



Civil Justice Subcommittee

Tuesday, September 20, 2011

4:00 PM

404 HOB

Committee Meeting Notice

HOUSE OF REPRESENTATIVES

Civil Justice Subcommittee

Start Date and Time: Tuesday, September 20, 2011 04:00 pm

End Date and Time: Tuesday, September 20, 2011 06:00 pm

Location: 404 HOB

Duration: 2.00 hrs

Introduction of new subcommittee members

Foreclosures - background and trends

NOTICE FINALIZED on 09/13/2011 16:16 by Jones.Missy

Florida: An Overview of Foreclosures

September 20, 2011

Presented by:



The Florida Legislature
Office of Economic and
Demographic Research
850.487.1402
<http://edr.state.fl.us>

Foreclosure Process

- There are 20 states that practice judicial foreclosure only
--- Florida is one of them.
- The judicial foreclosure process typically begins after a period of delinquency that results in an alleged default, with the lender filing a pending complaint and a Lis Pendens (notice of intent to begin the foreclosure process in court) with the Clerk of the Court.
- Relative to a non-judicial process:
 - Judicial process takes longer--- can be twice as long.
 - Judicial process has been affected to a greater degree by "Robo-Signing" scandal. In this regard, the shadow inventory pipeline in judicial states has become much larger.



Upstream from Foreclosure...

- **"Exotic" financing practices during the boom.**
 - In 2006, almost 47% of all mortgages in the state were considered to be innovative (interest only and pay option adjustable rate mortgages).
- **High unemployment – and – high long-term unemployment**
 - Florida's August unemployment rate of 10.7% ranked us 5th in the country for the highest rate.
- **Underwater Homes (owe more than the home is worth)**
 - According to CoreLogic data for the 2nd quarter of CY 2011, Nevada had the highest negative equity percentage with 60% of all of its mortgaged properties underwater, followed by Arizona (49%), Florida (45%), Michigan (36%) and California (30%). At that time, Florida had a projected 1,970,756 underwater homes.
- **Declining Property Values from Peak**
 - Florida's July median sales price for existing homes was down 47.1% from its peak.

Foreclosure Filings Remain Daunting

2010...2nd Year in a Row

2nd Highest # of Filings
(485,286 properties)

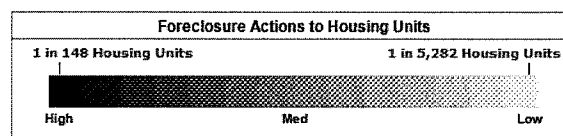
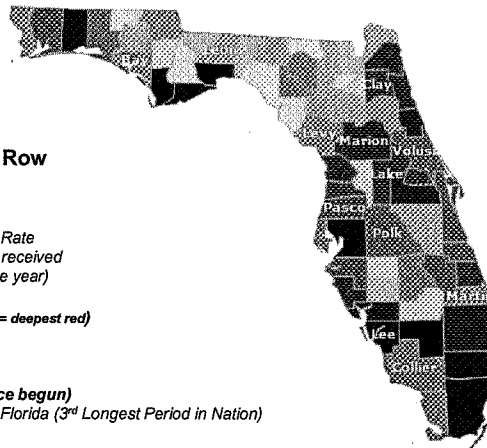
3rd Highest Foreclosure Rate
(5.51% of housing units received
at least 1 filing during the year)

August 2011 (highest rate = deepest red)

FILINGS: 2nd in US
RATE: 7th in US

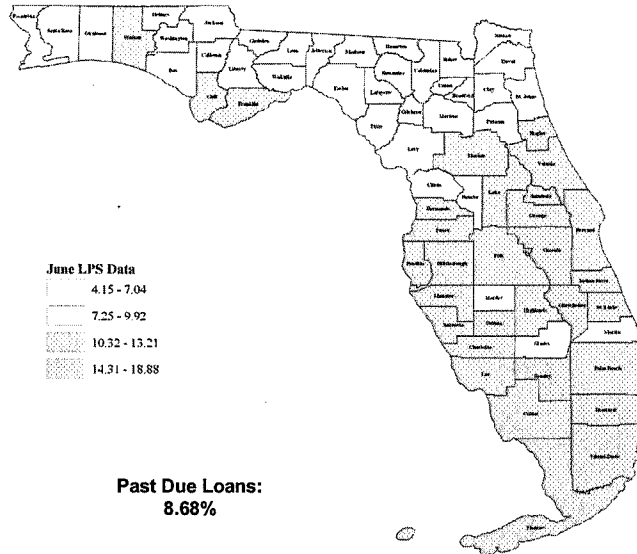
Foreclosure Process (once begun)

676 Days - 1.8 yrs - in Florida (3rd Longest Period in Nation)



Data from RealtyTrac

Percent of Loans in Foreclosure



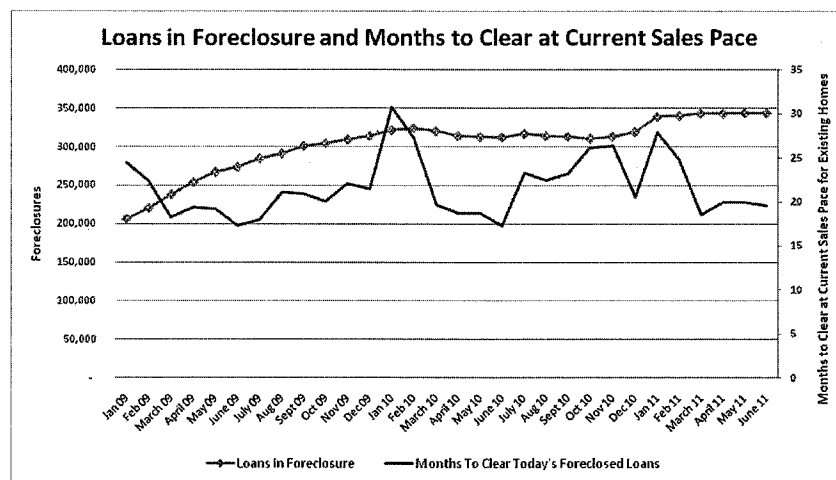
Highest Counties:

