

How to determine if an Abandoned Property is in Foreclosure

This is a quick guide on how I take Abandoned or can be Non-Abandoned but not maintained properties and contact the correct people to get the properties back on track until the foreclosure and/or City/County Code can also be on top of such properties.

Please keep in mind that the City and County Code Departments are very swamped with these types of properties and as citizens we can take a step to help our own neighborhoods maintain these properties through proper channels. If you find this information helpful please pass it on.

Please note that this process is NOT intended to go after the homeowners, but the banks... There may have been extensive circumstance that made the homeowner walk away as we all know. Please do not let this be a reflection on the person but simply a tool to clean up the property.

Example Property: 1808 16th Ave. North

1. Go to the property appraisers web site: <http://www.co.palm-beach.fl.us/papa/index.htm>
2. Click on the upper left side button named Record Search

Gary R. Nikoliits, CFA Property Appraiser's Public Access System

Property Appraiser

Palm Beach County

Search

Links Glossary FAQ Forms Contact Us Exemption E-File

Record Search
Exemption E-File
Maps
Information
Exemptions
Community
Employment
New Home Buyer
Office Locations
Value Adjust Board
Save Our Homes
Senior Corner

Welcome to the Palm Beach County Property Appraiser's Office
"We Value Our Community"

Welcome to PAPA, the Palm Beach County Appraiser's award-winning Web site. Everything you want to know about property values in Palm Beach County and our office is at your fingertips.

PAPA stands for **Property Appraiser Public Access**. We designed PAPA to make your research quick and easy, and even fun. As your Property Appraiser, I believe you have the right to know how your property is appraised and PAPA is the fastest way to access your property information. PAPA also provides quick links to other government agencies in Palm Beach County, such as taxing authorities, the Tax Collector's Office and the Clerk of Courts.

We regularly add new functions and features to make PAPA even more user-friendly. Let us know what you like or what you don't like. Your comments will help us continue to improve and

Public Service Announcements

Palm Beach County
Property Appraiser's Office

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3. On the next page click the Address Radial

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Property Appraiser Palm Beach County

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General Property Search [Advanced Search](#)

Owner Subdivision Address P.C.N. O/R Book/Page

[Record Search](#) | [Exemption E-File](#) | [Information](#) | [Exemptions](#) | [Community](#) | [Employment](#) | [New Home Buyer](#) | [Office Locations](#)
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4. This will bring you to the address fields to be entered and note that less is more for this site.....enter you address to pull up the records.

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General Property Search [Advanced Search](#)

Owner Subdivision Address P.C.N. O/R Book/Page

Street No	Pre Direction	Street Name	Suffix	Post Direction
Address: 1808	<input type="button" value="v"/>	16th *	<input type="button" value="v"/>	<input type="button" value="v"/>

Additional Filters

* Required Field [Help](#)

Note: Value, Exemption and Structural data are updated two times a year in August and October.

Ownership and sales information are updated on a regular basis as the information is received from the Clerk of the Courts. The exchange of information and posting of that information can take 4 to 6 weeks, depending on the time of year and workload.

[Record Search](#) | [Exemption E-File](#) | [Information](#) | [Exemptions](#) | [Community](#) | [Employment](#) | [New Home Buyer](#) | [Office Locations](#)

5. Then click search for all the address that fit this description and choose the one that you are looking for. In this example there was only one address do PAPA

took us right to the record.

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Property Appraiser Palm Beach County
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Property Information

Location Address: 1808 16TH AVE N [View Map](#)

Municipality: LAKE WORTH [Calculate Portability](#)

Parcel Control Number: 38-43-44-16-15-003-0020 [Proposed Tax Notice](#)

Subdivision: LAKE CLARKE TERRACE IN [Reverse Side](#)

Official Records Book: 19189 Page: 429 Sale Date: Sep-2005 [Help](#)

Legal Description: LAKE CLARKE TERRACE LT 2 BLK 3

Owner Information

Name: WALKER DWAYNE [All Owners](#)

Mailing Address: 1808 16TH AVE N
LAKE WORTH FL 33460 6447

Sales Information

Sales Date	Book/Page	Price	Sale Type	Owner
Sep-2005	19189/0429	\$235,000	WARRANTY DEED	WALKER DWAYNE
Nov-1990	06647/0701	\$53,900	QUIT CLAIM	

Exemptions

Exemption Information Unavailable.

