

Ohio	Bill description	Last status listed on website
<i>2009-2010</i>		
HB 1	Appropriations bill that included diversion of extra county taxes toward foreclosure prevention programs, and the transfer of property not sold in foreclosure sale to the county.	Vetoed.
HB 3	Addressed many foreclosure topics, including a 6-month moratorium, regulations and penalties.	Passed House but stuck in Senate.
HB 9 (see also HB 181 in next session)	Tenant-landlord relations – notice that a property sold in foreclosure will convert a lease to a month-to-month rental agreement.	Passed House but stuck in Senate.
HB 86	Authorizes certain counties to develop programs for abandoned property, allows expedited non-judicial foreclosure on these lands.	Stuck in House.
HB 269	Authorizes county sheriffs to advertise foreclosure sales on a web site maintained by county.	Stuck in House.
HB 306 SB 197	Require courts to establish and operate mandatory mediation programs in non-tax foreclosure actions on occupied residential properties.	Stuck in House. Stuck in Senate.
HB 313	Various provisions related to reutilization of abandoned properties and county foreclosure on these properties.	Enacted.
HB 323	General procedures for residential foreclosure complaints; these were previously governed by civil rule and not in the Ohio Revised Code.	Passed House but stuck in Senate.
HB 408	The current law places liens from condo associations second to first mortgages; this bill gives assc liens a higher priority.	Stuck in House.
HB 515	Regulation of appraisal companies, including criminal background check.	Stuck in House.
SB 13	Tenant-landlord relations: various provisions concerning notice of foreclosure and sale.	Stuck in Senate.
SB 46	Prohibits requiring a tenant to vacate a foreclosed residential property earlier than 90 days following a court's confirmation of the sale.	Stuck in Senate.
SB 53	Director of Commerce to establish a residential foreclosure tracking system and prepare an annual report on residential foreclosure filings and	Stuck in Senate.

	sales in each county.	
SB 124	Amends some requirements for mortgage brokers and lenders; licensing and registration, and criminal checks.	Enacted.
SB 187	Planned community regulations: In a foreclosure action on a property in the community, the owners assc shall be named as a defendant and be able to purchase the property at the sale.	Enacted.
SB 188	Amends some regulations covering a county's ability to foreclose on abandoned lands.	Stuck in Senate.
SB 286 (see also SB 43 in next session)	Requires earnest money for the purchase of residential real estate to be deposited in an interest-bearing account to be used to fund foreclosure prevention programs.	Stuck in Senate.
<i>2011-2012</i>		
HB 56	Procedures regarding judicial foreclosure on residential properties. Notice and motion requirements.	In House committee.
HB 153	Appropriations bill. Requires notice for foreclosure on abandoned lands.	Enacted.
HB 160	Grants jurisdiction over foreclosures on real property to the environmental division of a municipal court.	In House committee.
HB 181	Tenant-landlord relations – notice that a property sold in foreclosure will convert a lease to a month-to-month rental agreement.	In House committee.
HB 187 SB 14	Requires registration of residential mortgage servicers, regulates residential mortgage servicers, and to adopts civil and criminal penalties for violations of the bill's provisions.	In House committee. In Senate committee.
HB 222 SB 251	Licensure and regulation of debt settlement services.	In House committee In Senate committee.
SB 43	Requires earnest money for the purchase of residential real estate to be deposited in an interest-bearing account to be used to fund foreclosure prevention programs.	In Senate committee.
SB 234	Authorize county sheriffs to advertise foreclosure sales via a web site.	Introduced.
Oklahoma	Bill description	Last status listed on website
<i>2009-2010 bills</i>		
HB 1020	Requires escrow interest be paid to mortgagors	In House committee.
HB 1632	Mortgage Rescue Fraud Protection Act.	In House committee.

HB 1821	Restricts a person with a previous fraud, forgery, etc conviction from obtaining a real estate license.	Passed House, in Senate.
SB 1913	Modify requirements for mortgage loan originators and brokers.	In Senate.
<i>2011-2012 bills</i>		<i>Last update – 4-4-2012</i>
HB 1689 SB 798	Plaintiff mortgagee may take action to preserve property if it's abandoned.	Passed House, in Senate. Enacted.
HB 2926	Broker Relationship Act; provides for several duties and responsibilities for real estate brokers.	In House committee.
<b>Oregon</b>	<b>Bill description</b>	<b>Last status listed on website</b>
<i>2009-2010 bills</i>	<i>2009 was the regular biennial session; 2010 was a special session. OR changed to annual sessions in 2011.</i>	
HB 2188	Prohibits lender from making a negative amortization loan without evaluating borrower's ability to repay loan.	Enacted.
HB 2189	Requires license to work as mortgage loan originator.	Enacted.
HB 2374 HB 3238	Regarding the licensing of mortgage bankers and brokers with Director of Department of Consumer and Business Services and the Nationwide Mortgage Licensing System and Registry.	In House committee. (both)
HB 2418	Amendment to excludes LLCs from real estate licensing law.	Enacted.
HB 2759	Form for recording deeds of trusts, and for correcting errors.	Enacted.
HB 2960	Creditor to give notice not later than 45 days before commencing action to foreclose mortgage or not later than 120 days before foreclosing trust deed.	In House committee.
HB 2969	Only prevailing plaintiff may be awarded attorney fees in certain actions relating to violation of laws on mortgage lending.	In House committee.
HB 3004	Amends some trust sale procedures; limits lender's rights to pursue deficiency judgment post-sale.	Enacted.
HB 3359	Imposes duties and restrictions on distressed home consultants.	In House committee.
HB 3610	Explanation required when home loan modification is denied.	Enacted.
HB 3624	Requires appraisal management companies to register with Department of Consumer and Business Services.	Enacted.
HB 3656	Interest in property covered by trust deed	Enacted.

