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Foreclosure stopped, but family forced out of home

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Anna Ramirez thought she had dodged foreclosure after a judge stepped in at the last-minute to block her home's sale. So it was a devastating shock when a buyer showed up with police to evict her family.

A clerical error at the court had let the buyer complete the purchase, and she and her family were told to gather their things and leave. She even tried showing the officers a judge's order, but her family was still kicked out.

"I felt terrible. I was crying the whole time," Ramirez, a 52-year-old cook at a Mexican restaurant, said of the daylong eviction. The ordeal ended after they pointed the mistake out to a judge the next day.

The trouble began when Ramirez and her husband fell behind on their \$2,159 house payments. Her parents had purchased the suburban Miami home for \$260,000 three years ago, but it was up to Ramirez and her husband to pay the mortgage.

J.P. Morgan Chase, the mortgage holder, began foreclosure procedures and the home was auctioned June 10 for \$87,000. A week later, the parents convinced Circuit Judge Israel Reyes to reverse the sale. He ordered both sides to work out a repayment plan, which they did, cutting about \$600 a month off the bill.

But, Ramirez said, the court clerk did not tell the buyer, who showed up with police Aug. 12. Ramirez, her husband and 20-year-old nephew were told to leave the 3-



ASSOCIATED PRESS / WILFREDO LEE
Anna Ramirez, of Homestead, shows the damage done to her grandfather clock when a buyer showed up at her house with police and an eviction notice.

bedroom, 2-bath home.

The next day, Reyes ordered the Ramirez family back into the home. Court documents show that Reyes also ordered the clerk to update the docket immediately to reflect the changes.

Chase spokeswoman Nancy Norris said that there was "miscommunication" and an apparent clerical error in the court system.

"We did everything we could to help the homeowner," Norris said.

The Miami-Dade County court clerk's office did not return a call for comment. Miami-Dade courts spokeswoman Eunice Sigler said she could not comment on the active case.

Court documents identify the person who purchased the auctioned home as Juan Gallo. A phone message left for him was also not returned.

Even though the eviction ended after a day, Ramirez said she is unsure what will happen next.

"I hope I don't have to go through the same thing all over again," Ramirez said.

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