CAXXXX	4/17/2009	Real Property/Mortgage Foreclosure		8/4/2010	Summary/Final Judgement	
032009CA001890CAXXXX	4/20/2009	Real Property/Mortgage Foreclosure		9/24/2010	Dismissed	more than 10 mo
032009CA001912CAXXXX	4/20/2009	Real Property/Mortgage Foreclosure		7/28/2010	Dismissed	
032009CA001915CAXXXX	4/20/2009	Real Property/Mortgage Foreclosure				more than 10 mo
032009CA001917CAXXXX	4/20/2009	Real Property/Mortgage Foreclosure		10/27/2010	Dismissed	
032009CA001920CAXXXX	4/20/2009	Real Property/Mortgage Foreclosure				
032009CA001924CAXXXX	4/20/2009	Real Property/Mortgage Foreclosure		10/13/2010	Dismissed	more than 6 mo
032009CA001908CAXXXX	4/20/2009	Real Property/Mortgage Foreclosure	3/22/2010	1/19/2010	Summary/Final Judgement	
032009CA001918CAXXXX	4/20/2009	Real Property/Mortgage Foreclosure	8/16/2010	3/9/2010	Summary/Final Judgement	
032009CA001931CAXXXX	4/21/2009	Real Property/Mortgage Foreclosure				
032009CA001932CAXXXX	4/21/2009	Real Property/Mortgage Foreclosure				
032009CA001936CAXXXX	4/21/2009	Real Property/Mortgage Foreclosure				
032009CA001939CAXXXX	4/21/2009	Real Property/Mortgage Foreclosure		7/7/2010	Summary/Final Judgement	
032009CA001962CAXXXX	4/22/2009	Real Property/Mortgage Foreclosure				

14TH CIR 00080

032009CA001976CAXXXX	4/23/2009	Real Property/Mortgage Foreclosure		8/16/2010	Summary/Final Judgement	
032009CA001982CAXXXX	4/23/2009	Real Property/Mortgage Foreclosure		9/13/2010	Summary/Final Judgement	
032009CA001984CAXXXX	4/23/2009	Real Property/Mortgage Foreclosure				
032009CA001990CAXXXX	4/23/2009	Real Property/Mortgage Foreclosure				more than 6 mo
032009CA001991CAXXXX	4/23/2009	Real Property/Mortgage Foreclosure				
032009CA001989CAXXXX	4/23/2009	Real Property/Mortgage Foreclosure	7/26/2010	8/19/2009	Summary/Final Judgement	
032009CA002019CAXXXX	4/24/2009	Real Property/Mortgage Foreclosure		7/19/2010	Dismissed	
032009CA002022CAXXXX	4/24/2009	Real Property/Mortgage Foreclosure				
032009CA002031CAXXXX	4/24/2009	Real Property/Mortgage Foreclosure				
032009CA002032CAXXXX	4/27/2009	Real Property/Mortgage Foreclosure				
032009CA002033CAXXXX	4/27/2009	Real Property/Mortgage Foreclosure				more than 6 mo
032009CA002034CAXXXX	4/27/2009	Real Property/Mortgage Foreclosure		9/13/2010	Dismissed	
032009CA002046CAXXXX	4/27/2009	Real Property/Mortgage Foreclosure	8/23/2010	7/19/2010	Summary/Final Judgement	
032009CA002048CAXXXX	4/27/2009	Real Property/Mortgage Foreclosure				
032009CA002050CAXXXX	4/27/2009	Real Property/Mortgage Foreclosure		7/14/2010	Dismissed	
032009CA002054CAXXXX	4/27/2009	Real Property/Mortgage Foreclosure				
032009CA002068CAXXXX	4/28/2009	Real Property/Mortgage Foreclosure				more than 6 mo
032009CA002073CAXXXX	4/28/2009	Real Property/Mortgage Foreclosure				
032009CA002079CAXXXX	4/28/2009	Real Property/Mortgage Foreclosure				
032009CA002083CAXXXX	4/29/2009	Real Property/Mortgage Foreclosure		10/6/2010	Summary/Final Judgement	
032009CA002086CAXXXX	4/29/2009	Real Property/Mortgage Foreclosure				more than 10 mo
032009CA002088CAXXXX	4/29/2009	Real Property/Mortgage Foreclosure		10/19/2010	Dismissed	
032009CA002091CAXXXX	4/29/2009	Real Property/Mortgage Foreclosure				
032009CA002096CAXXXX	4/29/2009	Real Property/Mortgage Foreclosure		10/6/2010	Dismissed	
032009CA002100CAXXXX	4/29/2009	Real Property/Mortgage Foreclosure		7/12/2010	Summary/Final Judgement	
032009CA002101CAXXXX	4/29/2009	Real Property/Mortgage Foreclosure				
032009CA002102CAXXXX	4/29/2009	Real Property/Mortgage Foreclosure				
032009CA002105CAXXXX	4/29/2009	Real Property/Mortgage Foreclosure				more than 10 mo
032009CA002113CAXXXX	4/29/2009	Real Property/Mortgage Foreclosure				
032009CA002114CAXXXX	4/29/2009	Real Property/Mortgage Foreclosure				awaiting non-jury trial request
032009CA002116CAXXXX	4/29/2009	Real Property/Mortgage Foreclosure		8/20/2010	Dismissed	
032009CA002117CAXXXX	4/29/2009	Real Property/Mortgage Foreclosure				
032009CA002120CAXXXX	4/29/2009	Real Property/Mortgage Foreclosure				

15TH CIR 081

032009CA002129CAXXXX	4/29/2009	Real Property/Mortgage Foreclosure				
032009CA002115CAXXXX	4/29/2009	Real Property/Mortgage Foreclosure	2/15/2010	1/11/2010	Summary/Final Judgement	
032009CA002141CAXXXX	4/30/2009	Real Property/Mortgage Foreclosure				
032009CA002142CAXXXX	4/30/2009	Real Property/Mortgage Foreclosure				more than 10 mo
032009CA002143CAXXXX	4/30/2009	Real Property/Mortgage Foreclosure				
032009CA002144CAXXXX	4/30/2009	Real Property/Mortgage Foreclosure		9/1/2010	Dismissed	
032009CA002145CAXXXX	4/30/2009	Real Property/Mortgage Foreclosure		9/29/2010	Dismissed	
032009CA002150CAXXXX	4/30/2009	Real Property/Mortgage Foreclosure				more than 10 mo
032009CA002151CAXXXX	4/30/2009	Real Property/Mortgage Foreclosure				more than 10 mo
032009CA002154CAXXXX	4/30/2009	Real Property/Mortgage Foreclosure				
032009CA002152CAXXXX	4/30/2009	Real Property/Mortgage Foreclosure	12/31/2009	6/30/2009	Dismissed	
032009CA002147CAXXXX	4/30/2009	Real Property/Mortgage Foreclosure	4/29/2010	12/15/2009	Summary/Final Judgement	
032009CA002165CAXXXX	5/1/2009	Real Property/Mortgage Foreclosure				
032009CA002168CAXXXX	5/1/2009	Real Property/Mortgage Foreclosure		7/21/2010	Summary/Final Judgement	
032009CA002181CAXXXX	5/1/2009	Real Property/Mortgage Foreclosure	6/29/2010	7/8/2009	Summary/Final Judgement	
032009CA002159CAXXXX	5/1/2009	Real Property/Mortgage Foreclosure	3/9/2010	1/6/2010	Summary/Final Judgement	
032009CA002186CAXXXX	5/4/2009	Real Property/Mortgage Foreclosure				more than 10 mo
032009CA002188CAXXXX	5/4/2009	Real Property/Mortgage Foreclosure		7/22/2010	Dismissed	
032009CA002189CAXXXX	5/4/2009	Real Property/Mortgage Foreclosure		7/22/2010	Dismissed	
032009CA002195CAXXXX	5/4/2009	Real Property/Mortgage Foreclosure				
032009CA002198CAXXXX	5/4/2009	Real Property/Mortgage Foreclosure				
032009CA002199CAXXXX	5/4/2009	Real Property/Mortgage Foreclosure		8/13/2010	Dismissed	
032009CA002220CAXXXX	5/5/2009	Real Property/Mortgage Foreclosure				
032009CA002223CAXXXX	5/5/2009	Real Property/Mortgage Foreclosure				
032009CA002234CAXXXX	5/5/2009	Real Property/Mortgage Foreclosure		9/13/2010	Unknown	more than 10 mo
032009CA002258CAXXXX	5/5/2009	Real Property/Mortgage Foreclosure				
032009CA002287CAXXXX	5/5/2009	Real Property/Mortgage Foreclosure				
032009CA002226CAXXXX	5/5/2009	Real Property/Mortgage Foreclosure	4/21/2010	10/8/2009	Summary/Final Judgement	
032009CA002233CAXXXX	5/6/2009	Real Property/Mortgage Foreclosure		9/14/2010	Dismissed	
032009CA002256CAXXXX	5/6/2009	Real Property/Mortgage Foreclosure		9/27/2010	Dismissed	more than 10 mo
032009CA002272CAXXXX	5/6/2009	Real Property/Mortgage Foreclosure				more than 6 mo
032009CA002279CAXXXX	5/6/2009	Real Property/Mortgage Foreclosure		7/15/2010	Dismissed	
032009CA002280CAXXXX	5/6/2009	Real Property/Mortgage Foreclosure		8/23/2010	Dismissed	