	is terminated and foreclosed as to person that was given notice of trustee's sale.	
HB 3657	Prohibits owner of foreclosed residential real property from neglecting real property during periods of vacancy.	Passed House, in Senate.
SB 141	Requires Real Estate Commissioner to establish system for licensing escrow agents.	Enacted.
SB 239	Requires trustee foreclosing trust deed to record affidavits of mailing of notice required to be sent to grantor.	Enacted.
SB 241 SB 952	Purchaser-occupant relations after a foreclosure sale. SB 241 clarifies purchaser's actions; SB 952 strengthens tenant rights.	Enacted. (both)
SB 628	Requires trustee foreclosing trust deed to record affidavits of mailing of notice required to be sent to grantor.	Enacted.
SB 730	Creates Task Force on Home Foreclosure Prevention.	In Senate committee.
SB 1013	Notice requirements to tenants in foreclosed properties apply only to residential tenants.	Enacted.
<i>2011 bills</i>		
HB 2002	Owner of foreclosed residential property to provide contact information to neighborhood association or local government official.	In House committee.
HB 2083	Preserves borrower's privacy when the Dept of Consumer and Business Services examines a mortgage lender's records.	Enacted.
HB 2084	Director of Department of Consumer and Business Services to appoint advisory committee that represents persons likely to be affected by mortgage lending rules that director adopts.	Enacted.
HB 2086	Appraisal management companies to register with Department of Consumer and Business Services.	In House committee.
HB 2499	Duties regarding appraisal management companies transferred to Appraiser Certification and Licensure Board.	Enacted.
HB 2216	Income tax credit for owners who sell their undersecured or foreclosed homes to buyers under 30.	In House committee.
HB 2219	Grantor of trust deed may stay in	In House committee.

	residence while sale is pending.	
HB 2472	Requires trustee in trust deed to respond in writing to grantor not later than 30 days after grantor's communication.	In House committee.
HB 2916	Prohibits lender from claiming deficiency after a short sale when lender reports the debt as cancelled to IRS.	Enacted.
HB 2957 HB 3639	Prohibits owner of foreclosed residential real property from neglecting real property during periods of vacancy.	In House committee. (both)
SB 198	Mandatory mediation between trustee and grantor before sale to foreclose residential trust deed.	In Senate committee.
SB 293	Some amendments relating to landlord-tenant relations, including foreclosure notices to tenant.	Enacted.
SB 481	Notice of trustee's sale to be sent to tenant of grantor in trust deed under certain circumstances.	In Senate committee.
SB 482	Title insurance companies to keep and maintain copies of the documents needed by parties to close mortgage loan.	In Senate committee.
SB 484	Notice of sale in trust deed foreclosure to include documentation that establishes beneficiary or beneficiary's agent as real party in interest with respect to loan to be foreclosed.	In Senate committee.
SB 485	Allows Real Estate Agency to issue cease and desist order and maintain action for injunction against person who engages or is about to engage in professional real estate activity without license.	Enacted.
SB 491	Modifies requirements for notice of foreclosure and termination of tenancy for residential dwellings in foreclosure.	Enacted.
SB 492	Removes certain exemptions from requirement to comply with law governing mortgage loan modifications.	In Senate committee.
SB 519	A residential property in foreclosure sale that is subject to an affordable housing covenant may give priority to covenant holder in purchasing the property.	Enacted.
SB 663	Lender can't sell, assign, etc a mortgage loan for 5 years after closing.	In Senate committee.
SB 740	Real property sold by sheriff pursuant to writ of execution to be described by legal description and by street address, if any.	Enacted.

SB 826	Charges mortgage loan servicer with duty of good faith and fair dealing toward borrower.	Engrossed but never left Senate.
SB 827	Failure to comply with loan modification regulations are unlawful practices subject to enforcement under unlawful trade practices law.	Passed Senate, in House.
Pennsylvania	Bill description	Last status listed on website
2009-2010 bills		
HB 712 SB 1187	Creation of land banks to repurpose abandoned properties due to mortgage foreclosure or taxes.	Passed House, in Senate. Referred to Senate committee.
HB 956	Authorizes transfer of funds to Homeowner's Emergency Mortgage Assistance Fund.	In House committee.
HB 986 SB 170	Amendment to mortgage loan business prohibitions.	Passed House, in Senate. Enacted.
HB 1042 SB 222	New section on foreclosure conciliation.	In House committee. In Senate committee.
HB 1093	Licensed mortgage lender to give statements to borrower upon request.	In House committee.
HB 1654 SB 936	Amends mortgage lending license requirements.	Enacted. Passed Senate, in House.
HB 2322	Uniform Real Property Electronic Recording Act.	In House committee.
HB 2547	Amends mortgage originator license requirements.	Enacted.
HB 2588	Amends eligibility for mortgagor to receive emergency aid.	In House committee.
HB 2671	New sections to debt management services regulation.	In House committee.
SB 900	Establishment of housing court that has jurisdiction over residential foreclosures.	Enacted.
SB 937	Mortgage lender restricted from reducing credit line on an equity loan except in certain circumstances.	In Senate committee.
2011-2012 bills		Last update: 3-30-2012
HB 398	Registration and regulation of real estate appraisal companies.	Enacted.
HB 743	Criminalizes fraudulent notarization of mortgage and other real estate documents.	In House committee.
HB 1682 SB 1414	Creation of land banks to repurpose abandoned properties due to mortgage foreclosure or taxes.	Passed House, in Senate. In Senate committee.
HB 1764 HB 1846	Grants tenant the right to notice of landlord's foreclosure.	In House committee. (both)

HB 1845	Requires a single contact person to be assigned to each mortgage debtor.	Referred to House committee.
HB 1931	Exempts certain persons who originate 4 or fewer mortgages a year from licensing.	In House committee.
HB 2138	Provides for foreclosed property maintenance; and imposing penalties.	In House committee.
HR 194	A Concurrent Resolution urging the Supreme Court of Pennsylvania to revise the Rules of Civil Procedure to provide for temporary relief for mortgage foreclosure.	In House committee.
HR 238	Committee to study foreclosure in PA.	In House committee.
SB 1364 SB 1433	Concerning the transfer of funds to Homeowner's Emergency Mortgage Assistance Fund.	In Senate committee.(both)
SB 1373	New provisions on deficiency judgment procedures.	Passed Senate, in House.
SR 260	Committee to conduct an economic impact study of the Homeowners Emergency Mortgage Assistance Program.	In Senate committee.
Rhode Island	Bill description	Last status listed on website
2010 bills		
H 7045	Various regulations concerning eviction of tenants in foreclosed properties.	In House committee.
H 7058	Rhode Island Housing and Mortgage Finance Corporation is lender of last resort when applying for federal funding.	Postponed in committee.
H 7191	Foreclosure notice to tenants; successor in interest of a foreclosed property has duties to bona fide tenants of previous owner.	Withdrawn.
H 7192	Successful bidder in foreclosure auction to record deed within 30 days; successor to have tenant duties.	Held for further study.
H 7344 S 2347	Shortens the time from 50 to 35 years for ancient mortgages to become void.	In House committee. Passed Senate, referred to House committee.
H 7712 S2398	Makes some technical amendments to mortgage loan originator licensed activities.	Enacted without Governor's signature. (both)
H 7784 S 2657	Adds section on residential mortgage fraud to fraud statute, adds 10 year statute of limitations.	Held for further study. (both)
H 7878 S 2585	Foreclosing mortgagee shall serve the clerk with a copy of the notice; mandatory mortgage counseling.	Held for further study. Referred to Senate committee.
H 7987 S 2341	Clarifies time calculation when providing notice by publication before sale.	Enacted with Governor's signature. (both)

