

**IN THE CIRCUIT COURT, SIXTH JUDICIAL CIRCUIT
IN AND FOR PASCO AND PINELLAS COUNTIES, FLORIDA**

ADMINISTRATIVE ORDER NO. 2008-081 PA/PI-CIR

RE: MORTGAGE FORECLOSURE ACTIONS BY INSTITUTIONAL LENDERS

Mortgage foreclosure cases have increased at an unprecedented rate in the Sixth Judicial Circuit. In the Sixth Judicial Circuit in the last year alone, mortgage foreclosure case filings increased approximately 118%. Frequently, attorneys who handle a large volume of mortgage foreclosure cases do not have their pleadings in order or fail to appear at scheduled hearings, causing the court to reschedule or delay hearings in mortgage foreclosure cases. The volume of the cases and the resetting of these hearings results in difficulties scheduling these summary proceedings. In light of the court's finite resources, it is necessary to establish procedures for more efficient handling of mortgage foreclosure cases.

Pursuant to Rule of Judicial Administration 2.215, the Chief Judge has the authority to adopt administrative orders necessary to administer the court's affairs. Therefore, it is

ORDERED:

1. Filing of Initial Mortgage Foreclosure Complaint: An institutional mortgagee lender that after January 19, 2009, files a complaint to foreclose a mortgage on homestead property must provide the following to the Clerk of Circuit Court with the initial filing:

- a. A Notice to Homeowner, a copy of which is attached to this Administrative Order as Attachment A.
- b. A Plaintiff/Lender's Contact Information Sheet, a copy of which is attached to this Administrative Order as Attachment B.

Homestead property is property designated as "homestead" by the property appraiser's office on the date of filing the complaint. The plaintiff must include the Notice to Homeowner and Plaintiff/Lender's Contact Information Sheet with each summons serving a complaint on the owner of residential homestead property.

2. Certificate Filed Prior to Requesting Summary Judgment Hearing Dates: Prior to requesting a mortgage foreclosure summary judgment hearing date from the court, the attorney of record for the plaintiff must file a uniform certificate titled "Certification of Compliance with Foreclosure Procedures" with the Clerk. The uniform certificate is Attachment C to this Administrative Order. The uniform certificate provides the attorney's certification of the completion of requisite actions and the dates on which they were completed.

3. Foreclosure Judgment Packet Prior to Hearing: Unless the presiding judge provides otherwise, the plaintiff's attorney must deliver a foreclosure judgment packet to the presiding judge's office at least five (5) business days prior to the scheduled hearing date for a motion for summary judgment. The foreclosure judgment packet consists of the following documents:

- a. Proposed Uniform Final Judgment. Include sufficient copies for conforming and stamped, addressed envelopes for all parties;
- b. Original Promissory Note (unless previously filed);
- c. Notice of Sale;
- d. A copy of the Certification of Compliance with Foreclosure Procedures; and
- e. A copy of the Notice of Hearing.

4. Uniform Final Judgment: All proposed final judgments of foreclosure shall be in the format of the Uniform Final Judgment of Foreclosure for the Sixth Judicial Circuit as provided in Attachment D unless otherwise specifically approved by the judge entering the final judgment. Any changes to the Uniform Final Judgment of Foreclosure from that prescribed in Attachment D shall be brought to the attention of the presiding judge at the final judgment hearing.

5. Cancellation of Foreclosure Sale by Clerk upon Suggestion of Bankruptcy: If the Clerk of Circuit Court receives, prior to the commencement of a foreclosure sale, a mailed or faxed suggestion of bankruptcy on behalf of a named defendant in a pending foreclosure action, the Clerk is directed to cancel the foreclosure sale. The Clerk shall not cancel the sale if subsequently directed otherwise by the presiding judge or a United States Bankruptcy Judge. The plaintiff is responsible to separately file with the Clerk any order from a United States Bankruptcy Judge that would preclude the Clerk from canceling a foreclosure sale; such filing must not be an attachment or exhibit.

