



462064

LEGISLATIVE ACTION

Senate	.	House
Comm: RCS	.	
02/27/2012	.	
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The Committee on Banking and Insurance (Hays) recommended the following:

**Senate Amendment (with title amendment)**

Delete everything after the enacting clause and insert:

Section 1. Paragraph (b) of subsection (2) of section 95.11, Florida Statutes, is amended, and paragraph (h) is added to subsection (5) of that section, to read:

95.11 Limitations other than for the recovery of real property.—Actions other than for recovery of real property shall be commenced as follows:

(2) WITHIN FIVE YEARS.—

(b) A legal or equitable action on a contract, obligation,



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13 or liability founded on a written instrument, except for an  
14 action to enforce a claim against a payment bond, which shall be  
15 governed by the applicable provisions of ss. 255.05(10) and  
16 713.23(1)(e), and except for actions for a deficiency judgment  
17 governed by paragraph (5)(h).

18 (5) WITHIN ONE YEAR.—

19 (h) An action to enforce a claim of a deficiency related to  
20 a note secured by a mortgage against a residential property that  
21 is a one-family to four-family dwelling unit. The limitations  
22 period shall commence on the 11th day after the foreclosure sale  
23 or the day after the mortgagee accepts a deed in lieu of  
24 foreclosure.

25 Section 2. The amendment to s. 95.11, Florida Statutes,  
26 made by this act shall apply to any action commenced on or after  
27 July 1, 2012, regardless of when the cause of action accrued,  
28 except that any action that would not have been barred under s.  
29 95.11(2)(b), Florida Statutes, prior to the amendments made by  
30 this act may be commenced no later than 5 years after the action  
31 accrued and in no event later than July 1, 2013, and if the  
32 action is not commenced by that date, it is barred by the  
33 amendments made by this act.

34 Section 3. Section 702.015, Florida Statutes, is created to  
35 read:

36 702.015 Elements of complaint; lost, destroyed, or stolen  
37 note affidavit.—

38 (1) The Legislature intends that the requirements of this  
39 section are to expedite the foreclosure process by ensuring  
40 initial disclosure of a plaintiff's status and the facts  
41 supporting that status and thereby ensuring the availability of



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42 documents necessary to the prosecution of the case. This section  
43 is not intended to modify existing law regarding standing or  
44 real parties in interest.

45 (2) A complaint that seeks to foreclose a mortgage or other  
46 lien on residential real property, including individual units of  
47 condominiums and cooperatives, designed principally for  
48 occupation by from one to four families, but not including an  
49 interest in a timeshare property, which secures a promissory  
50 note must:

51 (a) Contain affirmative allegations expressly made by the  
52 plaintiff at the time the proceeding is commenced that the  
53 plaintiff is the holder of the original note secured by the  
54 mortgage; or

55 (b) Allege with specificity the factual basis by which the  
56 plaintiff is a person entitled to enforce the note under s.  
57 673.3011.

58 (3) If a party has been delegated the authority to  
59 institute a mortgage foreclosure action on behalf of the holder  
60 of the note, the complaint shall describe the authority of the  
61 plaintiff and identify, with specificity, the document that  
62 grants the plaintiff the authority to act on behalf of the  
63 holder of the note. This subsection is intended to require  
64 initial disclosure of status and pertinent facts and not to  
65 modify law regarding standing or real parties in interest.

66 (4) If the plaintiff is in physical possession of the  
67 original promissory note, the plaintiff must file with the  
68 court, contemporaneously with and as a condition precedent to  
69 the filing of the complaint for foreclosure, certification,  
70 under penalty of perjury, that the plaintiff is in physical



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71 possession of the original promissory note. The certification  
72 must set forth the physical location of the note, the name and  
73 title of the individual giving the certification, the name of  
74 the person who personally verified such physical possession, and  
75 the time and date on which the possession was verified. Correct  
76 copies of the note and all allonges to the note must be attached  
77 to the certification. The original note and the allonges must be  
78 filed with the court before the entry of any judgment of  
79 foreclosure or judgment on the note.

80 (5) If the plaintiff seeks to enforce a lost, destroyed, or  
81 stolen instrument, an affidavit executed under penalty of  
82 perjury must be attached to the complaint. The affidavit must:

83 (a) Detail a clear chain of all endorsements or assignments  
84 of the promissory note that is the subject of the action.