- Miami-Dade at 18.88%
- Osceola at 16.92%
- St. Lucie at 16.12%

Lowest Counties:

- Jefferson at 4.15%
- Sumter at 5.13%
- Leon at 5.21%

Residential Loans in Foreclosure



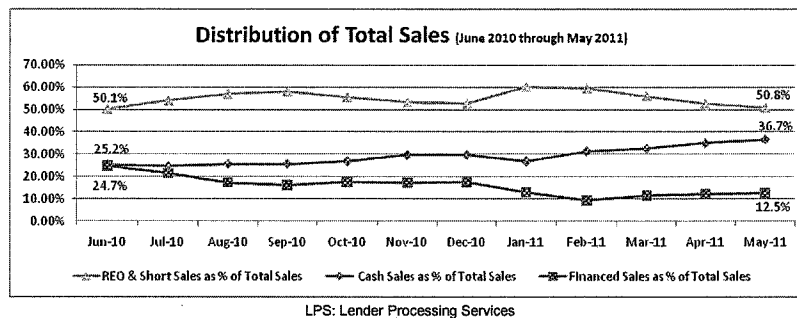
Loan Data from LPS

Foreclosures & Shadow Inventory

State	Sale	REO	FCM	Non
National	8.34%	4.11%	12.45%	203%
FL	9.1%	13.8%	22.9%	66%
MS	14.6%	3.5%	18.1%	422%
NV	10.6%	7.1%	17.7%	150%
NJ	7.8%	7.3%	15.2%	107%
IL	8.2%	6.6%	14.8%	124%
GA	11.5%	3.1%	14.6%	371%
OH	9.7%	4.8%	14.4%	203%
IN	9.8%	4.7%	14.1%	209%
LA	10.4%	3.3%	13.6%	315%
MD	10.0%	3.2%	13.2%	313%
SC	9.4%	3.8%	13.2%	250%
RI	8.8%	4.3%	13.1%	205%
TN	10.6%	2.5%	13.1%	429%
NY	7.9%	5.2%	13.1%	152%
WV	10.3%	2.5%	12.9%	406%
AL	10.8%	1.8%	12.5%	615%
MI	9.8%	2.7%	12.5%	364%
ME	7.5%	5.0%	12.4%	149%
CT	7.4%	4.8%	12.3%	150%
NC	9.1%	2.9%	12.0%	309%
DE	8.0%	4.0%	12.0%	202%
KY	8.4%	3.5%	11.9%	237%
PA	8.4%	3.3%	11.6%	257%
AZ	7.9%	3.4%	11.4%	231%
CA	8.2%	3.0%	11.2%	273%
HI	6.5%	4.6%	11.1%	142%
WI	7.1%	3.9%	11.0%	182%
WA	6.8%	2.6%	9.3%	259%
KS	7.2%	2.1%	9.2%	341%
NH	7.0%	2.2%	9.2%	323%
UT	7.1%	2.0%	9.1%	354%
OR	5.5%	3.4%	8.9%	161%
ID	6.2%	2.6%	8.8%	241%
IA	5.5%	2.9%	8.6%	203%
VA	6.7%	1.8%	8.6%	366%
VT	5.3%	3.2%	8.5%	165%
MN	5.4%	2.0%	7.4%	273%
NE	5.5%	2.0%	7.4%	404%
OK	5.5%	2.0%	7.4%	301%
WY	5.5%	2.0%	7.4%	236%
MT	5.5%	2.0%	7.4%	426%
ND	5.5%	2.0%	7.4%	481%
SD	5.5%	2.0%	7.4%	229%
AK	5.5%	2.0%	7.4%	320%

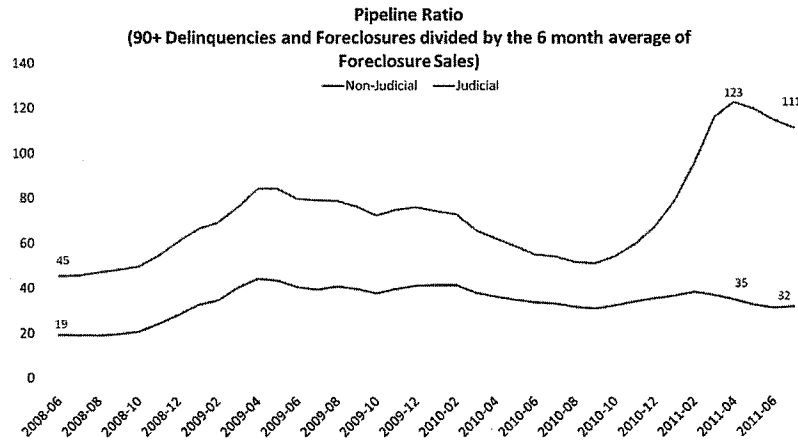
Foreclosures adding more to inventory than Sales are subtracting – nationally 3:1.
Average delinquency at Florida foreclosure start --- 385 days.
(LPS Data for July)