6. Additional Procedures: The judicial practice preferences of each judge, which may contain a judge's individualized procedures for mortgage foreclosure cases, may be found on the Circuit's Internet site at <http://www.jud6.org/LegalCommunity/PracticeRequirementsofJudges.html>. The Chief Judge may update or make other amendments to the attachments of this Administrative Order without further amendment to this Administrative Order.

7. Application: This Administrative Order applies to all mortgage foreclosure actions by institutional lenders except that paragraph one only applies to homestead property.

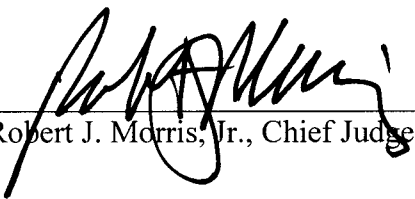
8. Effective Dates: All mortgage foreclosure complaints filed after January 19, 2009, and all mortgage foreclosure summary judgment hearings scheduled to occur after January 19, 2009, must comply with this Administrative Order.

A plaintiff, who as of the date of this Administrative Order, has filed a mortgage foreclosure complaint and already has a foreclosure summary judgment hearing scheduled to occur after January 19, 2009, may keep the scheduled date and time. However, the plaintiff's attorney must file the Foreclosure Judgment Package, as prescribed in paragraph 3 of this Administrative Order, including the "Certification of Compliance with Foreclosure Procedures" with the Clerk of Circuit Court at least five (5) business days prior to the scheduled hearing date. The presiding judge may cancel a scheduled hearing that does not have the Foreclosure Judgment Package filed by that day.

A plaintiff, who as of the date of this Administrative Order, has filed a mortgage foreclosure complaint and has yet to schedule a foreclosure summary judgment hearing, must comply with paragraph 2 of this Administrative Order and file a "Certification of Compliance with Foreclosure Procedures" prior to requesting a hearing date. Additionally, the plaintiff must file the Foreclosure Judgment Package, as prescribed in paragraph 3 of this Administrative Order, with the Clerk of Circuit Court at least five (5) business days prior to the scheduled hearing date.

A plaintiff who files a mortgage foreclosure complaint after January 19, 2009, must comply with all requirements of this Administrative Order.

15th **DONE AND ORDERED** in Chambers at Clearwater, Pinellas County, Florida this day of December 2008.



Robert J. Morris, Jr., Chief Judge

Attachment: (A) Notice to Homeowner
(B) Plaintiff/Lender's Contact Information Sheet
(C) Certification of Compliance with Foreclosure Procedures
(D) Uniform Final Judgment of Foreclosure for the Sixth Judicial Circuit

cc: All Judges
The Honorable Ken Burke, Clerk of the Circuit Court, Pinellas County
The Honorable Jed Pittman, Clerk of the Circuit Court, Pasco County
Paula O'Neil, Chief Deputy, Pasco County Clerk's Office
Debbie Gay, Assistant Court Services Director, Pasco County Clerk's Office
Carol Heath, Executive Director, Pinellas County Clerk's Office
Gay L. Inskeep, Trial Courts Administrator
Bar Associations, Pasco and Pinellas County
Law Libraries, Pasco and Pinellas County

IN THE CIRCUIT COURT FOR THE SIXTH JUDICIAL CIRCUIT
IN AND FOR PASCO/PINELLAS COUNTY, FLORIDA

Plaintiff(s),
v. CASE NO.:
Defendant(s).

IMPORTANT NOTICE TO HOMEOWNER

A FORECLOSURE ACTION HAS BEEN FILED AGAINST YOU - YOU HAVE RIGHTS DURING THE FORECLOSURE

LEGAL

You are urged to seek legal counsel to protect your rights and your home. If you are able to afford an attorney, you may contact the local Bar Associations lawyer referral services.

