Florida Senate - 2004

By Senator Campbell

	32-653D-04 See HB 955
1	A bill to be entitled
2	An act relating to judgment liens; amending s.
3	55.141, F.S.; revising provisions relating to
4	satisfaction of judgments and decrees;
5	eliminating authority of judges to act under
6	these provisions when there is no clerk of
7	court; revising requirements of clerk when
8	accepting payment for satisfaction of a
9	judgment and executing and recording a
10	satisfaction of judgment; providing a sample
11	form to be used by a clerk when recording a
12	satisfaction of judgment; revising provisions
13	relating to notification of satisfaction of
14	judgment to a judgment holder; amending s.
15	55.202, F.S.; revising procedures for acquiring
16	a judgment lien; providing court authorization
17	to file a judgment lien certificate before a
18	judgment becomes final under certain
19	circumstances; providing effect; amending s.
20	55.204, F.S.; revising provisions relating to
21	continuation of judgment liens; revising
22	provisions requiring the Department of State to
23	maintain certain files and information;
24	amending s. 55.205, F.S.; deleting a provision
25	authorizing certain creditors to bring certain
26	actions against property of a debtor; amending
27	ss. 55.602, 55.603, 55.604, 55.605, and 55.606,
28	F.S.; revising provisions relating to foreign
29	judgments to apply only to out-of-country
30	foreign judgments; amending s. 56.21, F.S.;
31	revising requirements for notices of a levy and
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SB 3012

1 execution sale; amending s. 56.27, F.S.; 2 clarifying provisions relating to payment of 3 money received under execution; amending s. 4 56.29, F.S.; revising requirements regarding 5 supplementary proceedings for unsatisfied б judgments; amending s. 222.01, F.S.; revising 7 provisions relating to designation of homestead property by the owner prior to levy to include 8 9 foreign judgments; amending s. 319.27, F.S.; 10 correcting a cross-reference; amending s. 11 679.1021, F.S.; revising a definition of "lien creditor"; providing effective dates. 12 13 14 Be It Enacted by the Legislature of the State of Florida: 15 Section 1. Section 55.141, Florida Statutes, as 16 17 amended by section 69 of chapter 2003-402, Laws of Florida, is 18 amended to read: 19 55.141 Satisfaction of judgments and decrees; duties 20 of clerk and judge.--21 (1) All judgments and decrees for the payment of money rendered in the courts of this state and which have become 22 final, may be satisfied at any time prior to the actual levy 23 24 of execution issued thereon by payment of the full amount of 25 such judgment or decree, with interest thereon, plus the costs of the issuance, if any, of execution thereon into the 26 27 registry of the court where rendered. 28 (2) Upon such payment, the clerk, or the judge if 29 there is no clerk, shall execute issue his or her receipt therefor and shall record in the official records a 30 31 satisfaction of judgment, provided by the judgment holder, 2 **CODING:**Words stricken are deletions; words underlined are additions.

1 upon payment of the recording charge prescribed in s. 28.24(12). Upon payment in the amount required in subsection 2 3 (1) and the recording charge required by this subsection and execution and recordation of the satisfaction by the clerk, 4 5 any lien created by such judgment is satisfied and discharged. б s. 28.24(12) plus the necessary costs of mailing to the clerk 7 or judge. The clerk or judge shall formally notify the owner of record of such judgment or decree, if such person and his 8 9 or her address are known to the clerk or judge receiving such 10 payment, and, upon request therefor, shall pay over to the person entitled, or to his or her order, the full amount of 11 the payment so received, less his or her fees for issuing 12 13 execution on such judgment or decree, if any has been issued, and less his or her fees for receiving into and paying out of 14 15 the registry of the court such payment, together with the fees of the clerk for receiving into and paying such money out of 16 17 the registry of the court. The satisfaction of judgment executed by the clerk 18 (3) 19 shall be substantially in the following form: 20 Satisfaction of Judgment by Clerk 21 22 The undersigned Clerk acknowledges on this 23 day of 24 (month), (year), receipt from (identity of party making payment) of \$ (total amount received), comprised of \$ 25 face amount of the judgment; \$ interest accruing on the 26 27 judgment through the date of payment; \$ costs of issuance 28 of any execution; and \$ for recording. 29 30 Pursuant to section 55.141, Florida Statutes, said sum is paid 31 to satisfy the lien and to discharge that certain final 3

