

Louisiana	Bill description	Last status listed on website
<i>2010 bills</i>		
HB 154	Consumer to choose title company or attorney when making a residential mortgage; prohibits lender from requiring a particular company; prohibits kickbacks or fees in referring a company.	To committee.
HB 335	Changes to licensing requirements for mortgage loan originators	Enacted.
HB 792 HB 1468	Regulation of reverse mortgages.	Became HB 1468 on floor. Enacted.
HB 807	Title opinion requirements; search mortgage records.	Enacted.
SCR 76	Memorializes Congress to exempt certain nonprofits making residential mortgage loans to promote home ownership from requirements of the S.A.F.E. Act.	Filed with the Secretary of State.
<i>2011 bills</i>		
HB 266	Related to the ranking of a mortgagee (against other creditors) when a mortgagor uses loan money to purchase immovable property.	To committee.
HB 350	Requires written confirmation of the application of the La. Consumer Credit Law to residential mortgage loans.	Passed House but didn't get to final passage in Senate.
HB 590 SB 249 SB 269	Creates LA Housing Corp, provides mortgage loans and free foreclosure counseling.	To committee. Became SB 269 on floor. Enacted.
HCR 15	Direct study of mortgages to create a "purchase money special mortgage".	Filed with the Secretary of State.
SB 186	Prohibits kickbacks, unearned fees, and required use of settlement service providers in transactions involving residential real estate or a federally related mortgage loan.	To committee.
SB 225	Procedure for release of residential mortgages.	Enacted.
Maine	Bill description	Last status listed on website
<i>2009-2010 bills</i>		
LD 148, HP 127 LD 1144, HP 788	Tenant protection in foreclosure.	Died in committee. (both)
LD 377, HP 284	Allows court to delay foreclosure sale with showing of good cause.	Died in committee.
LD 641, HP 455	Foreclosure notice to be sent to municipal assessor.	Died in committee.
LD 1418, HP 994	Emergency act that deals with the foreclosure process in general – notice,	Enacted.

	mediation programs, etc. Designed to prevent unnecessary foreclosures.	
LD 1707, HP 1208	Clarifies pre-existing law regarding notice periods for curing default; it's applied to all residential mortgages.	Enacted.
LD 1768, HP 1258	Resolve to review a new agency rule adjusting non-bank mortgage lender fees to fund compliance personnel.	Enacted.
LD 503, SP 198	Regulating businesses providing residential foreclosure negotiation services.	Enacted.
LD 728, SP 278	Extends redemption period on residential foreclosures to 1 year, requires ADR.	Died in committee.
LD 1125, SP 416	Development of an answer form to be served with the foreclosure complaint.	Died in committee.
LD 1439, SP 523	Amends Maine Consumer Credit Code to conform to federal mortgage laws. (see also LD 1338, SP 415 in next session)	Enacted.
<i>2011-2012 bills</i>		
LD 15, HP 7	Resolve to review lending fees for non-bank mortgages.	Enacted.
LD 145, HP 128	Requires foreclosing entities to provide court with original documents.	Carryover.
LD 290, HP 234	Amends Maine Secure and Fair Enforcement for Mortgage Licensing Act of 2009 to exempt licensing to those who offer less than 5 mortgage loans a year.	Enacted.
LD 355, HP 281	Ensures state regulation of mortgage lenders in compliance with the Truth in Lending Act.	Died in committee.
LD 1012, HP 748	Mortgagor to get original release after it's recorded.	Enacted.
LD 1357, HP 996	Exemption of certain mortgage loan originators from licensing.	Died in committee.
LD 1360, HP 999	Prevailing mortgagors in foreclosure proceedings to get attorney's fees.	Enacted.
LD 1338, SP 415	Amends Maine Consumer Credit Code to conform to federal laws; amendments made concerning mortgage loan originators.	Enacted.
Maryland	Bill description	Last status listed on website
<i>2010 bills</i>		
HB 29	Priority of condo assc liens in a mortgage foreclosure.	Died in House.
HB 64	Creating a rebuttable presumption that a foreclosure sale of specified residential real property is invalid if the sale begins	Died in House.

	more than 30 minutes after the scheduled time for the sale.	
HB 347	Requiring that specified notices sent to occupants of residential property in foreclosure contain a specified paragraph informing the occupants of the criminal sanctions for malicious destruction of property, etc.	Passed House but died in Senate.
HB 455	Establishing the Task Force to Study the Residential Property Foreclosure Process.	Died in House.
HB 472 SB 276	Additional filing fee and loss mitigation affidavit to be attached to foreclosure complaint.	Enacted. Died in Senate.
HB 590 SB 657	Recordation and transfer tax in short sale apply only to sale price and not to any remaining debt amount.	Enacted. (both, crossfiled)
HB 633 SB 562	Mortgage or deed of trust may authorize sale in some circumstances.	Enacted. (both, crossfiled)
HB 711 SB 654	Successor in interest after foreclosure to give current tenants a notice to vacate and rights of bona fide tenants; establishes criteria for bona fide tenant.	Enacted. (both, crossfiled)
HB 799 SB 878	Reverse Mortgage Homeowners Protection Act: lenders to ensure compliance with federal laws	Enacted. (both, crossfiled)
HB 842	Gives condo assc first priority on their liens over mortgagee in certain circumstances during foreclosure.	Passed House, died in Senate. Enacted the following session as HB 1246.
HB 1004	Prohibits lenders from charging application, administrative or processing fees for credit cards, consumer and business loans, and mortgages.	Died in House.
HB 1118	Specified documents to accompany a notice of intent to foreclose on residential property; order to docket or a complaint to foreclose to include payment of \$100 filing fee and be accompanied by a final loss mitigation affidavit or a preliminary loss mitigation affidavit	Died in House.
HB 1254 SB 943	Brokers may charge borrowers the actual cost for documents and services requested by borrower.	Enacted. (both, crossfiled)
HB 1350	Authorizes counties and municipalities to create local laws to regulate maintenance of residential property abandoned due to foreclosure, etc.	Died in House.
HB 1399	Lenders to give borrowers written notice	Enacted.