Appraisals

Tax Year:	2009 P	2008	2007
Improvement Value:	\$50,052	\$90,885	\$81,797
Land Value:	\$63,902	\$115,660	\$151,190
Total Market Value:	\$113,954	\$206,545	\$232,987

Use Code: 0100 Description: RESIDENTIAL

All values are as of January 1st each year

Property Information
 Number of Units: 1
 *Total Square Feet: 1576
 * May indicate living area in residential properties.

P = Preliminary Values

Assessed and Taxable Values

Tax Year:	2009 P	2008	2007
Assessed Value:	\$113,954	\$206,545	\$232,987
Exemption Amount:	\$0	\$0	\$25,000
Taxable Value:	\$113,954	\$206,545	\$207,987

[Structure Detail](#)

Taxes

Tax Year:	2009 P	2008	2007
Ad Valorem:	\$2,826	\$4,411	\$4,362
Non Ad Valorem:	\$477	\$470	\$126
Total Tax:	\$3,303	\$4,881	\$4,488

[Tax Calculator](#)
[Details](#)

Tax Collector WebSite

[Back to Search](#) [Previous Page](#) [Print](#)

6. As you can see in the picture above this records gives us the Name of the property Owner. Write this name down and then lets go over to public Records:

Thursday - October 22, 2009 Home | Links | Contact Us | Locations | FAQ SEARCH Site Enter Search Term

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Your Gateway to Palm Beach County's Courts, Official Records, Finances & County Commission Records



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Palm Beach County

I want to...
Select Area of Interest

Court Services

- » Circuit Civil Court
- » County Civil Court
- » Criminal Court
- » Jury Duty
- » Self Service Center
- » Traffic Violations
- » Unified Family Court

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- » Court Records
- » Minutes
- » Official Records
- » Privacy
- » Recording
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- » Tax Deeds Search

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Public Funds

- » County Financial Reports
- » Debt
- » Inspector General & Audit
- » Investments
- » Procurement
- » Special Assessment Search

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Other Services

- » Domestic Partnership
- » Foreclosures
- » Marriage Licenses & Ceremonies
- » Passports
- » Special Clerk Projects
- » Tax Deed Sales
- » Value Adjustment Board(VAB)

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News & Announcements

10.07.09 Property Tax Petitions Skyrocket Nearly 40 Percent

09.08.09 September issue of *Your Public Trustee* E-newsletter now available.

Get the Facts Updates on topics in the news.

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APPELLATE COURT REAFFIRMS CLERK AS COUNTY AUDITOR



The Clerk's public watchdog role has been the focus of much debate over the years. The latest legal attempt to remove the Clerk's audit duties began five years ago in Collier County (Naples, Florida) and ended last week with an appellate court ruling that Clerks across the state have a constitutional duty to pre-audit and post-audit all county funds.

As your independently elected Clerk & Comptroller, one of my primary goals is to ensure that your County government is fully transparent and accountable through the audit process. This court decision underscores the need for the Clerk's continued representation of the taxpayers for this purpose.

For the court ruling and more information on the Clerk's audit role, visit ["Get the Facts."](#)

Sharon R. Bock, Esq.
Clerk & Comptroller, Palm Beach County

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CLERK BUDGETS, AUDITS & PERFORMANCE MEASURES

7. In the middle of this page you will see Public Records and then click on “Official Records” under this heading.

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Official Records

The Official Record consists of a searchable computerized index and links to digital images of documents dating back to 1968 (marriage license listings date back to 1909). Official Records include court judgments, deeds, liens, marriage licenses, mortgages, plats and tax deeds.

For search assistance, see [Records Research & Copies](#).