1 judgment in favor of (name of judgment holder) whose last known address, if known, is (address if shown on face of 2 3 judgment or in recorded affidavit pursuant to section 4 55.10(1), Florida Statutes,) against (name of judgment debtor) 5 recorded in Official Records Volume/Book , page of the б public records of County, Florida. 7 8 Upon the execution of this satisfaction, said judgment is 9 satisfied and discharged. 10 11 If an address for the judgment holder was provided under section 55.10(1), Florida Statutes, I certify that a copy of 12 this notice has been sent to the judgment holder at said 13 14 address by certified mail with return receipt requested or by 15 registered mail if the notice is to be sent outside the continental United States. 16 17 Clerk of Court 18 19 (4) If an address for the judgment holder was provided under s. 55.10(1), the clerk shall formally send a copy of the 20 satisfaction to the judgment holder at said address by 21 certified mail with return receipt or by registered mail if 22 the notice is to be sent outside the continental United 23 24 States. If an address is not provided under s. 55.10(1) or if delivery cannot be effected to such address, the clerk may, 25 but is not obligated to, make reasonable attempts to locate 26 27 the judgment holder. The discharge of the lien by the issuance 28 of the satisfaction is not dependent upon the delivery of 29 notice by the clerk. 30 (5) Upon application of the judgment holder, the clerk 31 shall pay over to the judgment holder the full amount of the 4

1 payment received, less the clerk's fees for issuing execution on such judgment, if any has been issued; less the clerk's 2 3 fees for receiving into and paying out of the registry of the court such payment; less the clerk's fees for recording the 4 5 satisfaction of judgment; and if the clerk incurred expenses б in locating the judgment holder, less the reasonable expenses 7 so incurred. 8 (3) Full payment of judgments and decrees as in the 9 preceding subsections of this section provided shall 10 constitute full payment and satisfaction thereof and any lien 11 created by such judgment or decree shall thereupon be satisfied and discharged. 12 Section 2. Subsections (2) and (3) of section 55.202, 13 Florida Statutes, are amended to read: 14 15 55.202 Judgments, orders, and decrees; lien on 16 personal property. --17 (2) A judgment lien may be acquired on a judgment 18 debtor's interest in all personal property in this state 19 subject to execution under s. 56.061, other than fixtures, 20 money, negotiable instruments, and mortgages. (a) A judgment lien is acquired by filing a judgment 21 lien certificate in accordance with s. 55.203 with the 22 Department of State after the judgment has become final and if 23 24 the time to move for rehearing has lapsed, no motion for 25 rehearing is pending, and no stay of the judgment or its enforcement is then in effect. A court may authorize, for 26 27 cause shown, the filing of a judgment lien certificate before 28 a judgment has become final when the court has authorized the 29 issuance of a writ of execution in the same matter. A judgment lien certificate not filed in compliance with this subsection 30 31 is permanently void and of no effect.