85 (b) Set forth facts showing that the plaintiff is entitled  
86 to enforce a lost, destroyed, or stolen instrument pursuant to  
87 s. 673.3091.

88 (c) Include as exhibits to the affidavit such copies of the  
89 note and the allonges to the note, audit reports showing  
90 physical receipt of the original note, or other evidence of the  
91 acquisition, ownership, and possession of the note as may be  
92 available to the plaintiff.

93 (6) The court may sanction the plaintiff for failure to  
94 comply with this section, but any noncompliance with this  
95 section does not affect the validity of a foreclosure sale or  
96 title to real property subsequent to a foreclosure sale.

97 Section 4. Section 702.06, Florida Statutes, is amended to  
98 read:

99 702.06 Deficiency decree; common-law suit to recover



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100 deficiency.-In all suits for the foreclosure of mortgages  
101 heretofore or hereafter executed the entry of a deficiency  
102 decree for any portion of a deficiency, should one exist, may  
103 not exceed the difference between the judgment amount or, in the  
104 case of a short sale, the outstanding debt and the fair market  
105 value of the property on the date of sale., ~~shall be within the~~  
106 ~~sound judicial discretion of the court, but~~ The complainant  
107 shall also have the right to sue at common law to recover such  
108 deficiency, unless the court in the foreclosure action has  
109 granted or denied a claim for a deficiency judgment ~~provided no~~  
110 ~~suit at law to recover such deficiency shall be maintained~~  
111 ~~against the original mortgagor in cases where the mortgage is~~  
112 ~~for the purchase price of the property involved and where the~~  
113 ~~original mortgagee becomes the purchaser thereof at foreclosure~~  
114 ~~sale and also is granted a deficiency decree against the~~  
115 ~~original mortgagor.~~

116 Section 5. Section 702.10, Florida Statutes, is amended to  
117 read:

118 702.10 Order to show cause; entry of final judgment of  
119 foreclosure; payment during foreclosure.-

120 (1) A lienholder ~~After a complaint in a foreclosure~~  
121 ~~proceeding has been filed, the mortgagee may request an order to~~  
122 show cause for the entry of final judgment in a foreclosure  
123 action. For purposes of this section, the term "lienholder"  
124 includes the plaintiff and a defendant to the action who holds a  
125 lien encumbering the property or a defendant who, by virtue of  
126 its status as a condominium association, cooperative  
127 association, or homeowners' association, may file a lien against  
128 the real property subject to foreclosure. Upon filing, and the



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129 court shall immediately review the request and the court file in  
130 chambers and without a hearing ~~complaint~~. If, upon examination  
131 of the court file ~~complaint~~, the court finds that the complaint  
132 is verified, complies with s. 702.015, and alleges a cause of  
133 action to foreclose on real property, the court shall promptly  
134 issue an order directed to the other parties named in the action  
135 ~~defendant~~ to show cause why a final judgment of foreclosure  
136 should not be entered.

137 (a) The order shall:

138 1. Set the date and time for a hearing ~~on the order~~ to show  
139 cause. ~~However,~~ The date for the hearing may not occur ~~be set~~  
140 sooner than the later of 20 days after the service of the order  
141 to show cause or 45 days after the service of the initial  
142 complaint. When service is obtained by publication, the date for  
143 the hearing may not be set sooner than 55 ~~30~~ days after the  
144 first publication. ~~The hearing must be held within 60 days after~~  
145 ~~the date of service. Failure to hold the hearing within such~~  
146 ~~time does not affect the validity of the order to show cause or~~  
147 ~~the jurisdiction of the court to issue subsequent orders.~~

148 2. Direct the time within which service of the order to  
149 show cause and the complaint must be made upon the defendant.

150 3. State that the filing of defenses by a motion,  
151 responsive pleading, affidavits, or other papers ~~or by a~~  
152 ~~verified or sworn answer at or before the hearing to show cause~~  
153 may constitute ~~constitutes~~ cause for the court not to enter ~~the~~  
154 ~~attached~~ final judgment.

155 4. State that a ~~the~~ defendant has the right to file  
156 affidavits or other papers before ~~at~~ the time of the hearing to  
157 show cause and may appear personally or by way of an attorney at



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158 the hearing.

