

# THE PRE-FORECLOSURE LEAD KIT

Find the public notice, keep a lead log, write one honest letter, and know Florida's cancel rule first. Florida only. Educational only. Not legal advice.

A foreclosure case can put a public notice on a house, and it is a public record. This kit is how I would work that list in one county: where to look, what to write down, one honest letter, and the Florida rule to know first. The law is quoted from the 2026 Florida Statutes (read October 10, 2026). Florida only. Educational only. Not legal advice. Not affiliated with the State of Florida or any county office. No income or results are promised.

## THE 5 STEPS

- Step 1. Pick ONE county, the one you know, and open its clerk's official records search. In Florida "The clerk of the circuit court shall be the recorder of all instruments" in the county and keeps them in "Official Records" (FS 28.222(1)-(2)).
- Step 2. Search for recent LIS PENDENS notices. The clerk records "Notices of lis pendens" (FS 28.222(3)(b)). Hernando County's Official Records search lists LIS PENDENS as a document type.
- Step 3. Write down only what is public: case number, filing date, property (the lead log is on page 2). Then look up the owner's address on the property appraiser's record: the real property assessment roll includes "The name and address of the owner" (FS 193.114(2)(p)).
- Step 4. Write ONE short, respectful letter (outline on page 3). Say who you are and what you do. Never promise to stop the foreclosure.
- Step 5. If a deal is meant to stop, avoid or delay the foreclosure, put it in writing and give the homeowner the cancel window Florida requires (page 4).

## WHAT A LIS PENDENS IS (AND IS NOT)

### Florida Statute 48.23(1)(a)

"An action in any of the state or federal courts in this state operates as a lis pendens on any real or personal property involved therein or to be affected thereby only if a notice of lis pendens is recorded in the official records of the county where the property is located and such notice has not expired pursuant to subsection (2) or been withdrawn or discharged."

### What a notice must contain (FS 48.23(1)(c)1)

"a. The names of the parties. b. The date of the institution of the action, the date of the clerk's electronic receipt, or the case number of the action. c. The name of the court in which it is pending. d. A description of the property involved or to be affected. e. A statement of the relief sought as to the property."

- It is a notice that a case is pending (FS 501.1377(2)(g): "notice of the pendency of foreclosure proceedings"), not a final result. It can expire, be withdrawn or be discharged (FS 48.23(1)(a), (2), (3)).
- It is recorded for many kinds of cases, not only foreclosure. The statute covers "An action in any of the state or federal courts in this state" that involves the property (FS 48.23(1)(a)), including an action "filed for specific performance" (FS 48.23(1)(b)1). Open the notice, read the relief sought, and skip anything that is not a mortgage foreclosure.

## THE LEAD LOG (TEMPLATE: INVENTED ROWS, NOT REAL PEOPLE OR CASES)

| Case no. | Filed | Property       | Owner's address | Letter sent | Notes        |
|----------|-------|----------------|-----------------|-------------|--------------|
| EX-0001  | Oct 1 | 100 Example St | 100 Example St  | Oct 12      | same address |
| EX-0002  | Oct 3 | 200 Sample Ave | PO Box 55       | draft       | PO box       |
| EX-0003  | Oct 6 | 300 Demo Ct    | 300 Demo Ct     | to do       |              |
|          |       |                |                 |             |              |
|          |       |                |                 |             |              |
|          |       |                |                 |             |              |

### WHERE EACH COLUMN COMES FROM

- Case no., Filed, Property: the recorded notice itself. Open the document, not just the index line. A notice must contain the parties' names, the case number or a date, the court and a description of the property (FS 48.23(1)(c)1).
- Owner's address: the property appraiser's record. Every county appraiser keeps a real property roll that lists "The name and address of the owner" (FS 193.114(2)(p)). The mailing address can differ from the property address.
- Letter sent: your own date. One letter per case. Do not write the same case twice.

### READ THE CLERK'S OWN WARNING

#### Hernando County Clerk, Official Records Search disclaimer (read Oct 10, 2026)

"... this index is not official and the Hernando County Clerk's Office will not be responsible for any inaccuracies that may be encountered. Users should remember that the index is merely a guide to the information contained within the records referenced and should not be relied on in making any decision or determination regarding the underlying document."

### A WEEKLY ROUTINE

- Search the last seven days of LIS PENDENS filings in your one county and open each notice.
- Confirm it is a mortgage foreclosure: read the relief sought in the notice. Skip every other kind of case.
- Log one row per case: case number, date, property. Skip anything that is not a house or small residential property you could actually help with.
- Look up each owner's address on the property appraiser's record and add it.
- Send the letter on page 3 (one per case), then write the date in the log.
- Check the log before every letter so nobody gets two.

### KEEP IT CLEAN

- Public facts only. If you cannot point to the recorded document or the appraiser's record for a line, delete it.
- Mail is not a phone call, but the same respect rules apply: no pressure, no urgency tricks, no threats, one letter.