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1	(b) For any lien, warrant, assessment, or judgment
2	collected by the Department of Revenue, a judgment lien may be
3	acquired by filing the judgment lien certificate information
4	or warrant with the Department of State in accordance with
5	subsection (5).
6	(c) Except as provided in s. 55.208, the effective
7	date of a judgment lien is the date, including the time of
8	day, of filing. Although no lien attaches to property, and a
9	creditor does not become a lien creditor as to liens under
10	chapter 679, until the debtor acquires an interest in the
11	property, priority among competing judgment liens is
12	determined in order of filing date and time.
13	(d) Except as provided in s. 55.204(3), a judgment
14	creditor may file only one effective judgment lien certificate
15	based upon a particular judgment.
16	(3) Except as otherwise provided in s. 55.208, the
17	priority of a judgment lien acquired in accordance with this
18	section or s. $55.204(3)$ is established at the date and time
19	the judgment lien certificate is filed.
20	Section 3. Subsections (4) and (6) of section 55.204,
21	Florida Statutes, are amended to read:
22	55.204 Duration and continuation of judgment lien;
23	destruction of records
24	(4) A judgment lien continues only as to itemized
25	property for an additional 90 days after lapse of the lien.
26	Such judgment lien will continue only if:
27	(a) The property had been itemized and its location
28	described with sufficient particularity in the instructions
29	for levy to permit the sheriff to act;
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1 (b) The instructions for the levy had been delivered 2 to the sheriff prior to the date of lapse of the lien to 3 permit the sheriff to act; and The property was located in the county in which 4 (C) 5 the sheriff has jurisdiction at the time of delivery of the б instruction for levy. Subsequent removal of the property does 7 not defeat the lien. A court may order continuation of the lien beyond the 90-day period on a showing that extraordinary 8 9 circumstances have prevented levy. 10 (6) If no second judgment lien is filed, the 11 Department of State shall maintain each judgment lien file and all information contained therein for a minimum of 1 year 12 after the judgment lien lapses in accordance with this 13 14 section. If a second judgment lien is filed, the department 15 shall maintain both files and all information contained in such files for a minimum of 1 year after the second judgment 16 17 lien lapses. Section 4. Subsection (1) of section 55.205, Florida 18 19 Statutes, is amended to read: 55.205 Effect of judgment lien.--20 (1) A valid judgment lien gives the judgment creditor 21 22 the right to proceed against the property of the debtor through writ of execution, garnishment, or other judicial 23 24 process. A judgment creditor who has not acquired a judgment 25 lien as provided in s. 55.202 or whose lien has lapsed may nevertheless proceed against the judgment debtor's property 26 through any appropriate other judicial process. Such judgment 27 28 creditor proceeding by writ of execution acquires a lien as of 29 the time of levy and only on the property levied upon. Except as provided in s. 55.208, such judgment creditor takes subject 30 31 to the claims and interest of priority judgment creditors. 7

1 Section 5. Subsection (2) of section 55.602, Florida 2 Statutes, is amended to read: 3 55.602 Definitions.--As used in this act, the term: "Out-of-country foreign judgment" means any 4 (2) 5 judgment of a foreign state granting or denying recovery of a б sum of money, other than a judgment for taxes, a fine, or 7 other penalty. Section 6. Section 55.603, Florida Statutes, is 8 amended to read: 9 10 55.603 Applicability. -- This act applies to any 11 out-of-country foreign judgment that is final and conclusive and enforceable where rendered, even though an appeal 12 13 therefrom is pending or is subject to appeal. Section 7. Section 55.604, Florida Statutes, is 14 amended to read: 15 55.604 Recognition and enforcement.--Except as 16 provided in s. 55.605, an out-of-country $\frac{1}{2}$ foreign judgment 17 meeting the requirements of s. 55.603 is conclusive between 18 19 the parties to the extent that it grants or denies recovery of 20 a sum of money. Procedures for recognition and enforceability of an out-of-country a foreign judgment shall be as follows: 21 (1) The out-of-country foreign judgment shall be filed 22 with the clerk of the court and recorded in the public records 23 24 in the county or counties where enforcement is sought. 25 (a) At the time of the recording of an out-of-country a foreign judgment, the judgment creditor shall make and 26 record with the clerk of the circuit court an affidavit 27 setting forth the name, social security number, if known, and 28 29 last known post-office address of the judgment debtor and of the judgment creditor. 30 31

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1 (b) Promptly upon the recording of the out-of-country 2 foreign judgment and the affidavit, the clerk shall mail 3 notice of the recording of the out-of-country foreign 4 judgment, by registered mail with return receipt requested, to 5 the judgment debtor at the address given in the affidavit and б shall make a note of the mailing in the docket. The notice 7 shall include the name and address of the judgment creditor 8 and of the judgment creditor's attorney, if any, in this 9 state. In addition, the judgment creditor may mail a notice of 10 the recording of the judgment to the judgment debtor and may 11 record proof of mailing with the clerk. The failure of the clerk to mail notice of recording will not affect the 12 enforcement proceedings if proof of mailing by the judgment 13 creditor has been recorded. 14 (2) The judgment debtor shall have 30 days after 15 service of the notice to file a notice of objection with the 16 17 clerk of the court specifying the grounds for nonrecognition or nonenforceability under this act. 18 19 (3) Upon the application of any party, and after proper notice, the circuit court shall have jurisdiction to 20 21 conduct a hearing, determine the issues, and enter an appropriate order granting or denying recognition in 22 accordance with the terms of this act. 23 24 (4) If the judgment debtor fails to file a notice of 25 objection within the required time, the clerk of the court shall record a certificate stating that no objection has been 26 27 filed. 28 (5) Upon entry of an order recognizing the 29 out-of-country foreign judgment, or upon recording of the clerk's certificate set forth above, the out-of-country 30 31 9

