

INFORMATION REGARDING COLLIER COUNTY FORECLOSURES

Foreclosure cases may be viewed by the public using the ShowCase system available through our website: <https://www.collierclerk.com/records-search/court-records> or on the computer kiosks in the Clerk's Customer Service areas on the 1st and 3rd floors of the Courthouse Annex at 3315 Tamiami Trail East, Naples, Florida 34112. The office is open to the public from 8:00 A.M. to 5:00 P.M., Monday through Friday.

Copies of court document images can be printed, from either kiosk location, for a **fee** as designated by applicable Rules of Court and/or Florida Statutes.

THE CLERK ASSUMES NO RESPONSIBILITY FOR ANY INCORRECT or INACCURATE INFORMATION ON WWW.COLLIERCLERK.COM.

The Foreclosure Department publishes a Notice of Sale for each case in a newspaper circulated in Collier County once a week for two consecutive weeks at least 5 days prior to the sale.

YOU MUST DO YOUR OWN RESEARCH. The foreclosure clerk uses only legal descriptions, however, with the legal description, you can find street addresses information at the Property Appraiser's office or website or Collier County Building Department. The Property Appraiser's records will show improvements, if any. **It may be in your best interest to check with federal bankruptcy court before the sale to check on bankruptcies on individuals, as the clerk may not have been notified of the filing.**

Also, the status of County Property Taxes can be checked at the Tax Collector's Office.

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 done by an attorney or Title Company. However, you may search the Official Records on the 2nd floor of the Courthouse Annex.

It is possible you may have to take legal action to get possession of a property. Until the Court grants possession, you may not access a property without permission of the owner. The Clerk's office assumes no responsibility for the availability of any property offered for sale.

The foreclosure sales may be held Monday through Friday at 11:00 A.M. in the lobby on the third floor of the Courthouse Annex, Collier County Courthouse, 3315 Tamiami Trail East, Naples, FL 34112.

Anyone bidding at the sale should be aware of the non-refundable deposit due at the time of the sale. The successful bidder is required to deposit 5% of their final bid. The deposit shall be applied to the sale price at the time of payment. If final payment, plus the appropriate clerk's registry fees is not made by 10:30 a.m. the next day, the clerk shall re-advertise the sale as provided in Chapter 45.031 Florida Statutes and pay all costs of the sale from the deposit. Any remaining funds shall be applied toward the judgment.

According to Chapter 28.24 Florida Statutes, the funds will be placed in the court registry. Any payment into the Registry of the Court must be tendered in cash, cashier's check or money order and must be accompanied by payment of the clerk's registry fee of 3% of the first \$500.00 deposited and 1.50% of each subsequent \$100.00. The successful bidder must have the deposit money with them at time of the sale. The balance is due by 10:30 a.m. the next business day, unless the final judgment states otherwise. **ALL MONEY PAID MUST BE IN CASH OR CASHIERS CHECK (DRAWN ON A U.S. BANK ONLY; CASHIERS CHECKS MUST BE MADE PAYABLE TO CLERK OF COURTS).**

The purchaser of property will be issued a Certificate of Title. This title contains no warranties.

The Certificate of Title will be issued on the eleventh day after the sale. If the tenth day is a non-business day, then the next business day will be treated as the tenth day. The defendant has ten days to object to the sale. If objections are filed, the Judge will rule as to whether or not a Certificate of Title is to be issued. If the defendant files bankruptcy the Clerk may be stayed from issuing a Title or taking any action, pending further order of the Court.

If you should purchase any foreclosure property, you will be required to pay Documentary Stamp Tax pursuant to F.S. Chapter 201. Pursuant to Florida Administrative Code 12B-4.013(3)(a) Documentary Stamp Tax is to be computed on the amount of consideration paid, which is the highest and best bid received for the property at the foreclosure sale.

FOR LEGAL ADVICE, CONSULT AN ATTORNEY