

STEP BY STEP TO WORKING DAY OF SALE

You are able to work files where the foreclosure auction just happened. On your referrals page we have provided a pdf document with a list of Florida counties and links to their auction sites. Some counties are larger and have more sales, even daily. Smaller counties may only have a few every month.

Most of the counties differ on how they present the upcoming and past auctions. Some counties allow you to view past sales via an auction calendar, some will only show upcoming auctions and after the sale they are removed. Others will use a 3rd party auction site and not have any info on the county website.

Counties that only show future sales - If you plant to work one of these types of counties, you need to keep track of upcoming sales and then check the docket to see what they sold for. After the sale, they remove the sale from the site, you will need to check the docket online to see what the property sold for.

Counties that will give you access to future and past sales - Most of these will use a site called realauction.com. These are great because you can view sales as they happen and are able to submit a file as soon as the sale is posted as sold.

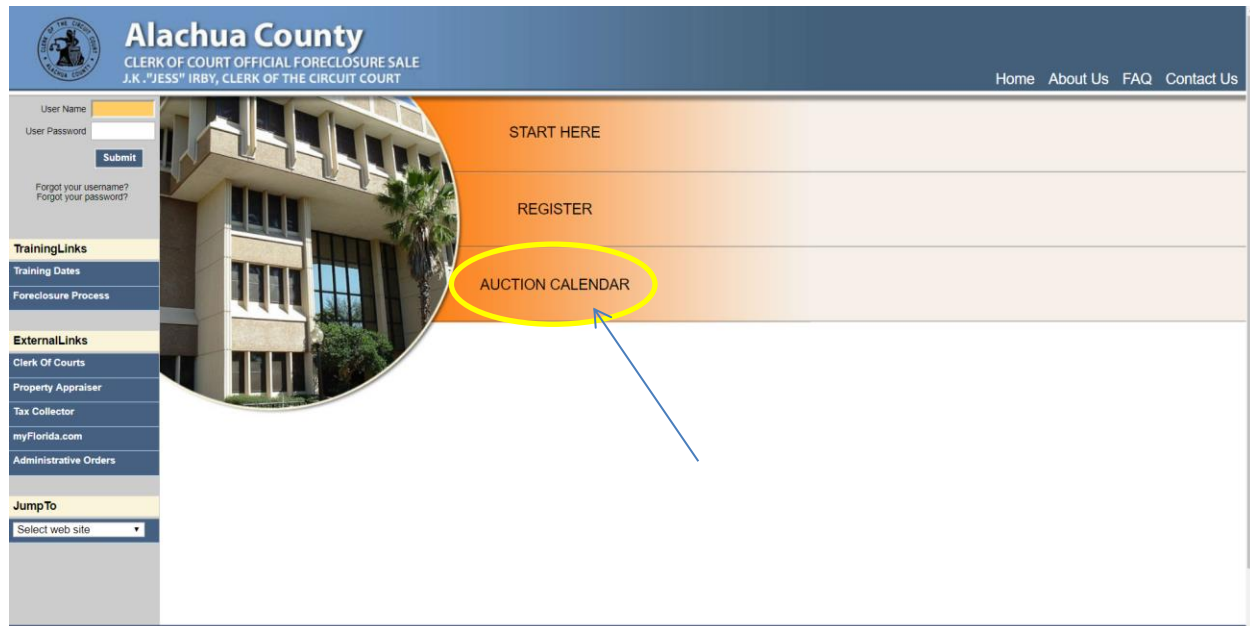
3rd party Auction Websites - The last type of county will use a 3rd party auction site Auction.com and/or Realtytrac.com. These sites require paid membership to view details of the sale. Auction.com will handle the sale, they even have title work done in most cases, you may need Realtytrac.com to get the file or case number. You need the case number be able to view the case details, the sales price and so you can pull up the docket online to complete your file.

EXAMPLE 1 –

Go to the link of counties with auction site links and select one to work.