H 8008	6-month foreclosure stay for homeowners affected by Mar-Apr 2010 floods.	Held for further study.
H 8151	Simplified provision governing the nonrefundability of mortgage loan fees if loan is prepaid.	Held for further study.
H 8154	Adds required content in foreclosure notice; successor in interest of a foreclosed property has duties to bona fide tenants of previous owner.	Passage recommended but didn't leave House.
S 2218	Foreclosing mortgagee shall serve the clerk with a copy of the notice. Clerk may require mortgagee to remedy housing violations if the property becomes vacant between the filing of notice and the transfer of title.	Held for further study.
S 2296	Establish a "Foreclosure Registry" within the Rhode Island Housing and Mortgage Finance Corporation.	Held for further study.
S 2321	180 day moratorium on foreclosures.	Held for further study.
S 2586	Successor in interest to a foreclosed mortgagor to meet certain notification requirements prior to evicting a tenant legally occupying a foreclosed property.	Referred to Senate committee.
S 2719	Resolution to support state and national reform to regulate foreclosures.	Passed.
<i>2011 bills</i>		
H 5048	Cities may make ordinances to freeze taxes on properties purchased at foreclosure sales and being rehabilitated.	Held for further study.
H 5252 S 313	Adds required content in foreclosure notice; successor in interest of a foreclosed property has duties to bona fide tenants of previous owner.	Withdrawn. Held for further study.
H 5253	Successful bidder in foreclosure auction to record deed within 30 days; successor to have tenant duties.	Withdrawn.
H 5509 S 883	Defines insubstantial defects that will not invalidate conveyances like mortgages.	Held for further study. (both)
H 5510 S 1079	Simplified provision governing the nonrefundability of mortgage loan fees if loan is prepaid.	Enacted. (both)
H 5532	Only owners of the mortgage note may foreclose by advertisement.	Held for further study.
H 5578 S 512	Amends licensing procedures for real estate brokers and salespersons.	Enacted. (both)
H 5579	Eliminates the need for mortgage loan originators to maintain a minimum net	Different versions passed; no further action.



S 507	worth in addition to a minimum surety bond to qualify for a license.	Enacted.
H 5642 S 832	Adds section on residential mortgage fraud to fraud statute, adds 10 year statute of limitations.	Held for further study. (both)
H 5673	Owners to be provided with notice of intent to foreclose. Assignments or transfers of mortgages to be recorded in the land evidence records of the city or town in which the property is located.	Referred to House committee.
H 5824 S 703	Limits ability to foreclose while borrower is away on military deployment.	In House committee. Passed Senate, in House.
H 5902	RI Foreclosed Property Upkeep Act.	Held for further study.
H 5903 S 243	Requires judicial foreclosure with respect to a mortgaged estate having MERS appearing in its chain of title.	Referred to House committee. Held for further study.
H 5942 S 683	Mandatory mortgage counseling; notice provisions.	Held for further study. (both)
H 6016 S 328 S 344 S 673	Various regulations concerning eviction of tenants in foreclosed properties.	Held for further study. Referred to Senate committee. Held for further study. Referred to Senate committee.
S 332	Foreclosing mortgagee shall serve the clerk with a copy of the notice. Clerk may require mortgagee to remedy housing violations if the property becomes vacant between the filing of notice and the transfer of title.	Held for further study.
S 750	Resolution to urge financial institutions to reduce interest rates for active SCRA servicemembers.	Passed.
S 996	Credit unions may sell or purchase loans, including some secured by real estate.	Enacted.
S 1054	Resolution to urge financial institutions to participate in loan modifications in Hardest Hit program.	Passed.
South Carolina	Bill description	Last status listed on website
2009-2010 bills		
H 3296 H 3952	Moratoriums on residential mortgage foreclosures.	In House committee. In House committee.
H 3403	Joint resolution to urge Congress to pass Homeowners and Bank Protection Act.	In House.
H 3567	Foreclosure of landlord's mortgage doesn't terminate rental agreements.	In House committee.
H 3720	Interested party in foreclosure action may serve by publication on unknown parties.	Enacted.
H 3790	Amendments to definition of "qualified	Enacted, veto override.

	loan originator'; impose license requirement.	
H 3846	Establishes foreclosure ("repossession") procedures on manufactured homes; notices to contain language directing borrower to seek foreclosure assistance.	In House committee.
H 3848	Creation of foreclosure database.	In House committee.
H 3986	Attorney not necessary to supervise or conduct any aspect of mortgage refinancing.	In House committee.
H 4049	Satisfaction of mortgage documents to conform to Uniform Recognition of Acknowledgments Acts.	Passed House, in Senate committee.
H 4533	At least 30% of a mortgage payment to be applied to the principal, civil penalties imposed for violations.	In House committee.
H 4534	Creates minimum grace period for late payments on mortgages with interest calculated monthly.	In House committee.
S 673	SC Mortgage Lending Act – licensure and regulation of lenders.	Enacted without governor's signature.
<i>2011-2012 bills</i>		<i>Last update: 2-27-2012</i>
H 3107	Creates foreclosure database.	In House committee.
H 3108	Creates mandatory mediation program in judicial department.	In House committee.
H 3231	Foreclosure of landlord's mortgage doesn't terminate rental agreements.	In House committee.
H 3535	Creates minimum grace period for late payments on mortgages with interest calculated monthly.	In House committee.
H 3536	At least 30% of a mortgage payment to be applied to the principal, civil penalties imposed for violations.	In House committee.
H 3538	6-month moratorium on foreclosures.	In House committee.
H 3703	Foreclosure sales to be included when determining FMV for tax purposes.	In House committee.
H 3717	Appraisal Management Company Registration Act – new act.	In House committee.
H 3988	Unauthorized practice of law during the creation of a mortgage will not render the mortgage itself invalid, or impair the rights of the mortgagor/mortgagee.	In House committee.
H 3104 H 4678 S 1131	Creates form for satisfaction of mortgages; requires notarization.	Enacted. In House committee. In Senate committee.
S 702	Imposes duties on mortgage servicer during the life of the loan and during	In Senate committee.