1 foreign judgment shall be enforced in the same manner as the 2 judgment of a court of this state. 3 (6) Once an order recognizing the out-of-country foreign judgment has been entered by a court of this state, 4 5 the order and a copy of the judgment may be recorded in any б other county of this state without further notice or 7 proceedings, and shall be enforceable in the same manner as 8 the judgment of a court of this state. 9 (7) A lien on real estate in any county shall be 10 created only when there has been recorded in the official 11 records of the county (a) a certified copy of the judgment, and (b) a copy of the clerk's certificate or the order 12 13 recognizing the out-of-country foreign judgment. The priority of such lien will be established as of the time the latter of 14 15 the two recordings has occurred. Such lien may be partially 16 released or satisfied by the person designated pursuant to 17 paragraph (1). (8) A judgment lien on personal property is acquired 18 19 only when a judgment lien certificate is filed in accordance 20 with s. 55.203 with the Department of State. Section 8. Section 55.605, Florida Statutes, is 21 22 amended to read: 55.605 Grounds for nonrecognition.--23 24 (1) An out-of-country A foreign judgment is not conclusive if: 25 (a) The judgment was rendered under a system which 26 does not provide impartial tribunals or procedures compatible 27 28 with the requirements of due process of law. 29 (b) The foreign court did not have personal jurisdiction over the defendant. 30 31

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1 (c) The foreign court did not have jurisdiction over 2 the subject matter. 3 An out-of-country A foreign judgment need not be (2) recognized if: 4 5 (a) The defendant in the proceedings in the foreign б court did not receive notice of the proceedings in sufficient 7 time to enable him or her to defend. The judgment was obtained by fraud. 8 (b) 9 (C) The cause of action or claim for relief on which 10 the judgment is based is repugnant to the public policy of 11 this state. The judgment conflicts with another final and 12 (d) 13 conclusive order. (e) The proceeding in the foreign court was contrary 14 15 to an agreement between the parties under which the dispute in question was to be settled otherwise than by proceedings in 16 17 that court. (f) In the case of jurisdiction based only on personal 18 19 service, the foreign court was a seriously inconvenient forum for the trial of the action. 20 (g) The foreign jurisdiction where judgment was 21 rendered would not give recognition to a similar judgment 22 rendered in this state. 23 Section 9. Section 55.606, Florida Statutes, is 24 25 amended to read: 55.606 Personal jurisdiction. -- The out-of-country 26 foreign judgment shall not be refused recognition for lack of 27 28 personal jurisdiction if: 29 (1) The defendant was served personally in the foreign 30 state; 31