Official Records Search

Search our free online database of Palm Beach County's Official Records. » [SEARCH NOW](#)
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Electronic Distribution - Official Record Index Service

This paid subscription-only Electronic Distribution utilizes a File Transfer Protocol (FTP) service. This information does not contain document images. » [READ MORE](#)
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The Official Record Index and Official Record document images back to 1968 are available for purchase on CD-ROM. » [READ MORE](#)
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I want to...
Select Area of Interest []

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Frequently Asked

8. Then click the Search Now button under Official Records Search and agree to the terms to get to the search screen.

You must choose ACCEPT at the end of this disclaimer to continue.

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3. The data on this site will be updated daily with the exception of weekends and holidays. No guarantee is made as to update frequency of this update.
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6. **The Clerk & Comptroller's office provides immediate access to scanned images of records that are presented to the Recording office prior to the record being verified for accuracy and prior to party indexing verification.** These provisional records are indicated in green on this site. Provisional records may be deleted, modified, or changed without notice and indexing may be changed, modified, deleted and/or added upon verification of the record. Verification generally occurs within 48 hours. Upon verification of the provisional record, the record will change from green to black. The Clerk & Comptroller is not responsible for errors, omissions, misspellings, incorrect, incomplete or inaccurate indexing of records, whether they are provisional record or verified records. Customers use this service and record information at their own risk.
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ACCEPT **DECLINE**

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Search Palm Beach County's Official Records online

Life of a Document
The Journey of a Document Through Legal Records

Tax Deeds Search
Search Properties Scheduled For Tax Deed Sale

Search Court Records
Online Access to Civil, Criminal & Traffic Records

Frequently Asked Questions
How can I search for a document in the Official Record Books of Palm Beach County?
How do I get copies of documents from Official Records or Court Records?
[VIEW ALL >>](#)

9. In the search screen you would type in the last name <space> then First Name. If the name is such as Smith or Jones or Cohen etc... you can use the other data entry points in this screen to pin point your target records easier. In this example

the name only is needed.



SHARON R. BOCK
Clerk & Comptroller
Palm Beach County

Clerk & Comptroller Palm Beach County

EXECUTIVE OFFICES: 301 North Olive Ave, West Palm Beach, FL 33401. (561) 355-2966

PUBLIC SEARCH

Verified as of 10/19/2009

Click tabs to select a search criteria:

Party Name	Document Type	Property Type	CFN	Book/Page
-------------------	---------------	---------------	-----	-----------

Enter Party Name

Walker Dwayne

Last-Name First-Name (e.g., Smith AJ), Company Name (e.g., Gulf Utility)
Use no commas between the First and Last Names.

Restrict Search by Document Type Code (optional)

Use commas to separate codes for multiple Document Type Searches (eg., MTG,D)
Click here [Document Type List](#) for valid Document Type Codes.

Date Range (optional)	Search Options
From (mm/dd/yyyy) <input type="text"/>	Show first 100 records <input type="button" value="v"/>
To (mm/dd/yyyy) <input type="text"/>	Display <input type="text" value="20"/> Records Per Page
[7 days 30 days 90 days]	<input type="checkbox"/> Check Here to Save Search Options

10. Click search and bring up all public records on this name.

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 Palm Beach County

Home | New Search

Search: **WALKER DWAYNE**
 Verified as of 10/19/2009

(Displaying 1-20 of 20 Records) Page: 1 of 1

* Designates From Party Records In Color: Provisional Record Click View to See Document Details Click on any Data Element to Filter
 * Provisional records have not been verified and are subject to deletion, modification, or change without notice and indexing of these records may be changed or modified based upon verification. Upon verification, the record color will change to black. See * for full disclaimer information.