159 5. State that, if a ~~the~~ defendant files defenses by a  
160 motion, a verified or sworn answer, affidavits, or other papers  
161 or appears personally or by way of an attorney at the time of  
162 the hearing, the hearing time will ~~may~~ be used to hear and  
163 consider the defendant's motion, answer, affidavits, other  
164 papers, and other evidence and argument as may be presented by  
165 the defendant or the defendant's attorney. The order shall also  
166 state that the court may enter an order of final judgment of  
167 foreclosure at the hearing. If such a determination is entered,  
168 the court shall enter a final judgment of foreclosure ordering  
169 the clerk of the court to conduct a foreclosure sale.

170 6. State that, if a ~~the~~ defendant fails to appear at the  
171 hearing to show cause or fails to file defenses by a motion or  
172 by a verified or sworn answer or files an answer not contesting  
173 the foreclosure, such ~~the~~ defendant may be considered to have  
174 waived the right to a hearing, and in such case, the court may  
175 enter a default against such defendant and, if appropriate, a  
176 final judgment of foreclosure ordering the clerk of the court to  
177 conduct a foreclosure sale.

178 7. State that if the mortgage provides for reasonable  
179 attorney ~~attorney's~~ fees and the requested attorney ~~attorney's~~  
180 fees do not exceed 3 percent of the principal amount owed at the  
181 time of filing the complaint, it is unnecessary for the court to  
182 hold a hearing or adjudge the requested attorney ~~attorney's~~ fees  
183 to be reasonable.

184 8. Attach the form of the proposed final judgment of  
185 foreclosure which the movant requests the court to ~~will~~ enter,  
186 ~~if the defendant waives the right to be heard~~ at the hearing on



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187 the order to show cause. The form may contain blanks for the  
188 court to enter the amounts due.

189 9. Require the party seeking final judgment ~~mortgagee~~ to  
190 serve a copy of the order to show cause on the other parties ~~the~~  
191 ~~mortgager~~ in the following manner:

192 a. If a party ~~the mortgager~~ has been personally served with  
193 the complaint and original process, or the other party is the  
194 plaintiff in the action, service of the order to show cause on  
195 that party ~~order~~ may be made in the manner provided in the  
196 Florida Rules of Civil Procedure.

197 b. If a defendant ~~the mortgager~~ has not been personally  
198 served with the complaint and original process, the order to  
199 show cause, together with the summons and a copy of the  
200 complaint, shall be served on the party ~~mortgager~~ in the same  
201 manner as provided by law for original process. Service of the  
202 complaint and original process by mail or publication is not  
203 personal service for purposes of this subparagraph.

204  
205 Any final judgment of foreclosure entered under this subsection  
206 is for in rem relief only. ~~Nothing in~~ This subsection does not  
207 ~~shall~~ preclude the entry of a deficiency judgment where  
208 otherwise allowed by law. It is the intent of the Legislature  
209 that this alternative procedure may run simultaneously with  
210 other court procedures.

211 (b) The right to be heard at the hearing to show cause is  
212 waived if a ~~the~~ defendant, after being served as provided by law  
213 with an order to show cause, engages in conduct that clearly  
214 shows that the defendant has relinquished the right to be heard  
215 on that order. The defendant's failure to file defenses by a





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216 motion or by a sworn or verified answer, affidavits, or other  
217 papers or to appear personally or by way of an attorney at the  
218 hearing duly scheduled on the order to show cause presumptively  
219 constitutes conduct that clearly shows that the defendant has  
220 relinquished the right to be heard. If a defendant files  
221 defenses by a motion, or by a verified or sworn answer,  
222 affidavits, or other papers at or before the hearing, such  
223 action may constitute ~~constitutes~~ cause and may preclude  
224 ~~precludes~~ the entry of a final judgment at the hearing to show  
225 cause.

226 (c) In a mortgage foreclosure proceeding, when a final  
227 ~~default~~ judgment of foreclosure has been entered against the  
228 mortgagor and the note or mortgage provides for the award of  
229 reasonable attorney ~~attorney's~~ fees, it is unnecessary for the  
230 court to hold a hearing or adjudge the requested attorney  
231 ~~attorney's~~ fees to be reasonable if the fees do not exceed 3  
232 percent of the principal amount owed on the note or mortgage at  
233 the time of filing, even if the note or mortgage does not  
234 specify the percentage of the original amount that would be paid  
235 as liquidated damages.