	of home buyer education programs and services before making loans; Dept of Housing and Community Development to maintain and provide information.	
HB 1407	Prohibits mortgage originators from making bribes or threats to influence others in connection to a residential mortgage loan.	Passed House, but stuck in Senate.
HB 1452	Owner of a residential property in a public foreclosure sale may electronically record oral statements made by trustee to ensure the sale is conducted properly.	Died in House.
HB 1471 SB 1019	Regulates settlement services connected to federally regulated mortgages.	Enacted. (both, crossfiled)
HB 1479	Re: Prince George's County only – authorize creation of local law to govern creditor responsibilities to register and maintain abandoned properties.	Died in House. (same as HB 1108 in next session)
SB 83	Allows Department of Housing and Community Development to refinance certain mortgages on group homes.	Enacted.
SB 372	Altering specified notice provisions by requiring a holder of a certificate of sale to send specified notices by certified mail before the holder of a certificate of sale may file a complaint to foreclose the right of redemption; etc	Enacted.
SB 787	Re: mortgage broker licensing requirements - Establishes computation standards for net worth.	Enacted.
SB 848	Limit recording requirements on mortgages, etc on residential property.	Died in Senate.
SB 863	Regulation of how lenders should accept payments during grace periods on consumer and mortgage loans; notice of intent to foreclose to be mailed 45 before claim is filed.	Died in Senate.
SB 1063	Establishes task force to examine fraudulent and deceptive real estate practices.	Passed Senate, died in House.
<i>2011 bills</i>		
HB 102	Prohibits threats, etc by mortgage loan originators and other persons for the purposes of influencing a mortgage loan or appraisal.	Enacted.
HB 219	Disclosures to purchasers of a condo after a foreclosure.	Died in committee.

HB 358 SB 103	General professional licensing bill; includes licensing examination for mortgage loan originators.	Enacted. Vetoed (duplicative).
HB 366 SB 205	Affidavit re: accuracy to be filed with foreclosure complaint.	Enacted. (both, crossfiled)
HB 367	Maryland Contract Lien Act; applied to foreclosures on nonresidential property.	Passed House but died in Senate.
HB 412 SB 450	Prohibiting a court, in foreclosure on residential property, from accepting a lost note affidavit in lieu of a copy of the debt instrument unless the affidavit contains specified information.	Enacted. (both, crossfiled)
HB 631	Grantee receiving a title from foreclosure sale is jointly and severably liable with owner for up to 6 months of assessments/fees/etc due.	Died in House.
HB 691 SB 206	Defines secured party in the foreclosure and deed of trust laws governing residential property; excludes electronic databases that track mortgages.	Died in House. Passed Senate but died in House.
HB 728	Foreclosure notice format requirements.	Enacted.
HB 842 SB 516	Restrictions on foreclosure sale purchaser's ability to collect rent payments from a tenant on a residential property.	Enacted. (both, crossfiled)
HB 944	Mortgage lender licensing and registration requirements.	Enacted.
HB 1038	Restrictions on when a creditor may impose increases on escrow payments for residential mortgages.	Enacted.
HB 1108	Re: Prince George's County only – authorize creation of local law to govern creditor responsibilities to register and maintain abandoned properties.	Died in House.
HB 1177	Authorize creditor to petition for immediate foreclosure if residential property is destroyed or misused.	Died in House.
HB 1181 SB 658	Appraisal management company regulation.	Enacted (both, crossfiled)
HB 1246 SB 946	Gives condo assc first priority on their liens over mortgagee in certain circumstances during foreclosure.	Enacted. Died in Senate.
HB 1309	Regulation of appraisal methods for residential real estate.	Died in House.
HB 1323	Repeals prohibition on a mortgage broker from charging a finder's fee in any transaction in which the mortgage broker	Died in House.

	is the lender.	
HB 1337	Requirement for bank that to register and maintain property it obtains due to foreclosure.	Died in House.
SB 210	Disciplinary action for violations of provisions about consideration in real estate settlements.	Passed Senate but died in House.
SB 503	Sherriff evictions; tenant's right to reclaim personal property.	Died in Senate.
SB 918	Foreclosure sale: requiring a deed to be recorded within 60 days after the date of the final order of ratification.	Died in Senate.
SB 951	Prince George's county only – authorization to enact local law to govern registration and maintenance of foreclosed properties.	Died in Senate.
Massachusetts	Bill description	Last status listed on website (study – often means killed)
<i>2009-2010 bills</i>		
H. 309	Consumer protection for residential home purchasers/mortgagors.	Study Order.
H. 395	Prohibits misrepresented appraisal value in residential mortgage transactions.	Study Order.
H. 858	Lender to send the borrower monthly mortgage statements.	In House.
H. 980 H. 4127 H. 4178 S. 452	Adoption of SAFE Mortgage Act.	Replaced by H. 4127. Replaced by H. 4178. Enacted. Replaced by H. 4127.
H. 994 H. 996	Technical corrections to mortgage discharge; wording of definitions, etc.	In House. Enacted.
H. 1049	Mortgagor not required to pay prepayment fee or penalty.	Study Order.
H. 1232 H. 3571 H. 3692 H. 4595 H. 3522 H. 3608 H. 4934 S. 2407 S. 90 S. 104	<p>"Neighborhood stabilization": These bills combine various issues to prevent and/or regulate foreclosures. Often included portions of identical language.</p> <ul style="list-style-type: none"> - Protection for tenants from eviction during foreclosure. - Mortgagee rights in owner-occupied residential housing. - Reverse mortgage regulation - Abandoned property. - Creates Mortgage Resolution System; properties acquired through a conditional judgment by lender may be sold. (S 621) 	<p>Replaced by H. 4595. Replaced by H. 4595. Replaced by H. 4595. In House committee.</p> <p>In House committee.</p> <p>Study Order.</p> <p>Amendments rejected in House. Replaced by H. 4934.</p> <p>Third reading in House. Study Order.</p>