1ST 11 082

032009CA002284CAXXXX	5/6/2009	Real Property/Mortgage Foreclosure	7/20/2010	Dismissed	
032009CA002330CAXXXX	5/6/2009	Real Property/Mortgage Foreclosure			
032009CA002274CAXXXX	5/7/2009	Real Property/Mortgage Foreclosure			more than 10 mo
032009CA002278CAXXXX	5/7/2009	Real Property/Mortgage Foreclosure			
032009CA002317CAXXXX	5/7/2009	Real Property/Mortgage Foreclosure			more than 6 mo
032009CA002313CAXXXX	5/8/2009	Real Property/Mortgage Foreclosure	8/30/2010	Dismissed	more than 10 mo
032009CA002334CAXXXX	5/8/2009	Real Property/Mortgage Foreclosure			
032009CA002337CAXXXX	5/8/2009	Real Property/Mortgage Foreclosure	9/29/2010	Summary/Final Judgement	
032009CA002341CAXXXX	5/8/2009	Real Property/Mortgage Foreclosure			
032009CA002323CAXXXX	5/11/2009	Real Property/Mortgage Foreclosure	9/15/2010	Dismissed	
032009CA002327CAXXXX	5/11/2009	Real Property/Mortgage Foreclosure	7/28/2010	Summary/Final Judgement	
032009CA002347CAXXXX	5/11/2009	Real Property/Mortgage Foreclosure	7/7/2010	Dismissed	
032009CA002356CAXXXX	5/11/2009	Real Property/Mortgage Foreclosure			
032009CA002361CAXXXX	5/11/2009	Real Property/Mortgage Foreclosure			
032009CA002362CAXXXX	5/11/2009	Real Property/Mortgage Foreclosure	10/6/2010	Summary/Final Judgement	
032009CA002353CAXXXX	5/12/2009	Real Property/Mortgage Foreclosure	9/24/2010	Dismissed	more than 10 mo
032009CA002386CAXXXX	5/12/2009	Real Property/Mortgage Foreclosure	9/8/2010	Dismissed	
032009CA002394CAXXXX	5/12/2009	Real Property/Mortgage Foreclosure	10/4/2010	Summary/Final Judgement	
032009CA002405CAXXXX	5/12/2009	Real Property/Mortgage Foreclosure	9/1/2010	Dismissed	
032009CA002420CAXXXX	5/12/2009	Real Property/Mortgage Foreclosure	9/30/2010	Dismissed	more than 10 mo
032009CA002418CAXXXX	5/13/2009	Real Property/Mortgage Foreclosure			more than 10 mo
032009CA002424CAXXXX	5/13/2009	Real Property/Mortgage Foreclosure			
032009CA002425CAXXXX	5/13/2009	Real Property/Mortgage Foreclosure			
032009CA002428CAXXXX	5/13/2009	Real Property/Mortgage Foreclosure			more than 10 mo
032009CA002383CAXXXX	5/14/2009	Real Property/Mortgage Foreclosure	7/28/2010	Dismissed	
032009CA002391CAXXXX	5/14/2009	Real Property/Mortgage Foreclosure	8/18/2010	Summary/Final Judgement	
032009CA002442CAXXXX	5/14/2009	Real Property/Mortgage Foreclosure			
032009CA002445CAXXXX	5/14/2009	Real Property/Mortgage Foreclosure	7/20/2010	Summary/Final Judgement	
032009CA002455CAXXXX	5/14/2009	Real Property/Mortgage Foreclosure			
032009CA002459CAXXXX	5/14/2009	Real Property/Mortgage Foreclosure	8/10/2010	Summary/Final Judgement	
032009CA002389CAXXXX	5/14/2009	Real Property/Mortgage Foreclosure	5/5/2010	2/15/2010	Summary/Final Judgement
032009CA002387CAXXXX	5/14/2009	Real Property/Mortgage Foreclosure	8/12/2010	3/24/2010	Summary/Final Judgement
032009CA002454CAXXXX	5/15/2009	Real Property/Mortgage Foreclosure			

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032009CA002464CAXXXX	5/15/2009	Real Property/Mortgage Foreclosure					
032009CA002518CAXXXX	5/15/2009	Real Property/Mortgage Foreclosure					
032009CA002470CAXXXX	5/18/2009	Real Property/Mortgage Foreclosure					
032009CA002491CAXXXX	5/19/2009	Real Property/Mortgage Foreclosure		8/20/2010	Dismissed		
032009CA002545CAXXXX	5/19/2009	Real Property/Mortgage Foreclosure					
032009CA002550CAXXXX	5/19/2009	Real Property/Mortgage Foreclosure		8/20/2010	Dismissed		
032009CA002551CAXXXX	5/19/2009	Real Property/Mortgage Foreclosure					more than 10 mo
032009CA002555CAXXXX	5/19/2009	Real Property/Mortgage Foreclosure		10/4/2010	Dismissed		
032009CA002512CAXXXX	5/20/2009	Real Property/Mortgage Foreclosure		8/20/2010	Dismissed		
032009CA002579CAXXXX	5/20/2009	Real Property/Mortgage Foreclosure		10/27/2010	Dismissed		
032009CA002587CAXXXX	5/21/2009	Real Property/Mortgage Foreclosure					10 mo
032009CA002598CAXXXX	5/21/2009	Real Property/Mortgage Foreclosure					10 mo
032009CA002604CAXXXX	5/21/2009	Real Property/Mortgage Foreclosure		9/15/2010	Summary/Final Judgement		
032009CA002596CAXXXX	5/21/2009	Real Property/Mortgage Foreclosure	5/17/2010	12/9/2009	Summary/Final Judgement		
032009CA002599CAXXXX	5/21/2009	Real Property/Mortgage Foreclosure	4/16/2010	12/18/2009	Summary/Final Judgement		
032009CA002617CAXXXX	5/22/2009	Real Property/Mortgage Foreclosure	8/11/2010	7/19/2010	Summary/Final Judgement		should be closed cert of title :
032009CA002624CAXXXX	5/22/2009	Real Property/Mortgage Foreclosure		9/8/2010	Dismissed		
032010CA002612CAXXXX	5/22/2009	Real Property/Mortgage Foreclosure					
032009CA002626CAXXXX	5/22/2009	Real Property/Mortgage Foreclosure	11/24/2009	9/21/2009	Summary/Final Judgement		10 mo
032009CA002635CAXXXX	5/22/2009	Real Property/Mortgage Foreclosure	7/7/2010	6/7/2010	Summary/Final Judgement		
032009CA002645CAXXXX	5/26/2009	Real Property/Mortgage Foreclosure		7/22/2010	Summary/Final Judgement		
032009CA002651CAXXXX	5/26/2009	Real Property/Mortgage Foreclosure					6mo
032009CA002654CAXXXX	5/26/2009	Real Property/Mortgage Foreclosure					10 mo
032009CA002655CAXXXX	5/26/2009	Real Property/Mortgage Foreclosure		5/28/2010	Unknown		
032009CA002657CAXXXX	5/26/2009	Real Property/Mortgage Foreclosure		9/8/2010	Dismissed		
032009CA002648CAXXXX	5/27/2009	Real Property/Mortgage Foreclosure					
032009CA002659CAXXXX	5/27/2009	Real Property/Mortgage Foreclosure					
032009CA002660CAXXXX	5/27/2009	Real Property/Mortgage Foreclosure					
032009CA002661CAXXXX	5/27/2009	Real Property/Mortgage Foreclosure					6 mo
032009CA002663CAXXXX	5/27/2009	Real Property/Mortgage Foreclosure	3/23/2010	2/15/2010	Summary/Final Judgement		
032009CA002664CAXXXX	5/27/2009	Real Property/Mortgage Foreclosure	3/17/2010	2/17/2010	Summary/Final Judgement		
032009CA002681CAXXXX	5/28/2009	Real Property/Mortgage Foreclosure	4/5/2010	3/4/2010	Summary/Final Judgement		
032009CA002697CAXXXX	5/29/2009	Real Property/Mortgage Foreclosure		9/1/2010	Summary/Final Judgement		