If you cannot afford an attorney, you may contact your local legal aid or legal service provider.

Attorney's Saving Homes	(888) 607-2187	
Bay Area Legal Services, Inc.	(727) 490-4040	(352) 567-9044 www.bals.org
Community Law Program (only Pinellas County)	(727) 582-7480	www.lawprogram.org
Gulf Coast Legal Services (only Pinellas County)	(727) 821-0726	www.gulfcoastlegal.org

HOUSING COUNSELING

2-1-1 Tampa Bay Cares, Inc.	211	www.211tampabay.org
Catholic Charities Diocese of St Petersburg	(813) 707-7508	www.ccdosp.org
City of St. Petersburg Housing & Community Development	(727) 893-7247	www.stpete.org/housing/home_foreclosure
Clearwater Neighborhood Housing Services	(727) 442-4155	www.cnhs.biz
Consumer Credit Counseling Service	(800) 984-0977	www.cccsfl.org
Foreclosure Help Line	(888) 995-4673	www.fha.gov/fhasecure
Housing & Education Alliance	(813) 261-2755	www.myhomeamerica.org
National Foundation for Debt Management	(727) 254-5353	www.nfdm.org
Pasco County Office of Management & Budget	(727) 834-3445	(352) 521-4274 ext. 3445 www.pascocountyfl.net/menu/index/cdevindex.htm
Pinellas County Community Development Department	(727) 464-8210	www.pinellascounty.org/community
Solita's House, Inc.	(813) 425-4847	
St. Petersburg Neighborhood Housing Services	(727) 821-6897	www.stpetenhs.org
Tampa Bay Community Development Corporation	(727) 442-7075	www.tampabaycdc.org
The Florida Department of Children and Families		www.myflorida.com/accessflorida/
U.S. Department of Housing and Urban Development (HUD)	(800) 225-5342	www.fha.gov/fhasecure

One or more of the following options may be available to help you save your home. Contact a Housing Counseling agency to find out additional information.

Reinstatement: Repayment of the total amount that you are behind in a lump sum payment.

Forbearance: Temporary reduction or suspension of your mortgage payments.

Repayment Plan: Agreement that allows the homeowner to repay the amount that you are behind gradually while making your regularly scheduled monthly payments.

Loan Modification: Written agreement that permanently changes one or more of the original terms of your mortgage to make the payments more affordable.

Short Sale: Lender may allow you to sell the home for less than the total amount owed on the mortgage. If the lender agrees to the short sale, the remaining portion of the mortgage that exceeds the net proceeds from the sale will be written off by the lender.

Deed-in-lieu of Foreclosure: Lender will cancel the mortgage if the homeowner voluntarily transfers the title of the property to the mortgage lender.

AVOID FORECLOSURE RESCUE SCAMS: You may be contacted by individuals or companies that claim they can save your home from foreclosure. Please seek legal advice before you sign any documents or pay money to anyone offering to save your home from foreclosure. If you think that you have been a victim of a foreclosure scam, you may call one of the following numbers for assistance:

Florida Department of Financial Regulation	1-800-342-2762
Federal Trade Commission	1-877-382-4357
Office of the Attorney General	1-866-966-7266
Consumer Services Division of Florida Department of Agriculture	1-800-435-7352
Pinellas County Justice & Services	(727)464-6200 www.pinellascounty.org/consumer

IN THE CIRCUIT COURT FOR THE SIXTH JUDICIAL CIRCUIT
IN AND FOR PASCO/PINELLAS COUNTY, FLORIDA

Plaintiff(s),

v.

CASE NO.:

Defendant(s).

_____ /

PLAINTIFF/LENDER'S CONTACT INFORMATION

The following information is provided if you wish to speak to a representative of the Lender regarding resolution of this matter and the current amount alleged to be currently owed by you on this obligation.

Lender's Name:

Phone Number:

Fax Number:

Address:

For more information, please contact the lender at the above phone number and address.