S. 621 S. 1379 S. 2355 S. 2394		Replaced by S. 2355. Study Order. Replaced by S. 2394 Amendments rejected in Senate.
H. 1310	Transfer fee imposed on residential mortgage foreclosures.	In House committee.
H. 1510 H. 3822 H. 4085 H. 4276 S. 1751	Moratorium on foreclosures. Most were limited to just one city.	Study Order. Study Order. In House committee. In House committee. Study Order.
H. 1649 H. 4003 S. 1805	Creation of mediation programs.	Study Order. In House committee. Study Order.
H. 1682	Foreclosure stay for actions against service member on active duty.	Study Order.
H. 1729 S. 1613 S. 1778	Judicial foreclosure required for residential properties.	Study Order (all).
H. 3521	Publication of foreclosure in newspaper.	In House committee.
H. 3820 H. 4083 H. 4278	Judicial approval required in residential foreclosures in certain cities.	Study Order. In House. In House.
H. 3821 H. 4084 H. 4277 S. 1609 S. 1614 S. 1847	Tenant protections – evictions during foreclosure with just cause only; some are limited to just one city; all recycle language from each other and from the “stabilize neighborhood” bills.	Study Order. In House committee. In House committee. Study Order. Study Order. Study Order.
H. 3891 S. 785	Maintenance of foreclosed property by those that acquire it.	Study Order. Study Order.
H. 4751 H. 4966	Regulation of real estate appraisal management companies.	Replaced by H. 4966. In House committee.
S. 471	Acceptance of partial mortgage payments.	Voted no pass.
S. 479	Regulation of reverse mortgages.	Study Order.
S. 1612	General homeowner protection.	Study Order.
S. 1846	Criminalization of residential mortgage fraud.	Study Order.
S. 1848	Duty of creditors to avoid foreclosure.	Study Order.
S. 2250	Acceptance of mortgage payment deferrals during disability.	Study Order.
<i>2011-2012 bills</i>		<i>Searched: 2-10-2012</i>
H. 120	Places 3-year SOL on consumer-protection claims arising from a residential home purchase. (appraisals and mortgages)	Hearing scheduled.
H. 493 S. 767	Mortgagor may continue to occupy property after foreclosure sale, until BPF	Hearing scheduled. (both)

	intends to occupy property as principal residence.	
H. 503 S. 676 S. 809 H. 3282	Filing process for judicial foreclosures. H. 503, S. 676-809 deal with complaints against a residential home. H. 3282 is more general.	Hearing scheduled. (all)
H. 1183	Program for non-delinquent homeowners to consolidate loans to avoid foreclosure.	Hearing scheduled.
H. 1193	Jubilee Act; moratorium on foreclosures against mortgages in registry system.	In House.
H. 1219 S. 868	Foreclosure prevention act; creditor to pursue alternatives to foreclosure, such modifying the loan.	Hearing scheduled. (both)
H. 1304	Changes mortgage registration/recording fees.	Hearing scheduled.
H. 1355 H. 1454 S. 673 S. 865	Various bills concerning mediation prior to foreclosure; good-faith participation by mortgagee; ability for mortgagee to request; judicial role.	Hearing scheduled. (all)
H. 2131	Creates committee that can use eminent domain to take over and manage residential, foreclosure-threatened properties located in historical neighborhoods.	Hearing scheduled.
H. 2240 S. 684	Standards for valid chain of title when determining validity of ownership in foreclosure evictions.	Hearing scheduled (both).
H. 2329	Abandoned/foreclosed properties to be registered; standards of maintenance.	Third reading in House.
H. 2766	Some revised mortgage-related definitions; generally protective of borrower.	Hearing scheduled.
H. 2854	Procedure for judicial hearing to challenge foreclosure.	Hearing scheduled.
H. 3123	Lender to send the borrower monthly mortgage statements.	Hearing scheduled.
H. 3277	Adds definition of "mortgage servicer" to statutes.	Hearing scheduled.
H. 3416	This bill concerns sale of tax-exempt land. However, holder of mortgage shall send notice in compliance with this bill 90 days prior to foreclosure sale	Hearing scheduled.
H. 3598	Mortgagees, mortgagors and note holders required to register with state; imposes penalties for noncompliance.	Hearing scheduled.
H. 3600	Lenders cannot use FICO or other credit	Hearing scheduled.

	scores when evaluating a mortgage application.	
S. 771	Mortgagee's representative's ability to act in foreclosure; manner of recording and information to be included on affidavits representation.	Hearing scheduled.
S. 830	Clearing title after foreclosure sale.	Hearing scheduled.
S. 844	Payment deferrals and extensions on mortgage for mortgagees on long-term disability.	Hearing scheduled.
Michigan	Bill description	Last status listed on website
<i>2009-2010 bills</i>		
HB 4033 HB 4034	1-year foreclosure moratorium. HB 4033 makes the moratorium apply to properties owned by MI Housing Auth.	In House committee. (both)
HB 4046	Expands pre-foreclosure procedures; notice; moratorium; mediation.	In House committee.
HB 4052	Creates Michigan Homeownership Preservation Fund, which makes loans/assistance to qualified individuals.	In House committee.
HB 4065 HB 4592	Rewrites the "consumer mortgage protection act" into the "home loan protection act"; has more detailed provisions.	In House committee. Enacted.
HB 4066 HB 4067	Places a negligence/reasonableness/good faith standard on mortgage brokers; SB 4067 applies to secondary mortgages.	In House committee (both).
HB 4102 SB 472	Sales ratio reports for property tax assessments to include foreclosed properties.	In House committee. In Senate committee.
HB 4211	Landlord- tenant notice of foreclosure, requirement may be included in rental agreement.	Passed House; in Senate committee.
HB 4272 HB 4273	Provides a fixed place and time for public sales of foreclosures by advertisement.	In House committee. (both)
HB 4323	Property in foreclosure may be claimed as exemption.	In House committee.
HB 4453 HB 4454 HB 4455	Series of bills that provide more notice and procedure prior to foreclosure; mortgage negotiation programs.	Enacted (all).
HB 4585 HB 4586 HB 4587 HB 4588 HB 4589 HB 4590 HB 4591	These bills are tie barred. They covered a wide range of topics, including the establishment of penalties and diligence obligations, additional protection for high cost home loans, small edits in wording.	In House committee (all).