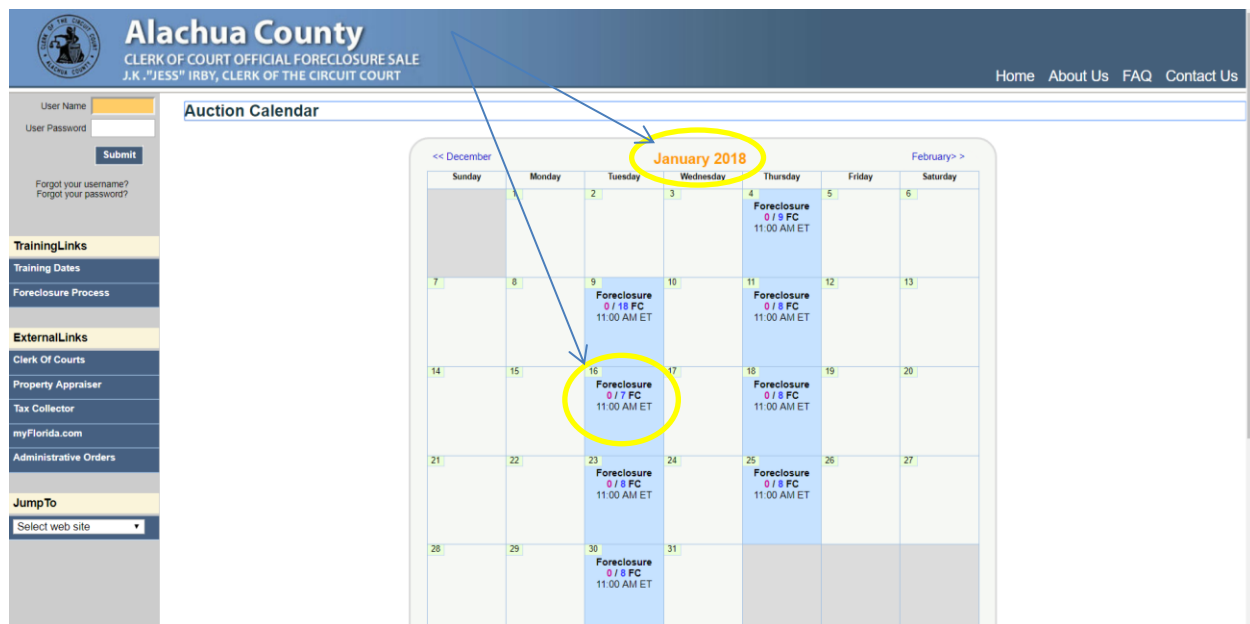
FLORIDA MORTGAGE & HOA FORECLOSURE AUCTION SALES (USE FOR DAY OF SALE AUCTIONS)	
COUNTY NAME	COUNTY AUCTION SITE
Alachua County	https://alachua.realforeclose.com/
Baker County	http://bakercountyfl.org/clerk/foreclosures.aspx
Bay County	https://bay.realforeclose.com/
Bradford County	They use auction.com for online auction, will need realtytrac account to view case# to be able to find the case info and view docket. You will have to track sales prior to the date then check docket to see what property sold for using the case #. https://www.auction.com/residential/foreclosures_at/active_h/f/bradford-county/
Brevard County	http://vweb2.brevardclerk.us/Foreclosures/foreclosure_sales.html
Broward County	https://broward.realforeclose.com/
Calhoun County	http://www.calhounclerk.com/foreclosures.html
Charlotte County	https://charlotte.realforeclose.com/
Citrus County	https://citrus.realforeclose.com/
Clay County	https://clay.realforeclose.com/
Collier County	https://www.collierclerk.com/images/resource-library/pdf/civil/foreclosures/SCWebUserGuide-v8-Foreclosure.pdf https://www.collierclerk.com/recordssearch/public-court-reports
Columbia County	They use auction.com for online auction, will need realtytrac account to view case# to be able to find the case info and view docket. You will have to track sales prior to the date then check docket to see what property sold for using the case #. https://www.auction.com/residential/foreclosures_at/active_h/f/columbia-county/
De Soto County	http://www.desotoclerk.com/Sales.htm

In this example I'm showing you auctions that have an auction calendar that show pre and post auction results.



Next I click on the 'Auction Calendar' tab.

Then select the month and sales date.



After that research and locate and property that sold to a 3rd party bidder for at min \$15,000 over the judgment amount. Properties that sold to plaintiff usually do not have surplus even if the sales price is higher than judgment amount. This is because the plaintiff is protecting a 2nd loan and will get surplus from sale.