	foreclosure; defines “servicer” and “servicing agent”.	
S 789	Relating to upset bids in judicial foreclosure sales.	In Senate committee.
S 1244	Regulation of mortgage transfers to business entities if owner has interest in the entity.	In Senate committee.
S 1259	South Carolina Junior Lien Holders' Act – procedure for post-foreclosure claims.	In Senate committee.
South Dakota	Bill description	Last status listed on website
2011 bills		
HB 1033	New act to regulate and register appraisal management companies.	Enacted.
SB 47	Regarding licensing and ownership of companies that perform real estate broker services.	Enacted.
SB 110	Mortgagee may sign and file an addendum that extends a mortgage’s effectiveness for 5 years and 60 days.	Enacted.
2012 bills	<i>(no bills in 2010, so 2012 included here to get more data)</i>	<i>Updated 3-19-2012 (last day of legislative session)</i>
HB 1103	Interest capped at 10% by regulated lenders.	Passed committee, but no further action taken. Assumed dead.
HB 1127	Register of deeds to include the name of the person who inspects or copies any deed or mortgage for filing in register.	Died in committee.
HB 1229	Exempt certain persons from needing a mortgage loan originator license.	Enacted.
Tennessee	Bill description	Last status listed on website
2009-2010 bills		
HB 23 SB 1341	Establishes the "Homeowners' Emergency Mortgage Assistance Fund" and delays foreclosure actions under specific circumstances.	Died in House committee. Referred to Senate committee.
HB 49 SB 1676	Delays the sale on owner-occupied single family homes. HB 49/SB 1676 only - parties to enter into good faith negotiations during delay period.	In House committee. Referred to Senate committee.
HB 2103 SB 1764		Held pending amendments. Referred to Senate committee.
HB 99 SB 828	Delays the sale of land for a period of time; first publication of notice to be at least 90 days prior to sale.	Withdrawn. Referred to Senate committee.
HB 235 SB 186	In-person meetings required in certain situations to discuss foreclosure alternatives.	In House committee. In Senate committee.
HB 369	Delays foreclosure proceedings and the	In House committee.

SB 36	eviction of a tenant residing in a single-family residence under certain circumstances.	In Senate committee.
HB 704 SB 2016	Mortgage counselor to be consulted before an adjustable rate mortgage can be completed.	In House committee. In Senate committee.
HB 1362	All closings under the Tennessee Home Loan Protection Act to be supervised by adequately insured attorney.	Held pending amendments.
HB 1394 SB 1576	Requires 30 days notice to terminate tenancy of a residential tenant who occupies the residential property at the time of foreclosure or other sale.	In House committee. In Senate committee.
HB 1443 SB 1937	Extends time for foreclosure notice and counseling information to be included; mortgage loans be based upon ability of borrower to repay.	In House committee. In Senate committee.
HB 2000 SB 1589	Some procedure for claiming deficiencies post-sale.	Held on desk in House. Re-referred to Senate committee.
HB 2175 SB 2196	Property tax assessments to recognize the effects of foreclosure on values.	Substituted by SB 2196. Enacted.
HB 2218 SB 1763	Establishes requirements for the practice of foreclosure-rescue consulting,	Enacted. Substituted by HB 2218.
HB 2919 SB 2877	Notice of foreclosure sale to be published in local newspaper.	Held pending amendments. Referred to Senate committee.
HB 2999 SB 3462	Alters the acceptable time for foreclosure sales to noon to 7:00 p.m., rather than 10:00 a.m. through 4:00 p.m.	Held pending amendments. Referred to Senate committee.
HB 3057 SB 3039	Sets the statute of limitations for deficiency judgments to 1 year after foreclosure or 6 years after default.	Enacted. Substituted by HB 3057.
HB 3179 SB 3223	Mandatory mediation before foreclosure proceedings.	Held pending amendments. In Senate committee.
HB 3588 SB 3519	Notice of the right to foreclose sent to borrower prior to foreclosure.	Enacted. Substituted by HB 3588.
HB 3593 SB 3388	Re: Tennessee Home Loan Protection Act of 2006 - purchase money mortgages and non-purchase money mortgages covered; creates a pilot project for voluntary mediation prior to foreclosure.	Died in House committee. In Senate committee.
HB 3860 SB 3891	Content requirements in newspaper foreclosure ads; creation of website for notices.	In House committee. Referred to Senate committee.
SB 1285	An attorney may be able to obtain a release in certain circumstances by recording an affidavit attached to	Referred to Senate committee.

	mortgagee's payoff statement.	
<i>2011-2012 bills</i>		<i>Last update: 3-19-2012</i>
HB 68	All closings under the Tennessee Home Loan Protection Act to be supervised by adequately insured attorney.	Withdrawn.
HB 758 SB 1158  HB 911 SB 716	Adds exceptions to the licensure requirements under the Tennessee Residential Lending, Brokerage and Servicing Act.	Enacted. Substituted by HB 758.  In House committee. Referred to Senate committee.
HB 852 SB 997	Estimates of homeowner insurance not allowed when calculating closing costs.	In House committee. In Senate committee.
HB 1155 SB 1066	Revises various foreclosure and mortgage provisions; mostly about proper record keeping and sale procedures.	In House committee. In Senate committee.
HB 1241 SB 1014  HB 1564 SB 17	Certain persons who make five or fewer residential mortgage loans in a year do not need a broker license.	In House committee. Withdrawn.  In House committee. Referred to Senate committee.
HB 1522 SB 1610	Mandatory mediation before foreclosure proceedings.	In House committee. Referred to Senate committee.
HB 1531 SB 1613	Extends time for foreclosure notice and counseling information to be included; mortgage loans be based upon ability of borrower to repay.	In House committee. Referred to Senate committee.
HB 1549 SB 1487	Re: Tennessee Home Loan Protection Act of 2006 – excludes certain residential mortgages; creates a pilot project for voluntary mediation prior to foreclosure.	In House committee. Referred to Senate committee.
HB 1907 SB 1841	Extends publication of notice of any sale of land from 20 days to 30 days.	In House committee. In Senate committee.
HB 1920 SB 1299	Revises provisions governing description of property in notice of judicial or trust sale; authorizes the postponement and rescheduling of a foreclosure sale without further newspaper publication	Enacted. Substituted by HB 1920.
HB 1921 SB 1451	Notice of the right to foreclose sent to borrower prior to foreclosure.	Substituted by SB 1451. Enacted.
HB 1967 SB 2030	TN housing development agency to study feasibility of establishing a TN foreclosure mediation program.	In House committee. In Senate committee.
HB 1973 SB 1488	Mortgage counselor to be consulted before an adjustable rate mortgage can be completed.	In House committee. Referred to Senate committee.
HB 2066 SB 1526	Secretary of state to determine whether a publication is a "newspaper of general	In House committee. In Senate committee.