HB 4592 HB 4593		
HB 5267 SB 350	Some changes to redemption rights; allows register of deeds to calculate required amount.	Enacted. In Senate committee.
HB 5313	Establish board of real estate appraisers.	Enacted.
HB 5925	Notice of default to inform borrower that any employee of mortgage holder may be contacted for agreements and meetings.	In House committee.
HB 5846	House is "principal residence" for tax purposes when property is owned by lender in foreclosure.	In House committee.
HB 6056	Re: properties in foreclosure - real estate firms and salespeople to convey offers to buy these properties to the bank/lender.	In House committee.
HB 6340	Amends requirements and procedures for foreclosure by advertisement.	In House committee.
HB 6413	Amendments to redemption rights.	In House committee.
HB 6423 SB 1481	Requires participation in the "Help for Hardest Hit" program before foreclosure.	In House committee. In Senate committee.
HB 6510 HB 6513 HB 6518 HB 6519 HB 6520 SB 1518 SB 1519 SB 1520	Mortgage fraud; standards, criminalization, penalties.	In House; second reading (all). In Senate committee (all).
HB 6544	Establishes Homeowner Education Fund Act; use recorder fees for counseling.	In House committee.
SB 29 SB 31	SB 29: 2-year foreclosure moratorium. SB 31: Loan guarantee for outstanding balance for those stayed foreclosures. Bills tie barred.	In Senate committee. (both)
SB 32	Eviction and 90-day notice for tenants.	In Senate committee.
SB 33	Leases on foreclosed property to continue.	In Senate committee.
SB 78	When publishing foreclosure notice by advertisement, street address of property to be included.	In Senate committee.
SB 380 SB 381 SB 462 SB 463 SB 464 SB 465	Various amendments, regulations and licensing for mortgage loan originators, loan officers, financial institutions, etc. Regulations for secondary mortgages. Compliance with SAFE.	All enacted.

SB 1525		
SB 929	Banks that may foreclose by advertisement must also post on their websites the process for determining whether the borrower qualifies for loan modification.	In Senate committee.
SB 930	Regulation of mortgage foreclosure consultants and their contracts.	In Senate committee.
SB 932 SB 933	Makes similar amendments (one generally, one for secondary mortgages) regarding notice of assignment and contact information for mortgage brokers and lenders	In Senate committee. (both)
SB 991 SB 992	More substantial expansion of redemption rights and procedures. SB 992 applies to properties held by the MI Housing Authority.	In Senate committee. (both)
SB 1510	Some amendments to pre-foreclosure negotiation; both borrower and lender have duty to communicate.	In Senate committee.
<i>2011-2012 bills</i>		2/8/2012
HB 4118	State housing authority's ability to foreclose limited by new notice and meeting procedures.	In House.
HB 4222	Landlord- tenant notice of foreclosure, requirement may be included in rental agreement.	In House.
HB 4404 HB 4405	1-year foreclosure moratorium. HB 4404 makes the moratorium apply to properties owned by MI Housing Auth.	In House (both).
HB 4417 HB 4536 SB 398	Mortgage modification negotiation program; modifications to sunset.	In House. In House. Enacted.
HB 4432	Notice of foreclosure must be given to local government 30 days before commencing an action.	In House.
HB 4462 HB 4487 HB 4488 HB 4490 HB 4495 SB 43 SB 44 SB 249 SB 250 SB 251	Mortgage fraud; standards, criminalization, penalties. Bills include: <ul style="list-style-type: none"> - Sentencing/penalties - Forgery of mortgage docs - Notary fraud - General elements of crime - Statute of limitations 	Enacted. In House. In House. In House. In House. Enacted. Passed Senate, in House. Enacted. Enacted. Enacted.

SB 252		Enacted.
HB 4542 HB 4543 HB 4544	These bills are tie barred. Changes process for modifying mortgage on principal residence, HB 4544 relaxes some provisions against agricultural property.	Enacted (all).
HB 4651 SB 513	Court may modify mortgage or grant relief to mortgagor on owner-occupied properties.	In House. In Senate committee.
HB 5020	Non-original mortgagees may not foreclose by advertisement without recording all assignments first.	In House.
HB 5021	Affidavit on redemption amount to be delivered to register of deeds.	In House.
HB 5022	Register of deeds may determine amount of redemption at request of person entitled to redeem.	In House.
HB 5176 HB 5188	Amendments to redemption period procedures; covers residential and agricultural property.	In House (both).
HB 5243	No foreclosures on mortgagors who are service members.	In House.
SB 573	Requires participation in the "Help for Hardest Hit" program before foreclosure.	In Senate.
SB 690	If borrower qualifies for loan modification by statute, mortgage servicer is to prepare a written modification agreement.	In Senate.
SB 705	Deficiency judgments prohibited in foreclosures by advertisement on residential property.	In Senate.
SB 860	Owner of residential property may ask court to reform mortgage; always entitled to relief if debt exceeds FMV of property.	In Senate.
SB 908	Changes to mortgage loan originator licensing act (made broader).	In Senate.
Minnesota	Bill description	Last status listed on website
<i>2009-2010 bills</i>	"various" to indicate bills with many unrelated provisions.	
HF 19 SF 1981	Mortgage sale postponement by borrower	In House. Referred to committee.
HF 333	Minnesota Foreclosure Remediation Fee Act.	In House committee.
HF 354 SF 340	Mediation provided prior to homestead foreclosure.	Vetoed. Substituted by HF 340.
HF 2613 SF 2170 SF 2501	(foreclosure prevention service)	Re-referred to committee. Passed Senate, in House. Re-referred to committee.