Attachment B – PLAINTIFF/LENDER'S CONTACT INFORMATION

IN THE CIRCUIT COURT FOR THE SIXTH JUDICIAL CIRCUIT
IN AND FOR PASCO/PINELLAS COUNTY, FLORIDA

Plaintiff,
v.

UCN:
Case No.

Defendants.
_____ /

CERTIFICATION OF COMPLIANCE WITH FORECLOSURE PROCEDURES

I hereby certify the following:

Plaintiff's Status:

_____ (initial) **Plaintiff is the original mortgagee and holds original note and:**

_____ (initial) Has previously filed, or is simultaneously filing with this certification, the original note with the Clerk.

_____ (initial) Will file the original note with the foreclosure judgment packet.

_____ (initial) **Plaintiff holds the note and rights there under through assignment, the name of the original lender is _____.**

_____ (initial) Whether the plaintiff is the original mortgagee or holds the note through assignment, **the original note has been lost or destroyed, and** Plaintiff has filed an affidavit attesting to the same in the court file with the Clerk of Circuit Court on _____ (date). **(A copy of the lost note must be attached to the affidavit).**

Borrower's/Defendant's Status:

_____ (initial & yes/no) The property which is the subject matter of this foreclosure is listed on the Public Records as subject to a Homestead Exemption for property tax purposes.

Using the following format provide the name of each borrower/defendant, the date and method of service of process on each defendant, and the current status of each defendant. If the property is listed as homestead for property tax exemption purposes, indicate if a copy of Attachments A and B to Administrative Order No. 2008-081 were provided to the borrower/defendants.

Name of Defendant	Date and method of service [Date followed by personal, publication, or substitute]	Status of this Defendant [Dropped; Default; Represented by (include name) of attorney; or, Filed pro se answer]	Owner/Defendant was provided with a copy of Attachment A & B at the time of service of process.
	___/___/___ -		
	___/___/___ -		
	___/___/___ -		
	___/___/___ -		

Using the following format provide the name of any borrower/defendant who has not answered or filed a motion to dismiss, and indicate whether an affidavit of non-military service or a memorandum for certificate of military service was filed with the clerk and the date of the document filing. Do not include any borrower/defendant for whom the Clerk of Circuit Court has entered a default.

Name of Defendant	Indicate the type of document, i.e., Affidavit of non-military service (Affidavit) or memorandum of military service (Memo)	Date of filing with the Clerk of Circuit Court
		___/___/___
		___/___/___
		___/___/___

Status of other required certifications: I further certify of the following (**Initial next to each completed item**):

_____ (initial) The Motion for Summary Judgment with copies of all supporting affidavits was sent by U.S. Mail to all Defendants on _____ (date) and filed with the Clerk of Circuit Court on _____ (date). The following information is included in the supporting affidavits. (Note, these affidavits and amounts may be in the form of one document, but provide the amount claimed for each):

Document	Amount claimed
Affidavit of Indebtedness/Amount Due* <i>(see note below)</i>	
Affidavit of Attorney's Time Expended	
Affidavit as to Costs	
Affidavit as to Reasonable Attorney's Fees	

* Note: If the Plaintiff seeks a prepayment penalty, the affidavit of indebtedness must include reference to the specific clause in the loan contract that provides for a prepayment penalty in the event of foreclosure, and must specify the amount sought.

_____ (initial) The proposed final judgment is, or at submission will be, in the form of the Sixth Judicial Circuit's Uniform Final Judgment of Foreclosure and is in compliance with § 45.031, Florida Statutes.

_____ (initial) I have carefully reviewed this Certification of Compliance With Foreclosure Procedures and the supporting documents and I certify that the above styled matter is ready for hearing and summary judgment.

_____ (initial) I certify that a true copy of the foregoing Certification of Compliance with Foreclosure Procedures has been furnished this _____ day of _____, 20__, by facsimile or by regular U.S. Mail to the following: (insert name of each defendant and include his or her address or facsimile number where the copy was furnished or specify the attachment containing that address or facsimile number).