Sold To Plaintiff	Assessed Value: Plaintiff max bid:	\$356,100.00 \$421,500.00
This item has complimentary photos, valuation reports and title information.		
Auction Sold 01/16/2018 11:03 AM ET	Auction Type: Case #: Final Judgment Amount: Parcel ID: Property Address: Plaintiff max bid:	FORECLOSURE 01_2016_CA_004545 \$148,529.76 Property Appraiser 10431 NW 206TH AV ALACHUA, FL- 32615 \$132,000.00
Amount \$100.00 Sold To Plaintiff		
This item has complimentary photos, valuation reports and title information.		
Auction Sold 01/16/2018 11:04 AM ET	Auction Type: Case #: Final Judgment Amount: Parcel ID: Property Address: Assessed Value: Plaintiff max bid:	FORECLOSURE 01_2017_CA_000246 \$67,594.89 06678-020-081 2722 SW 70TH TER GAINESVILLE, FL- 32607 \$25,300.00 \$70,138.92
Amount \$100.00 Sold To Plaintiff		
This item has complimentary photos, valuation reports and title information.		
Auction Sold 01/16/2018 11:18 AM ET	Auction Type: Case #: Final Judgment Amount: Parcel ID: Property Address: Assessed Value: Plaintiff max bid:	FORECLOSURE 01_2017_CA_000552 \$84,185.09 06230-001-042 8606 NW 35TH LN GAINESVILLE, FL- 32606 \$133,800.00 \$85,696.76
Amount \$146,100.00 Sold To 3rd Party Bidder		

As you can see, I found a property that was sold for \$146,100 and the final judgment amount was \$84,185.09 (Estimated surplus of \$61,914.91). Some auction sites will not have judgment amount, if they do not you can look that info up by viewing the final judgment of foreclosure.

EXAMPLE 2 – 3rd Party Auction websites, auction.com and realtytrac.com.

A few counties do not have their foreclosure sales online on their websites, instead they use auction.com. Auction.com handles the sale but sometimes does not have the file or case number from the court. You need the file number to be able to pull up the case history/docket. Another 3rd party site, Realtytrac.com does have file number, so you will have to view it there. Both of these sites are paid subscription sites.

The screenshot shows the Auction.com interface. At the top, there's a navigation bar with 'AUCTION.COM' and links for 'Buy', 'Sell', 'Calendar', 'Brokers', 'Help', and 'Shawn'. Below this is a search bar with 'Foreclosure Sale' and 'Osceola County, Florida'. A 'Listing Status (1)' dropdown menu is open, showing options: 'All', 'Active', 'Completed' (selected), and 'Canceled'. A blue arrow points to the 'Completed' option. Below the filters, it says '18 Results' and 'Osceola County, FL Foreclosures & Foreclosed Homes for Sale'. At the bottom, there are four small thumbnail images of houses.

You can search by active sales and completed sales. They will only show past few weeks sales, you cannot go back like other counties that have an auction calendar type setup.

Next locate a property that sold to a 3rd party bidder, many times auction.com will not show the sales price judgment amount. You will have to use realtytrac to get that info.

546 EAGLE POINTE S
KISSIMMEE, FL 34746, Osceola County
Foreclosure Sale, SFR
Lender's Max Bid: Undisclosed
Live Auction: Mar 06, 11:00am
Completed - Sold to 3rd Party

87 LAS BRISAS WAY
KISSIMMEE, FL 34743, Osceola County
Foreclosure Sale, Townhouse
Est. Debt: \$134,170
Lender's Max Bid: Undisclosed
Live Auction: Mar 07, 11:00am
Completed - Reverted to Beneficiary

912 BEAK ST
CELEBRATION, FL 34747, Osceola Co...
Foreclosure Sale, SFR
Est. Debt: \$1,228,266
Lender's Max Bid: Undisclosed
Live Auction: Feb 27, 11:00am
Completed - Reverted to Beneficiary

1922 IRLO DR
KISSIMMEE, FL 34741, Osceola County
Foreclosure Sale, SFR
Est. Debt: \$273,013
Lender's Max Bid: Undisclosed
Live Auction: Feb 22, 11:00am
Completed - Reverted to Beneficiary

Search property address in Realtytrac, you will need a paid subscription to use this method.

\$246,000 (Estimated Value) 546 Eagle Pointe S, Kissimmee, FL 34746

GET MORE INFO SAVE PRINT MORE ▼

1. Summary
2. Home Disclosures
3. Foreclosure Details
4. Property & Loan Info
5. Nearby Schools
6. Comps & Market Info
7. Map

Google's View | Bird's Eye | Map

546 Eagle Pointe S
546 Eagle Pointe S, Kissimmee, FL 34746
View larger map

546 EAGLE POINTE S
Kissimmee, FL 34746
Single Family Residence
4 Beds, 3 Baths, 2,307 sqft
Get Your Free Credit Report

\$246,000 (Estimated Value)
Est. Refinance: \$1,117/mo
Check interest rates

GET MORE INFO SAVE PRINT MORE ▼

Get help from a Pro
★★★★★
Get information on these properties from a local real estate agent.