Detail	Name	Cross Name	Date	Type	Book	Page	CFN	Legal
View	WALKER DWAYNE	FLOW RAY	11/28/1988	JUD	5883	1376	19880327767	MC 88 018510 RF CNTY
View	WALKER DWAYNE	TENDRICH STEVEN A DBA	02/20/1990	CP	6358	1932	19900048501	
View	WALKER DWAYNE	ROBERTS DAVID	09/02/2005	D	19189	429	20050557630	LAKE CLARKE TERR B3 L2
View	WALKER DWAYNE	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC	09/02/2005	MTG	19189	509	20050557645	LAKE CLARKE TERR B3 L2
View	WALKER DWAYNE	WASHINGTON MUTUAL BANK	09/13/2006	MTG	20843	935	20060526350	LAKE CLARKE TERR B3 L2
View	WALKER DWAYNE ALLEN	SEVERSON CARLA MAE	09/25/1985	MAR	4660	1162	19850217690	85 1680 S CNTY
View	WALKER DWAYNE ANTHONY	MCDONALD SIMONE GEORGIA	03/15/2005	MAR	18263	1454	20050148244	
View	WALKER DWAYNE ANTHONY	MCDONALD SIMONE GEORGIA	05/26/2005	MAR	18647	1479	20050325129	
View	WALKER DWAYNE L	ELFON LIMITED PARTNERSHIP	01/03/2003	D	14624	1	20030005211	CROSSINGS CND0 BL26 UD
View	WALKER DWAYNE L	ELFON LIMITED PARTNERSHIP	01/03/2003	AFF	14624	3	20030005212	CROSSINGS CND0 BL26 UD
View	WALKER DWAYNE L	GOLD COAST FEDERAL CREDIT UNION	01/03/2003	MTG	14624	4	20030005213	CROSSINGS CND0 BL26 UD
View	WALKER DWAYNE L	OAK STREET MORTGAGE LLC	11/05/2004	MTG	17736	787	20040633418	CROSSINGS CND0 BL26 UD
View	WALKER DWAYNE L	CU MEMBERS MORTGAGE	12/02/2004	SAT	17829	1539	20040679769	CROSSINGS CND0 BL26 UD
View	WALKER DWAYNE L	SUNTRUST BANK	10/13/2005	MTG	19398	1757	20050645577	CROSSINGS CND0 BL26 UD
View	WALKER DWAYNE LEE	BANK OF AMERICA NA	11/19/2002	MTG	14409	1838	20020609778	TREE LK L14-A
View	WALKER DWAYNE LEE	BANK OF AMERICA NA	06/16/2005	REL	18759	1301	20050373382	TREE LK L14-A
View	WALKER DWAYNE LEE	SAILOR TAINA IVETTE	04/05/2006	MAR	20152	326	20060197919	
View	WALKER DWAYNE LEE	SAILOR TAINA IVETTE	03/26/2007	JUD	21554	232	20070146086	
View	WALKER DWAYNE LEE	CHASE HOME FINANCE LLC	12/06/2007	LP	22301	963	20070548882	LAKE CLARKE TERR B3 L2
View	WALKER DWAYNE LEE	CHASE HOME FINANCE LLC	12/10/2007	LP	22308	1115	20070553095	LAKE CLARKE TERR B3 L2

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11. Please note that in this example there are a few files...some will have more some will have less but notice to the left side the Legal Description and under the Date Column you can pinpoint your target. The Code LP is for Foreclosure filed and pending. In this example the last two will work for what we want which is the name of the bank that holds the note. Chase Home Finance LLC. When you click View you will get another screen in which you need to click "Get Image" to

see the paper work.



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Document Detail

Type: LP
Date/Time: 12/6/2007 08:48:14
CFN: 20070548882
Book Type: O
Book/Page: 22301/963
Pages: 1
Consideration: \$0.00
Party 1: CHASE HOME FINANCE LLC

Party 2: WALKER DWAYNE LEE
WALKER SPOUSE
WASHINGTON MUTUAL
BANK

Legal: LAKE CLARKE TERR B3
L2 BL

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Click the Get Image button
on left to view image.

12. The next screen will take you to a screen for the document view and you must click run on the security question.

The screenshot displays a web application interface for the Clerk & Comptroller of Palm Beach County. The header includes the county seal and the name of Sharon R. Bock, Clerk & Comptroller, with contact information for executive offices. The main content area is titled "Document Detail" and lists various document attributes such as Type, Date/Time, CFN, Book Type, Book/Page, Pages, Consideration, and Parties. A security warning dialog box is overlaid on the right side, asking for permission to run an application named "NvApplet" from "NewVision Systems Corporation". The dialog includes a "Run" button and a "Cancel" button. Below the dialog is a large Java logo.