HF 528 SF 489	Various provisions on reverse mortgages.	Indefinitely postponed. Vetoed.
HF 626 HF 2233 HF 2604 SF 2242	Stay of mortgage foreclosure proceedings allowed under certain conditions, and tenants provided rights of foreclosed property.	In House committee. Introduced. Re-referred to committee. Re-referred to committee.
HF 903 SF 708	Foreclosure consultant provisions modified.	Indefinitely postponed. Enacted.
HF 995 SF 1302 HF 1489	Modification of foreclosure laws re: application to residential properties, notice of postponement requirements.	Indefinitely postponed. Enacted. Referred to committee.
HF 1394 SF 1147 HF 1698	Various provisions addressing abandoned properties as a result of foreclosure.	Indefinitely postponed. Enacted. Introduced.
HF 2029 SF 1849 HF 2600 SF 3204	Various; licensing and regulation of mortgage loan originators.	Referred to committee. Passed Senate, in House. In House. Referred to committee.
HF 2279	Various regarding home values; incentives to restructure mortgage loans provided.	Return to committee.
HF 2615	Process for connecting borrower with foreclosure prevention services.	Out of House committee.
HF 1697 SF 1397 HF 2668	Various tenant-landlord issues; procedures for eviction in foreclosure, rights during foreclosure.	Returned to committee. In Senate committee. Enacted.
HF 2699	Notice requirements during foreclosure amended.	Indefinitely postponed.
HF 2708 SF 2559	Borrower may obtain postponement of a foreclosure sale that has a 12-month redemption period.	Indefinitely postponed. Enacted.
HF 2824	Various revisions to notice and redemption period statutes.	Introduced.
HF 1439 HF 3122 SF 3043	Licensing and regulation for real estate appraisal management companies.	Introduced. Indefinitely postponed. Passed Senate, in House.
HF 3708	Various; licensing and regulation in mortgage loan origination and mortgage loan business.	In House committee.
SF 2430	Mortgage foreclosure redemption period provisions modifications; reverse mortgage regulations; private right of action; vacant buildings security hearing	Enacted.

	request and notice of sale requirements; political subdivisions redemption costs recovery	
SF 2510	SAFE for Mortgage Licensing Act of 2009.	Enacted (line-item veto for unrelated provisions)
SF 2643 SF 3290		Re-referred to committee. Referred to committee.
SF 3391	Enforcement of promissory note secured by junior lien statute of limitations for actions on foreclosed property.	Referred to committee.
<i>2011-2012 bills</i>		<i>(2-3-2012)</i>
HF 323 SF 167	Residential real estate broker price opinions provision regulated.	Enacted. Withdrawn, sub with HF 323.
HF 395 SF 137	Various; Redemption period clarified for foreclosure of certain mortgages.	In House committee. Enacted.
HF 583	Residential mortgage lending state regulation limit obsolete limitations repealed, and federal Dodd-Frank Act conformed.	Introduced.
HF 1180	Homeowner loan modification request uniform process provided for use by lenders, and mortgage lenders required to record proof of compliance prior to foreclosure.	Introduced.
HF 1443 SF 1162	Foreclosure provisions for residential tenants and landlords.	Indefinitely postponed. Enacted.
SF 1272		In Senate committee.
HF 1515	Late fee provisions modified, and provisions clarified relating to eviction from property subject to foreclosure.	In House, second reading.
HF 1518 SF 1275	Real estate purchase regulated during the redemption period following a sheriff's sale.	Introduced. In Senate committee.
HF 1522	Mechanics liens for services provided before recorded mortgage to have higher priority than mortgage.	Introduced.
HF 1637 SF 1208	Transaction agents required to disclose information on lenders for residential mortgage loans, and additional data required in foreclosure notices.	Introduced. Enacted.
SF 666		In Senate committee.
HF 1742	Residential mortgage loans special mortgage payoffs regulated and independent loan counselor certification requirements modified.	Introduced.
HF 1886	Stay of mortgage foreclosure allowed, and	Introduced, authors added.

	rights to tenants of foreclosed property provided.	
HF 1905	Regulations for contract for deed on residential property; regular foreclosure laws do not apply.	Introduced, authors added.
SF 1045	Various; modifications to real estate appraiser regulations.	Enacted.
SF 1521	Mortgage foreclosure moratorium, tenant rights in mortgage foreclosures and contract for deed cancellations.	In Senate committee.
Mississippi	Bill description	Last status listed on website
<i>2010 bills</i>		
HB 223 HB 1220 SB 2615	S.A.F.E. Mortgage Licensing Act of 2009.	Enacted. Died in House committee. Died in Senate committee.
HB 470 SB 2769	Real Estate Appraisers Licensing and Certification Act; general regulations.	Died in House committee. Died in Senate committee.
HB 680	Increase penalty on lenders for failure to cancel record of debt after demand of debtor.	Died in House committee.
HB 685	Mississippi Foreclosure Rescue Business Act; consumer protection and regulation for foreclosure rescue programs.	Died in House committee.
HB 752 SB 2848	Establishes Homeowner's Emergency Mortgage Assistance Program; notice of foreclosure alternatives to be given to borrower facing foreclosure; procedures if borrower qualifies/uses assistance program.	Died in House committee. Died in Senate committee.
HB 1312	Homebuyer Assistance Program; assists first-time homebuyers with making second mortgages.	Died in House committee.
HB 1511	Allows borrowers to modify loans before entering foreclosure.	Died in House committee.
SB 2590 SB 2605	Consumer protection against balloon payments, negative amortization and prepayment penalties.	Died in Senate committee. (both)
SB 3048	Prohibits residential foreclosure unless 90-day notice is given.	Died in Senate committee.
<i>2011 bills</i>		
HB 322	Allows borrowers to modify loans before entering foreclosure.	Died in House committee.
HB 418	Mississippi Foreclosure Business Act; consumer protection and regulation for foreclosure rescue programs.	Died in house committee.
HB 425 SB 2251	Establishes Homeowner's Emergency Mortgage Assistance Program.	Died in House committee. Died in Senate committee.