Sales Mix Points to Lower Prices



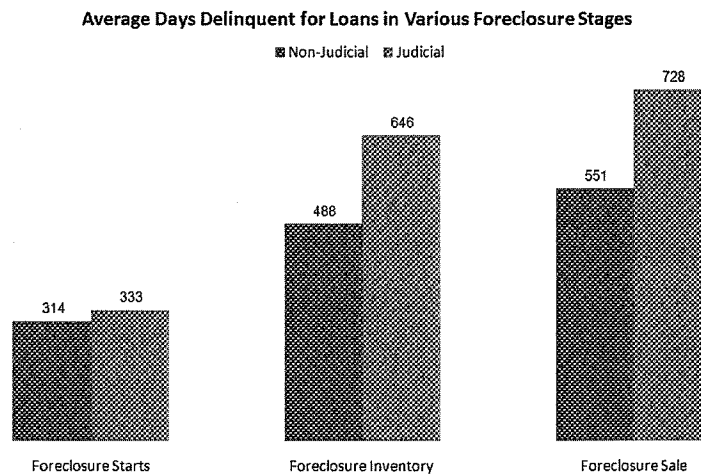
Cash Sales have been growing as a percentage of all sales and financed sales have been declining. While short sales have been increasing in some states, that is not yet the case in Florida.

Moratorium impact has dropped, but remains very high in judicial states



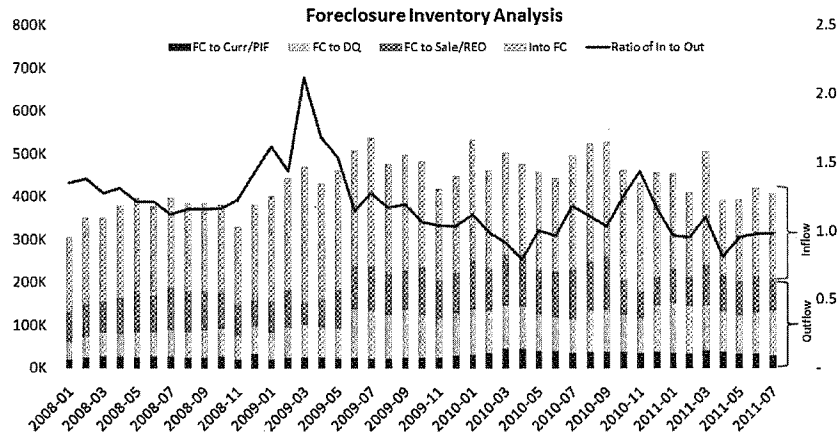
Slide Reproduced from LPS Presentation Based on July Data

Loans in foreclosure are 158 days more delinquent in judicial states



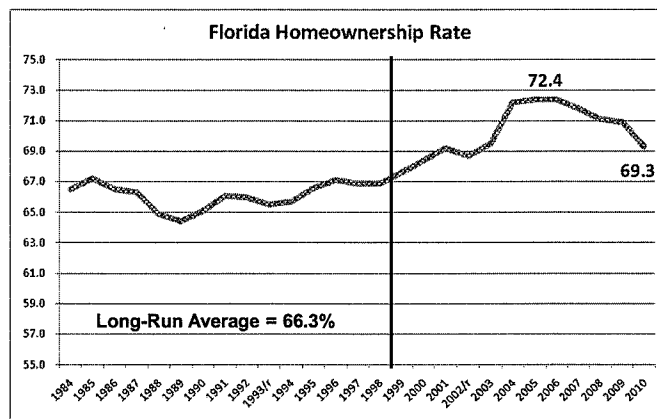
Slide Reproduced from LPS Presentation Based on June Data

Most of the foreclosure “outflow” is back into delinquency



Slide Reproduced from LPS Presentation Based on July Data

Vulnerability



The 2010 percentage is the lowest since 2002. If the 2010 rate dropped immediately back to the long-run average, about 222,600 homeowners would be affected and \$30.8 billion of value.

Credit Conditions Remain Tight

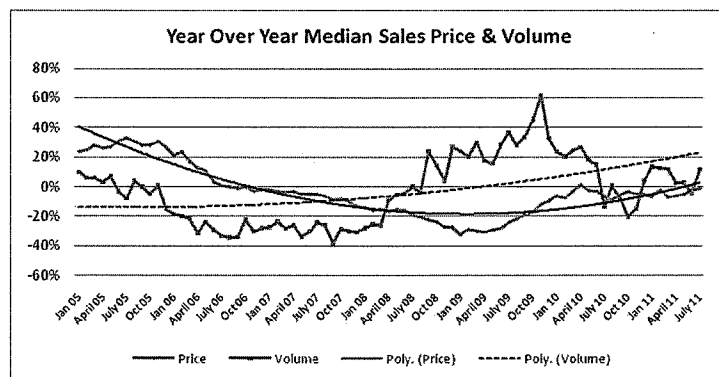
Question to Senior Loan Officers:

Over the past three months, how have your bank's credit standards for approving applications from individuals for **prime residential mortgage loans** to purchase homes changed?