	circulation" for purposes of the publication of foreclosure notices.	
HB 2352 SB 2214	Authorizes commissioner of financial institutions to establish a fee by rule for conducting off-site investigation or examination of any mortgage lender, broker, loan servicer, or originator.	In House committee. Passed Senate, held in House.
HB 2835 SB 3355	Foreclosure notices to be published in certain local newspapers and posting notice on certain web sites.	In House committee. Referred to Senate committee.
HB 3711 SB 3095	Owners, publishers, operators and employees of a publisher, television station or radio station are not liable for distributing false or misleading advertising matter regarding a mortgage loan unless they know that the matter is false or misleading.	In House committee. Referred to Senate committee.
HB 3740 SB 3571	Prohibits the transfer of a possessory interest in a mortgage on an owner-occupied residence while a foreclosure is pending.	In House committee. In Senate committee.
Texas	Bill description	Last status listed on website
2009 bills		
HB 10	Texas Secure and Fair Enforcement (S.A.F.E.) for Mortgage Licensing Act of 2009: Establishes licensure and registration requirements for residential mortgage loan originators.	Enacted.
HB 133	Sale price of property to be disclosed when conveying instrument is recorded.	In House committee.
HB 421	Tenant/landlord relations: eviction with notice and under certain conditions before a foreclosure sale.	In House committee.
HB 899	Prohibits the use of restrictive covenants that allow foreclosure on a homestead.	In House committee.
HB 1153	Mandatory personal financial literacy course for 9 <sup>th</sup> and 10 <sup>th</sup> graders.	In House committee.
HB 1471	Foreclosure notice requirements; extended time period for tenants to vacate the property.	Passed House, in Senate.
HB 1760 SB 1935	Allows owner of residential property to file an action against a lienholder during a foreclosure sale.	In House committee. In Senate committee.
HB 2308 SB 2288  SB 1026 (just secure pilot program)	Generally: affordable housing bill. Specifically: establishes Texas Secure Loan Pilot Program, which provides low-income borrowers with flexible mortgages designed to avoid foreclosure.	Passed House, in Senate. Passed Senate, in House.  In Senate committee.

HB 2309	In foreclosure of residential property, clerk is to collect data (such as loan amount, interest rate) to be posted publicly online.	In House committee.
HB 2392 SB 2121	Grants redemption rights to recorded lienholders after foreclosure on property due to owners' assc assessments.	Out of House committee. Passed Senate, out of House committee.
HB 2393	All recorded lienholders on property to get notice of foreclosure sale.	In House committee.
HB 2595	Tenant amended to have 90 (instead of 30) days to vacate; debtor to receive notice of default on a residential mortgage by certified and first-class mail.	In House committee.
HB 2601	Publication of foreclosure sale in newspaper and website.	In House committee.
HB 2675	Establishes a foreclosure prevention program.	In House committee.
HB 2694	Residential mortgage servicers to maintain and provide requested information to borrowers.	Out of House committee.
HB 2761	Notice of available foreclosure prevention assistance to be included with notices of default, right to cure, delinquency, etc.	In House committee.
HB 2774 HB 3870	Finance bills: Addresses the self-directed and semi-independent status of various agencies dealing with mortgages.	Enacted. Out of House committee.
HB 2779	Regulation of certain mortgage banker employees who are residential mortgage loan originators; providing penalties.	Enacted.
HB 2840	Criminalizes property appraisal fraud.	Enacted.
HB 3240	Allows municipalities to develop a program to foreclose on certain properties and convert them for sale as affordable housing.	Out of House committee.
HB 3426 SB 1475  HB 3482	Established pre-foreclosure requirements on owner-occupied property – notice, mediation, restrictions on acceleration. HB 3426/SB 1475 applies to financial institutions that requested federal funding, 3482 is same text but expands application to more institutions.	In House committee. In Senate committee.  In House committee.
HB 3588 SB 723	Establishes a fiduciary duty on mortgage brokers to applicants.	In House committee. In Senate committee.
HB 3589	Foreclosure deferment and reset notification for low-income debtors residing on the mortgaged property.	In House committee.
HB 3776	Filing fee imposed on a notice of	Out of House committee.

SB 2214	foreclosure sale to fund civil legal services for indigents	Out of Senate committee.
HB 3857	Restricts ability to foreclose, seize and sell owner-occupied property, where the owner is a military servicemember.	Enacted.
HB 3945 SB 1596	Authorizes an authorized title insurance agent to execute a title insurance company affidavit as a release of lien.	Enacted. Out of Senate committee.
HB 4397	Regulation of payoff statements, use of a standard form.	Passed House, in Senate committee.
SB 354	Establishes some consumer-protection measures in certain mortgage transactions; disclosures, contract requirements, prohibited conduct.	In Senate committee.
SB 472	Notice to debtor outlining foreclosure procedure and rights; notice to tenant after sale; debtor and tenant not required to leave before 31 days after sale.	Passed both House and Senate, but unable to agree on amendments.
SB 609	Creates model form for notice of default; mortgage servicer to make good faith effort to contact debtor in default; purchaser at foreclosure sale may not require previous owner to vacate before 31 days after the sale.	In Senate committee.
SB 766	Notice requirements to tenants during foreclosure.	In Senate committee.
SB 979	Notice requirements; mortgage servicer to return any payments made by debtor after default date; judicial foreclosure required on certain liens on residential property; tenant's right to withhold rent.	In Senate committee.
SB 980	Mortgage and foreclosure data collection by county clerk. (residential properties)	In Senate committee.
SB 1167	Regulation of mortgage brokers when handling subprime loans.	In Senate committee.
SB 1284	Loan steering prohibited; notice before interest rate adjustment; prohibits home loans that finance insurance; subprime mortgage regulation; prerequisites to notice of sale	In Senate committee.
SB 1375	TX Savvy Homeowner Program: provides refinance education and assistance	Passed Senate, out of House committee.
SB 1868	Regulation of certain residential foreclosure consulting services.	In Senate committee.
SB 2142	Amending the Texas Mortgage Banker Registration Act to provide for licensing and regulation of mortgage banker	In Senate committee.