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032009CA002705CAXXXX	5/29/2009	Real Property/Mortgage Foreclosure					
032009CA002711CAXXXX	5/29/2009	Real Property/Mortgage Foreclosure					
032009CA002714CAXXXX	5/29/2009	Real Property/Mortgage Foreclosure					
032009CA002716CAXXXX	5/29/2009	Real Property/Mortgage Foreclosure					
032009CA002721CAXXXX	5/29/2009	Real Property/Mortgage Foreclosure					
032009CA002725CAXXXX	5/29/2009	Real Property/Mortgage Foreclosure					10 mo
032009CA002728CAXXXX	5/29/2009	Real Property/Mortgage Foreclosure					
032009CA002734CAXXXX	5/29/2009	Real Property/Mortgage Foreclosure					
032009CA002735CAXXXX	5/29/2009	Real Property/Mortgage Foreclosure					
032009CA002738CAXXXX	5/29/2009	Real Property/Mortgage Foreclosure					10 mo
032009CA002740CAXXXX	5/29/2009	Real Property/Mortgage Foreclosure					10 mo
032009CA002745CAXXXX	5/29/2009	Real Property/Mortgage Foreclosure					
032009CA002694CAXXXX	5/29/2009	Real Property/Mortgage Foreclosure		8/25/2010	Dismissed		
032009CA002713CAXXXX	5/29/2009	Real Property/Mortgage Foreclosure	6/10/2010	3/26/2010	Summary/Final Judgement		should be closed by clerk FJ
032009CA002702CAXXXX	5/29/2009	Real Property/Mortgage Foreclosure	5/12/2010	4/7/2010	Summary/Final Judgement		
032009CA002761CAXXXX	6/2/2009	Real Property/Mortgage Foreclosure					
032009CA002783CAXXXX	6/2/2009	Real Property/Mortgage Foreclosure		10/18/2010	Summary/Final Judgement		
032009CA002813CAXXXX	6/4/2009	Real Property/Mortgage Foreclosure					
032009CA002801CAXXXX	6/5/2009	Real Property/Mortgage Foreclosure					10 mo
032009CA002822CAXXXX	6/5/2009	Real Property/Mortgage Foreclosure					10 mo
032009CA002824CAXXXX	6/5/2009	Real Property/Mortgage Foreclosure		10/12/2010	Dismissed		10 mo
032009CA002828CAXXXX	6/5/2009	Real Property/Mortgage Foreclosure					
032009CA002829CAXXXX	6/5/2009	Real Property/Mortgage Foreclosure		6/21/2010	Dismissed		
032009CA002831CAXXXX	6/5/2009	Real Property/Mortgage Foreclosure					
032009CA002823CAXXXX	6/5/2009	Real Property/Mortgage Foreclosure					
032009CA002839CAXXXX	6/9/2009	Real Property/Mortgage Foreclosure					
032009CA002853CAXXXX	6/10/2009	Real Property/Mortgage Foreclosure					
032009CA002861CAXXXX	6/10/2009	Real Property/Mortgage Foreclosure					10 mo plus
032009CA002865CAXXXX	6/10/2009	Real Property/Mortgage Foreclosure					
032009CA002849CAXXXX	6/10/2009	Real Property/Mortgage Foreclosure		8/23/2010	Summary/Final Judgement		
032009CA002919CAXXXX	6/11/2009	Real Property/Mortgage Foreclosure		8/19/2010	Dismissed		
032009CA002921CAXXXX	6/11/2009	Real Property/Mortgage Foreclosure		10/14/2010	Dismissed		10 mo plus
032009CA002923CAXXXX	6/11/2009	Real Property/Mortgage Foreclosure		9/8/2010	Dismissed		

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032009CA002887CAXXXX	6/12/2009	Real Property/Mortgage Foreclosure	10/27/2010	Summary/Final Judgement	
032009CA002946CAXXXX	6/12/2009	Real Property/Mortgage Foreclosure	10/19/2010	Dismissed	
032009CA002953CAXXXX	6/12/2009	Real Property/Mortgage Foreclosure	8/9/2010	Summary/Final Judgement	
032009CA002957CAXXXX	6/12/2009	Real Property/Mortgage Foreclosure			
032009CA002891CAXXXX	6/15/2009	Real Property/Mortgage Foreclosure			more than 10 mo
032009CA002895CAXXXX	6/15/2009	Real Property/Mortgage Foreclosure			more than 10 mo
032009CA002914CAXXXX	6/15/2009	Real Property/Mortgage Foreclosure			
032009CA002915CAXXXX	6/15/2009	Real Property/Mortgage Foreclosure	8/4/2010	Summary/Final Judgement	
032009CA002920CAXXXX	6/15/2009	Real Property/Mortgage Foreclosure			6 mo
032009CA002924CAXXXX	6/15/2009	Real Property/Mortgage Foreclosure			
032009CA002966CAXXXX	6/15/2009	Real Property/Mortgage Foreclosure	9/27/2010	Dismissed	10 mo
032009CA002979CAXXXX	6/15/2009	Real Property/Mortgage Foreclosure	9/24/2010	Dismissed	10 mo
032009CA002981CAXXXX	6/15/2009	Real Property/Mortgage Foreclosure			10 mo
032009CA002929CAXXXX	6/16/2009	Real Property/Mortgage Foreclosure			
032009CA002940CAXXXX	6/16/2009	Real Property/Mortgage Foreclosure			
032009CA002948CAXXXX	6/16/2009	Real Property/Mortgage Foreclosure			10 mo
032009CA002982CAXXXX	6/16/2009	Real Property/Mortgage Foreclosure	8/4/2010	Dismissed	
032009CA002984CAXXXX	6/16/2009	Real Property/Mortgage Foreclosure	8/3/2010	Summary/Final Judgement	
032009CA002986CAXXXX	6/16/2009	Real Property/Mortgage Foreclosure	9/1/2010	Summary/Final Judgement	
032009CA002988CAXXXX	6/16/2009	Real Property/Mortgage Foreclosure			10 mo
032009CA002990CAXXXX	6/16/2009	Real Property/Mortgage Foreclosure			
032009CA002991CAXXXX	6/16/2009	Real Property/Mortgage Foreclosure			6mo
032009CA002994CAXXXX	6/16/2009	Real Property/Mortgage Foreclosure	8/10/2010	Dismissed	
032009CA002995CAXXXX	6/16/2009	Real Property/Mortgage Foreclosure	9/30/2010	Dismissed	10 mo
032009CA002996CAXXXX	6/16/2009	Real Property/Mortgage Foreclosure			
032009CA002998CAXXXX	6/16/2009	Real Property/Mortgage Foreclosure			10 mo
032009CA003000CAXXXX	6/16/2009	Real Property/Mortgage Foreclosure	7/22/2010	Summary/Final Judgement	
032009CA003010CAXXXX	6/16/2009	Real Property/Mortgage Foreclosure	9/20/2010	Summary/Final Judgement	
032009CA002967CAXXXX	6/17/2009	Real Property/Mortgage Foreclosure	9/20/2010	Dismissed	
032009CA002977CAXXXX	6/17/2009	Real Property/Mortgage Foreclosure			
032009CA003011CAXXXX	6/17/2009	Real Property/Mortgage Foreclosure			10 mo
032009CA003012CAXXXX	6/17/2009	Real Property/Mortgage Foreclosure			
032009CA003013CAXXXX	6/17/2009	Real Property/Mortgage Foreclosure			