## THE LETTER OUTLINE (NO PROMISES)

- 1. Who you are, in one line (name and company).
- 2. What you do, in one line, as a plain fact (for example: "I buy houses and I also help owners who want to sell on their own.").
- 3. Why you are writing: a public record shows a foreclosure case on the property (only after you confirmed from the notice that it is a mortgage foreclosure). You do not know their situation.
- 4. What you are not: not a lawyer, not a lender, not a housing counselor. You cannot stop a foreclosure and you will not promise to.
- 5. How to reach you, no pressure, no cost to ask.
- 6. One sentence pointing them to their lender or mortgage servicer before they sign anything with anyone.
- Before you send it: confirm from the recorded notice that the case is a mortgage foreclosure. If it is not, do not use this letter.

### SAMPLE LETTER (TEMPLATE: fill the brackets, edit every line)

Dear [Name], My name is [your name]. I buy and sell houses in [County] County. I am writing because a public record shows a foreclosure case on [property address]. I do not know your situation, and I am not a lawyer, a lender or a housing counselor. I cannot stop a foreclosure and I will not promise to. If you would ever like to talk about your options, including selling the house, you can reach me at [phone] or [email]. There is no pressure and no cost to ask. Before you sign anything with anyone, talk with your lender or mortgage servicer. Sincerely, [your name], [company], [mailing address].

## WORDS TO LEAVE OUT

- "I can stop your foreclosure." "I will save your home." "Guaranteed." "Act now." Promises about the outcome are the problem.
- Why: Florida defines "foreclosure-related rescue services" as "any good or service related to, or promising assistance in connection with: 1. Stopping, avoiding, or delaying foreclosure proceedings concerning residential real property; or 2. Curing or otherwise addressing a default or failure to timely pay with respect to a residential mortgage loan obligation." (FS 501.1377(2)(c)). Promising that kind of help may put you under the consultant rules on page 4.
- Florida's own required cancel notice says: "IT IS RECOMMENDED THAT YOU CONTACT YOUR LENDER OR MORTGAGE SERVICER BEFORE SIGNING THIS AGREEMENT. YOUR LENDER OR MORTGAGE SERVICER MAY BE WILLING TO NEGOTIATE A PAYMENT PLAN OR A RESTRUCTURING WITH YOU FREE OF CHARGE." (FS 501.1377(4)(c)). Borrow that spirit in your letter.

## IF SOMEONE REPLIES

- Listen first. Write down what they ask for. If it is help with the lender, say you are not the right person and point them to the lender or an attorney.
- If a real deal could come out of it, page 4 applies before anyone signs anything. Have a Florida real estate attorney read your agreement.

## FLORIDA'S FORECLOSURE-RESCUE RULE, IN ITS OWN WORDS (FS 501.1377)

- Which homes: "Residential real property in foreclosure" means residential real property "against which there is an outstanding notice of the pendency of foreclosure proceedings recorded pursuant to s. 48.23" (2)(g). "Residential real property" means "one-family to four-family dwelling units" (2)(f).
- In writing: services agreements "must be printed in at least 12-point uppercase type and signed by both parties" (4)(a). A foreclosure-rescue transaction "must include a written agreement ... completed, signed, and dated by the homeowner and the equity purchaser" (5)(a)1.
- Cancel, services agreement: "within 3 business days after signing the written agreement. The right to cancel may not be waived by the homeowner or limited in any manner by the foreclosure-rescue consultant." (4)(b).
- Cancel, transaction: "no later than 5 p.m. on the 3rd business day after signing the written agreement." (5)(b).
- No payment up front: a consultant may not "Solicit, charge, receive, or attempt to collect or secure payment ... for foreclosure-related rescue services before completing or performing all services" (3)(b).
- Penalty: "a monetary penalty not to exceed \$15,000 per violation." (7).

## WHO IT MAY NOT COVER (SEE THE FULL LIST IN (2)(a) AND (2)(b))

- "Equity purchaser" does not apply to a person who acquires the interest, for example, "By a certificate of title from a foreclosure sale conducted under chapter 45"; "By order or judgment of any court"; "From a spouse, parent, grandparent, child, grandchild, or sibling of the person or the person's spouse"; or "As a deed in lieu of foreclosure, a workout agreement, a bankruptcy plan, or any other agreement between a foreclosing lender and a homeowner" (2)(a).
- "Foreclosure-rescue consultant" does not apply to, for example, "An attorney licensed to practice law in this state who provides foreclosure rescue-related services as an ancillary matter to the attorney's representation of a homeowner as a client" or a financial institution (2)(b). Whether the rule applies to YOUR deal is a question for a Florida real estate attorney.

## WHERE THIS COMES FROM (ALL READ OCTOBER 10, 2026)

- FS 48.23 Lis pendens
- FS 501.1377 Violations involving homeowners during the course of residential foreclosure proceedings
- FS 28.222 Clerk to be county recorder
- FS 193.114 Preparation of assessment rolls
- FS 119.01 General state policy on public records
- Hernando County Clerk: Official Records Search (Landmark Web)
- Hernando County Property Appraiser

Checked October 10, 2026. Laws and county websites change; read the live page before you rely on any line. Florida only. Educational only. Not legal advice. Not affiliated with the State of Florida or any county office. No income or results are promised.

### Want leads to work, not just notices?

- Need lead lists? Message me LIST and I'll send pricing.
- Free community, more plays like this: [skool.com/unlimitedleads](https://skool.com/unlimitedleads)
- Cleaning up a business email list? EmailClik.com verifies addresses (free version)