236 (d) If the court finds that all defendants have ~~the~~  
237 ~~defendant has~~ waived the right to be heard as provided in  
238 paragraph (b), the court shall promptly enter a final judgment  
239 of foreclosure without the need for further hearing if the  
240 plaintiff has shown entitlement to a final judgment and upon the  
241 filing with the court of the original note, satisfaction of the  
242 conditions for establishment of a lost note, or upon a showing  
243 to the court that the obligation to be foreclosed is not  
244 evidenced by a promissory note or other negotiable instrument.



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245 If the court finds that a ~~the~~ defendant has not waived the right  
246 to be heard on the order to show cause, the court shall ~~then~~  
247 determine whether there is cause not to enter a final judgment  
248 of foreclosure. If the court finds that the defendant has not  
249 shown cause, the court shall promptly enter a judgment of  
250 foreclosure. If the time allotted for the hearing is  
251 insufficient, the court may announce at the hearing a date and  
252 time for the continued hearing. Only the parties who appear,  
253 individually or through an attorney, at the initial hearing must  
254 be notified of the date and time of the continued hearing.

255 (2) This subsection does not apply to foreclosure of an  
256 owner-occupied residence. As part of any other ~~In an~~ action for  
257 foreclosure, and in addition to any other relief that the court  
258 may award ~~other than residential real estate, the plaintiff the~~  
259 ~~mortgagee~~ may request that the court enter an order directing  
260 the mortgagor defendant to show cause why an order to make  
261 payments during the pendency of the foreclosure proceedings or  
262 an order to vacate the premises should not be entered.

263 (a) The order shall:

264 1. Set the date and time for hearing on the order to show  
265 cause. However, the date for the hearing may ~~shall~~ not be set  
266 sooner than 20 days after the service of the order. If ~~where~~  
267 service is obtained by publication, the date for the hearing may  
268 ~~shall~~ not be set sooner than 30 days after the first  
269 publication.

270 2. Direct the time within which service of the order to  
271 show cause and the complaint shall be made upon each ~~the~~  
272 defendant.

273 3. State that a ~~the~~ defendant has the right to file



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274 affidavits or other papers at the time of the hearing and may  
275 appear personally or by way of an attorney at the hearing.

276 4. State that, if a ~~the~~ defendant fails to appear at the  
277 hearing to show cause and fails to file defenses by a motion or  
278 by a verified or sworn answer, the defendant is ~~may be~~ deemed to  
279 have waived the right to a hearing and in such case the court  
280 may enter an order to make payment or vacate the premises.

281 5. Require the movant ~~mortgagee~~ to serve a copy of the  
282 order to show cause on the defendant ~~mortgager~~ in the following  
283 manner:

284 a. If a defendant ~~the mortgager~~ has been served with the  
285 complaint and original process, service of the order may be made  
286 in the manner provided in the Florida Rules of Civil Procedure.

287 b. If a defendant ~~the mortgager~~ has not been served with  
288 the complaint and original process, the order to show cause,  
289 together with the summons and a copy of the complaint, shall be  
290 served on the defendant ~~mortgager~~ in the same manner as provided  
291 by law for original process.

292 (b) The right of a defendant to be heard at the hearing to  
293 show cause is waived if the defendant, after being served as  
294 provided by law with an order to show cause, engages in conduct  
295 that clearly shows that the defendant has relinquished the right  
296 to be heard on that order. A ~~The~~ defendant's failure to file  
297 defenses by a motion or by a sworn or verified answer or to  
298 appear at the hearing duly scheduled on the order to show cause  
299 presumptively constitutes conduct that clearly shows that the  
300 defendant has relinquished the right to be heard.

301 (c) If the court finds that a ~~the~~ defendant has waived the  
302 right to be heard as provided in paragraph (b), the court may



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303 promptly enter an order requiring payment in the amount provided  
304 in paragraph (f) or an order to vacate.

