

THE FORECLOSURE COURT FILES are kept in the office of the Clerk of Circuit Court, Okeechobee County Judicial Center, 312 North West 3rd Street, Okeechobee, Florida 34972. This office is open to the Public from 8:30 a.m. to 5:00 p.m., Monday through Friday, except for legal holidays.

Court files in which a Foreclosure Sale has been scheduled are available for public inspections at the Okeechobee County Judicial Center, between the hours of 8:30 a.m. to 5:00 p.m., Monday through Friday, except for legal holidays.

A Notice of Sale for each foreclosure case will be published in a local newspaper. The notice will appear and be published once a week for two consecutive weeks and appears in the legal ad section.

YOU MUST DO YOUR OWN RESEARCH FOR THE PROPERTY INVOLVED. The Deputy Clerks use only the legal description. However, with this description, you may obtain street address information at the PROPERTY APPRAISER'S OFFICE, 307 North West 5th Avenue, Suite A, Okeechobee, Florida.

Property improvements, if any, are on record in the Property Appraiser's Office at the above said address.

The status of county property taxes can only be obtained through the Tax Collector's Office, 307 North West 5th Avenue, Suite B, Okeechobee, Florida.

The Clerk's Office *assumes no responsibility* for any encumbrances (judgments, mortgages, taxes AND OTHER LIENS) on any property offered for sale. It is in your best interest to have a title search completed by an attorney or title company. However, you may search the Official Records Division in Suite 155 at the Okeechobee Judicial Center.

Legal action may become necessary in order to obtain possession of the property; therefore, until this is granted by the Court, you may not have access to the property without permission of the owner.

Be sure the personal property offered for sale will be available to you after title is issued. The Clerk's Office assumes no responsibility for the availability of any personal property offered for sale.

The foreclosure sales may be held any weekday at 11:00 am, 312 North West 3rd Street, Okeechobee, Florida.

At the sale, bidding is done in increments of \$100.00 or more.

The purchaser of property will be issued a deed called a CERTIFICATE OF TITLE. This deed contains NO WARRANTIES.

SHARON ROBERTSON

CLERK OF CIRCUIT COURT

OKEECHOBEE COUNTY, FLORIDA

MORTGAGE FORECLOSURE SALE

EXHIBIT "B"

THE TERMS OF THE CLERK'S SALE, UNLESS OTHERWISE SPECIFIED BY THE FINAL JUDGMENT, ARE AS FOLLOWS:

Immediately after each final bid, the successful bidder shall post with the Clerk a non-refundable deposit equal to 5% of the final bid in cash, cashier's check or money order drawn on United States banks only.

If the deposit is not made immediately, the bidding will be re-opened with the second highest bid.

By 5:00 p.m. on the same date the successful bidder must pay the balance of his/her bid, plus the Clerk's fee, revenue stamps and statutory fee, in Court Operation at the Okeechobee County Judicial Center. These amounts must be paid by cash, cashier's check or money order drawn on United States banks only.

All bids must be submitted in increments of not less than \$100.00. You must state the full amount each time you submit a bid.

If you fail to make the deposit or full payment timely, you may be required to deposit cash in advance for all future sales at which you plan to bid.

The Clerk's Office is *not responsible* for any encumbrances remaining against the property or for the availability of personal property.

Any objections to the sale must be submitted directly to the Clerk of Circuit Court, Okeechobee County Judicial Center, within ten (10) days from the date of sale.

Any person disrupting the sale or not honoring the terms could be found in Contempt of Court.

PROSPECTIVE BIDDERS MUST FILL OUT AN "INTENT TO BID" FORM PRIOR TO 11:00 AM, ON THE DATE OF SALE. SAID FORM MAY BE SECURED FROM THE FORECLOSURE CLERK IN THE OKEECHOBEE COUNTY JUDICIAL CENTER.

NOTE: SALE WILL NOT BE HELD UNLESS PROOF OF PUBLICATION HAS BEEN FILED PRIOR TO 11:00 A.M.

The Certificate of Title will be recorded on the eleventh day after the sale. The parties have ten days to object to the sale. If the tenth day is a non-business day the next business day will be treated as the tenth day. If objections are filed, the Judge will rule at a hearing as to whether or not a deed is to be issued. If the defendant files bankruptcy, the Clerk will be prohibited from issuing a Title or taking any action, pending further Order of the Court.

Acquaint yourself with the TERMS OF THE SALE (Exhibit "B").