I declare that I have read the foregoing Certification of Compliance with Foreclosure Procedures and the facts stated in it are true.

Attorney Name
Address
Direct telephone number:
Florida Bar No.

IN THE CIRCUIT COURT FOR THE SIXTH JUDICIAL CIRCUIT
IN AND FOR PASCO/PINELLAS COUNTY, FLORIDA
CIVIL DIVISION

Plaintiff(s),

REF: _____

UCN: _____

vs.

Defendant(s).

_____ /

UNIFORM FINAL JUDGMENT OF FORECLOSURE

THIS MATTER was heard before the Court on Plaintiff's Motion for Summary Final Judgment of Foreclosure on _____, 20___. After consideration of all evidence presented, this Court rules as follows:

IT IS ADJUDGED that:

1. Plaintiff has complied with all elements of law and guidelines in procuring a summary foreclosure and has submitted a Certification of Compliance with Foreclosure Procedures in compliance with Administrative Order No. 2008-081 PA/PI-CIR.
2. The following amounts are due and owed to the Plaintiff:

Principal due on the note secured by the mortgage foreclosed:	\$
Interest on the note and mortgage from _____ to _____	\$
Per diem interest at _____ % from _____ to _____	\$
Late charges	\$
Escrow advances	\$
Title search expenses	\$
Taxes for the year(s) of _____	\$
Insurance premiums	\$
Court costs:	\$
Filing fee	\$
Service of process \$ _____ per defendant	\$
Publication for _____	\$
SUBTOTAL	\$
Additional costs	\$
SUBTOTAL	\$

Attorney's fees based upon _____ hours at \$ _____ per hour	\$
Less: Undisbursed escrow funds	\$
Less: Unearned insurance premiums	\$
Less: Miscellaneous deductions or credits	\$
TOTAL SUM	\$

3. The total sum in Paragraph 2 shall bear interest from this date forward at the prevailing statutory interest rate of _____ percent.

4. Plaintiff, whose address is _____, holds a lien for the total sum specified in Paragraph 2 herein. The lien of the plaintiff is superior in dignity to any right, title, interest, or claim of the defendants and all persons, corporations, or other entities claiming by, through, or under the defendants, or any of them and the property will be sold free and clear of all claims of the defendants, with the exception of any assessments that are superior pursuant to Sections 718.116 and 720.3085, Florida Statutes or _____ [describe other surviving lien]. The plaintiff's lien encumbers the subject property located in Pasco County/Pinellas County, Florida and described as:

 _____ (LEGAL DESCRIPTION)

Property Address: _____

5. If the total sum with interest at the rate described in Paragraph 3 and all costs accrued subsequent to this judgment are not paid, the Clerk of Circuit Court shall sell the subject property at public sale on _____ day of _____, 20____, at 11:00 a.m. to the highest bidder for cash, except as prescribed in Paragraph 6, at the [mark the applicable location]:

- First Floor of the St. Petersburg Judicial Building in the lobby located at 545 First Avenue North, St. Petersburg, Florida 33701
- Clearwater Courthouse, 315 Court Street, Clearwater, Florida, 33756
- Pasco County Courthouse, 38053 Live Oak Avenue, Dade City, Florida, 33523
- West Pasco Judicial Center, 7530 Little Road, New Port Richey, FL 34654
- in an online sale as specified in the following paragraph

after having first given notice as required by Section 45.031, Florida Statutes. At least three (3) days prior to the sale, Plaintiff must pay the costs associated with the Notice of Publication.

Sales may be conducted online by the Clerk of Circuit Court for Pasco County. When this service is provided, the sale may be accessed through the Clerk's website at <http://www.pascoclerk.com/>.