1	(2) The defendant voluntarily appeared in the
2	proceedings, other than for the purpose of protecting property
3	seized or threatened with seizure in the proceedings or of
4	contesting the jurisdiction of the court over him or her;
5	(3) The defendant, prior to the commencement of the
6	proceedings, had agreed to submit to the jurisdiction of the
7	foreign court with respect to the subject matter involved;
8	(4) The defendant was domiciled in the foreign state
9	when the proceedings were instituted, or, being a body
10	corporate, had its principal place of business, was
11	incorporated, or had otherwise acquired corporate status, in
12	the foreign state;
13	(5) The defendant had a business office in the foreign
14	state and the proceedings in the foreign court involved a
15	cause of action or a claim for relief arising out of business
16	done by the defendant through that office in the foreign
17	state; or
18	(6) The defendant operated a motor vehicle or airplane
19	in the foreign state and the proceedings involved a cause of
20	action or claim for relief arising out of such operation.
21	Section 10. Effective October 1, 2004, section 56.21,
22	Florida Statutes, is amended to read:
23	56.21 Execution sales; noticeNotice of all sales
24	under execution shall be given by advertisement once each week
25	for 4 successive weeks in a newspaper published in the county
26	in which the sale is to take place. The time of such notice
27	may be shortened in the discretion of the court from which the
28	execution issued, upon affidavit that the property to be sold
29	is subject to decay and will not sell for its full value if
30	held until date of sale. On or before the date of the first
31	publication or posting of the notice of sale, a copy of the
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notice of sale shall be furnished by certified mail to the 1 2 attorney of record of the judgment debtor, or to the judgment 3 debtor at the judgment debtor's last known address if the 4 judgment debtor does not have an attorney of record. Such copy 5 of the notice of sale shall be mailed even though a default б judgment was entered. When levying upon personal property, a 7 notice of such levy and execution sale and a copy of the affidavit required by s. 56.27(4) shall be sent by the sheriff 8 9 made by the levying creditor to the attorneys attorney of 10 record of all the judgment creditors, creditor or to all the 11 judgment creditors who do not have an attorney of record, creditor who have has acquired a judgment lien as provided in 12 s. 55.202 or s. 55.204(3), and whose liens have not lapsed at 13 14 the time of levy, at the address listed in the judgment lien certificate, or, if amended, in any amendment to the judgment 15 lien certificate, and to all secured creditors who have filed 16 17 financing statements as provided in part V of chapter 679 s. 679.401 in the name of the judgment debtor reflecting a 18 19 security interest in property of the kind to be sold at the execution sale at the address listed in the financing 20 statement, or, if amended, in any amendment to the financing 21 statement. Such notice shall be made in the same manner as 22 notice is made to any judgment debtor under this section. When 23 24 levying upon real property, notice of such levy and execution 25 sale shall be made to the property owner of record in the same manner as notice is made to any judgment debtor pursuant to 26 this section. When selling real or personal property, the sale 27 28 date shall not be earlier than 30 days after the date of the 29 first advertisement.

30 Section 11. Subsections (1), (2), and (4) of section 31 56.27, Florida Statutes, are amended to read:

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1 56.27 Executions; payment of money collected.--2 (1) All money received under executions shall be paid, 3 in the order prescribed, to the following: the sheriff, for costs; the levying creditor in the amount of \$500 as 4 5 liquidated expenses; if the levy is upon real property, the б first priority lienholder under s. 55.10; and if the levy is 7 upon personal property, and the first priority lienholder 8 under s. 55.202, s. 55.204(3), or s. 55.208(2), as set forth in an affidavit required by subsection (4), or his or her 9 10 attorney, in satisfaction of the judgment lien, provided that 11 the judgment lien has not lapsed at the time of the levy. The receipt of the attorney shall be a release of the officer 12 paying the money to him or her. When the name of more than one 13 14 attorney appears in the court file, the money shall be paid to the attorney who originally commenced the action or who made 15 the original defense unless the file shows that another 16 17 attorney has been substituted. (2) When property sold under execution brings more 18 19 than the amount needed to satisfy the provisions of subsection (1), the surplus shall be paid in the order of priority to any 20 21 judgment lienholders whose judgment liens have not lapsed. Priority of liens on personal property shall be based on the 22 effective date of the judgment lien acquired under s. 55.202, 23 24 s. 55.204(3), or s. 55.208(2), as set forth in an affidavit required under subsection (4). If there is a surplus after all 25 valid judgment liens and execution liens have been satisfied, 26 the surplus must be paid to the defendant. 27 28 (4) On or Before the date of the first publication or 29 posting of the notice of sale provided for under s. 56.21, the 30 levying creditor shall deliver to the sheriff file an

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1 affidavit setting forth the following as to the judgment 2 debtor:

3 (a) An attestation that the levying creditor has 4 reviewed the database or judgment lien records established in 5 accordance with ss. 55.201-55.209 and that the information 6 contained in the affidavit based on that review is true and 7 correct;

8 (b) The information required under s. 55.203(1) and 9 (2) for each judgment lien certificate indexed under the name 10 of the judgment debtor as to each judgment creditor; the file 11 number assigned to the record of the original and, if any, the 12 second judgment lien; and the date of filing for each judgment 13 lien certificate under s. 55.202 or s. 55.204(3); and

(c) A statement that the levying creditor either does not have any other levy in process or, if another levy is in process, the levying creditor believes in good faith that the total value of the property under execution does not exceed the amount of outstanding judgments.

