

IN THE DISTRICT COURT OF APPEAL OF THE STATE OF FLORIDA  
FIFTH DISTRICT

NOT FINAL UNTIL TIME EXPIRES TO  
FILE MOTION FOR REHEARING AND  
DISPOSITION THEREOF IF FILED

JASON CROSS,

Appellant,

v.

Case No. 5D13-1695

WELLS FARGO BANK, N.A., ETC., ET AL.,

Appellees.

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Opinion filed October 31, 2014

Appeal from the Circuit Court  
for Osceola County,  
Thomas R. Kirkland, Judge.

Ryan N. Ghantous, of Kaufman, Englett &  
Lynd, PLLC, Orlando, for Appellant.

Michael K. Winston and Dean A. Morande,  
of Carlton Fields Jordan Burt, P.A., West  
Palm Beach, and Christopher M. Sacco, of  
Carlton Fields Jordan Burt, P.A., Tampa, for  
Appellee.

PER CURIAM.

Jason Cross appeals the entry of summary final judgment of foreclosure in favor of Wells Fargo Bank, N.A. DBA Americas Servicing Company. Because we agree with Cross that Wells Fargo failed to produce competent evidence of its compliance with the notice requirements set forth in paragraph 22 of the mortgage, we reverse the summary final judgment of foreclosure and remand for further proceedings. See Morrison v. U.S.

Bank, N.A., 66 So. 3d 387, 387-88 (Fla. 5th DCA 2011) (reversing entry of final summary judgment where notice of default attached to motion was not authenticated by affidavit or otherwise); Bryson v. Branch Banking & Trust Co., 75 So. 3d 783, 786 (Fla. 2d DCA 2011) (“The unauthenticated copies of default letters purportedly sent to Bryson by BB&T were insufficient for summary judgment purposes because only competent evidence may be considered in ruling on a motion for summary judgment.”).

REVERSED and REMANDED.

ORFINGER, BERGER and LAMBERT, JJ., concur.