032009CA003014CAXXXX	6/17/2009	Real Property/Mortgage Foreclosure				
032009CA003015CAXXXX	6/17/2009	Real Property/Mortgage Foreclosure				6 mo
032009CA003017CAXXXX	6/17/2009	Real Property/Mortgage Foreclosure				
032009CA003018CAXXXX	6/17/2009	Real Property/Mortgage Foreclosure	8/24/2010	7/22/2010	Summary/Final Judgement	
032009CA003019CAXXXX	6/17/2009	Real Property/Mortgage Foreclosure		10/4/2010	Unknown	
032009CA003025CAXXXX	6/17/2009	Real Property/Mortgage Foreclosure				
032009CA003016CAXXXX	6/17/2009	Real Property/Mortgage Foreclosure				10 mo
032009CA003021CAXXXX	6/17/2009	Real Property/Mortgage Foreclosure	6/29/2010	12/9/2009	Summary/Final Judgement	
032009CA002972CAXXXX	6/17/2009	Real Property/Mortgage Foreclosure		8/18/2009	Summary/Final Judgement	
032009CA003007CAXXXX	6/18/2009	Real Property/Mortgage Foreclosure		10/6/2010	Dismissed	10 mo plus
032009CA003028CAXXXX	6/18/2009	Real Property/Mortgage Foreclosure				10 mo plus
032009CA003030CAXXXX	6/18/2009	Real Property/Mortgage Foreclosure				
032009CA003034CAXXXX	6/19/2009	Real Property/Mortgage Foreclosure				10 mo plus
032009CA003054CAXXXX	6/19/2009	Real Property/Mortgage Foreclosure				
032009CA003060CAXXXX	6/19/2009	Real Property/Mortgage Foreclosure				should be closed by clerk vol
032009CA003059CAXXXX	6/19/2009	Real Property/Mortgage Foreclosure				
032009CA003061CAXXXX	6/22/2009	Real Property/Mortgage Foreclosure				10 mo inactive
032009CA003065CAXXXX	6/22/2009	Real Property/Mortgage Foreclosure		9/30/2010	Dismissed	
032009CA003068CAXXXX	6/22/2009	Real Property/Mortgage Foreclosure		8/20/2010	Summary/Final Judgement	
032009CA003073CAXXXX	6/22/2009	Real Property/Mortgage Foreclosure				
032009CA003075CAXXXX	6/22/2009	Real Property/Mortgage Foreclosure				
032009CA003076CAXXXX	6/22/2009	Real Property/Mortgage Foreclosure	2/12/2010	9/15/2009	Summary/Final Judgement	
032009CA003053CAXXXX	6/23/2009	Real Property/Mortgage Foreclosure				
032009CA003071CAXXXX	6/23/2009	Real Property/Mortgage Foreclosure		8/12/2010	Dismissed	
032009CA003109CAXXXX	6/23/2009	Real Property/Mortgage Foreclosure				10 mo
032009CA003110CAXXXX	6/23/2009	Real Property/Mortgage Foreclosure		8/18/2010	Summary/Final Judgement	
032009CA003104CAXXXX	6/23/2009	Real Property/Mortgage Foreclosure				
032009CA003082CAXXXX	6/24/2009	Real Property/Mortgage Foreclosure				
032009CA003120CAXXXX	6/24/2009	Real Property/Mortgage Foreclosure				
032009CA003111CAXXXX	6/24/2009	Real Property/Mortgage Foreclosure	7/7/2010	6/7/2010	Summary/Final Judgement	
032009CA003096CAXXXX	6/25/2009	Real Property/Mortgage Foreclosure		9/15/2009	Summary/Final Judgement	
032009CA003108CAXXXX	6/25/2009	Real Property/Mortgage Foreclosure				10 mo
032009CA003142CAXXXX	6/25/2009	Real Property/Mortgage Foreclosure				

14TH CIRCUIT 0087

032009CA003147CAXXXX	6/25/2009	Real Property/Mortgage Foreclosure	7/22/2010	Dismissed	
032009CA003148CAXXXX	6/25/2009	Real Property/Mortgage Foreclosure			10 mo
032009CA003150CAXXXX	6/25/2009	Real Property/Mortgage Foreclosure			10 mo
032009CA003151CAXXXX	6/25/2009	Real Property/Mortgage Foreclosure			
032009CA003155CAXXXX	6/25/2009	Real Property/Mortgage Foreclosure	7/9/2010	Summary/Final Judgement	
032009CA003153CAXXXX	6/25/2009	Real Property/Mortgage Foreclosure			
032009CA003130CAXXXX	6/26/2009	Real Property/Mortgage Foreclosure			
032009CA003164CAXXXX	6/26/2009	Real Property/Mortgage Foreclosure	10/25/2010	Dismissed	
032009CA003176CAXXXX	6/26/2009	Real Property/Mortgage Foreclosure			
032009CA003182CAXXXX	6/26/2009	Real Property/Mortgage Foreclosure	9/8/2010	Dismissed	
032009CA003159CAXXXX	6/29/2009	Real Property/Mortgage Foreclosure			
032009CA003188CAXXXX	6/29/2009	Real Property/Mortgage Foreclosure			
032009CA003194CAXXXX	6/29/2009	Real Property/Mortgage Foreclosure	8/27/2010	Dismissed	
032009CA003181CAXXXX	6/30/2009	Real Property/Mortgage Foreclosure			10 mo
032009CA003184CAXXXX	6/30/2009	Real Property/Mortgage Foreclosure	8/11/2010	Dismissed	
032009CA003191CAXXXX	6/30/2009	Real Property/Mortgage Foreclosure	10/12/2010	Summary/Final Judgement	
032009CA003199CAXXXX	6/30/2009	Real Property/Mortgage Foreclosure			8mo
032009CA003202CAXXXX	6/30/2009	Real Property/Mortgage Foreclosure			6 mo
032009CA003203CAXXXX	6/30/2009	Real Property/Mortgage Foreclosure			
032009CA003205CAXXXX	6/30/2009	Real Property/Mortgage Foreclosure			
032009CA003208CAXXXX	6/30/2009	Real Property/Mortgage Foreclosure			
032009CA003213CAXXXX	6/30/2009	Real Property/Mortgage Foreclosure			12 mo
032009CA003216CAXXXX	6/30/2009	Real Property/Mortgage Foreclosure			10 mo plus
032009CA003180CAXXXX	6/30/2009	Real Property/Mortgage Foreclosure			6 mo plus
032009CA003204CAXXXX	6/30/2009	Real Property/Mortgage Foreclosure	7/19/2010	Summary/Final Judgement	
032009CA003214CAXXXX	7/1/2009	Real Property/Mortgage Foreclosure			
032009CA003219CAXXXX	7/1/2009	Real Property/Mortgage Foreclosure			
032009CA003227CAXXXX	7/1/2009	Real Property/Mortgage Foreclosure			
032009CA003234CAXXXX	7/1/2009	Real Property/Mortgage Foreclosure			
032009CA003236CAXXXX	7/1/2009	Real Property/Mortgage Foreclosure			
032009CA003238CAXXXX	7/1/2009	Real Property/Mortgage Foreclosure			should be closed vol dis in

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032009CA003239CAXXXX	7/1/2009	Real Property/Mortgage Foreclosure				
032009CA003201CAXXXX	7/1/2009	Real Property/Mortgage Foreclosure		1/4/2010	Summary/Final Judgement	should be closed by clerk
032009CA003241CAXXXX	7/1/2009	Real Property/Mortgage Foreclosure	5/28/2010	11/12/2009	Summary/Final Judgement	
032009CA003253CAXXXX	7/2/2009	Real Property/Mortgage Foreclosure		7/15/2010	Summary/Final Judgement	
032009CA003273CAXXXX	7/2/2009	Real Property/Mortgage Foreclosure		9/24/2010	Dismissed	
032009CA003260CAXXXX	7/2/2009	Real Property/Mortgage Foreclosure				should be closed by clerk v
032009CA003258CAXXXX	7/2/2009	Real Property/Mortgage Foreclosure				10 mo plus
032009CA003336CAXXXX	7/2/2009	Real Property/Mortgage Foreclosure		10/25/2010	Summary/Final Judgement	10 mo plus
032009CA003280CAXXXX	7/6/2009	Real Property/Mortgage Foreclosure				
032009CA003284CAXXXX	7/6/2009	Real Property/Mortgage Foreclosure				6 mo plus
032009CA003293CAXXXX	7/6/2009	Real Property/Mortgage Foreclosure		9/15/2010	Summary/Final Judgement	
032009CA003282CAXXXX	7/6/2009	Real Property/Mortgage Foreclosure				
032009CA003283CAXXXX	7/6/2009	Real Property/Mortgage Foreclosure				
032009CA003296CAXXXX	7/6/2009	Real Property/Mortgage Foreclosure		9/20/2010	Summary/Final Judgement	
032009CA003271CAXXXX	7/7/2009	Real Property/Mortgage Foreclosure				
032009CA003272CAXXXX	7/7/2009	Real Property/Mortgage Foreclosure		7/19/2010	Summary/Final Judgement	
032009CA003274CAXXXX	7/7/2009	Real Property/Mortgage Foreclosure				10 mo plus
032009CA003275CAXXXX	7/7/2009	Real Property/Mortgage Foreclosure				
032009CA003288CAXXXX	7/7/2009	Real Property/Mortgage Foreclosure		7/19/2010	Summary/Final Judgement	
032009CA003302CAXXXX	7/7/2009	Real Property/Mortgage Foreclosure				
032009CA003308CAXXXX	7/7/2009	Real Property/Mortgage Foreclosure				
032009CA003339CAXXXX	7/8/2009	Real Property/Mortgage Foreclosure				
032009CA003342CAXXXX	7/8/2009	Real Property/Mortgage Foreclosure				
032009CA003341CAXXXX	7/9/2009	Real Property/Mortgage Foreclosure		8/23/2010	Summary/Final Judgement	
032009CA003354CAXXXX	7/9/2009	Real Property/Mortgage Foreclosure				
032009CA003361CAXXXX	7/9/2009	Real Property/Mortgage Foreclosure				
032009CA003379CAXXXX	7/9/2009	Real Property/Mortgage Foreclosure				
032009CA003390CAXXXX	7/9/2009	Real Property/Mortgage Foreclosure				
032009CA003392CAXXXX	7/9/2009	Real Property/Mortgage Foreclosure				
032009CA003397CAXXXX	7/9/2009	Real Property/Mortgage Foreclosure				6 mo
032009CA003374CAXXXX	7/9/2009	Real Property/Mortgage Foreclosure				10 mo plus
032009CA003387CAXXXX	7/10/2009	Real Property/Mortgage Foreclosure		8/16/2010	Dismissed	
032009CA003399CAXXXX	7/10/2009	Real Property/Mortgage Foreclosure				