19 Section 12. Subsection (1) of section 56.29, Florida 20 Statutes, is amended to read:

56.29 Proceedings supplementary.--

22 (1) When any person or entity holds an unsatisfied judgment execution and has delivered a writ of execution to 23 24 any sheriff, the judgment holder plaintiff in execution may 25 file an affidavit so stating, identifying the issuing court, the case number, the unsatisfied amount of the judgment 26 including accrued costs and interest, and that the execution 27 28 is valid and outstanding, and thereupon the judgment holder is 29 entitled to these proceedings supplementary to execution. Section 13. Subsections (2) and (4) of section 222.01, 30 31 Florida Statutes, are amended to read:

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1	222.01 Designation of homestead by owner before
2	levy
3	(2) When a certified copy of a judgment has been filed
4	in the public records of a county pursuant to chapter 55 ${ m s.}$
5	55.10, a person who is entitled to the benefit of the
6	provisions of the State Constitution exempting real property
7	as homestead and who has a contract to sell or a commitment
8	from a lender for a mortgage on the homestead may file a
9	notice of homestead in the public records of the county in
10	which the homestead property is located in substantially the
11	following form:
12	
13	NOTICE OF HOMESTEAD
14	
15	To:(Name and address of judgment creditor as
16	shown on recorded judgment and name and address
17	of any other person shown in the recorded
18	judgment to receive a copy of the Notice of
19	Homestead)
20	
21	You are notified that the undersigned claims as
22	homestead exempt from levy and execution under
23	Section 4, Article X of the State Constitution,
24	the following described property:
25	
26	(Legal description)
27	
28	The undersigned certifies, under oath, that he
29	or she has applied for and received the
30	homestead tax exemption as to the
31	above-described property, that is the tax
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1	identification parcel number of this property,
2	and that the undersigned has resided on this
3	property continuously and uninterruptedly from
4	(date) to the date of this Notice of
5	Homestead. Further, the undersigned will either
6	convey or mortgage the above-described property
7	pursuant to the following:
8	
9	(Describe the contract of sale or loan
10	commitment by date, names of parties, date of
11	anticipated closing, and amount. The name,
12	address, and telephone number of the person
13	conducting the anticipated closing must be set
14	forth.)
15	
16	The undersigned also certifies, under oath,
17	that the judgment lien filed by you on
18	(date) and recorded in Official Records
19	Book, Page, of the Public Records of
20	County, Florida, does not constitute a
21	valid lien on the described property.
22	
23	YOU ARE FURTHER NOTIFIED, PURSUANT TO SECTION
24	222.01 ET SEQ., FLORIDA STATUTES, THAT WITHIN
25	45 DAYS AFTER THE MAILING OF THIS NOTICE YOU
26	MUST FILE AN ACTION IN THE CIRCUIT COURT OF
27	COUNTY, FLORIDA, FOR A DECLARATORY
28	JUDGMENT TO DETERMINE THE CONSTITUTIONAL
29	HOMESTEAD STATUS OF THE SUBJECT PROPERTY OR TO
30	FORECLOSE YOUR JUDGMENT LIEN ON THE PROPERTY
31	AND RECORD A LIS PENDENS IN THE PUBLIC RECORDS
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1 OF THE COUNTY WHERE THE HOMESTEAD IS LOCATED. 2 YOUR FAILURE TO SO ACT WILL RESULT IN ANY BUYER 3 OR LENDER, OR HIS OR HER SUCCESSORS AND 4 ASSIGNS, UNDER THE ABOVE-DESCRIBED CONTRACT OF 5 SALE OR LOAN COMMITMENT TO TAKE FREE AND CLEAR 6 OF ANY JUDGMENT LIEN YOU MAY HAVE ON THE 7 PROPERTY. 8 9 This, day of, 2..... 10 11 ... (Signature of Owner)... 12 13 14 ... (Printed Name of Owner)... 15 16 17 ...(Owner's Address)... 18 19 Sworn to and subscribed before me by 20 who is personally 21 known to me or produced as identification, 22 23 this, day of, 2...., 2.... 24 25 26 Notary Public 27 28 (4) A lien pursuant to chapter 55 s. 55.10 of any 29 lienor upon whom such notice is served, who fails to institute an action for a declaratory judgment to determine the 30 31 constitutional homestead status of the property described in 18