HB 581	Increase penalty on lenders for failure to cancel record of debt after demand of debtor.	Died in House committee.
HB 809	Applications of SAFE Mortgage Act: - Exempt real property sellers who receive mortgages as security for purchase money obligations	Died in House committee.
HB 1285 SB 2730	- Limits application on owner financing as determined by HUD.	Enacted. Passed Senate, died in House.
SB 2178	- Exempts natural persons making mortgage loans with own funds.	Died in Senate committee.
HB 990 SB 2790	Regulation of real estate broker's price opinion.	Enacted. Died in Senate committee.
HB 1337	Mississippi Appraisal Management Company Registration Act.	Enacted.
SB 2665	Prohibits residential foreclosure unless 90-day notice is given.	Died in Senate committee.
SB 2940	Places appraisal management companies under the authority of Real Estate Appraisers Licensing and Certification Act.	Died in Senate committee.
Missouri	Bill description	Last status listed on website
<i>2010 bills</i>		
HB 1584 SB 630	Creates process for manufactured home to deemed real property (thus governed by laws applicable to real estate)	Passed House, in Senate. Enacted.
HB 1876	Prohibits prepayment fines, but makes exception for second mortgages.	In House.
HB 1975	Required content and filing procedures for mortgage value disclosure statement.	In House.
HB 1692 HB 2152 (just the act)	MO Appraisal Management Company Registration and Regulation Act. HB 1692 is a large bill with many unrelated provisions, and includes this act.	Enacted In House.
HB 2201	Renames licensing act, exempts certain entities from licensing requirement.	Enacted.
HB 2313	Mortgage disclosure requirements; lenders of reverse mortgage loans to notify and allow heirs to repay loan.	In House.
<i>2011 bills</i>		
HB 292	Prohibits state certified and state licensed real estate appraisers from using a property's foreclosure price as a comparable property when developing an appraisal.	In House.

HB 296	Contract for Deed Act: Provisions governing executory contracts used to convey real property, includes notice provision prior to foreclosure.	In House.
HB 323	Mortgage disclosure requirements; lenders of reverse mortgage loans to notify and allow heirs to repay loan.	In House.
HB 451	Required content and filing procedures for mortgage value disclosure statement.	In House.
HB 485	Changes the notice requirement to a tenant in a foreclosure action from 10 business days to 90 days.	In House.
HB 584	Prohibits prepayment fine on all loans, including second mortgages.	In House.
HB 721	Lending institutions that buy properties in foreclosure and sell them for a higher amount within one year must apply excess amounts to deficiencies or judgments. Amounts in excess to belong to lending institution.	In House.
HB 787	Multi-topic financial bill that allows residential mortgage loan brokers located in certain counties/areas to be licensed without maintaining a full-service office.	Passed House, nearly passed Senate to Governor.
HB 922	Requires each circuit court to establish foreclosure mediation program.	In House.
HB 1018	Pre-foreclosure notice to be served on borrower in order to assess possible alternatives.	In House.
SB 83	Authorizes the sale of deficiency waiver addendums and guaranteed asset protection products second mortgage loans (and other credit transactions).	Enacted.
Montana	Bill description	Last status listed on website
<i>2009 bills</i>		
HB 571 SB 351	General revisions to mortgage lending laws: expansion to include mortgage lenders, implementation of certain SAFE provisions.	Died in House. Enacted.
<i>2011 bills</i>		
HB 90	General revisions to regulations for mortgage brokers, originators and lenders; renames existing laws to MT Mortgage Act.	Enacted.
HB 188	General revisions for laws regulating real estate appraisal management companies.	Enacted.
HB 202	Real estate brokers and sellers regulation	Died in House.

	under the Board of Realty Regulation: licensure, exams, etc.	
HB 333	Dept of Revenue to include the sale prices of foreclosed residential properties when determining market value comparable properties.	Vetoed; override failed.
Nebraska	Bill description	Last status listed on website
<i>2009-2010 bills</i>		
LB 328	Various provisions for implementing Secure and Fair Enforcement for Mortgage Licensing Act of 2008.	Enacted.
LB 818	Allows certain types of price opinions and appraisals to be used to obtain financing on properties worth less than \$250K.	Indefinitely postponed.
<i>2011-2012 bills</i>		
LB 25	Removes protection of Real Estate License Law for large financial institutions that sell property (such as banks, HUD, etc) and allows them to continue working with real estate licensees without conforming to license law.	Enacted.
LB 75	Update laws on mortgage loan originators.	Enacted.
LB 410	Adopt Appraisal Management Company Registration Act, regulation of appraisal companies in mortgage industry.	Enacted.
Nevada	Bill description	Last status listed on website
<i>2009 bills</i>		
AB 65	Imposes an additional \$50 court fee to be used in foreclosure mediation program.	Enacted. (\$50 amended to \$45 by AB 259 in next session)
AB 140 AB 452	Various foreclosure provisions; mortgagee to maintain property after possession, tenant rights and relations, notice.	Enacted. Died in Assembly.
AB 141	Establishes a recovery fund for persons defrauded by mortgage brokers, mortgage agents or mortgage bankers.	Unable to override veto.
AB 149	Restriction of trustee's power of sale in favor of owner in owner-occupied housing; mediation services.	Enacted.
AB 151	Mortgage brokers to include license number on each loan; disclosures on nontraditional mortgages.	Enacted.
AB 152 AB 513	Regulation of loan/mortgage modification consultants, mortgage brokers, and their services.	Enacted. (both)
AB 258	Tenant relations with buyer of a	Died in Assembly.