141 HCR 0089

032009CA003402CAXXXX	7/10/2009	Real Property/Mortgage Foreclosure		1/8/2010	Unknown	
032009CA003404CAXXXX	7/10/2009	Real Property/Mortgage Foreclosure		7/7/2010	Summary/Final Judgement	
032009CA003406CAXXXX	7/10/2009	Real Property/Mortgage Foreclosure		9/13/2010	Dismissed	
032009CA003366CAXXXX	7/10/2009	Real Property/Mortgage Foreclosure	1/6/2010	8/16/2010	Dismissed	
032009CA003391CAXXXX	7/13/2009	Real Property/Mortgage Foreclosure		9/1/2010	Dismissed	
032009CA003445CAXXXX	7/13/2009	Real Property/Mortgage Foreclosure		9/4/2009	Dismissed	
032009CA003462CAXXXX	7/13/2009	Real Property/Mortgage Foreclosure				
032009CA003467CAXXXX	7/13/2009	Real Property/Mortgage Foreclosure		9/29/2010	Dismissed	
032009CA003384CAXXXX	7/13/2009	Real Property/Mortgage Foreclosure		9/1/2010	Summary/Final Judgement	
032009CA003409CAXXXX	7/13/2009	Real Property/Mortgage Foreclosure				
032009CA003452CAXXXX	7/13/2009	Real Property/Mortgage Foreclosure				
032009CA003443CAXXXX	7/13/2009	Real Property/Mortgage Foreclosure				
032009CA003410CAXXXX	7/13/2009	Real Property/Mortgage Foreclosure	1/27/2010	11/18/2009	Summary/Final Judgement	
032009CA003448CAXXXX	7/13/2009	Real Property/Mortgage Foreclosure	3/29/2010	3/1/2010	Summary/Final Judgement	
032009CA003433CAXXXX	7/14/2009	Real Property/Mortgage Foreclosure		8/10/2010	Dismissed	
032009CA003491CAXXXX	7/14/2009	Real Property/Mortgage Foreclosure				
032009CA003492CAXXXX	7/14/2009	Real Property/Mortgage Foreclosure				
032009CA003493CAXXXX	7/14/2009	Real Property/Mortgage Foreclosure				
032009CA003372CAXXXX	7/15/2009	Real Property/Mortgage Foreclosure				
032009CA003439CAXXXX	7/15/2009	Real Property/Mortgage Foreclosure		8/11/2010	Dismissed	
032009CA003516CAXXXX	7/15/2009	Real Property/Mortgage Foreclosure				
032009CA003517CAXXXX	7/15/2009	Real Property/Mortgage Foreclosure				10 plus mo
032009CA003523CAXXXX	7/15/2009	Real Property/Mortgage Foreclosure				10 plus months
032009CA003520CAXXXX	7/15/2009	Real Property/Mortgage Foreclosure				
032009CA003524CAXXXX	7/15/2009	Real Property/Mortgage Foreclosure				
032009CA003484CAXXXX	7/16/2009	Real Property/Mortgage Foreclosure		1/11/2010	Dismissed	should be dismissed re: vol
032009CA003514CAXXXX	7/16/2009	Real Property/Mortgage Foreclosure		8/26/2010	Dismissed	
032009CA003527CAXXXX	7/16/2009	Real Property/Mortgage Foreclosure				
032009CA003530CAXXXX	7/16/2009	Real Property/Mortgage Foreclosure				
032009CA003531CAXXXX	7/16/2009	Real Property/Mortgage Foreclosure				
032009CA003535CAXXXX	7/16/2009	Real Property/Mortgage Foreclosure		10/20/2010	Dismissed	
032009CA003543CAXXXX	7/16/2009	Real Property/Mortgage Foreclosure				
032009CA003487CAXXXX	7/16/2009	Real Property/Mortgage Foreclosure		9/30/2010	Dismissed	

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032009CA003548CAXXXX	7/17/2009	Real Property/Mortgage Foreclosure			
032009CA003550CAXXXX	7/17/2009	Real Property/Mortgage Foreclosure			
032009CA003555CAXXXX	7/17/2009	Real Property/Mortgage Foreclosure			
032009CA003557CAXXXX	7/17/2009	Real Property/Mortgage Foreclosure			
032009CA003559CAXXXX	7/17/2009	Real Property/Mortgage Foreclosure			
032009CA003564CAXXXX	7/17/2009	Real Property/Mortgage Foreclosure			
032009CA003544CAXXXX	7/17/2009	Real Property/Mortgage Foreclosure			
032009CA003556CAXXXX	7/17/2009	Real Property/Mortgage Foreclosure			
032009CA003540CAXXXX	7/20/2009	Real Property/Mortgage Foreclosure			
032009CA003541CAXXXX	7/20/2009	Real Property/Mortgage Foreclosure	7/14/2010	Dismissed	
032009CA003568CAXXXX	7/20/2009	Real Property/Mortgage Foreclosure			12 mo
032009CA003571CAXXXX	7/20/2009	Real Property/Mortgage Foreclosure	7/20/2010	Dismissed	
032009CA003576CAXXXX	7/20/2009	Real Property/Mortgage Foreclosure			
032009CA003578CAXXXX	7/20/2009	Real Property/Mortgage Foreclosure			6 mo plus
032009CA003580CAXXXX	7/20/2009	Real Property/Mortgage Foreclosure			
032009CA003581CAXXXX	7/20/2009	Real Property/Mortgage Foreclosure			10 mo plus
032009CA003583CAXXXX	7/20/2009	Real Property/Mortgage Foreclosure			6 mo
032009CA003584CAXXXX	7/20/2009	Real Property/Mortgage Foreclosure	10/13/2010	Dismissed	
032009CA003589CAXXXX	7/20/2009	Real Property/Mortgage Foreclosure	7/9/2010	Summary/Final Judgement	
032009CA003590CAXXXX	7/20/2009	Real Property/Mortgage Foreclosure			10 plus mo
032009CA003562CAXXXX	7/21/2009	Real Property/Mortgage Foreclosure			10 mo plus
032009CA003595CAXXXX	7/21/2009	Real Property/Mortgage Foreclosure			
032009CA003605CAXXXX	7/21/2009	Real Property/Mortgage Foreclosure			
032009CA003606CAXXXX	7/21/2009	Real Property/Mortgage Foreclosure	9/8/2010	Dismissed	
032009CA003612CAXXXX	7/22/2009	Real Property/Mortgage Foreclosure	7/19/2010	Summary/Final Judgement	
032009CA003615CAXXXX	7/22/2009	Real Property/Mortgage Foreclosure			
032009CA003617CAXXXX	7/22/2009	Real Property/Mortgage Foreclosure			12MO
032009CA003625CAXXXX	7/22/2009	Real Property/Mortgage Foreclosure			8 MO
032009CA003626CAXXXX	7/22/2009	Real Property/Mortgage Foreclosure	8/5/2010	Dismissed	
032009CA003628CAXXXX	7/22/2009	Real Property/Mortgage Foreclosure			
032009CA003631CAXXXX	7/22/2009	Real Property/Mortgage Foreclosure			
032009CA003632CAXXXX	7/22/2009	Real Property/Mortgage Foreclosure			
032009CA003635CAXXXX	7/22/2009	Real Property/Mortgage Foreclosure			6 MO