All Respondents					
	July '11 %	April '11 %	Jan '11 %	Oct '10 %	July '10 %
Tightened considerably	0.0	0.0	0.0	0.0	0.0
Tightened somewhat	5.7	3.8	3.7	13.0	3.6
Remained basically unchanged	86.8	92.5	94.4	83.3	87.3
Eased somewhat	7.5	2.0	1.9	3.7	9.1
Eased considerably	0.0	0.0	0.0	0.0	0.0
Total	100.0	100.0	100.0	100.0	100.0

July 2011 Senior Loan Officer Opinion Survey on Bank Lending Practices (Federal Reserve Board)

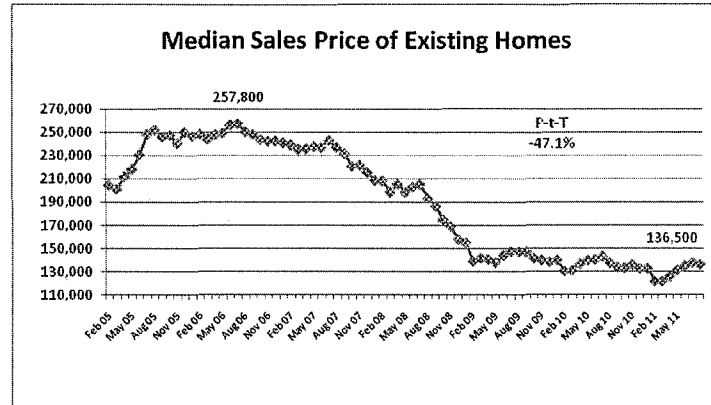
Existing Homes Sales Are Sputtering



Data through July 2011

Sales Level in CY 2010 was 70.1% of 2005 boom level.

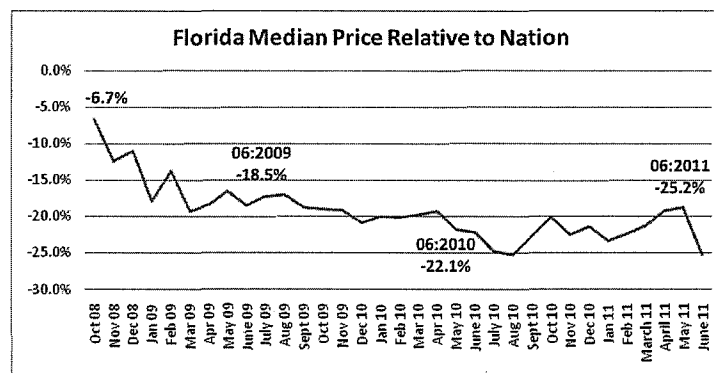
And, Existing Home Prices Are Flat



Data through July 2011

Median Sales Prices for Existing Homes have been essentially flat since February 2009 --- 28 months --- with a slight downward drift.

Price Holding Below National Level



The chart above is for single-family residences. Data from the American Community Surveys suggests that Florida was above the national median price for owner-occupied housing units from 2005 through most of 2008.

REC Foreclosure Forecast

Cal Year	2005	2006	2007	2008	2009	2010	2011 Est	2012 Est	2012 Est
Total	57,106	73,981	182,044	368,743	399,118	243,114	144,067	287,340	205,236

Fiscal Year: Revenue Receipt Lagged By One Month

FY	FY 2011-12											TOTAL
Month	Jul	Aug	Sep	Oct	Nov	Dec	Feb	Mar	Apr	May	Jun	
FY 2011-12 Mo. Filings	11,675	11,014	12,812	13,942	15,172	16,511	19,552	21,277	23,154	25,197	27,420	215,695

FY	FY 2012-13											TOTAL
Month	Jul	Aug	Sep	Oct	Nov	Dec	Feb	Mar	Apr	May	Jun	
FY 2012-13 Mo. Filings	29,899	31,009	27,039	24,043	20,103	19,603	18,603	18,103	17,603	17,203	16,803	259,054

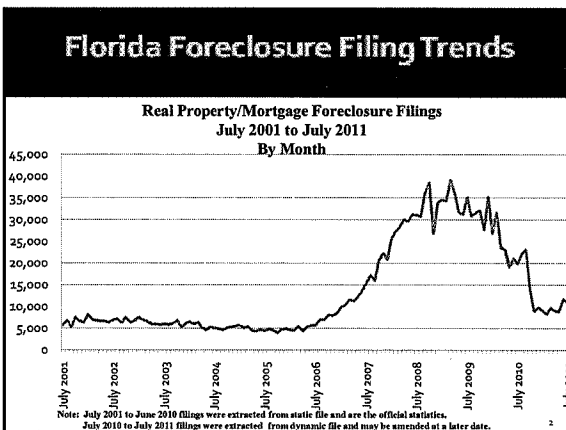
FY	FY 2013-14											TOTAL
Month	Jul	Aug	Sep	Oct	Nov	Dec	Feb	Mar	Apr	May	Jun	
FY 2013-14 Mo. Filings	16,703	16,703	16,703	16,703	16,703	16,703	16,702	16,702	16,702	16,702	16,702	200,431

Robo-Signing Disruption and Moratorium: October 2010

**Florida's Court System
Responds to the
Mortgage Foreclosure Crisis**

Lisa Goodner
State Courts Administrator

September 20, 2011



**Florida Courts'
Three-Prong Approach**

- ☒ Foreclosure and Economic Recovery Initiative
- ☒ Revised Procedural Rules to Improve Case Processing
- ☒ Managed Mediation of Mortgage Foreclosure Cases Involving Homestead Properties

Foreclosure and Economic Recovery Initiative

During 2010 Session, Legislature approved a statewide Foreclosure and Economic Recovery Plan to mitigate rising backlog of real property and foreclosure cases

- ▣ Authorized courts to use \$6 million out of the State Courts Revenue Trust Fund
- ▣ Authorized county clerks of court to use \$3.6 million from Clerk of Court Trust Fund