	employees who are residential mortgage originators.	
SB 2233	Regulation of debt management service providers and a study regarding the business of consumer debt settlement.	Passed Senate, out of House committee.
SB 2290	Homebuyer education programs targeted for rural areas and small municipalities.	In Senate committee.
<i>2011 bills</i>		
HB 213	Residential mortgage servicers to provide certain information to debtor.	Passed House and Senate, unable to accept amendments.
HB 635	Establishes a cure period for surviving spouses of servicemen killed in action.	Out of House committee.
HB 912	Prohibits restrictive covenants that create a lien on homesteads unless they exempt the property from foreclosure.	In House committee.
HB 1146	Establishes regulations on appraisal management companies producing reports on residential properties.	Enacted; disciplinary portions take effect 3-1-2012.
HB 1218	Tenant payments to purchaser at foreclosure sale.	In House committee.
HB 1265 SB 416  SB 735	Regulations for mortgage guaranty insurer <ul style="list-style-type: none"> <li>- HB 1265/SB 416: amount of liability</li> <li>- SB 735: prohibits certain extra hazardous coverages</li> </ul>	Out of House committee. Enacted.  Enacted.
HB 1343  SB 485	Establishes venue for criminal prosecution of mortgage fraud.	Passed House, in Senate committee. Enacted.
HB 1392	Fee imposed on the transfer of property following a foreclosure sale to fund civil legal services for indigents.	In House committee.
HB 1429	This bill was introduced as addressing various tenant issues in foreclosure. It was substituted with a tenant-landlord bill unrelated to foreclosures.	Vetoed.
HB 2224 HB 3363 SB 1507	Collection of certain foreclosure data by the Texas Department of Housing and Community Affairs.	Out of House committee. Out of House committee. In Senate committee.
HB 2248 SB 1124	Additional licensing and regulation under SAFE.	Out of House committee. Enacted.
HB 2410	Disclosure of security agreement upon request by mortgage servicer; notice requirements prior to judicial foreclosure; repayment of reverse mortgage loans after death of borrower	In House committee.
HB 2684	Foreclosure Protection Act – general consumer protection	In House committee.

HB 2713	Restricts the refinancing of low rate home loans with disaster recovery funds.	In House committee.
HB 3364	Posting of a notice of foreclosure sale on county website	In House committee.
HB 3593 SB 1712	All recorded lienholders on property to get notice of foreclosure sale.	Out of House committee. In Senate committee.
HB 3718	General bill related to short sales and discounted sales, has provisions when occurring under foreclosure.	In House committee.
HB 3760 SB 1319	Nonfederally related mortgages: lender to provide monthly and annual statements, and payoff statements; restricts deeds in lieu of foreclosure; notice of loan service transfer; duty to respond to borrow requests for information; restricts forced-placed hazard insurance.	In House committee. Passed Senate, out of House committee.
SB 17	Enacts Residential Mortgage Loan Servicer Registration Act.	Enacted.
SB 734	TX Appraisal Management Company Registration and Regulation Act.	In Senate committee.
SB 767	Required paperwork for certain residential foreclosure consulting services	Enacted.
SB 1508	Debtor's right to mediation before acceleration of a mortgage.	In Senate committee.
Utah	Bill description	Last status listed on website
The substitutions are listed here since the website has a separate page for each one. Each bill and its sub will be counted as one in the spreadsheet for consistency, since subs are not counted (or even clearly distinguished on the site) in most other states. ( see also Massachusetts)		
<i>2010 bills</i>		
HB 53 HB 53 S01	Licensure and regulation of loan modification and foreclosure rescue programs.	Enacted.
HB 243 HB 243 S01 HB 243 S02	Notice requirements, unlawful detainer, and tenant rights in foreclosure of a residential property.	Enacted.
SB 76 SB 76 S01	Regarding trustee's obligation to provide reinstatement or payoff amounts upon request; process and time frame to fulfill obligation; penalties.	Enacted.
<i>2011 bills</i>		
HB 91 HB 91 S01	Various licensing and regulatory provisions for mortgage brokers/originators and appraisal companies.	Enacted.
HB 93	Specifically excludes attorneys from licensure requirements applied to residential mortgage originators.	Enacted.

HB 326 HB 326 S01 HB 326 S02	Foreclosure on trust deeds: filing substitutions, notice of default requirements, and negotiation between parties. Original bill covered successors, tolling and payoff, but were removed in substitute bills.	Died in House.
HB 379 HB 379 S01	Non-judicial foreclosure of trust deeds: notice requirements, certification on trustee's deed required. Certification later removed in substitution.	Passed House, in Senate.
HB 390	Wrongful foreclosure penalties.	Bill numbered and title, but no content was ever added.
SB 80	Foreclosure Mediation Program	Bill numbered and title, but no content was ever added.
SB 218 SB 218 S01	Related to determination of fmV in trustee sale; new definitions that include trustee sale as a foreclosure sale, creates requirement that creditor pursue foreclosure before attempting other collection methods against borrower.	Died in Senate.
SB 261 SB 261 S01 SB 261 S02 SB 261 S03	Imposes civil and criminal liability on a person who files for recording a wrongful notice of default or who publishes or posts a wrongful notice of sale. Enacted version is a substitute bill which is somewhat related to fraud but more focused on adequate notice between parties.	Enacted.
Vermont	Bill description	Last status listed on website
<i>2009-2010 bills</i>		
H 8	When mortgage document is more than 6 pages, allows notice of mortgage to be recorded instead.	Referred to committee.
H 132 S 291	Establishes foreclosure mediation program. See also H 600 in next session.	Enacted. Referred to Senate committee.
H 171	Compliance with SAFE.	Enacted.
H 328	Amends judicial foreclosure procedures, notice requirements.	Referred to committee.
H 622	Disclosures during trigger lead solicitation.	Enacted.
H 759	Raises license fees in various fields – mortgage originators and some lenders included.	Enacted.
S 287	Regulation of mortgage loan servicers.	Enacted.
<i>2011-2012 bills</i>		<i>Last update – 3-30-2012</i>
H 403	New procedures on foreclosure sales.	Passed House, in Senate.
H 565	Clarifies and expands license requirements for lenders and mortgage loan originators	Passed House, in Senate.