305 (d) If the court finds that the mortgagor has not waived  
306 the right to be heard on the order to show cause, the court  
307 shall, at the hearing on the order to show cause, consider the  
308 affidavits and other showings made by the parties appearing and  
309 make a determination of the probable validity of the underlying  
310 claim alleged against the mortgagor and the mortgagor's  
311 defenses. If the court determines that the plaintiff mortgagee  
312 is likely to prevail in the foreclosure action, the court shall  
313 enter an order requiring the mortgagor to make the payment  
314 described in paragraph (e) to the plaintiff mortgagee and  
315 provide for a remedy as described in paragraph (f). However, the  
316 order shall be stayed pending final adjudication of the claims  
317 of the parties if the mortgagor files with the court a written  
318 undertaking executed by a surety approved by the court in an  
319 amount equal to the unpaid balance of the lien being foreclosed  
320 ~~the mortgage on the property~~, including all principal, interest,  
321 unpaid taxes, and insurance premiums paid by the plaintiff the  
322 ~~mortgagee~~.

323 (e) ~~If in the event~~ the court enters an order requiring the  
324 mortgagor to make payments to the plaintiff mortgagee, payments  
325 shall be payable at such intervals and in such amounts provided  
326 for in the mortgage instrument before acceleration or maturity.  
327 The obligation to make payments pursuant to any order entered  
328 under this subsection shall commence from the date of the motion  
329 filed under this section hereunder. The order shall be served  
330 upon the mortgagor no later than 20 days before the date  
331 specified for the first payment. The order may permit, but may



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332 ~~shall~~ not require, the plaintiff mortgagee to take all  
333 appropriate steps to secure the premises during the pendency of  
334 the foreclosure action.

335 (f) ~~If in the event~~ the court enters an order requiring  
336 payments, the order shall also provide that the plaintiff is  
337 ~~mortgagee shall be~~ entitled to possession of the premises upon  
338 the failure of the mortgagor to make the payment required in the  
339 order unless at the hearing on the order to show cause the court  
340 finds good cause to order some other method of enforcement of  
341 its order.

342 (g) All amounts paid pursuant to this section shall be  
343 credited against the mortgage obligation in accordance with the  
344 terms of the loan documents; ~~provided, however, that any~~  
345 payments made under this section do shall not constitute a cure  
346 of any default or a waiver or any other defense to the mortgage  
347 foreclosure action.

348 (h) Upon the filing of an affidavit with the clerk that the  
349 premises have not been vacated pursuant to the court order, the  
350 clerk shall issue to the sheriff a writ for possession which  
351 shall be governed by the provisions of s. 83.62.

352 (i) For purposes of this subsection, there is a rebuttable  
353 presumption that a residential property for which a homestead  
354 exemption for taxation was granted according to the certified  
355 rolls of the latest assessment by the county property appraiser,  
356 before the filing of the foreclosure action, is an owner-  
357 occupied residential property.

358 (3) The Supreme Court is requested to amend the Florida  
359 Rules of Civil Procedure to provide for expedited foreclosure  
360 proceedings in conformity with this section and is requested to



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361 develop and publish forms for use under this section.

362 Section 6. Section 702.11, Florida Statutes, is created to  
363 read:

364 702.11 Expedited foreclosure of abandoned residential real  
365 property.-

366 (1) As used in this section, the term "abandoned  
367 residential real property" means residential real property that  
368 is deemed abandoned upon a showing that:

369 (a) A duly licensed process server unaffiliated with the  
370 owner or servicer of any mortgage on the residential real  
371 property or with the attorney or law firm representing such  
372 owner or servicer has made at least three attempts to locate an  
373 occupant of the residential real property. The attempts must  
374 have been made at least 72 hours apart, and at least one each of  
375 such attempts must have been made before 12 p.m., between 12  
376 p.m. and 6 p.m., and between 6 p.m. and 10 p.m. Each attempt  
377 must include physically knocking or ringing at the door of the  
378 residential real property and such other efforts as are normally  
379 sufficient to obtain a response from an occupant.

380 (b) Two or more of the following conditions exist:

381 1. Windows or entrances to the premises are boarded up or  
382 closed off or multiple window panes are broken and unrepaired.

383 2. Doors to the premises are smashed through, broken off,  
384 unhinged, or continuously unlocked.

385 3. Rubbish, trash, or debris has accumulated on the  
386 mortgaged premises.

387 4. The premises are deteriorating and are below or in  
388 imminent danger of falling below minimum community standards for  
389 public safety and sanitation.



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390           5. If the premises are a part of a condominium or are  
391 governed by a mandatory homeowners' association, the manager or  
392 other representative of the association has confirmed that  
393 assessments for the unit are at least 90 days delinquent.