	foreclosed property.	
AB 287	Regulation and licensing of real estate appraisers.	Enacted.
AB 328	Tax incentive for first-time homeowners who buy a foreclosed property.	Died in Assembly.
AB 361	Common-interest assc to be able to lien maintenance costs on a foreclosed unit.	Enacted.
AB 471	Establishes right to cure; restrictions on deficiency judgments.	Enacted.
AB 486	Regulation of mortgage broker/agents /etc, civil remedies for injured clients.	Enacted.
AB 523	Implementation of SAFE; licensing and regulation of mortgage agents/brokers.	Enacted.
AJR 11	Urge Congress to pass the Homeowners and Bank Protection Act of 2007.	Died in Assembly.
SB 128	Proper recording of deeds resulting from trustee sales/foreclosure sales.	Enacted.
<i>2011 bills</i>		
AB 259	General court fee bill; amends the foreclosure court fee in AB 65 from the last session to \$45.	Enacted.
AB 273	Deficiency judgments in foreclosure and related sales; rights of junior lien holders.	Enacted.
AB 283	Regulations for people in the mortgage industry.	Enacted.
AB 284	Criminal and civil liabilities for mortgage fraud.	Enacted.
AB 300 AB 308 AB 445	Revises foreclosure mediation, mortgage counseling procedures.	Vetoed. Enacted. Died in Assembly.
AB 323	Establish website about consumer fraud, including mortgage lending.	Died in Assembly.
AB 373	Prohibits destruction of real property about to go into foreclosure to harm the secured party.	Enacted.
AB 388 SB 307	Foreclosure/trust sale notice to include information for foreclosure mediation; other notice issues.	Enacted. Enacted.
SB 136 SB 198	Banks may hold real property acquired through collection of debts for 5 years (amended from 10 years).	Enacted. Passed Senate, died in Assembly.
SB 200	Notice and publication of foreclosure sales on time shares.	Enacted.
SB 330	Regulation of appraisers and appraisals; unfair practice to accelerate a home loan that's not in default on basis that value of home is less than loan balance.	Died in Senate.

SB 346	Prohibits deficiency judgments on owner-occupied real estate.	Died in Senate.
SB 402	Various amendments for calculating attorney fees and other fees related to trustee sale; commercial foreclosure sale to be held in public place.	Senate could not concur with Assembly amendments.
SB 403	In resale of unit in a common-interest community, association to provide statement that includes past obligations, foreclosure fees, etc attached to the unit.	Enacted.
SB 414	Banks and owner occupied residential property: Bank cannot unreasonably delay sale in lieu of foreclosure; bank cannot enter deficiency judgment.	Enacted.
New Hampshire	Bill description	Last status listed on website
<i>2010 bills</i>		
HB 1279	Various changes related to licenses of mortgage brokers and mortgage bankers.	Enacted.
HB 1321	Requires foreclosure consultants to be licensed as either a notary public or a justice of the peace.	Died in House (inexpedient to legislate).
SB 332	Specifies what information to include in notice of sale of mortgage.	Died in Senate (inexpedient to legislate).
SB 333	Removes requirement of payment to the homeowner within 90 days of resale of a foreclosed property.	Referred to interim study.
SB 339	Exempts certain governmental and non-profit entities from mortgage banking or broker licensing requirements.	Enacted.
<i>2011 bills</i>		
HB 178	Committee to study issues regarding Financial Resources Mortgage, Inc.	Enacted.
HB 247	4 or fewer seller financed mortgages a year exempt the seller from mortgage broker licensing requirements; regulates mortgage modification activities.	Retained in committee.
HB 385	Persons negotiating 12 or fewer residential mortgage loans a year exempted from licensing requirements.	Died in House (inexpedient to legislate).
HB 408	Clarifies the licensing exemption for attorneys; limits the definition of originator to those receiving compensation from a broker, lender, or similar entity.	Retained in committee.
HB 596	Allows tenants' association to pay association and maintenance fees for a manufactured home in foreclosure and	Died in House (inexpedient to legislate).

	gives the association a priority lien for on the home for those costs.	
HB 613	4 or fewer seller financed mortgages a year exempts the seller from licensing requirements; attorneys in the course of their practices exempted from licensing requirements.	Died in House (inexpedient to legislate).
SB 28	3 or fewer seller financed mortgages a year exempts the seller from licensing requirements.	Enacted.
SB 109	Committee to study the NH foreclosure process.	Passed Senate, died in House (inexpedient to legislate).
SB 189	Modifies definition of originator by removing some language about advisory functions and adding an originator's clerical staff.	Enacted.
New Jersey	Bill description	Last status listed on website
<i>2008-2009 bills</i>		
A 281 S 2988	Foreclosure Rescue Fraud Prevention Act - imposes practices on foreclosure consultants and distressed property purchasers to protect homeowners.	Passed Assembly Referred to committee
A 1594	Requires licensing of originators.	Withdrawn from consideration.
A 1764	Prohibits certain residential lending practices.	Referred to committee.
A 1879	Requires creditor disclosures on residential mortgages.	Reported out of committee, 2d reading.
A 2263 A 3269 S 250	Statute of limitations for residential mortgage foreclosures.	Withdrawn from consideration. Substituted by S 250. Enacted.
A 2315	Allows a fully satisfied mortgage of record to be canceled by affidavit under certain circumstances.	Referred to committee.
A 2316	Creditors must provide mortgage payoff balance to borrower within five business days of a request.	Passed Assembly, referred to committee in Senate.
A 2496	Procedure for sheriffs to provide certain surplus notices in mortgage foreclosure actions.	Passed Assembly, referred to committee in Senate.
A 3767 S 2729	Lenders must provide debtors certain information about curing defaults prior to foreclosure actions.	Reported out of committee. Referred to committee.
A 3821 S 2720	Regulates foreclosure forbearance period; allows lenders and creditors to exchange information about delinquent borrowers.	Enacted. Substituted by A 3821
A 4051	Deed restrictions on affordable housing units not extinguished by foreclosure	Referred to committee.