H 600	Extends mediation program from last session's H 132.	Passed House, in Senate.
Virginia	Bill description	Last status listed on website
<i>2010 bills</i>		
HB 408	Creates Real Estate Appraiser Board to regulate appraisal management companies.	Enacted.
HB 714	Trustee of a deed of trust to use proceeds from a foreclosure sale to pay taxes on property.	Enacted.
HB 963 SB 457	Creates a voluntary compliance program for certain real estate brokers to bring their practices in line with laws and regulations; allows Real Estate Board to impose minimum education requirements for licensure by reciprocity.	Enacted. (both, identical bills)
HB 1152	Affordable dwelling program to get opportunity and right to purchase property at a foreclosure sale	Died in House committee.
<i>2011 bills</i>		
HB 1506 HB 1920 HB 1921 HB 2473	A trustee under deed of trust or mortgage cannot sell property unless there's a recorded assignment of the property to the person claiming to be holder of the obligation.	Died in House committee. (all)
HB 1665	Requires certain lenders to send notice/information within 2 days of starting the collection process on a defaulted mortgage.	Died in House committee.
HB 1682 HB 2061	Re: refinancing a primary mortgage – raises the maximum amount of a subordinate mortgage that retains subordinate status from \$50K to \$150K.	Enacted. Incorporated into HB 1682.
HB 1907 SB 1009	Amendments to licensure and regulation of real estate brokers (HB 1907) and mortgage loan originators (SB 1009).	Enacted. Enacted.
HB 2507	When a trust is the grantor or grantee of a deed, the deed shall contain the names of the trust's trustees serving at the time the deed was made.	Enacted.
SB 786	Excludes certain HUD employees assisting borrowers in renegotiating their residential mortgages from mortgage loan originator regulation.	Enacted.
SB 795	Makes various changes to foreclosure procedure, including imposition of fiduciary duties and linking foreclosure	Died in Senate committee.

	violations to VA Consumer Protection Act.	
SB 798	A court must order the sale of property subject to foreclosure for deeds of trust entered into on or after July 1, 2011.	Died in Senate committee.
SB 836	Owner to be notified 30 days before foreclosure sale.	Died in Senate committee.
SB 837	Imposes civil liability on parties who use false documents in foreclosure.	Passed Senate, died in House.
SB 985	Removes requirement that mortgage lenders have to prudently reinvest proceeds when loan is sold to Housing Development Authority.	Enacted.
SB 1220	Tenant may terminate rental agreement if landlord fails to notify re: foreclosure or mortgage default.	Enacted.
Washington	Bill description	Last status listed on website
<i>2009-2010 bills</i>		
HB 1132 SB 5221	Adds definitions concerning “distressed home consulting” (foreclosure scams).	Passed House, died in Senate. Enacted.
HB 1311 SB 5400	Regulations for reverse mortgages.	Enacted. Passed Senate, House returned to Senate.
HB 1495	Tax break for low-income homeowners and non-profit housing organizations who buy foreclosed property.	Carried over but died.
HB 1586	New definitions for interest-only and subprime mortgages.	Carried over but died.
HB 1587 SB 5659	Adds mitigating factors for enforcement actions under the mortgage broker practices act.	Carried over but died. Passed Senate, House returned to Senate.
HB 1588	Clarifies that a financial institution is not prohibited from certain charging fees that are permitted by the FHA or the VA in connection with a FHA loan or a VA loan.	Carried over but died.
HB 1621 SB 5759  HB 1749 SB 5749	Regulating business practices for compliance with SAFE. - HB 1621/SB 5759 – consumer loan companies - HB 1749/SB 5749 – mortgage brokers.	Enacted. Carried over but died.  Enacted. Carried over but died.
HB 1644	Some amendments regarding deeds of trust reconveyances, and abilities granted to title companies, and trustees.	Carried over but died.
HB 1720	Adjusts sentencing grid; mortgage fraud among sentences reduced.	Carried over but died.
HB 1826	Surplus proceeds from foreclosure sale to be applied to remaining liens on property.	Enacted.

HB 1942 SB 5810	New section concerning foreclosure procedures for deeds of trust.	Carried over but died. Enacted.
HB 2623 SB 6694	These bills made some changes to foreclosure procedures. HB 2623 was substituted to research whether a “meet and confer” provision in SB 5810 has resulted in more loan modifications.	Carried over but died. (both)
HB 2327  SB 6149	Eliminates the need for the Dept of Financial Institutions to submit reports regarding mortgage fraud prosecution and complaints regarding residential mortgage lending. Bill eliminates reporting from several agencies.	Enacted; Governor vetoed a part of the bill unrelated to mortgages.  Carried over but died.
HB 2564 SB 6405	Some amendments and clarifications to the regulations on escrow agents.	Enacted. Carried over but died.
HB 2608 SB 6406	Amendments for regulation and licensing of residential mortgage loan servicers and services.	Enacted. Carried over but died.
HB 2617 SB 6426	Eliminates Mortgage Broker Commission, among other advisory boards.	Enacted. Carried over but died.
HB 3040	New chapter for the licensing of appraisal management companies.	Enacted.
HB 3204 SB 6062	Exempting certain foreclosure sales from the real estate excise tax.	Carried over but died. (both)
HB 3214	Add shared appreciation loan as an alternative to foreclosure.	Referred to House committee.
HB 3215 SB 6353	Concerning the appointment of a receiver during default/foreclosure.	Referred to House committee. Carried over but died.
SB 5858	Prohibits payment of yield spread premiums to mortgage brokers.	Carried over but died.
SB 6033  SB 6442	SB 6033 creates a “Prevent or Reduce Owner Occupied Foreclosure” program. SB 6442 eliminates the account holding the monies appropriated for this program, which were unspent.	Enacted, but Governor vetoed section establishing oversight committee.  Carried over but died.
SB 6648	Provides some consumer protection in foreclosure; good faith review, mediation.	Carried over but died.
SB 6767	Required disclosures before a residential mortgage loan may be made.	Carried over but died.
SJM 8024	Requesting that all residential mortgages and deeds of trust become recourse loans.	Carried over but died.
<i>2011-2012 bills</i>		<i>Last update – 3-9-2012</i>
HB 1191 SB 5075	Extends mortgage lending fraud prosecution account for another 5 years.	Enacted. Carried over but apparently dead.

