

## DEAR CLIENT:

The following memorandum contains an update to Florida law. If you have any questions, please do not hesitate to contact us: Jarrett Cooper, Esq. (<a href="mailto:jcooper@rasflaw.com">jcooper@rasflaw.com</a>) or Areeb Naseer, Esq. (<a href="mailto:jcooper@rasflaw.com">jcooper@rasflaw.com</a>).

# Administrative Order 2020-43-Civ (Broward County, Florida)

**Subject**: Due to Covid-19 and the Federal "Coronavirus Aid, Relief, and Economic Security Act (CARES Act)", Broward County, Florida will now require Plaintiffs to file a "Verified Statement of Compliance with the Cares Act" before proceeding to judgment or sale. The Plaintiff must verify under penalties of perjury:

- (a) whether the property has a federally backed mortgage loan that is insured by the Federal Housing Administration;
- (b) whether the property has a federally backed mortgage loan but is not insured by the Federal Housing Administration;
- (c) whether the property does not have a federally backed mortgage loan; and
- (d) whether the property is vacant or abandoned. The Statement may be verified by the Plaintiff or "an authorized business representative of the Plaintiff." This Administrative Order is effective on June 2, 2020, and expires at 12:01 a.m. on July 1, 2020.

**Impact**: This Verified Statement must be filed before proceeding to judgment or sale in Broward County, Florida. Plaintiff or its loan servicer may verify the Statement. AO 2020-43 does not define "an authorized business representative," and it is unclear whether counsel may verify the statement. We believe Plaintiff's law firm may be able to verify the Statement if it is provided with written authorization and written confirmation of (a) through (d), above.

### Jarrett Cooper, Esq.

# Partner | General Counsel

Robertson, Anschutz & Schneid, P.L.

6409 Congress Avenue, Ste 100

Boca Raton, FL 33487

Phone: (561) 613-0085

BUSINESS

jcooper@rasflaw.com

### IN THE CIRCUIT COURT OF THE SEVENTEENTH JUDICIAL CIRCUIT IN AND FOR BROWARD COUNTY, FLORIDA

### Administrative Order 2020-43-Civ

#### FORECLOSURE PROCEEDINGS

- (a) Pursuant to Article V, section 2(d) of the Florida Constitution, and section 43.26, Florida Statutes, the chief judge of each judicial circuit is charged with the authority and the power to do everything necessary to promote the prompt and efficient administration of justice.
- (b) The Centers for Disease Control and the Florida Department of Health have advised people to take precautions in light of the Coronavirus Disease 2019 (COVID-19) outbreak, and specifically noting that the best way to prevent illness is to avoid exposure to the virus.
- (c) Because of the COVID-19 outbreak, Governor Ron DeSantis declared a State of Emergency on March 1, 2020, Broward County declared a Local State of Emergency on March 10, 2020, and the World Health Organization declared a global pandemic on March 11, 2020.
- (d) Since March 17, 2020, the Florida Supreme Court has issued various emergency administrative orders addressing the judicial branch's response to the COVID-19 pandemic. These administrative orders may be found at <a href="https://www.floridasupremecourt.org/Emergency.">https://www.floridasupremecourt.org/Emergency.</a>
- (e) On March 27, 2020, the President signed the Coronavirus Aid, Relief, and Economic Security Act" (the CARES Act"), and section 4022 of the CARES Act imposes a 60-day moratorium on foreclosure proceedings where the property is subject to a federally backed mortgage loan (FHA, VA, USDA, Fannie Mae, or Freddie Mac), including mortgages later purchased or securitized by those agencies. The moratorium does not apply to vacant or abandoned properties.
- (f) On May 14, 2020, the U.S. Department of Housing and Urban Development ("HUD") issued "Mortgagee Letter 2020-13" extending the foreclosure moratorium through June 30, 2020 for borrowers with FHA-insured single-family mortgages covered under the CARES Act.

- (g) In accordance with the authority vested in the chief judge by Article V, section 2(d) of the Florida Constitution, 43.26, Florida Statutes, Florida Rule of Judicial Administration 2.215, and to promote public safety amidst the current public health emergency, it is hereby **ORDERED**, <u>effective June 2, 2020:</u>
- (1) All plaintiffs in residential foreclosure cases shall file a verified statement of compliance with the CARES Act in the same format as provided in Attachment "A" declaring under penalty of perjury whether or not the property subject of the foreclosure proceeding has a federally backed mortgage loan that is insured by the Federal Housing Administration.
- (2) No final judgment of foreclosure shall be issued in favor of the plaintiff in any foreclosure case and no sale of the subject property as a result of a final judgment of foreclosure shall be scheduled until the plaintiff completes and files a verified statement of compliance with the CARES Act in the same format as provided in Attachment "A".
- (3) Before any foreclosure sale that was previously cancelled because of the COVID-19 pandemic may be rescheduled by the Clerk of the Court, the plaintiff must complete and file a verified statement of compliance with the CARES Act in the same format as provided in Attachment "A".
- (4) This Administrative Order shall be effective on June 2, 2020 and shall expire at 12:01 a.m. on July 1, 2020 unless modified or amended by subsequent administrative order.

**DONE AND ORDERED** in Chambers, Fort Lauderdale, Florida, this 28th day of May, 2020.

/s/ Jack Tuter	
Jack Tuter, Chief Judge	

### Attachment "A"

	17TH JU	IN THE CIRCUIT COURT FOR THE 17TH JUDICIAL CIRCUIT IN AND FOR BROWARD COUNTY, FLORIDA			
Plaintiff,	CASE NO	O.:			
VS.					
Defendant.					
VERIFIED STATEMENT OF CO	MPLIANCE V	VITH THE CA	RES ACT		
1. I am [check one] □ the plaintiff or □ an a the foreclosure case described at the top of		ess representati	ve of the Plaintiff in		
2. Plaintiff is seeking to foreclose the following owned by Plaintiff:	ng property that	is secured by a	loan serviced and/or		
Name of Apartment Complex (if applicable)					
Street Address & Unit/Apt. No. (if any)	City	State	Zip		
3. The subject property [check one] $\square$ is vac	ant or abandone	d or □ is not va	cant or abandoned.		
4. The subject loan secured by the above des <i>more information</i> ):	scribed property	[check all that	apply] (see pg. 2 for		
<ul> <li>☐ is a federally backed mortgage loan ins</li> <li>☐ is a federally backed mortgage loan</li> <li>Administration;</li> <li>☐ is not a federally backed mortgage loan</li> </ul>	an but is not				
I UNDERSTAND THAT ANY MATERIA ME TO BE PROSECUTED FOR A SEPAI					
UNDER PENALTIES OF PERJURY, FOREGOING STATEMENT AND THAT					
Signature of Plaintiff or Plaintiff's representat	tive:				

Under the Federal CARES Act, there is a moratorium on foreclosure proceedings by servicers of federally backed mortgage loans, except where the subject property is vacant or abandoned.

A "federally backed mortgage loan" is a single family (1-4 units) residential mortgage that is (1) insured by the Federal Housing Administration; (2) insured under section 255 of the National Housing Act; (3) guaranteed under section 184 of 184A of the Housing and Community Development Act of 1992; (4) guaranteed or insured by the Department of Veterans Affairs; (5) guaranteed or insured by the Department of Agriculture; or (7) purchased or securitized by Freddie Mac or Fannie Mae.