A sale should not be held in the absence of the Plaintiff's Attorney or other representative. Plaintiff or its attorney may also cancel or postpone the sale by notifying the Clerk of the Court of such cancellation or postponement via a fax sent to the Clerk prior to the sale being conducted.

6. Plaintiff shall advance all subsequent required costs of this action and shall be reimbursed for them by the Clerk if plaintiff is not the purchaser of the property for sale. If Plaintiff is the purchaser, the Clerk shall credit plaintiff's bid with the total sum with interest and costs accruing subsequent to this judgment, or such party of it, as is necessary to pay the bid in full. If a third party bidder is the purchaser, the third party bidder must pay the documentary stamps attached to the certificate of title in addition to the bid.

7. If the Plaintiff incurs additional expenses subsequent to the entry of this final judgment but prior to the sale date specified in Paragraph 5 herein, Plaintiff may, by written motion served on all parties, seek to amend this final judgment to include said additional expenses.

8. On the filing of the Certificate of Title, the Clerk shall distribute the proceeds of the sale, so far as they are sufficient, by paying: first, all of the plaintiff's costs; second, documentary stamps affixed to the Certificate, unless the property is purchased by a third party bidder; third, plaintiff's attorneys' fees; fourth, the total sum due to the plaintiff, less the items paid, plus interest at the rate prescribed in Paragraph 3 from this date to the date of the sale; and by retaining any remaining amount pending further Order of this Court.

9. On filing of the Certificate of Title, defendant and all persons claiming under or against defendant since the filing of the Notice of Lis Pendens shall be foreclosed of all estate or claim in the property and the purchaser at sale shall be let into possession of the property. On filing of the Certificate of Sale, defendant's right of redemption as provided by Section 45.0315, Florida Statutes shall be terminated.

10. The Court finds, based upon the affidavits presented and upon inquiry of counsel for the plaintiff, that _____ hours were reasonably expended by plaintiff's counsel and that and hourly rate of \$_____ is appropriate. PLAINTIFF'S COUNSEL CERTIFIES THAT THE ATTORNEY FEE AWARDED DOES NOT EXCEED ITS CONTRACT FEE WITH PLAINTIFF. The Court finds that there are no reduction or enhancement factors for consideration by the Court pursuant to *Florida Patient's Compensation v. Rowe*, 427 So.2d 1145 (Fla. 1985).

OR

The Court finds, based upon the affidavits presented and upon inquiry of counsel for the Plaintiff, that the flat fee of \$_____ is reasonable and appropriate for the Plaintiff's counsel's attorney's fees. The Court finds that there are no reasons for either reduction or enhancement pursuant to *Florida Patient's Compensation Funds v. Rowe* 472 So.2d 1145 (Fla. 1985), and the Court therefore has awarded reasonable attorney's fees in the amount indicated in Paragraph 2 of this Judgment.

11. **IMPORTANT INFORMATION PROVIDED** pursuant to Section 45.031, Florida Statutes:

IF THIS PROPERTY IS SOLD AT PUBLIC AUCTION, THERE MAY BE ADDITIONAL MONEY FROM THE SALE AFTER PAYMENT OF PERSONS WHO ARE ENTITLED TO BE PAID FROM THE SALE PROCEEDS PURSUANT TO THIS FINAL JUDGMENT.

IF YOU ARE A SUBORDINATE LIEN HOLDER CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN 60 DAYS AFTER THE SALE. IF YOU FAIL TO FILE A CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS.