Foreclosure and Economic Recovery Initiative

✓ **43.6% of Foreclosure Backlog Cleared**

✓ **Clearance Rates Jumped Dramatically**

Reasons Backlog Continues

- ▣ Paperwork Problems, Resulting in:
 - ▣ Voluntary Moratorium by Major Lenders
 - ▣ Voluntary Cancellation of Hearings by Major Lenders
 - ▣ Voluntary Dismissals of Cases by Major Lenders
- ▣ Foreclosure Mills Discontinue Operations:
 - ▣ Withdrawal of David Stern Law Firm from estimated 140,000 Cases
 - ▣ Fannie Mae Pulled 15,000 Cases from Ben-Ezra & Katz Law Firm

Revised Procedural Rules to Improve Case Processing

- ▣ Amended rules to require verification of mortgage foreclosure complaints involving residential real property
- ▣ Adopted new form **Affidavit of Diligent Search and Inquiry** to standardize affidavits and provide information to court regarding methods used to attempt to locate and serve defendant

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Revised Procedural Rules to Improve Case Processing

- ▣ Adopted new **Motion to Cancel and Reschedule Foreclosure Sale** form that requires the plaintiff to explain reason, thereby promoting effective case management and keeping properties out of extended limbo

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Revised Procedural Rules to Improve Case Processing

- ▣ Amended **Final Judgment of Foreclosure** form to, among other changes:
 - ▣ Add a notice to lienholders and directions to property owners as to how to claim a right to funds remaining after public auction
 - ▣ Accommodate the option of clerks conducting judicial sales via electronic means

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Managed Mediation of Foreclosure Cases Involving Homestead Properties

- In December 2009, Supreme Court established Residential Mortgage Foreclosure Mediation Program
- Mandatory adoption of a uniform, statewide managed mediation program to be implemented through a model administrative order to be issued by each circuit chief judge

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Managed Mediation of Foreclosure Cases Involving Homestead Properties

- All foreclosure cases that involve residential homestead property are referred to mediation, unless:
 - plaintiff and borrower agree otherwise, or
 - effective pre-suit mediation that substantially complies with the managed mediation program requirements has been conducted

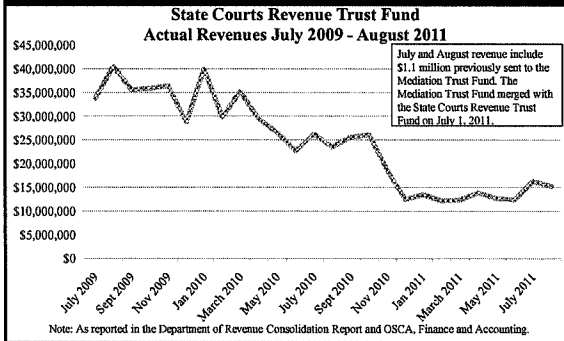
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Key Determinant Report: Residential Mortgage Foreclosure Managed Mediation Programs Based on Referrals Received from March 2010 to March 2011

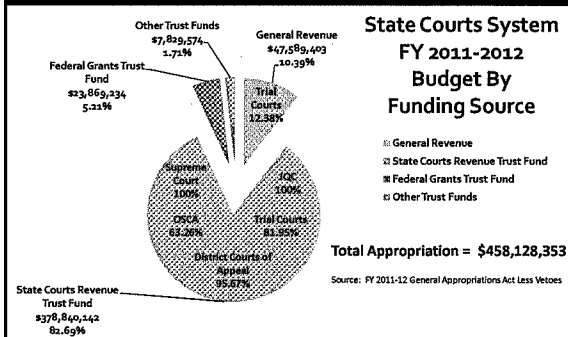
Percentage cases referred to program resulting in program manager successfully contacting borrowers	42.0%
Percentage of scheduled mediations failing to go forward because plaintiff's representative did not appear	2.4%
Percentage of scheduled mediations failing to go forward because borrower did not appear	5.5%
Percentage of scheduled mediations failing to go forward because borrower and lender did not appear	0.4%
Percentage of mediations conducted resulting in written agreement	25.4%
Percentage of mediations conducted that did not result in a written agreement	66.6%

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Other Impact of Mortgage Foreclosure Crisis on the Courts



Other Impact of Mortgage Foreclosure Crisis on the Courts



Questions?

Key Determinant 120 Day Quarterly Status Report
Residential Mortgage Foreclosure Managed Mediation Programs

Number of Events - Based on Referrals Received from March 2010 to March 2011 (Each Referral Tracked 120 Days)
As of August 2011
State Total by Type of Event and Quarter

Type of Event	120 Day Status for Referrals Received from March 2010 to March 2011					
	March 2010	Fourth Quarter FY 2009-10 (April 2010 to June 2010)	First Quarter FY 2010-11 (July 2010 to September 2010)	Second Quarter FY 2010-11 (October 2010 to December 2010)	Third Quarter FY 2010-11 (January 2011 to March 2011)	Total (March 2010 to March 2011)
Total Form A Referrals Received for the Month - Case Eligible	3,196	10,390	28,505	21,212	14,773	78,076
Total Borrowers Contacted	1,575	4,420	11,318	8,891	6,594	32,798
Total Mediations Scheduled	878	2,596	4,709	3,567	2,669	14,419
Total Mediations Conducted	540	1,838	3,844	2,877	2,052	11,151
Total Form A Referrals Closed with Failure to Appear - Borrower Only	39	116	279	206	150	790
Total Form A Referrals Closed with Failure to Appear - Lender Only	11	66	156	60	60	353
Total Form A Referrals Closed with Failure to Appear - Both Borrower and Lender	0	2	24	10	16	52
Total Form A Referrals Closed with Written Agreements	204	596	946	644	445	2,835
Total Form A Referrals Closed without Written Agreements	331	1,184	2,517	1,957	1,437	7,426
Total Form A Referrals Pending After 120 Days	227	838	2,282	1,917	1,311	6,575