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Search Results | Prior CFN | Next CFN | Get Image

Document Detail

Type: LP
Date/Time: 12/6/2007 08:48:14
CFN: 20070548882
Book Type: O
Book/Page: 22301/963
Pages: 1
Consideration: \$0.00
Party 1: CHASE HOME FINANCE LLC
Party 2: WALKER DWAYNE LEE
WALKER SPOUSE
WASHINGTON MUTUAL BANK
Legal: LAKE CLARKE TERR B3
L2 BL

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Warning - Security
The application's digital signature has an error. Do you want to run the application?

Name: NvApplet
Publisher: NewVision Systems Corporation
From: http://oris.co.palm-beach.fl.us

Always trust content from this publisher.

Run Cancel

The digital signature was generated with a trusted certificate but has expired. More Information...

13. The image will bring up the doc for your viewing.

The screenshot shows the website for the Clerk & Comptroller of Palm Beach County. The header includes the county seal and the name of Sharon R. Bock, Clerk & Comptroller. Below the header is a navigation bar with 'Home' and 'New Search' links. A search bar is present with a 'View PDF' button and 'Page No.: 1' indicator. A 'Help' link is also visible. Below the navigation is a toolbar with 'Print', 'Zoom In', 'Zoom Out', 'Best Fit', 'Fit To Width', 'Fit To Height', and 'Rotate' buttons. The main content area is titled 'Document Detail' and contains the following information:

Type: LP
Date/Time: 12/6/2007 08:48:14
CFN: 20070548882
Book Type: O
Book/Page: 22301/963
Pages: 1
Consideration: \$0.00
Party 1: CHASE HOME FINANCE LLC
Party 2: WALKER DWAYNE LEE
WALKER SPOUSE
WASHINGTON MUTUAL
BANK
Legal: LAKE CLARKE TERR B3
L2 BL

At the bottom of the document detail section, there is a copyright notice: 'Copyright © 2009 by NewVision Systems Corporation. All rights reserved.'

The main document preview shows a legal notice from the Circuit Court of the Fifteenth Judicial Circuit in and for Palm Beach County, Florida. The case is a civil action between Chase Home Finance LLC (Plaintiff) and Dwayne Walker AKA Dwayne Lee Walker (Defendant). The notice is dated the 30th day of November, 2007. The property involved is Lot 2, Block 3, Lake Clarke Terrace, according to the map or plat thereof as recorded in Plat Book 26, Page 217, Public Records of Palm Beach County, Florida. The notice is signed by Abhis M. Cruz-Alvarez, Florida Bar No. 17140.

14. Please note that in this example the Foreclosure was filed in 2007....Even though this doc points to Chase Home Finance LLC it may have been moved to another bank or Service Company but this is where you start. Since Chase may have several lending arms under different names this documents indicates Chase Home Finance LLC which is what we use to do our Google search. Copy and Paste or

type the banks name into Google to get the banks contact information.

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Google [Advanced Search](#)

Web [Show options...](#)

Results 1 - 10 of about 504,000 for [Chase Home Finance](#)

[CHASE Home Mortgage: A Leading Home Mortgage Company, New or ...](#)

Whether you're applying for your first home mortgage or you're thinking about refinancing, at Chase you'll find the right mortgage or refinance loan and the ...

[mortgage.chase.com/](#) - [Cached](#) - [Similar](#)

Contact us	Customer service
Check rates	Refinance your mortgage
Log On	Chase-owned properties
Paying your mortgage	Refinancing guide

[More results from chase.com »](#)

[CHASE HOME FINANCE LLC: Profile by CityTownInfo.com](#)

CHASE HOME FINANCE LLC: Chase Home Finance is one of the world's largest providers of mortgages and home equity loans. Chase Home Finance is part of the ...

[www.citytowninfo.com/lenders/chase-home-finance-llc](#) - [Cached](#) - [Similar](#)

[Chase Home Finance, LLC: Private Company Information - BusinessWeek](#)

Get Chase Home Finance, LLC company research & investing information. Find executive management and the latest company developments.

