



**RICK SCOTT**  
GOVERNOR

June 7, 2013

Secretary Kenneth W. Detzner  
Secretary of State  
Florida Department of State  
R.A. Gray Building  
500 South Bronough Street  
Tallahassee, Florida 32399

Dear Secretary Detzner:

By the authority vested in me as Governor of the State of Florida, and under the provisions of Article III, Section 8, of the Constitution of Florida, I do hereby approve of and transmit Committee Substitute for Committee Substitute for House Bill 87, enacted during the 115th Session of the Legislature of Florida, during the Regular Session of 2013 and entitled:

An act relating to mortgage foreclosures...

Florida's housing market is important to our economy's continuous recovery and this bill will aid in that effort by placing abandoned homes, caught up in the foreclosure backlog, back onto the market. This bill expedites an existing and voluntary alternative court process for defaulted home loans in uncontested cases when the borrower and the bank both seek a more speedy finality. This process will put these homes back onto the housing market and allow Florida families who have experienced a foreclosure to begin working to repair their credit and finances.

This bill provides consumer protections, including a reduction in the length of time a lender has to file a deficiency judgment and a requirement for a lender to certify that they possess the note prior to filing civil action. Additionally, this bill protects innocent third party purchasers of a foreclosed home.

I commend Senator Latvala and Representative Passidomo for working with stakeholders to bring more certainty to the housing market, protect homeowners, and to ensure that foreclosed homes are returned to the market in a more timely fashion.

Secretary Kenneth W. Detzner  
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For the reasons stated above, I hereby sign into law Committee Substitute for  
Committee Substitute for House Bill 87.

Sincerely,



Rick Scott  
Governor

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DEPARTMENT OF STATE  
TALLAHASSEE, FLORIDA