I'd like a professional home valuation ▼
Shawn Buige
(704) 791-9398
goldmineprogramhelp@gmail.com
CONTACT AGENT
☐ I want to be contacted about a mortgage. Learn how to become a featured agent

Scroll down to Foreclosure information. This will show you case number and judgment amount.

1. Summary
2. Home Disclosures
3. Foreclosure Details
4. Property & Loan Info
5. Nearby Schools
6. Comps & Market Info
7. Map

Foreclosure Information

Foreclosure Document Info

NOTICE OF PUBLIC FORECLOSURE AUCTION
Estimated Opening Bid: **\$246,000**
Auction Date: **03/06/2018 @ 11:00AM**
Auction Location: **In Suite 2600/ Room 2602 of the Osceola County Courthouse Kissimmee In Osceola County FL 34741**
Because auction dates often change or are postponed, we recommend you verify the auction date and location with the Trustee or a [foreclosure specialist](#).

Foreclosure Status:	Auction (Notice of Foreclosure Sale)
Recording Date:	01/24/2018
Entered Date:	02/02/2018
Default Amount:	\$166,103
Original Loan Amount:	\$147,900
Document Number:	3820/1966
Judgment Amount:	\$166,103
Case Number:	2016CA001984
Related Doc:	2009055787
Related Book Page:	3820/1966

Next you are going to go the county court civil case search. Enter the case number you got from realtytrac.

Case Search

Case Number: 2016 CA 001984

Citation Number

Search 85 + 4 = ? 89 Enter Answer Here

To register for additional access, please click here: <https://www.osceolaclerk.com/Home/Content/attorney-registration>

Access the case docket or history. You can see the on the cert of sale the property sold for \$180,000.

2016 CA 001984 MF - FEDERAL NATIONAL MORTGAGE ASSOCIATION vs. RIVERA, ANGEL

Summary History Changes

SUMMARY

Judge: SCHREIBER, MARGARET H
Case Number: 2016 CA 001984 MF
Clerk File Date: 8/3/2016
Total Fees Due: 0.00
Agency Report Number:

Court Type: CIRCUIT CIVIL
Uniform Case Number: 492016CA001984MF0000
Status Date: 8/3/2016
Booking Number:
Custody Location:

Case Type: NON-HOISTEAD RESIDENTIAL FORECLOSURE
\$50,001-\$250,000
Status: OPEN
Waive Speedy Trial: ☐
Agency: ☐
Foreclosures:

PARTIES

TYPE: PARTY NAME ATTORNEY

PLAINTIFF: FEDERAL NATIONAL MORTGAGE ASSOCIATION

DEFENDANT: RIVERA, ANGEL

DEFENDANT: UNKNOWN TENANT NO.1

DEFENDANT: UNKNOWN TENANT NO.2

DEFENDANT: FITZGERALD, LORI A.

DEFENDANT: CAVALRY SPI V, LLC

DEFENDANT: EAGLE POINTE PROPERTY ASSOCIATION, INC.

EVENTS

DATE	EVENT	JUDGE	LOCATION	RESULT
3/4/2018 11:00 AM	MORTGAGE FORECLOSURE SALE	FORECLOSURE SALES	ROOM 2600 SUITE 2602	FORECLOSURE HELD
1/18/2018 9:00 AM	MOTION FOR SUMMARY JUDGMENT	SCHREIBER, MARGARET H	COURTROOM SE	HEARING HELD

CASE DOCKETS

DATE	ENTRY
3/19/2018	CERTIFICATE OF TITLE (REC)
3/19/2018	CERTIFICATE OF TITLE
3/4/2018	AFFIDAVIT OF POST JUDGMENT INTEREST AND ADVANCES
3/4/2018	CERTIFICATE OF SALE (\$180,000.00 PROVIDES ENTERPRISES CORP)
3/4/2018	PAYMENT \$180,707.50 RECEIPT #2018023211
3/4/2018	SALE SHEET
3/4/2018	PAYMENT \$70.00 RECEIPT #2018023089
2/19/2018	PROOF OF PUBLICATION, FIRST PUBLICATION DATE:
2/5/2018	NOTICE OF FORECLOSURE SALE
2/1/2018	SUMMARY FINAL JUDGMENT OF FORECLOSURE (REC)

So now you know the property sold for \$180,000 and the judgment amount was \$166,103, you can estimate the surplus as \$13,897. We require estimated surplus values to be \$15,000+, it can be \$10,000+ is verified by certificate of disbursement or on the registry list. This can be a file you can hold onto and verify.

