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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
22	defendant filed in the defendant's bankruptcy case that
23	evidences intention to surrender to the lienholder the property
24	that is the subject of the foreclosure, which document has not
25	been withdrawn by the defendant, together with the submission of

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26	a final order entered in the bankruptcy case that discharges the
27	defendant's debts or confirms the defendant's repayment plan
28	which intention is contained therein, creates a rebuttable
29	presumption that the defendant has waived any defenses to the
30	foreclosure.
31	(2) In addition to a request set forth in s. 90.203, the
32	lienholder may request that the court take judicial notice of
33	any final order entered in a bankruptcy case.
34	(3) This section does not preclude the defendant in a
35	foreclosure action from raising a defense based upon the
36	lienholder's conduct subsequent to the filing of the document
37	filed in the bankruptcy case that evidenced the defendant's
38	intention to surrender the mortgaged property to the lienholder.
39	(4) This section applies to any foreclosure action filed
40	on or after October 1, 2017.
41	Section 2. This act shall take effect October 1, 2017.
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