032009CA003618CAXXXX	7/22/2009	Real Property/Mortgage Foreclosure			
032009CA003624CAXXXX	7/22/2009	Real Property/Mortgage Foreclosure	10/26/2010	Dismissed	
032009CA003613CAXXXX	7/22/2009	Real Property/Mortgage Foreclosure			12 MO
032009CA003639CAXXXX	7/22/2009	Real Property/Mortgage Foreclosure			
032009CA003643CAXXXX	7/23/2009	Real Property/Mortgage Foreclosure			12 MO
032009CA003644CAXXXX	7/23/2009	Real Property/Mortgage Foreclosure			12 MO
032009CA003648CAXXXX	7/23/2009	Real Property/Mortgage Foreclosure			
032009CA003649CAXXXX	7/23/2009	Real Property/Mortgage Foreclosure			
032009CA003655CAXXXX	7/23/2009	Real Property/Mortgage Foreclosure			12 MO
032009CA003656CAXXXX	7/23/2009	Real Property/Mortgage Foreclosure			12 MO
032009CA003658CAXXXX	7/23/2009	Real Property/Mortgage Foreclosure			
032009CA003662CAXXXX	7/23/2009	Real Property/Mortgage Foreclosure	9/1/2010	Summary/Final Judgement	
032009CA003665CAXXXX	7/23/2009	Real Property/Mortgage Foreclosure	9/1/2010	Summary/Final Judgement	
032009CA003666CAXXXX	7/23/2009	Real Property/Mortgage Foreclosure			
032009CA003667CAXXXX	7/23/2009	Real Property/Mortgage Foreclosure	7/22/2010	Summary/Final Judgement	
032009CA003670CAXXXX	7/23/2009	Real Property/Mortgage Foreclosure			
032009CA003676CAXXXX	7/23/2009	Real Property/Mortgage Foreclosure			
032009CA003678CAXXXX	7/23/2009	Real Property/Mortgage Foreclosure			6 MO
032009CA003679CAXXXX	7/23/2009	Real Property/Mortgage Foreclosure			
032009CA003685CAXXXX	7/23/2009	Real Property/Mortgage Foreclosure			10 MO
032009CA003696CAXXXX	7/24/2009	Real Property/Mortgage Foreclosure			
032009CA003703CAXXXX	7/24/2009	Real Property/Mortgage Foreclosure			
032009CA003706CAXXXX	7/24/2009	Real Property/Mortgage Foreclosure			12 MO
032009CA003709CAXXXX	7/24/2009	Real Property/Mortgage Foreclosure			
032009CA003704CAXXXX	7/24/2009	Real Property/Mortgage Foreclosure			
032009CA003711CAXXXX	7/27/2009	Real Property/Mortgage Foreclosure			
032009CA003714CAXXXX	7/27/2009	Real Property/Mortgage Foreclosure	8/11/2010	Summary/Final Judgement	
032009CA003716CAXXXX	7/27/2009	Real Property/Mortgage Foreclosure	8/18/2010	Summary/Final Judgement	
032009CA003726CAXXXX	7/27/2009	Real Property/Mortgage Foreclosure	9/8/2010	Dismissed	
032009CA003731CAXXXX	7/27/2009	Real Property/Mortgage Foreclosure			12 MO
032009CA003736CAXXXX	7/27/2009	Real Property/Mortgage Foreclosure			
032009CA003740CAXXXX	7/27/2009	Real Property/Mortgage Foreclosure	7/22/2010	Summary/Final Judgement	
032009CA003743CAXXXX	7/27/2009	Real Property/Mortgage Foreclosure			

032009CA003690CAXXXX	7/27/2009	Real Property/Mortgage Foreclosure	3/1/2010	8/18/2009	Summary/Final Judgement	
032009CA003730CAXXXX	7/28/2009	Real Property/Mortgage Foreclosure				
032009CA003739CAXXXX	7/28/2009	Real Property/Mortgage Foreclosure		8/4/2010	Summary/Final Judgement	
032009CA003754CAXXXX	7/28/2009	Real Property/Mortgage Foreclosure		7/15/2010	Summary/Final Judgement	
032009CA003755CAXXXX	7/28/2009	Real Property/Mortgage Foreclosure	9/8/2010	8/2/2010	Summary/Final Judgement	
032009CA003761CAXXXX	7/29/2009	Real Property/Mortgage Foreclosure				
032009CA003762CAXXXX	7/29/2009	Real Property/Mortgage Foreclosure				
032009CA003764CAXXXX	7/29/2009	Real Property/Mortgage Foreclosure				
032009CA003771CAXXXX	7/29/2009	Real Property/Mortgage Foreclosure				
032009CA003772CAXXXX	7/29/2009	Real Property/Mortgage Foreclosure				
032009CA003769CAXXXX	7/30/2009	Real Property/Mortgage Foreclosure				
032009CA003777CAXXXX	7/30/2009	Real Property/Mortgage Foreclosure				12 MO
032009CA003783CAXXXX	7/30/2009	Real Property/Mortgage Foreclosure				12 MO
032009CA003784CAXXXX	7/30/2009	Real Property/Mortgage Foreclosure				12 MO
032009CA003786CAXXXX	7/30/2009	Real Property/Mortgage Foreclosure				
032009CA003788CAXXXX	7/30/2009	Real Property/Mortgage Foreclosure				
032009CA003791CAXXXX	7/30/2009	Real Property/Mortgage Foreclosure				12 MO
032009CA003797CAXXXX	7/30/2009	Real Property/Mortgage Foreclosure		7/12/2010	Summary/Final Judgement	
032009CA003798CAXXXX	7/30/2009	Real Property/Mortgage Foreclosure				
032009CA003803CAXXXX	7/30/2009	Real Property/Mortgage Foreclosure		9/1/2010	Dismissed	
032009CA003782CAXXXX	7/30/2009	Real Property/Mortgage Foreclosure				
032009CA003813CAXXXX	7/31/2009	Real Property/Mortgage Foreclosure				
032009CA003815CAXXXX	7/31/2009	Real Property/Mortgage Foreclosure		10/19/2010	Dismissed	
032009CA003823CAXXXX	7/31/2009	Real Property/Mortgage Foreclosure				
032009CA003826CAXXXX	7/31/2009	Real Property/Mortgage Foreclosure				
032009CA003831CAXXXX	7/31/2009	Real Property/Mortgage Foreclosure				1 MO
032009CA003843CAXXXX	7/31/2009	Real Property/Mortgage Foreclosure	8/13/2010	7/28/2010	Summary/Final Judgement	
032009CA003825CAXXXX	7/31/2009	Real Property/Mortgage Foreclosure				
032009CA003835CAXXXX	7/31/2009	Real Property/Mortgage Foreclosure		7/15/2010	Summary/Final Judgement	
032009CA003832CAXXXX	7/31/2009	Real Property/Mortgage Foreclosure				
032009CA003834CAXXXX	7/31/2009	Real Property/Mortgage Foreclosure				
032009CA003842CAXXXX	7/31/2009	Real Property/Mortgage Foreclosure				
032009CA003844CAXXXX	8/3/2009	Real Property/Mortgage Foreclosure				

032009CA003855CAXXXX	8/3/2009	Real Property/Mortgage Foreclosure			
032009CA003861CAXXXX	8/3/2009	Real Property/Mortgage Foreclosure			6 MO
032009CA003862CAXXXX	8/4/2009	Real Property/Mortgage Foreclosure			
032009CA003870CAXXXX	8/4/2009	Real Property/Mortgage Foreclosure			9 MO
032009CA003874CAXXXX	8/4/2009	Real Property/Mortgage Foreclosure			
032009CA003878CAXXXX	8/4/2009	Real Property/Mortgage Foreclosure	10/26/2010	Dismissed	
032009CA003880CAXXXX	8/4/2009	Real Property/Mortgage Foreclosure	10/25/2010	Dismissed	
032009CA003885CAXXXX	8/4/2009	Real Property/Mortgage Foreclosure			should be closed by clerk F
032009CA003894CAXXXX	8/4/2009	Real Property/Mortgage Foreclosure			
032009CA003864CAXXXX	8/4/2009	Real Property/Mortgage Foreclosure			
032009CA003895CAXXXX	8/4/2009	Real Property/Mortgage Foreclosure	9/22/2010	Summary/Final Judgement	
032009CA003859CAXXXX	8/5/2009	Real Property/Mortgage Foreclosure			10 mo plus
032009CA003871CAXXXX	8/5/2009	Real Property/Mortgage Foreclosure			10 mo plus
032009CA003904CAXXXX	8/5/2009	Real Property/Mortgage Foreclosure			10 mo plus
032009CA003906CAXXXX	8/5/2009	Real Property/Mortgage Foreclosure			10 mo plus
032009CA003908CAXXXX	8/5/2009	Real Property/Mortgage Foreclosure	10/4/2010	Dismissed	
032009CA003910CAXXXX	8/5/2009	Real Property/Mortgage Foreclosure			
032009CA003913CAXXXX	8/5/2009	Real Property/Mortgage Foreclosure			
032009CA003916CAXXXX	8/5/2009	Real Property/Mortgage Foreclosure	9/13/2010	Dismissed	
032009CA003931CAXXXX	8/5/2009	Real Property/Mortgage Foreclosure			10 mo plus
032009CA003940CAXXXX	8/5/2009	Real Property/Mortgage Foreclosure			
032009CA003942CAXXXX	8/5/2009	Real Property/Mortgage Foreclosure			10 mo plus
032009CA003960CAXXXX	8/5/2009	Real Property/Mortgage Foreclosure	9/8/2010	Dismissed	
032009CA003966CAXXXX	8/5/2009	Real Property/Mortgage Foreclosure	7/20/2010	Dismissed	
032009CA003943CAXXXX	8/5/2009	Real Property/Mortgage Foreclosure			more than 10mo
032009CA003952CAXXXX	8/5/2009	Real Property/Mortgage Foreclosure	8/18/2010	Summary/Final Judgement	
032009CA003890CAXXXX	8/5/2009	Real Property/Mortgage Foreclosure	5/12/2010	3/24/2010	Summary/Final Judgement
032009CA003903CAXXXX	8/6/2009	Real Property/Mortgage Foreclosure			
032009CA003986CAXXXX	8/6/2009	Real Property/Mortgage Foreclosure			
032009CA003987CAXXXX	8/6/2009	Real Property/Mortgage Foreclosure	7/12/2010	Dismissed	
032009CA003989CAXXXX	8/6/2009	Real Property/Mortgage Foreclosure			
032009CA003991CAXXXX	8/6/2009	Real Property/Mortgage Foreclosure			
032009CA003953CAXXXX	8/7/2009	Real Property/Mortgage Foreclosure			