394           6. Interviews with at least two neighbors in different  
395 households indicate that the residence has been abandoned. The  
396 neighbors must be adjoining, across the street in view of the  
397 home, or across the hall or adjacent to the unit in a  
398 condominium or cooperative.

399  
400 The sheriff or process server making attempts to locate an  
401 occupant of the residential real property and to determine the  
402 abandoned status of the residential real property may provide,  
403 by affidavit and photographic or other documentation, evidence  
404 of the condition of the residential real property, and may  
405 charge a reasonable fee for the attempts and for any affidavit  
406 or other documentation evidencing the condition of the  
407 residential real property.

408           (2) (a) The party entitled to enforce the note and mortgage  
409 encumbering the residential real property appearing to be  
410 abandoned may file a petition before the court seeking to  
411 determine the status of the residential real property and to  
412 invoke an expedited foreclosure proceeding relating to the  
413 property. Upon the filing of an affidavit of diligent search and  
414 inquiry and the affidavit or documentary evidence set forth in  
415 subsection (1), the court shall, upon request of the petitioner,  
416 issue one or more subpoenas to the utility companies serving the  
417 residential real property commanding disclosure of the status of  
418 utility service to the subject property, including whether



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419 utilities are currently turned off and whether all outstanding  
420 utility payments have been made and, if so, by whom.

421 (b) If, after review of the response of the utility  
422 companies to the subpoenas and all other matters of record, the  
423 court may deem the property to have been abandoned and the  
424 plaintiff entitled to expedited foreclosure.

425 Section 7. The amendments to s. 702.10, Florida Statutes,  
426 and the creation of s. 702.11, Florida Statutes, by this act are  
427 remedial in nature and shall apply to causes of action pending  
428 on the effective date of this act. Section 702.015, Florida  
429 Statutes, as created by this act, applies to cases filed on or  
430 after July 1, 2012.

431 Section 8. The Legislature finds that this act is remedial  
432 in nature. Accordingly, it is the intent of the Legislature that  
433 this act shall apply to all mortgages encumbering real property  
434 and all promissory notes secured by a mortgage, whether executed  
435 before, on, or after the effective date of this act.

436 Section 9. This act shall take effect upon becoming a law.

437  
438 ===== T I T L E A M E N D M E N T =====

439 And the title is amended as follows:

440  
441 Delete everything before the enacting clause  
442 and insert:

443 A bill to be entitled  
444 An act relating to mortgage foreclosures; amending s.  
445 95.11, F.S.; reducing the limitations period for  
446 commencing an action to enforce a claim of a  
447 deficiency judgment subsequent to a foreclosure





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448 action; providing for application to existing causes  
449 of action; creating s. 702.015, F.S.; providing  
450 legislative intent; specifying required contents of a  
451 complaint seeking to foreclose on certain types of  
452 residential properties with respect to the authority  
453 of the plaintiff to foreclose on the note and the  
454 location of the note; providing that failure to file  
455 such documents does not affect title to property  
456 subsequent to a foreclosure sale; amending s. 702.06,  
457 F.S.; limiting the amount of a deficiency judgment;  
458 amending s. 702.10, F.S.; expanding the class of  
459 persons authorized to move for expedited foreclosure;  
460 defining the term "lienholder"; providing requirements  
461 and procedures with respect to an order directed to  
462 defendants to show cause why a final judgment of  
463 foreclosure should not be entered; providing that  
464 certain failures by a defendant to make certain  
465 filings or to make certain appearances may have  
466 specified legal consequences; requiring the court to  
467 enter a final judgment of foreclosure and order a  
468 foreclosure sale under certain circumstances; revising  
469 a restriction on a mortgagee to request a court to  
470 order a mortgagor defendant to make payments or to  
471 vacate the premises during an action to foreclose on  
472 residential real estate to provide that the  
473 restriction applies to all but owner-occupied  
474 residential property; providing a presumption  
475 regarding owner-occupied residential property;  
476 requesting the Supreme Court to adopt rules and forms



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477       for use in expedited foreclosure proceedings; creating  
478       s. 702.11, F.S.; establishing expedited foreclosure  
479       proceedings for abandoned residential real property  
480       and procedures and requirements with respect thereto;  
481       providing for application of the act; providing an  
482       effective date.