CS/HB 471 2017

1 A bill to be entitled 2 An act relating to bankruptcy matters in foreclosure 3 proceedings; creating s. 702.12, F.S.; authorizing 4 certain lienholders to use certain documents as an 5 admission in an action to foreclose a mortgage; 6 providing that submission of certain documents in a 7 foreclosure action creates certain presumptions; 8 authorizing a lienholder to make a request for 9 judicial notice; providing construction; providing 10 applicability; providing an effective date. 11 12 Be It Enacted by the Legislature of the State of Florida: 13 14 Section 1. Section 702.12, Florida Statutes, is created to 15 read: 16 702.12 Actions in foreclosure. 17 (1) (a) A lienholder, in an action to foreclose a mortgage, 18 may submit any document the defendant filed in the defendant's 19 bankruptcy case under penalty of perjury for use as an admission 20 by the defendant. 21 (b) The lienholder's submission of a document the defendant filed in the defendant's bankruptcy case that 22 evidences intention to surrender to the lienholder the property 23

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been withdrawn by the defendant, together with the submission of

that is the subject of the foreclosure, which document has not

CODING: Words stricken are deletions; words underlined are additions.

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- (2) In addition to a request set forth in s. 90.203, the lienholder may request that the court take judicial notice of any final order entered in a bankruptcy case.
- (3) This section does not preclude the defendant in a foreclosure action from raising a defense based upon the lienholder's conduct subsequent to the filing of the document filed in the bankruptcy case that evidenced the defendant's intention to surrender the mortgaged property to the lienholder.
- (4) This section applies to any foreclosure action filed on or after October 1, 2017.
 - Section 2. This act shall take effect October 1, 2017.