131
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032009CA003997CAXXXX	8/7/2009	Real Property/Mortgage Foreclosure				more than 10 mo
032009CA004004CAXXXX	8/7/2009	Real Property/Mortgage Foreclosure		9/1/2010	Summary/Final Judgement	
032009CA004010CAXXXX	8/7/2009	Real Property/Mortgage Foreclosure				
032009CA004013CAXXXX	8/7/2009	Real Property/Mortgage Foreclosure				
032009CA004039CAXXXX	8/7/2009	Real Property/Mortgage Foreclosure				
032009CA003972CAXXXX	8/7/2009	Real Property/Mortgage Foreclosure				
032009CA003956CAXXXX	8/7/2009	Real Property/Mortgage Foreclosure				
032009CA003992CAXXXX	8/7/2009	Real Property/Mortgage Foreclosure				
032009CA004050CAXXXX	8/10/2009	Real Property/Mortgage Foreclosure		8/16/2010	Dismissed	
032009CA004045CAXXXX	8/10/2009	Real Property/Mortgage Foreclosure	3/1/2010	2/17/2010	Summary/Final Judgement	
032009CA004006CAXXXX	8/11/2009	Real Property/Mortgage Foreclosure				
032009CA004032CAXXXX	8/11/2009	Real Property/Mortgage Foreclosure		8/18/2010	Summary/Final Judgement	
032009CA004040CAXXXX	8/11/2009	Real Property/Mortgage Foreclosure		8/25/2010	Summary/Final Judgement	
032009CA004007CAXXXX	8/11/2009	Real Property/Mortgage Foreclosure	8/5/2010	2/12/2010	Summary/Final Judgement	
032009CA004026CAXXXX	8/12/2009	Real Property/Mortgage Foreclosure				
032009CA004029CAXXXX	8/12/2009	Real Property/Mortgage Foreclosure		9/8/2010	Dismissed	
032009CA004037CAXXXX	8/12/2009	Real Property/Mortgage Foreclosure				10 mo
032009CA004044CAXXXX	8/12/2009	Real Property/Mortgage Foreclosure				10 mo
032009CA004060CAXXXX	8/12/2009	Real Property/Mortgage Foreclosure		10/4/2010	Dismissed	
032009CA004065CAXXXX	8/12/2009	Real Property/Mortgage Foreclosure		9/8/2010	Dismissed	10 mo
032009CA004070CAXXXX	8/12/2009	Real Property/Mortgage Foreclosure		9/8/2010	Dismissed	
032009CA004061CAXXXX	8/13/2009	Real Property/Mortgage Foreclosure				
032009CA004077CAXXXX	8/13/2009	Real Property/Mortgage Foreclosure				
032009CA004078CAXXXX	8/13/2009	Real Property/Mortgage Foreclosure				
032009CA004079CAXXXX	8/13/2009	Real Property/Mortgage Foreclosure				
032009CA004122CAXXXX	8/13/2009	Real Property/Mortgage Foreclosure		7/22/2010	Summary/Final Judgement	
032009CA004151CAXXXX	8/13/2009	Real Property/Mortgage Foreclosure				
032009CA004153CAXXXX	8/13/2009	Real Property/Mortgage Foreclosure				
032009CA004156CAXXXX	8/13/2009	Real Property/Mortgage Foreclosure				
032009CA004046CAXXXX	8/13/2009	Real Property/Mortgage Foreclosure				
032009CA004066CAXXXX	8/14/2009	Real Property/Mortgage Foreclosure		8/2/2010	Dismissed	
032009CA004068CAXXXX	8/14/2009	Real Property/Mortgage Foreclosure				10 mo
032009CA004168CAXXXX	8/14/2009	Real Property/Mortgage Foreclosure		9/28/2009	Dismissed	

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032009CA004173CAXXXX	8/14/2009	Real Property/Mortgage Foreclosure				
032009CA004097CAXXXX	8/17/2009	Real Property/Mortgage Foreclosure				10 mo
032009CA004181CAXXXX	8/17/2009	Real Property/Mortgage Foreclosure				10 mo
032009CA004192CAXXXX	8/18/2009	Real Property/Mortgage Foreclosure				
032009CA004193CAXXXX	8/18/2009	Real Property/Mortgage Foreclosure				
032009CA004194CAXXXX	8/18/2009	Real Property/Mortgage Foreclosure				
032009CA004196CAXXXX	8/18/2009	Real Property/Mortgage Foreclosure				10 mo
032009CA004174CAXXXX	8/18/2009	Real Property/Mortgage Foreclosure				
032009CA004208CAXXXX	8/18/2009	Real Property/Mortgage Foreclosure	6/4/2010	1/19/2010	Summary/Final Judgement	
032009CA004189CAXXXX	8/19/2009	Real Property/Mortgage Foreclosure				10 mo
032009CA004209CAXXXX	8/19/2009	Real Property/Mortgage Foreclosure				
032009CA004213CAXXXX	8/19/2009	Real Property/Mortgage Foreclosure				10 mo
032009CA004225CAXXXX	8/19/2009	Real Property/Mortgage Foreclosure				
032009CA004228CAXXXX	8/19/2009	Real Property/Mortgage Foreclosure				
032009CA004229CAXXXX	8/19/2009	Real Property/Mortgage Foreclosure				10 mo
032009CA004240CAXXXX	8/19/2009	Real Property/Mortgage Foreclosure		7/22/2010	Summary/Final Judgement	
032009CA004241CAXXXX	8/19/2009	Real Property/Mortgage Foreclosure				
032009CA004214CAXXXX	8/19/2009	Real Property/Mortgage Foreclosure				10 mo plus
032009CA004206CAXXXX	8/20/2009	Real Property/Mortgage Foreclosure				
032009CA004234CAXXXX	8/20/2009	Real Property/Mortgage Foreclosure				
032009CA004248CAXXXX	8/20/2009	Real Property/Mortgage Foreclosure		7/20/2010	Summary/Final Judgement	
032009CA004275CAXXXX	8/20/2009	Real Property/Mortgage Foreclosure				
032009CA004278CAXXXX	8/20/2009	Real Property/Mortgage Foreclosure				
032009CA004271CAXXXX	8/20/2009	Real Property/Mortgage Foreclosure				
032009CA004281CAXXXX	8/20/2009	Real Property/Mortgage Foreclosure				
032009CA004264CAXXXX	8/21/2009	Real Property/Mortgage Foreclosure		7/22/2010	Dismissed	
032009CA004266CAXXXX	8/21/2009	Real Property/Mortgage Foreclosure				
032009CA004277CAXXXX	8/21/2009	Real Property/Mortgage Foreclosure				
032009CA004288CAXXXX	8/21/2009	Real Property/Mortgage Foreclosure				
032009CA004315CAXXXX	8/24/2009	Real Property/Mortgage Foreclosure				
032009CA004323CAXXXX	8/24/2009	Real Property/Mortgage Foreclosure				
032009CA004326CAXXXX	8/24/2009	Real Property/Mortgage Foreclosure				
032009CA004330CAXXXX	8/24/2009	Real Property/Mortgage Foreclosure				

