

Mortgagee

The definition of mortgagee codified in the Jacksonville Ordinance Code, Title VI – Business Trades and Occupations, Chapter 179.

Sec. 179.102 - Definitions.

Mortgagee means the creditor, including but not limited to, trustees; servicing companies; lenders; any agent, servant or employee of the creditor; any successor in interest; or any assignee of the creditor's rights, interests or obligations under the mortgage agreement, or any other person or entity with the legal right to foreclose on the real property, excluding properties owned by the City, State of Florida and any federal agency or entity but not including Fannie Mae and Freddie Mac.

Owner means every person, entity, or Mortgagee, who alone or severally with others:

- a) Has legal or equitable title to any dwelling, dwelling unit, mobile dwelling unit, residential building, residential structure, residential parcel of land, vacant or otherwise, including but not limited to, a mobile home park; or
- b) Has legal care, charge or control of any dwelling, dwelling unit, mobile dwelling unit, residential building, residential structure or residential parcel of land, vacant or otherwise, including a mobile home park, in any capacity, including but not limited to, agent, executor, executrix, administrator, administratrix, trustee or guardian of the estate of the holder of legal title; or
- c) Is a mortgagee in possession of any such property, or is a mortgagee with actual control of access to the property by any means including, but not limited to, changing locks or putting on a lock box; or
- d) Is an agent, trustee or other person appointed by the courts and vested with possession or control of any such property.