

# **MORTGAGED REAL PROPERTY IN DEFAULT**

City Code requires mortgage holders to register, inspect, maintain, and post real property in default. Failure to do so may result in Code Enforcement action against the mortgage holder and/or remediation by the city at a cost billed/liened to the mortgage holder.

**REGISTRATION By Mortgage Holder.** Prior to issuing a notice of mortgage default, mortgage holders must register defaulted property with the city, submitting the following information:

PROPERTY ADDRESS: \_\_\_\_\_ ZIP \_\_\_\_\_

MORTGAGE COMPANY: \_\_\_\_\_

COMPANY ADDRESS: \_\_\_\_\_

CITY: \_\_\_\_\_ STATE: \_\_\_\_\_ ZIP: \_\_\_\_\_

BUSINESS PHONE: (\_\_\_\_) \_\_\_\_\_

BUSINESS E MAIL: \_\_\_\_\_

**LOCAL CONTACT PERSON:** Representative must live in Brevard County and be available Monday through Fridays during normal business hours

NAME: \_\_\_\_\_

CONTACT ADDRESS: \_\_\_\_\_

CITY: \_\_\_\_\_ ZIP: \_\_\_\_\_ PHONE: (\_\_\_\_) \_\_\_\_\_

**INSPECTION of Defaulted Property By Mortgage Holder.** The mortgage holder must promptly inspect defaulted property to determine if the property is vacant and/or in disrepair. If vacant, the mortgage holder must inspect the property weekly thereafter. If occupied, the mortgage holder must inspect the property monthly thereafter.

**MAINTENANCE of Defaulted Property By Mortgage Holder.** Mortgage holders are required to maintain defaulted property. Maintenance includes keeping the property free from the following: overgrowth; weeds; unauthorized accumulation of debris, circulars, and newspapers; junk vehicles; disrepair; unsecured buildings; graffiti and vandalism. Pools, spas, and pool enclosures must be maintained and secured.

**POSTING of Vacant Defaulted Property By Mortgage Holder.** If the property is vacant, the mortgage holder must post the property with information on how to contact its local contact person. Said posting shall be no less than 18 inches by 24 inches, in a font visible from 45 feet stating the following language:

- THIS PROPERTY IS MANAGED BY: \_\_\_\_\_
- TO REPORT PROBLEMS OR CONCERNS CALL (XXX) XXX-XXXX

This information must be posted on an interior window so that it is visible from the front street, or secured to the exterior of the building/structure facing the front street or if no such area exists, on a stake of sufficient size to support the posting in a location that is at all times visible from the street but not readily accessible to vandals. Exterior postings should be protected from the elements.

**SUBMITTED BY:** \_\_\_\_\_ **Date:** \_\_\_\_\_

Mail completed form to City of Melbourne Code Compliance Administrator, 900 E. Strawbridge Ave., Melbourne, Florida 32901 or fax to Code Compliance Administrator at 321-608-7920.