Notes:

1. March 2010 includes Circuits 1, 4, 11, and 19. April 2010 and May 2010 include Circuits 1, 3, 4, 11, 14, and 19. June 2010 includes Circuits 1, 2, 3, 4, 11, 14, 17, 18, and 19. July 2010 includes all circuits except Circuit 13 (program began in August 2010). All circuits are included from August 2010 forward.
2. Total Form A Referrals Pending After 120 Days includes, but is not limited to, cases in Bankruptcy, returned cases after a notice of non participation was issued, mediations adjourned, plaintiff's counsel withdrawing, unpaid fees, cases dismissed, and mediations re-scheduled.
3. This report does not include statistics for Osceola and Seminole Counties.

Key Determinant 120 Day Quarterly Status Report
Residential Mortgage Foreclosure Managed Mediation Programs

Percentages - Based on Referrals Received from March 2010 to March 2011 (Each Referral Tracked 120 Days)
As of August 2011
State Total by Type of Event and Quarter

Type of Event	120 Day Status for Referrals Received from March 2010 to March 2011					
	March 2010	Fourth Quarter FY 2009-10 (April 2010 to June 2010)	First Quarter FY 2010-11 (July 2010 to September 2010)	Second Quarter FY 2010-11 (October 2010 to December 2010)	Third Quarter FY 2010-11 (January 2011 to March 2011)	Total (March 2010 to March 2011)
The percentage of cases referred to the program that result in the program manager successfully contacting borrowers.	49.3%	42.5%	39.7%	41.9%	44.6%	42.0%
The percentage of scheduled mediations failing to go forward because plaintiff's representative did not appear.	1.3%	2.5%	3.3%	1.7%	2.2%	2.4%
The percentage of scheduled mediations failing to go forward because the borrower did not appear.	4.4%	4.5%	5.9%	5.8%	5.6%	5.5%
The percentage of scheduled mediations failing to go forward because the borrower and lender did not appear.	0.0%	0.1%	0.5%	0.3%	0.6%	0.4%
The percentage of mediations conducted resulting in a written agreement.	37.8%	32.4%	24.6%	22.4%	21.7%	25.4%
The percentage of mediations conducted that did not result in a written agreement.	61.3%	64.4%	65.5%	68.0%	70.0%	66.6%

Notes:

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Key Determinant 120 Day Quarterly Status Report
Residential Mortgage Foreclosure Managed Mediation Programs
Number of Events - Based on Referrals Received from March 2010 to March 2011 (Each Referral Tracked 120 Days)
As of August 2011
By Circuit and Type of Event

Circuit	Total Form A Referrals Received for the Month-Case Eligible	Total Borrowers Contacted	Total Mediations Scheduled	Total Mediations Conducted	Referrals Closed with Failure to Appear-Borrower Only	Total Form A Referrals Closed with Failure to Appear-Lender Only	Referrals Closed with Failure to Appear-Both Borrower and Lender	Total Form A Referrals Closed with Written Agreements	Total Form A Referrals Closed without Written Agreements	Total Form A Referrals Pending After 120 Days
1	2,962	1,446	761	584	44	33	2	277	307	348
2	829	511	307	272	6	29	0	126	92	81
3	411	174	84	79	1	6	0	28	41	3
4	6,630	2,073	695	534	25	8	2	108	349	204
5	4,266	1,449	766	725	29	12	0	155	545	146
6	5,680	3,011	1,287	1,105	56	2	0	229	715	245
7	2,873	877	332	50	2	0	2	7	39	496
8	597	274	90	85	4	1	2	27	36	42
9	4,258	1,291	536	404	19	1	1	73	326	263
10	2,042	772	351	306	19	6	4	76	230	200
11	16,806	7,335	3,668	2,611	209	73	5	740	1,871	2,488
12	2,333	830	335	292	11	6	0	90	202	395
13	3,567	1,764	446	348	18	7	0	82	213	149
14	796	363	171	156	7	4	0	82	74	85
15	4,632	1,407	699	419	45	8	2	77	340	336
16	416	299	80	72	2	6	0	31	37	80
17	7,238	3,303	1,279	1,213	159	53	16	206	687	160
18	3,019	1,320	558	511	47	52	15	78	294	68
19	4,750	2,316	1,079	849	47	35	1	213	636	481
20	3,971	1,983	895	536	40	11	0	130	392	305
Total	78,076	32,798	14,419	11,151	790	353	52	2,835	7,426	6,575

Notes:

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Key Determinant 120 Day Quarterly Status Report
Residential Mortgage Foreclosure Managed Mediation Programs

Percentages - Based on Referrals Received from March 2010 to March 2011 (Each Referral Tracked 120 Days)