[investing.businessweek.com/research/stocks/.../snapshot.asp?...](#) - [Cached](#) - [Similar](#)

[Chase Home Finance - Company Profile on LinkedIn](#)

Chase Home Finance, LLC engages in originating and servicing residential ... Chase Home Finance LLC operates as a subsidiary of Chase Home Finance, Inc. ...

[www.linkedin.com/companies/chase-home-finance](#) - [Cached](#) - [Similar](#)

[Chase Mortgage Online Payment - Chase Mortgage Payment Online ...](#)

Chase Online Payments - Chase is pleased to offer you the Pre-Authorized Instant Deduction (PAID) ... Loans are serviced by Chase Home Finance LLC. ...

[https://www.chase.com/cm/chf/.../PaymentOptions2.html](#) - [Cached](#) - [Similar](#)

[Chase Home Finance LLC Company Profile - Located in Iselin, NJ ...](#)

Incorporated by Brad L Conner, David B Lowman, James A Miller, Kim D Greaves, Laura O'Hara, Pablo Sanchez, Chase Home Finance LLC is located at 194 Wood Ave ...

[www.corporationwiki.com/.../chase-home-finance-llc-6186533.aspx](#) - [Cached](#) - [Similar](#)

[Chase Home Finance, LLC Complaints - Mortgage Fraud/Scam](#)

Apr 24, 2009 ... Our mortgage was sold to Chase Home Finance LLC approximately 3 years ago. Recently we received statements where our payments had been ...

[www.complaintsboard.com/.../chase-home-finance-llc-c194143.html](#) - [Cached](#) - [Similar](#)

[Service Evaluation: Chase Home Finance LLC 30000207 888](#)

15. In this example we go right to Chase Home Mortgage. Click on the Contact Us button and on the Contact Us page for Chase you have two options...Calling them and being on hold in a continuous loop of a recording to enter loan data that you do not have. Or on this screen you can go to the Corporate Inquiries. Some banks have there Property Preservation departments listed some don't some you have to call and ask for their Property Preservation Department on go through the customer service department and if all else fails I go right to the Board of Directors of Executive Team. In this example we will have to call Chase Customer Service and see if we can get contact information for the Property Preservation Department. (I actually tricked the system and went to Chase.com and was able to get an email option for general question. In which I asked for contact information for the Property Preservation Department) these trick you will pick up by getting used to each bank and how they work. I will wait 1 week to see if I get a reply and if not then I start the phone calls. No Response to that then I look up the board of directors and email them or send a letter that state that I need an immediate response to an abandon property and to please have their

Property preservation contact me. This always gets a response as Board of Directors do not like getting these types of emails. Make sure you write and save the contact information because the next property you research may be with the same bank.

CHASE 

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Contact Us
Email Us
General Email Inquiry Form

General E-Mail Inquiry Form

Related Topics

- > Account Services
- > Contact Us
- > Find Us
- > Forms Center
- > Online Services

Complete the following form. For your protection, this form uses SSL (Secure Socket Layer) to encrypt your message while in transit to Chase. Therefore, you can be assured that your message reaches Chase safely and securely.

We will respond to you as soon as possible by e-mail, phone or U.S. mail depending on the nature of your request/inquiry.

You must complete the required information (*) below and click on the 'submit' button.

*First name: Robert
MI: E
*Last name: Waples II
*Phone number: 561-909-8708
Best time to call: 1:00 pm Eastern
*E-mail address: robertwaplesii@yahoo.com
*Mailing address: 825 Wright Drive
*City: Lake Worth
*State: FL
*Zip: 33461

*Comments. Please describe your inquiry:
I need to get contact information for your Property Preservation Department to report an abandoned Property held by Chase Home Finance LLC. Please email me the information to

Your e-mail address will be used to answer your questions and may be used to contact you with non-confidential information.

Please indicate below if you would also like to receive information on a variety of Chase products, services and special offers. You may choose to stop receiving these messages at any time.

YES, please send me information via e-mail about Chase products, services, and special offers.

I will do another example below: