

Foreclosure without the Courts.....?

...Tell Them “Thanks, But No Thanks!”

Banking insiders have proposed a draft bill in the Florida legislature entitled the Fair Foreclosure Act of 2012 which, if passed, would essentially preclude homeowners from defending a foreclosure in court, usurp the due process oversight of the courts and fast track the foreclosure process. Some of the most troubling provisions of the act include:

- Non-judicial foreclosure where loan exceeds 120% the property value.
- Fast tracking of foreclosure cases once filed.
- Court must enter judgment within 45 days for uncontested foreclosures.
- Attorney fee entitlement to the prevailing party to the foreclosure.
- Repeal of Fla. Stat. 57.105 (sanctions for bringing unsupported claims).

This proposed legislation attempts to dispense with due process, exclude the courts, speed up the process and automate the mechanisms to displace Florida homeowners from their homes. If passed, the bill would essentially prohibit homeowners from effectively defending their homes.

The Time To Speak Out is Now!!!

Florida homeowners must act now to prevent this dangerous bill. If you value your due process protections and don't want banks to take foreclosure out of the courts, it is important to contact your state legislators.

Alejandro Sanchez
President
The Florida Bankers Association
1001 Thomasville Road, Suite 201
Tallahassee, FL 32303
asanchez@floridabankers.com

Sen. Mike Haridopolos
President of the Senate
420 Senate Office Building
404 South Monroe Street
Tallahassee, FL 32399
haridopolos.mike.web@flsenate.gov

Rep. Dean Cannon
Speaker of the House
420 The Capitol
402 South Monroe Street
Tallahassee, FL 32399
dean.cannon@myfloridahouse.gov

To Email the Sponsor of the Bill:

Rep. Kathleen C. Passidomo
324 The Capitol
402 S. Monroe St.
Tallahassee, FL 32399-1300
Phone: (850) 488-4487
kathleen.passidomo@myfloridahouse.gov

To Email Governor Rick Scott:

Rick.Scott@eog.myflorida.com

To find out your legislators:

www.myfloridahouse.gov

To Learn More Information about The Florida Fair Foreclosure Act of 2012:
Contact Gallagher & Associates Law Firm, P.A. at 727-344-LAWS or info@attorneyoffices.org