As of August 2011

By Circuit and Key Determinate

Circuit	Borrower Contacted Percentage	Mediations- Lender Failure to Appear Percentage	Mediations- Borrower Failure to Appear Percentage	Mediations- Both Borrower and Lender Failure to Appear Percentage	Mediations With Written Agreement Percentage	Mediations Without Agreement Percentage
1	48.8%	4.3%	5.8%	0.3%	47.4%	52.6%
2	61.6%	9.4%	2.0%	0.0%	46.3%	33.8%
3	42.3%	7.1%	1.2%	0.0%	35.4%	51.9%
4	31.3%	1.2%	3.6%	0.3%	20.2%	65.4%
5	34.0%	1.6%	3.8%	0.0%	21.4%	75.2%
6	53.0%	0.2%	4.4%	0.0%	20.7%	64.7%
7	30.5%	0.0%	0.6%	0.6%	14.0%	78.0%
8	45.9%	1.1%	4.4%	2.2%	31.8%	42.4%
9	30.3%	0.2%	3.5%	0.2%	18.1%	80.7%
10	37.8%	1.7%	5.4%	1.1%	24.8%	75.2%
11	43.6%	2.0%	5.7%	0.1%	28.3%	71.7%
12	35.6%	1.8%	3.3%	0.0%	30.8%	69.2%
13	49.5%	1.6%	4.0%	0.0%	23.6%	61.2%
14	45.6%	2.3%	4.1%	0.0%	52.6%	47.4%
15	30.4%	1.1%	6.4%	0.3%	18.4%	81.1%
16	71.9%	7.5%	2.5%	0.0%	43.1%	51.4%
17	45.6%	4.1%	12.4%	1.3%	17.0%	56.6%
18	43.7%	9.3%	8.4%	2.7%	15.3%	57.5%
19	48.8%	3.2%	4.4%	0.1%	25.1%	74.9%
20	49.9%	1.2%	4.5%	0.0%	24.3%	73.1%
Total	42.0%	2.4%	5.5%	0.4%	25.4%	66.6%

Notes:

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Foreclosure and Economic Recovery Status Report
Number of Additional Real Property/Mortgage Foreclosure Cases
Added to Backlog and Percent of Cases Disposed
Quarter Ending September 2006 through June 2011

Quarter	Number of Additional Backlog Cases Added¹	Clearance Rate²
July - September 2006	4,184	78.6%
October - December 2006	8,689	64.5%
January - March 2007	13,748	57.0%
April - June 2007	16,808	54.7%
July - September 2007	26,192	45.9%
October - December 2007	38,778	39.8%
January - March 2008	49,989	38.5%
April - June 2008	50,937	43.9%
July - September 2008	52,864	45.9%
October - December 2008	49,103	50.4%
January - March 2009	50,025	53.7%
April - June 2009	36,397	63.2%
July - September 2009	35,012	64.0%
October - December 2009	28,887	69.5%
January - March 2010	13,392	83.7%
April - June 2010	-17,393	127.6%
July - September 2010	-16,508	125.4%
October - December 2010	-17,866	154.4%
January - March 2011	-24,790	191.5%
April - June 2011	-30,946	205.0%

¹ Number of Additional Backlog Cases Added was determined by subtracting the number of SRS dispositions from the number of SRS filings for the quarters ending September 30, 2006 through June 30, 2011.

² Clearance Rate was determined by dividing the number of SRS dispositions by the number of SRS filings for the quarters ending September 30, 2006 through June 30, 2011.

Note: The backlog of mortgage foreclosure cases was significantly reduced during the year-long initiative. With more than 200,000 cases disposed, the backlog fell from more than 462,000 cases to under 261,000 cases. The clearance rates, as can be seen above, jumped dramatically during the initiative.

It is important to note that beginning in the second quarter of the year, the number of cases disposed decreased significantly and that trend continued for the rest of the year. However, this was due in large part to the voluntary moratorium imposed by some of the major lenders in Florida. In addition, it was reported that almost half of scheduled hearings were cancelled due to the voluntary moratorium in late 2010.

It is also important to note that half of the total cases disposed during the year were dismissed. Dismissals, which can occur for a number of reasons, may take place after a hearing by a judge, at the request by the plaintiffs' attorney or following a review by a case manager. Variances in case management practices may influence which cases are scheduled for hearings, which would affect the number of dismissals and summary/final judgments.

Foreclosure and Economic Recovery Status Report
Balance of Backlog
First, Second, Third, and Fourth Quarters in FY 2010-11

Circuit	Real Property/ Mortgage Foreclosure Backlog as of June 30, 2010¹	First Quarter in FY 2010-11 Initiative Dispositions² (July 2010 to September 2010)	Second Quarter in FY 2010-11 Initiative Dispositions² (October 2010 to December 2010)	Third Quarter in FY 2010-11 Initiative Dispositions² (January 2011 to March 2011)	Fourth Quarter in FY 2010-11 Initiative Dispositions² (April 2011 to June 2011)	Total FY 2010-11 Initiative Dispositions²	Balance of Backlog After FY 2010-11 Initiative³
1	10,979	1,098	983	842	1,433	4,356	6,623
2	3,460	417	370	399	335	1,521	1,939
3	1,115	220	211	245	152	828	287
4	17,916	2,436	1,739	3,407	2,768	10,350	7,566
5	16,281	1,008	1,105	1,084	800	3,997	12,284
6	31,791	3,575	1,750	868	745	6,938	24,853
7	18,440	3,792	2,086	1,643	1,854	9,375	9,065
8	1,926	536	519	446	375	1,876	50
9	39,700	7,816	5,322	4,478	4,747	22,363	17,337
10	11,045	3,159	1,614	1,378	1,805	7,956	3,089
11	75,326	5,553	5,154	8,177	12,164	31,048	44,278
12	21,617	2,305	3,122	1,405	2,048	8,880	12,737
13	32,843	4,207	1,720	449	380	6,756	26,087
14	3,897	854	506	388	546	2,294	1,603
15	46,438	10,234	3,948	3,949	4,582	22,713	23,725
16	2,259	183	233	372	245	1,033	1,226
17	48,675	9,651	3,768	3,670	3,838	20,927	27,748
18	27,117	3,557	2,375	1,767	2,152	9,851	17,266
19	19,061	1,273	501	932	800	3,506	15,555
20	32,453	9,707	4,717	6,210	4,322	24,956	7,497
Total	462,339	71,581	41,743	42,109	46,091	201,524	260,815

¹ Real Property/Mortgage Foreclosure Backlog as of June 30, 2010 was determined by subtracting the number of SRS dispositions from the number of SRS filings for July 1, 2006 through June 30, 2010.