1 the notice of homestead or to file an action to foreclose the 2 judgment lien, together with the filing of a lis pendens in 3 the public records of the county in which the homestead is 4 located, within 45 days after service of such notice shall be 5 deemed as not attaching to the property by virtue of its б status as homestead property as to the interest of any buyer 7 or lender, or his or her successors or assigns, who takes under the contract of sale or loan commitment described above 8 9 within 180 days after the filing in the public records of the 10 notice of homestead. This subsection shall not act to prohibit 11 a lien from attaching to the real property described in the notice of homestead at such time as the property loses its 12 13 homestead status. 14 Section 14. Subsection (2) and paragraph (b) of 15 subsection (3) of section 319.27, Florida Statutes, are amended to read: 16 17 319.27 Notice of lien on motor vehicles or mobile homes; notation on certificate; recording of lien .--18 19 (2) No lien for purchase money or as security for a 20 debt in the form of a security agreement, retain title contract, conditional bill of sale, chattel mortgage, or other 21 22 similar instrument or any other nonpossessory lien, including 23 a lien for child support, upon a motor vehicle or mobile home 24 upon which a Florida certificate of title has been issued 25 shall be enforceable in any of the courts of this state against creditors or subsequent purchasers for a valuable 26 consideration and without notice, unless a sworn notice of 27 28 such lien has been filed in the department and such lien has 29 been noted upon the certificate of title of the motor vehicle or mobile home. Such notice shall be effective as constructive 30 31 notice when filed. The No interest of a statutory

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1 nonpossessory lienor; the interest of a nonpossessory 2 execution, attachment, or equitable lienor; or the interest of 3 a lien creditor as defined in s. 679.1021(1)(zz) 679.301(3), 4 if nonpossessory, shall not be enforceable against creditors 5 or subsequent purchasers for a valuable consideration unless б such interest becomes a possessory lien or is noted upon the 7 certificate of title for the subject motor vehicle or mobile 8 home prior to the occurrence of the subsequent transaction. 9 Provided the provisions of this subsection relating to a 10 nonpossessory statutory lienor; a nonpossessory execution, 11 attachment, or equitable lienor; or the interest of a lien creditor as defined in s. $679.1021(1)(zz)\frac{679.301(3)}{5}$ shall not 12 13 apply to liens validly perfected prior to October 1, 1988. The notice of lien shall provide the following information: 14 (a) The date of the lien if a security agreement, 15 retain title contract, conditional bill of sale, chattel 16 17 mortgage, or other similar instrument was executed prior to 18 the filing of the notice of lien; 19 (b) The name and address of the registered owner; 20 A description of the motor vehicle or mobile home, (C) 21 showing the make, type, and vehicle identification number; and The name and address of the lienholder. 22 (d) 23 (3) 24 (b) As applied to a determination of the respective 25 rights of a secured party under this chapter and a lien creditor as defined by s. 679.1021(1)(zz)679.301(3), or a 26 nonpossessory statutory lienor, a security interest under this 27 28 chapter shall be perfected upon the filing of the notice of 29 lien with the department, the county tax collector, or their agents. Provided, however, the date of perfection of a 30 31 security interest of such secured party shall be the same date 20

1 as the execution of the security agreement or other similar instrument if the notice of lien is filed in accordance with 2 3 this subsection within 15 days after the debtor receives possession of the motor vehicle or mobile home and executes 4 5 such security agreement or other similar instrument. The date of filing of the notice of lien shall be the date of its б 7 receipt by the department central office in Tallahassee, if 8 first filed there, or otherwise by the office of the county tax collector, or their agents. 9 10 Section 15. Paragraph (zz) of subsection (1) of 11 section 679.1021, Florida Statutes, is amended to read: 679.1021 Definitions and index of definitions.--12 (1) In this chapter, the term: 13 (zz) "Lien creditor" means: 14 15 1. A creditor that has acquired a lien on the property involved by attachment, levy, judgment lien certificate, or 16 17 the like; 2. An assignee for benefit of creditors from the time 18 19 of assignment; 20 3. A trustee in bankruptcy from the date of the filing 21 of the petition; or A receiver in equity from the time of appointment. 22 4. Section 16. Except as otherwise provided herein, this 23 24 act shall take effect upon becoming a law. 25 26 27 28 29 30 31