If the property has qualified for the homestead tax exemption in the most recent approved tax roll, also include the following two paragraphs:

IF YOU ARE THE PROPERTY OWNER, YOU MAY CLAIM THESE FUNDS YOURSELF. YOU ARE NOT REQUIRED TO HAVE A LAWYER OR ANY OTHER REPRESENTATION AND YOU DO NOT HAVE TO ASSIGN YOUR RIGHTS TO ANYONE ELSE IN ORDER FOR YOU TO CLAIM ANY MONEY TO WHICH YOU ARE ENTITLED. PLEASE CHECK WITH EITHER THE PINELLAS CLERK OF CIRCUIT COURT AT 315 COURT STREET, CLEARWATER, FL 33756, (727) 464-3267, OR THE PASCO CLERK OF CIRCUIT COURT AT 38053 LIVE OAK AVENUE, DADE CITY, FL 33523, (352) 521-4517 OR 7530 LITTLE ROAD, NEW PORT RICHEY, FL 34654, (727) 847-8176 WITHIN TEN (10) DAYS AFTER THE SALE TO SEE IF THERE IS ADDITIONAL MONEY FROM THE FORECLOSURE SALE THAT THE CLERK HAS IN THE REGISTRY OF THE COURT.

IF YOU DECIDE TO SELL YOUR HOME OR HIRE SOMEONE TO HELP YOU CLAIM THE ADDITIONAL MONEY, YOU SHOULD READ VERY CAREFULLY ALL PAPERS YOU ARE REQUIRED TO SIGN, ASK SOMEONE ELSE, PREFERABLY AN ATTORNEY WHO IS NOT RELATED TO THE PERSON OFFERING TO HELP YOU, TO MAKE SURE THAT YOU UNDERSTAND WHAT YOU ARE SIGNING AND THAT YOU ARE NOT TRANSFERRING YOUR PROPERTY OR THE EQUITY IN YOUR PROPERTY WITHOUT THE PROPER INFORMATION. IF YOU CANNOT AFFORD TO PAY AN ATTORNEY, YOU MAY CONTACT A LEGAL SERVICES OFFICE, SUCH AS: GULFCOAST LEGAL SERVICES, INC., 314 S. MISSOURI AVE., SUITE 109, CLEARWATER, FL 33756, (727) 443-0657 / COMMUNITY LAW PROGRAM, 501 FIRST AVE N., ROOM 511, ST. PETERSBURG, FL 33701 / BAY AREA LEGAL SERVICE, INC., 2600 MARTIN LUTHER KING, JR. ST N., SUITE 401, ST. PETERSBURG, FL 33704, (727) 490-4040 / BAY AREA LEGAL SERVICE, INC., 37718 MERIDIAN AVENUE, DADE CITY, FL 33532 (352) 567-9044 / BAY AREA LEGAL SERVICE, INC., 8406 MASSACHUSETTS AVE, STE B-2, NEW PORT RICHEY, FL 34653, (727) 847-5494 / OR THE FLORIDA BAR'S

FLORIDA ATTORNEYS SAVING HOMES toll-free hot line (866-607-2187) TO SEE IF YOU QUALIFY FINANCIALLY FOR THEIR SERVICES. IF THEY CANNOT ASSIST YOU, THEY MAY BE ABLE TO REFER YOU TO A LOCAL BAR REFERRAL AGENCY OR SUGGEST OTHER OPTIONS. IF YOU CHOOSE TO CONTACT ONE OF THESE SERVICES FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

12. **The Plaintiff may assign the judgment and credit bid by the filing of an assignment without further Order of the Court.**

13. The Court retains jurisdiction of this action to enter further Orders that are proper, including without limitation, **Orders authorizing writs of possession and an award of attorney's fees, and to enter deficiency judgments if the borrower has not been discharged in bankruptcy.**

(ANY ADDITIONAL PROVISIONS OR MODIFICATIONS TO THIS FINAL JUDGMENT SHOULD BE SET FORTH IN BOLD TYPE AND CONSECUTIVELY NUMBERED PARAGRAPHS).

14. (Optional) The Mortgage Note is hereby re-established pursuant to Section 673.3091, Florida Statute.

DONE AND ORDERED, in New Port Richey/Dade City, Pasco County /
St. Petersburg/Clearwater, Pinellas County, Florida on this
_____ day of _____ 20__.

CIRCUIT JUDGE

Copies furnished to: