

Important Definitions

Evidence of Vacancy means any condition that on its own, or combined with other conditions present, would lead a reasonable person to believe that the property is Vacant. Such conditions may include, but are not limited to: overgrown and/or dead vegetation; electricity, water or other utilities turned off; stagnant swimming pool; or statements by neighbors, passers-by, delivery agents or government agents.

Foreclosure or Foreclosure Action means the legal process by which a Mortgagee terminates or attempts to terminate a property owner's equitable right of redemption to object legal and equitable title to the real property subject to the lien held by that Mortgagee. The legal process is not concluded until title to the property is transferred to a third party either before or after certificate of title or until the legal process is dismissed.

Foreclosure Registry means a web-based electronic database of searchable real property records, used by the City of Jacksonville to allow Mortgagees the opportunity to register Defaulted properties and pay applicable fees as required in this Chapter.

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.

The Property Manager shall not be considered the Owner.

Property Manager means any party designated by the Owner as responsible for inspecting, maintaining and securing the property as required in this Chapter.

Vacant or Vacancy means any building, structure or property that is not lawfully occupied.