

Proposed Amendments to Chapter 2 DEFINITIONS of the Cochise County Zoning Regulations.

1. “Default” with respect to a mortgage, means that the obligor under the mortgage has breached or is in default of a repayment or other obligation in connection with that mortgage and has been notified by the mortgagee.
2. “Foreclosure” means the process by which real property placed as security for the repayment of a loan is to be sold to satisfy the debt concerning which the borrower has defaulted and includes proceedings under deeds of trust.
3. “Mortgage” means a first mortgage or other first-priority security interest in real property that is placed as security for the repayment of a loan and includes a first deed of trust.
4. “Mortgagee” means any person or firm who holds a first-priority mortgage or other first-priority security interest in real property to secure a loan, whether as the mortgagee of a mortgage or the beneficiary of a deed of trust.
5. “Notice of default event,” with respect to a mortgage, means that a default regarding that mortgage has occurred and either:
 - a. A notice of breach or notice of default and election to sell has been provided to the obligor and has been recorded in the Cochise County Recorder’s Office; or
 - b. An action for judicial foreclosure has been commenced regarding that mortgage by the filing of a complaint or petition for foreclosure in a court of competent jurisdiction.
6. “Responsible party” means an owner, lessee, mortgagee, property manager, cotenant or occupant of all specified properties, including buildings, grounds, lots or premises.
7. “Specified property” means any parcel of real property with a structure that is vacant within the County that is subject to a mortgage and concerning which a notice of default event has occurred. For purposes of the inspection requirement set forth in Section 3 of this Article and for that purpose only, the term also includes a parcel of real property that appears to be vacant. Once a parcel is determined not to be vacant or is no longer vacant, it is not considered “specified property” until it qualifies again under this definition.
8. “Vacant,” with respect to real property and “vacant real property” mean real property and improvements that are not presently occupied by persons lawfully entitled thereto. The term does not include real property that is unoccupied by reason of the temporary absence of lawful occupants who intend to return and resume occupancy.