032009CA004307CAXXXX	8/24/2009	Real Property/Mortgage Foreclosure			
032009CA004298CAXXXX	8/25/2009	Real Property/Mortgage Foreclosure			
032009CA004336CAXXXX	8/25/2009	Real Property/Mortgage Foreclosure			
032009CA004345CAXXXX	8/25/2009	Real Property/Mortgage Foreclosure			
032009CA004357CAXXXX	8/25/2009	Real Property/Mortgage Foreclosure			
032009CA004360CAXXXX	8/25/2009	Real Property/Mortgage Foreclosure		7/7/2010	Dismissed
032009CA004333CAXXXX	8/25/2009	Real Property/Mortgage Foreclosure		8/4/2010	Summary/Final Judgement
032009CA004340CAXXXX	8/25/2009	Real Property/Mortgage Foreclosure	4/30/2010	3/1/2010	Summary/Final Judgement
032009CA004320CAXXXX	8/26/2009	Real Property/Mortgage Foreclosure			
032009CA004367CAXXXX	8/26/2009	Real Property/Mortgage Foreclosure		7/20/2010	Summary/Final Judgement
032009CA004369CAXXXX	8/26/2009	Real Property/Mortgage Foreclosure			
032009CA004372CAXXXX	8/26/2009	Real Property/Mortgage Foreclosure		10/22/2010	Dismissed
032009CA004380CAXXXX	8/26/2009	Real Property/Mortgage Foreclosure			
032009CA004386CAXXXX	8/26/2009	Real Property/Mortgage Foreclosure			
032009CA004356CAXXXX	8/27/2009	Real Property/Mortgage Foreclosure			
032009CA004366CAXXXX	8/27/2009	Real Property/Mortgage Foreclosure		7/21/2010	Summary/Final Judgement
032009CA004373CAXXXX	8/27/2009	Real Property/Mortgage Foreclosure			
032009CA004400CAXXXX	8/27/2009	Real Property/Mortgage Foreclosure			
032009CA004403CAXXXX	8/27/2009	Real Property/Mortgage Foreclosure			
032009CA004407CAXXXX	8/27/2009	Real Property/Mortgage Foreclosure			
032009CA004409CAXXXX	8/27/2009	Real Property/Mortgage Foreclosure			
032009CA004410CAXXXX	8/27/2009	Real Property/Mortgage Foreclosure			
032009CA004411CAXXXX	8/27/2009	Real Property/Mortgage Foreclosure			
032009CA004418CAXXXX	8/27/2009	Real Property/Mortgage Foreclosure			
032009CA004419CAXXXX	8/27/2009	Real Property/Mortgage Foreclosure		10/4/2010	Summary/Final Judgement
032009CA004378CAXXXX	8/27/2009	Real Property/Mortgage Foreclosure			
032009CA004415CAXXXX	8/27/2009	Real Property/Mortgage Foreclosure			
032009CA004425CAXXXX	8/27/2009	Real Property/Mortgage Foreclosure		8/18/2010	Summary/Final Judgement
032009CA004423CAXXXX	8/28/2009	Real Property/Mortgage Foreclosure		7/20/2010	Dismissed
032009CA004427CAXXXX	8/28/2009	Real Property/Mortgage Foreclosure			
032009CA004429CAXXXX	8/28/2009	Real Property/Mortgage Foreclosure			
032009CA004391CAXXXX	8/28/2009	Real Property/Mortgage Foreclosure			
032009CA004392CAXXXX	8/28/2009	Real Property/Mortgage Foreclosure	3/3/2010	12/15/2009	Summary/Final Judgement

032009CA004413CAXXXX	8/31/2009	Real Property/Mortgage Foreclosure			
032009CA004414CAXXXX	8/31/2009	Real Property/Mortgage Foreclosure	7/21/2010	Summary/Final Judgement	
032009CA004422CAXXXX	8/31/2009	Real Property/Mortgage Foreclosure			
032009CA004432CAXXXX	8/31/2009	Real Property/Mortgage Foreclosure			
032009CA004433CAXXXX	8/31/2009	Real Property/Mortgage Foreclosure			
032009CA004437CAXXXX	8/31/2009	Real Property/Mortgage Foreclosure			
032009CA004438CAXXXX	8/31/2009	Real Property/Mortgage Foreclosure			
032009CA004462CAXXXX	8/31/2009	Real Property/Mortgage Foreclosure			
032009CA004458CAXXXX	8/31/2009	Real Property/Mortgage Foreclosure			
032009CA004436CAXXXX	8/31/2009	Real Property/Mortgage Foreclosure			
032009CA004416CAXXXX	8/31/2009	Real Property/Mortgage Foreclosure			
032009CA004446CAXXXX	9/1/2009	Real Property/Mortgage Foreclosure			
032009CA004463CAXXXX	9/1/2009	Real Property/Mortgage Foreclosure			
032009CA004467CAXXXX	9/1/2009	Real Property/Mortgage Foreclosure			
032009CA004454CAXXXX	9/1/2009	Real Property/Mortgage Foreclosure			
032009CA004464CAXXXX	9/1/2009	Real Property/Mortgage Foreclosure			vol dis 3/12/10 clerk should
032009CA004460CAXXXX	9/1/2009	Real Property/Mortgage Foreclosure	7/6/2010	3/16/2010	Summary/Final Judgement
032009CA004473CAXXXX	9/2/2009	Real Property/Mortgage Foreclosure			
032009CA004474CAXXXX	9/2/2009	Real Property/Mortgage Foreclosure	10/11/2010	Dismissed	
032009CA004475CAXXXX	9/2/2009	Real Property/Mortgage Foreclosure			
032009CA004479CAXXXX	9/2/2009	Real Property/Mortgage Foreclosure	8/11/2010	Summary/Final Judgement	
032009CA004481CAXXXX	9/2/2009	Real Property/Mortgage Foreclosure	8/11/2010	Summary/Final Judgement	
032009CA004483CAXXXX	9/2/2009	Real Property/Mortgage Foreclosure			
032009CA004485CAXXXX	9/2/2009	Real Property/Mortgage Foreclosure			
032009CA004491CAXXXX	9/2/2009	Real Property/Mortgage Foreclosure			
032009CA004492CAXXXX	9/2/2009	Real Property/Mortgage Foreclosure			
032009CA004494CAXXXX	9/2/2009	Real Property/Mortgage Foreclosure	10/4/2010	Unknown	
032009CA004500CAXXXX	9/2/2009	Real Property/Mortgage Foreclosure			
032009CA004504CAXXXX	9/2/2009	Real Property/Mortgage Foreclosure	8/10/2010	Summary/Final Judgement	
032009CA004505CAXXXX	9/2/2009	Real Property/Mortgage Foreclosure			
032009CA004506CAXXXX	9/2/2009	Real Property/Mortgage Foreclosure			
032009CA004510CAXXXX	9/2/2009	Real Property/Mortgage Foreclosure			
032009CA004488CAXXXX	9/2/2009	Real Property/Mortgage Foreclosure			

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032009CA004512CAXXXX	9/3/2009	Real Property/Mortgage Foreclosure		10/25/2010	Summary/Final Judgement
032009CA004513CAXXXX	9/3/2009	Real Property/Mortgage Foreclosure			
032009CA004516CAXXXX	9/3/2009	Real Property/Mortgage Foreclosure	4/23/2010	3/10/2010	Summary/Final Judgement
032009CA004524CAXXXX	9/4/2009	Real Property/Mortgage Foreclosure		8/25/2010	Summary/Final Judgement
032009CA004526CAXXXX	9/4/2009	Real Property/Mortgage Foreclosure			
032009CA004529CAXXXX	9/4/2009	Real Property/Mortgage Foreclosure			
032009CA004530CAXXXX	9/4/2009	Real Property/Mortgage Foreclosure			
032009CA004532CAXXXX	9/4/2009	Real Property/Mortgage Foreclosure		9/14/2010	Dismissed
032009CA004567CAXXXX	9/4/2009	Real Property/Mortgage Foreclosure			
032009CA004566CAXXXX	9/8/2009	Real Property/Mortgage Foreclosure			
032009CA002472CAXXXX	9/9/2009	Real Property/Mortgage Foreclosure			
032009CA002601CAXXXX	9/9/2009	Real Property/Mortgage Foreclosure		9/1/2010	Summary/Final Judgement
032009CA004577CAXXXX	9/9/2009	Real Property/Mortgage Foreclosure			
032009CA004578CAXXXX	9/9/2009	Real Property/Mortgage Foreclosure		8/3/2010	Summary/Final Judgement
032009CA004583CAXXXX	9/9/2009	Real Property/Mortgage Foreclosure			
032009CA004618CAXXXX	9/9/2009	Real Property/Mortgage Foreclosure		9/8/2010	Summary/Final Judgement
032009CA004585CAXXXX	9/9/2009	Real Property/Mortgage Foreclosure			
032009CA004624CAXXXX	9/10/2009	Real Property/Mortgage Foreclosure		8/3/2010	Dismissed
032009CA004613CAXXXX	9/10/2009	Real Property/Mortgage Foreclosure			
032009CA004622CAXXXX	9/10/2009	Real Property/Mortgage Foreclosure			
032009CA004625CAXXXX	9/11/2009	Real Property/Mortgage Foreclosure			
032009CA004626CAXXXX	9/11/2009	Real Property/Mortgage Foreclosure		8/2/2010	Summary/Final Judgement
032009CA004627CAXXXX	9/11/2009	Real Property/Mortgage Foreclosure			
032009CA004629CAXXXX	9/11/2009	Real Property/Mortgage Foreclosure			
032009CA004631CAXXXX	9/11/2009	Real Property/Mortgage Foreclosure			
032009CA004641CAXXXX	9/14/2009	Real Property/Mortgage Foreclosure			
032009CA004646CAXXXX	9/14/2009	Real Property/Mortgage Foreclosure			
032009CA004649CAXXXX	9/14/2009	Real Property/Mortgage Foreclosure		10/13/2010	Summary/Final Judgement
032009CA004669CAXXXX	9/14/2009	Real Property/Mortgage Foreclosure		9/27/2010	Dismissed
032009CA004673CAXXXX	9/14/2009	Real Property/Mortgage Foreclosure			
032009CA004684CAXXXX	9/14/2009	Real Property/Mortgage Foreclosure		9/8/2010	Dismissed
032009CA004661CAXXXX	9/15/2009	Real Property/Mortgage Foreclosure			
032009CA004690CAXXXX	9/16/2009	Real Property/Mortgage Foreclosure			

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