² Initiative Dispositions are based on data that is provided to the OSCA on a monthly basis by each trial court. First, second, third, and fourth quarter data are the reported information on cases disposed using the new resources. Total represents the sum of the first, second, third, and fourth quarters. In addition, Desoto County and Okeechobee County did not receive Foreclosure and Economic Recovery funding and are not included above.

³ Balance of Backlog After FY 2010-11 Initiative was determined by subtracting the Total FY 2010-11 Initiative Dispositions from the number of Real Property/Mortgage Foreclosure Backlog as of June 30, 2010.

Foreclosure and Economic Recovery Status Report

Type of Dispositions¹

July 1, 2010 through June 30, 2011

Circuit	Dismissed	Summary/ Final Judgment	Trial	Other ²	Unidentified	Total Disposed
1	2,727	1,624	3	2	0	4,356
2	794	676	4	47	0	1,521
3	512	309	0	7	0	828
4	5,531	4,615	1	1	202	10,350
5	2,877	1,082	3	35	0	3,997
6	1,329	5,602	1	6	0	6,938
7	4,254	5,103	11	7	0	9,375
8	931	759	6	180	0	1,876
9	8,830	13,529	3	1	0	22,363
10	3,517	4,430	1	8	0	7,956
11	23,794	7,224	30	0	0	31,048
12	5,067	3,728	79	6	0	8,880
13	226	6,530	0	0	0	6,756
14	1,187	1,107	0	0	0	2,294
15	11,638	11,044	31	0	0	22,713
16	729	303	1	0	0	1,033
17	8,838	12,088	1	0	0	20,927
18	5,695	4,075	19	62	0	9,851
19	2,042	1,454	4	2	4	3,506
20	13,608	11,348	0	0	0	24,956
Total	104,126	96,630	198	364	206	201,524

¹ Type of Dispositions are based on the initiative data that is provided to the OSCA on a monthly basis by each trial court. These data represent the reported information on cases disposed from July 1, 2010 through June 30, 2011 using the new resources. In addition, Desoto County and Okeechobee County did not receive Foreclosure and Economic Recovery funding and are not included above.

² Other is used to report cases disposed when they are: administratively dismissed, consolidated into a primary case, transferred or have a change of venue, etc.

Note: Numerous methods are used by the circuits to calendar real property/mortgage foreclosure cases which could affect the number of dismissals and summary/final judgments within a circuit. These methods are: 1) following a review by a case manager; 2) at the request of the plaintiffs' attorney; and 3) after hearing by a judge. The majority of circuits calendar hearings following a case review by a case manager. These cases are calendared for either a case management or lack of prosecution hearing. A number of circuits also calendar cases at the request of the plaintiffs' attorneys. These cases are either calendared based upon the request alone or based upon the request and assurance that the case meets the threshold for a summary/final judgment.

Foreclosure and Economic Recovery Status Report

Case Status¹

As of June 30, 2011

Circuit	Cases Disposed	Cases Active ²	Cases Inactive ³	Cases Stayed ⁴
1	4,356	113	6,586	61
2	1,521	1,190	1,407	15
3	828	184	249	35
4	10,350	11,743	6,557	304
5	3,997	705	13,431	1
6	6,938	5,332	24,178	218
7	9,375	5	10,721	389
8	1,876	1,466	641	21
9	22,363	7,154	31,273	16
10	7,956	6,020	4,614	168
11	31,048	50,785	1,730	0
12	8,880	3,390	10,405	166
13	6,756	26,757	379	9
14	2,294	2,461	1,380	54
15	22,713	32,157	5,619	142
16	1,033	1,040	755	26
17	20,927	24,781	28,202	0
18	9,851	103	22,466	26
19	3,506	16,757	4,017	91
20	24,956	4,069	5,570	518
Total	201,524	196,212	180,180	2,260

¹ Cases Status is based on the initiative data that is provided to the OSCA on a monthly basis by each trial court. Cases Disposed represent the reported information on dispositions from July 1, 2010 through June 30, 2011 using the new resources and the status of the remaining pending cases. In addition, Desoto and Okeechobee Counties did not receive Foreclosure and Economic Recovery funding and are not included above.

² Cases Active represents those cases the court is actively working to resolve. Court administration may not be made aware immediately when a case moves from inactive to active status.

³ Cases Inactive represents cases where judicial action cannot be concluded due to extenuating circumstances. This includes, but is not limited to, cases inactive due to attorney inactivity, cases with insufficient pleadings or documentation, cases involved in mediation/settlement negotiations, and other similar matters. It is important to note that all cases at the beginning of the initiative in July 2010 were identified as inactive.

⁴ Cases Stayed includes bankruptcy cases, cases pending resolution of another case, cases where there is an agreement of the parties, and cases pending appeal.