HB 1266	Landlord to return tenant deposit if it's not transferred to successor after foreclosure.	Enacted.
HB 1362 HB 1405 HB 2421 SB 5275 SB 5303 SB 6364	Various ADR requirements and procedures to prevent unnecessary foreclosures.	Enacted. Enacted. Passed House, in Senate. Carried over but apparently dead. Carried over but apparently dead. Died in Senate.
HB 1558	Add shared appreciation loan as an alternative to foreclosure.	Carried over.
HB 2163 SB 5988	Amends foreclosure mediator's participation in subsequent foreclosure proceedings.	Carried over. Enacted.
HB 2256  SB 6235	Licensing of escrow agents.	Passed House, in Senate committee. Died in Senate.
HB 2614	Procedure for collecting outstanding balance after short sale; mediation amendments, recession of trustee's sale.	Passed legislature (3-8-2012), submitted to Governor.
HB 2776 SB 6070	Every assignment and transfer of real property must be recorded before a trustee's sale may take place. SB 6070 has been substituted to create a stakeholder group to discuss this issue.	Referred to House committee. Passed Senate, to House.
HB 2777 SB 6199	Modifies penalty for false swearing by beneficiary in deed of trust sale.	Referred to House committee. Died in Senate.
SB 5058	Concerning the appointment of a receiver during default/foreclosure.	Enacted.
SB 5309	Amends some requirements before a trustee sale can occur.	Carried over.
SB 5590	Deed of trust beneficiary must make a good faith response when owner and buyer wish to make a short sale.	Enacted.
SB 5810	Regulations concerning residential mortgage loan servicers.	In Senate committee.
SB 6514	Internet publication of the notice of sale on owner-occupied properties.	Referred to Senate committee.
SB 6515	Certain LLC can serve as trustee; procedures for rescission of trustee sale.	Died in Senate.
West Virginia	Bill description	Last status listed on website
2010 bills		
HB 3332 HB 4060 SB 387	Relating to mortgage lender, broker and originator licensing.	In House committee. In House committee. Enacted.

SB 431		In Senate committee.
HB 4208	Landlord to give written notice to a tenant when property is being foreclosed upon	In House committee.
HB 4295	Foreclosure Mediation Act.	In House committee.
SB 5	Relating to mortgage license provisional approval; disclosure of fees in a mortgage loan; administrative hearings.	In Senate committee.
SB 78	Requiring background checks on real estate licensing applicants.	In Senate committee.
SB 87	Restrict use of land as security to prevent predatory lending.	In Senate committee.
SB 116	Property value assessments to be adjusted if foreclosure rates are 10%+ in the county.	In Senate committee.
SB 374	Limiting county commissions' mortgage recording tax	In Senate committee.
SB 376	Requires clerks to file biannual reports of foreclosure sales in the county, identifying original and foreclosing creditors	Enacted.
<i>2011 bills</i>		
HB 2962 SB 267	Increasing fine or penalty Commissioner of Banking may impose on residential mortgage brokers and lenders.	Enacted. In Senate committee.
SB 47	Relating to mortgage license provisional approval; disclosure of fees in a mortgage loan; administrative hearings.	In Senate committee.
<b>Wisconsin</b>	<b>Bill description</b>	<b>Last status listed on website</b>
<i>2009-2010 bills</i>		
AB 40 SB 2	Removes limits on prioritizing wage claims over other obligations on employer...except liens from commercial lending institutions.	Died in Senate. Passed Senate, died in Assembly.
AB 107 SB 78	Tenant to get notice of foreclosure; damages for violation.	Died in Assembly. Died in Senate.
AB 160	90-day stay on foreclosure proceedings for certain owner-occupied residences.	Died in Assembly.
AB 305 SB 213	Statement that either party may seek ADR required in foreclosure complaint.	Died in Assembly. Died in Senate.
AB 383	Specifies types of convictions that will disqualify a person from holding a mortgage loan originator license.	Died in Assembly.
AB 407 SB 255	Notice requirements for default and alternative dispute resolution options.	Died in Assembly. Died in Senate.
AB 459 SB 326	Mortgage education to be included in model academic standards for personal financial literacy.	Passed Assembly, died in Senate. Died in Senate.



AB 471	Sets mortgage broker duties and agency.	Enacted.
AB 647	Some changes to mortgagees and foreclosures in condominium law.	Died in Assembly.
AB 658	Licensing and regulation of mortgage loan originators.	Enacted.
AB 672	Requires notice to mortgagor of foreclosure action against property; restricts delay of sheriff's sale.	Died in Assembly.
AB 729	Creates process for mortgage loan modification by borrowers in default.	Died in Assembly.
AB 765	Licensing and regulations for mortgage bankers and brokers.	Died in Assembly.
AB 816	Prohibits state agencies from contracting financial institutions that own 100+ foreclosed residential properties.	Died in Assembly.
AB 817 SB 534	Allows establishment of tax benefits to employers who provide housing assistance (such as payment of mortgage fees, refinancing, etc) to their employees.	Died in Assembly. Died in Senate.
SB 62	Appropriations bills that includes various changes for compliance with SAFE.	Enacted.
SB 701	Pre-foreclosure notice requirements to be fulfilled by mortgagee.	Died in Senate.
<i>2011-2012 bills</i>	<i>Covers only the first floor period.</i>	<i>Last update: 4-11-2012</i>
AB 137	Creates process for mortgage loan modification by borrowers in default.	Failed at end of floor period.
AB 328 SB 241	Creates foreclosure procedure for time shares property.	Failed at end of floor period. Enacted.
AB 390	Mortgagee to record satisfaction 30 days after full payment.	Failed at end of floor period.
AB 414 SB 307	Re: residential property abandoned by mortgagor – redemption period shortened from 2 months to 5 weeks.	Failed at end of floor period. (both)
AB 492 SB 393	Eliminates mortgage loan originator council, which deals with broker contracts and disclosure regulation.	Failed at end of floor period.
SB 468	State may not use money from national mortgage settlement fund unless approved by legislative majority.	Failed at end of floor period.
Wyoming	Bill description	Last status listed on website
<i>2009 bills</i>		
HB 79	Added 12 month redemption period to mortgages on agricultural properties.	Enacted.
HB 169	New section for licensing and regulation of mortgage loan originators.	Enacted.
HB 195	Amendments and additions to licensure and criminal check provisions for real	Enacted.

	estate agents.	
SF 110	Creates duties and required disclosures for real estate licensees; definition of designated agents.	Enacted.
<i>2011 bills</i>		
HB 30	Appraisal required before sheriff's foreclosure sale; judgment creditor to pay appraiser's fees.	Enacted.
HB 189	New procedures for rescission before foreclosure sale; amended redemption procedures.	Enacted.
SF 56 SF 119	Various additions and amendments to regulations for real estate brokers and salesmen.	Out of Senate committee. Enacted.
<i>2012 budget session</i>		
HB 42	Committee study on reverse mortgages.	Introduced.