Remember, you need to verify the final judgment amount by locating the final judgment document. This is explained in the step by step in your Florida Remote Ebook.

Document Detail

Type: JUDG
File Number: 2018012444
Date/Time: 1/24/2018 09:09:42
Book Type: 0
Book/Page: 5274/23
Pages: 7
Consideration: \$0.00
Legal: EAGLE POINTE

Grantors: FEDERAL NATIONAL MORTGAGE ASSOCIATION

Grantees: RIVERA ANGEL
FITZGIBBON LORI A
CAVALRY SPV I LLC
EAGLE POINTE PROPERTY OWNERS ASSOCIATION INC
DRS OF CENTRAL FLORIDA INC

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the sums of money as hereafter set forth:

A. Principal Balance	\$140,387.08
B. 6.50% interest at \$25.00 per diem from	\$15,683.61

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January 1, 2016 to September 20, 2017	
C. Interest from September 21, 2017 to January 18, 2018	\$3,000.00
D. Advance for Taxes	\$3,246.97
E. Advance for Insurance	\$1,380.77
F. Pre-acceleration Late Charges	\$206.52
G. Property Inspections	\$285.00
H. Title Search	\$200.00
I. Filing Fee	\$977.50
J. Service of Process	\$630.13
K. Publication of Notice of Action	\$106.06
TOTAL:	\$166,103.64

2. A lien is held by the Plaintiff for the total sum specified in paragraph 1, plus interest, superior in dignity to any right, title, interest, or claim of the Defendants upon the mortgaged property herein foreclosed situate, lying and being in Osceola County, Florida, to-wit:

LOT 64, EAGLE POINTE, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 10, PAGE 1, PUBLIC RECORDS OF OSCEOLA COUNTY, FLORIDA.

As you can see, the final judgment matched the judgment amount on Realtytrac.

Please note, you can always request monthly registry reports to access any surplus from past sales. These reports will show file name and/or number and amount held.



Case Registry Balance (CZRCRQB)

The report cannot be used for definitive registry balance and is merely a research tool. Customers must perform case level research to determine whether such monies are unclaimed and for the current actual balance in the registry.

Report as of date: 2/8/2016

Report Output On: Monday, February 08, 2016 1:03 PM

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50-2013-CA-002048-XXXX-MB	2013CA002048	Foreclosure	\$24,284.84
50-2013-CA-002065-XXXX-MB	2013CA002065	Garnishment	\$200.00
50-2013-CA-002284-XXXX-MB	2013CA002284	Foreclosure	\$10.00
50-2013-CA-002390-XXXX-MB	2013CA002390	Foreclosure	\$44,053.25
50-2013-CA-002425-XXXX-MB	2013CA002425	Garnishment	\$100.00
50-2013-CA-002484-XXXX-MB	2013CA002484	Foreclosure	\$51,868.03
50-2013-CA-002513-XXXX-MB	2013CA002513	Foreclosure	\$562.90
50-2013-CA-002608-XXXX-MB	2013CA002608	Garnishment	\$100.00
50-2013-CA-002692-XXXX-MB	2013CA002692	Foreclosure	\$51,300.00
50-2013-CA-002792-XXXX-MB	2013CA002792	Foreclosure	\$307.72
50-2013-CA-002802-XXXX-MB	2013CA002802	Foreclosure	\$1,665.70
50-2013-CA-002863-XXXX-MB	2013CA002863	Foreclosure	\$26,689.10
50-2013-CA-002879-XXXX-MB	2013CA002879	Garnishment	\$100.00
50-2013-CA-003038-XXXX-MB	2013CA003038	Foreclosure	\$9.00
50-2013-CA-003130-XXXX-MB	2013CA003130	Foreclosure	\$18,715.47
50-2013-CA-003136-XXXX-MB	2013CA003136	Foreclosure	\$18,600.00
50-2013-CA-003291-XXXX-MB	2013CA003291	Foreclosure	\$4,039.92
50-2013-CA-003523-XXXX-MB	2013CA003523	Foreclosure	\$2,651.10

v4

Here is an example case registry report from Palm Beach County.