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In the week before Florida Gov. Rick Scott's deadline to sign a bill that would speed up the state's residential mortgage foreclosure process, bank employees flooded his inbox with a form letter urging his approval.

The bill "will help Florida's real estate market, and ultimately the economy, by expediting the judicial foreclosure process which currently takes an average of 800 days to complete," the message reads in part.

The strategy may have helped; Scott quietly signed the bill Friday afternoon.

It "will put (foreclosed) homes back onto the housing market and allow Florida families who have experienced a foreclosure to begin working to repair their credit and finances," the governor said in a signing letter.

As of Friday afternoon, more than 300 messages had been emailed to Scott's public account at flgov.com. Return addresses include domains for banks across the state, including First Citrus Bank, Jefferson Bank and Nature Coast Bank in the Tampa Bay area.

Calls to those banks weren't immediately returned. Scott had until Wednesday to sign or veto the bill.

Anthony DiMarco, chief lobbyist for the Florida Bankers Association, said his group was behind the email blast.

Banks “don’t want to foreclose; we want to work with a borrower,” he explained.

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The state has the highest foreclosure inventory as a percentage of mortgaged homes, at 9.5 percent, though that inventory is down 2.6 percent from this point last year.

The CoreLogic report also places the Tampa-St. Petersburg-Clearwater metropolitan area as No. 1 in the state for foreclosures, with 15,130 in 2013-14.

The bill (HB 87) passed the House this legislative session by an 87-26 vote and was approved by the Senate 26-13. Now that Scott has signed it into law, it becomes effective immediately.

Homeowner-rights groups opposed the measure, which is backed by the business and real estate lobbies and by condominium associations. They take a financial hit when individual units go empty for long periods.

The new law allows anyone with a financial interest, such as a condominium association, to trigger the accelerated process. It reduces the number of hearings from two to one. If a judge approves the foreclosure complaint, the hearing date can be set for as early as 20 days later.

“The sections dealing with judicial expedited foreclosures will speed up judicial foreclosure hearings so that the property can be sold to a willing buyer quicker than is happening today,” the form letter sent to Scott says.

The law also requires lenders to show in detail that they actually own a mortgage or explain why they can’t show ownership.

And it shortens the time for banks to go after foreclosed homeowners on deficiency judgments to one year from five years. Deficiencies are the difference between what the banks makes when it unloads a foreclosed home and what the previous homeowner still owes on it.

“Although I am not enthusiastic about (this) section of the bill . many consumers

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documents in assembly-line fashion, often without knowledge of what was in the paperwork. Those documents included affidavits saying a bank owned the mortgage on a foreclosed home when the original paperwork couldn't be found. The discovery of erroneous and fraudulent filings came soon after.

That's what initially motivated Eddie J. Walker, an Orlando minister, to get involved in the foreclosure crisis. He opposes the law.

“It's simple: This will make it easier for banks to take people's homes away from them,” said Walker, pastor of In God's Time Tabernacle of Jesus church. “It doesn't take a rocket scientist to figure this out.”

Even though Scott has approved it, “we'll keep standing up for what we believe,” he added. “The fight doesn't end because you lose a round.”

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