	proceedings.	
A 4299 S 3138	Creates Foreclosure Prevention and Neighborhood Stabilization Revolving Trust Fund; places surcharge on foreclosure complaints.	Referred to committee. Referred to committee.
S 1619	Increases regulatory oversight and consumer protections.	Referred to committee.
<i>2010-2011 bills</i>		
A 370	Clarifies and modifies residential mortgage fee structures.	Referred to committee.
A 402	Allows a fully satisfied mortgage of record to be canceled by affidavit under certain circumstances.	Reported out of committee, 2d reading.
A 403	Creditors must provide mortgage payoff balance to borrower within five business days of a request.	Reported out of committee, 2d reading.
A 644	Makes residential mortgage fraud a crime.	Referred to committee.
A 1290	Procedure for sheriffs to provide certain surplus notices in mortgage foreclosure actions.	Referred to committee.
A 1440 S 774	Mandates education program for at risk residential mortgage borrowers.	Referred to committee. Referred to committee.
A 1759	Creates Foreclosure Prevention and Neighborhood Stabilization Revolving Trust Fund; places surcharge on foreclosure complaints.	Referred to committee.
New Mexico	Bill description	Last status listed on website
<i>2010 bills</i>		
HB 205	Criminalizes mortgage foreclosure consultant fraud, imposes disclosure requirements.	Enacted.
HB 209	Appropriates money so that the MN Mortgage Finance Authority can purchase the mortgages of low-income residents.	Died in committee.
<i>2011 bills</i>		
HB 141	Enacts the Uniform Residential Mortgage Satisfaction Act.	Passed House, died in Senate.
HB 171	Prohibits deficiency judgments in foreclosures of primary residences.	Failed in House.
HB 573	Changes to mortgage loan company regulations requiring mortgage loan companies to maintain certain state ties; similar to SB 411, different text.	Died in committee.
HM 61 SM 79 SM 80	Resolution calling for a report concerning mortgage loan companies' ties to local communities.	Signed. Died in committee. Died in committee.
SB 406	Requires notice and disclosures related to	Passed Senate, died in House.

	mortgage defaults and loan accelerations.	
SB 411	Changes to mortgage loan company regulations requiring mortgage loan companies to maintain certain state ties; similar to HB 573, different text.	Substitute passed out of Corps committee, died in Judiciary committee.
New York	Bill description	Last status listed on website
<i>2009 -2010 bills</i>		
A 233	Bans offering certain real estate services, including real estate broker services and mortgage broker services, to first time home buyers at the same time and place.	Referred to committee.
A 257D	Requires lenders to provide a mortgage bill of rights pamphlet.	Died in committee after return from Senate.
A 464	Provides legal representation in certain foreclosure proceedings.	Referred to committee.
A 2177	Requires certain notices in relation to tax lien foreclosures.	Died in committee.
A 2703	Requires tenants be served notice of foreclosure.	Held for consideration in committee.
S 405		Referred to committee.
A 3318 S 2590	Mortgage bill of rights must be posted on the internet in the 8 most common languages in the state.	Died in committee. Referred to committee
A 3386	Home Equity Fraud Act – provisions meant to prevent certain types of predatory lending.	Referred to committee.
A 3593	One year right of redemption on residential foreclosures.	Referred to committee.
A 3903A	Requires mortgage brokers to be licensed; establishes an exam.	Referred to committee.
A 4408 S 127	Program for certain rural homeowners to provide assistance in avoiding foreclosure.	Referred to committee. Referred to committee.
A 4409 S 126	Program for certain urban homeowners to provide assistance in avoiding foreclosure.	Referred to committee. Referred to committee.
A 4623 S 89	Allows the NY mortgage agency to restructure mortgage payments for certain categories of displaced workers.	Referred to committee. Died in committee.
A 4678 S 2955	Grants tenants relocation costs from proceeds of foreclosure sale.	Referred to committee. Referred to committee.
A 5358 S 1182	Prevailing party in foreclosure proceedings must maintain the property.	Died in committee. Died in committee.
A 5389 S 4500	Limits the tax on refinance mortgages to the difference between the amount secured by the new mortgage and the balance on the old mortgage.	Held for consideration in committee. Referred to committee.
A 5441 S 4506	Residential mortgagors are entitled to one two month deferral; the term of the	Referred to committee. Died in the Senate (advanced to

	mortgage is extended by the length of the deferral.	third reading).
A 5683 A 8529 S 3694A	Increases the bond limit of the NY mortgage agency for the purpose of refinancing subprime mortgages.	Referred to committee. Enacted. Substituted by A 8529.
A 5473	Requires the attorney general to track mortgages.	Referred to committee.
A 5566	Lenders must offer borrowers a deferral before commencing foreclosure.	Referred to committee.
A 5753 S 5551	Expands the definition of "mortgage" to include a second lien if that lien secures a loan bought by the NY mortgage agency and made at the same time as the first lien.	Enacted. Substituted by A 5753.
A 6670 S 1203	Foreclosure Prevention Act of 2009 – requires notice before any foreclosure actions, authorizes foreclosure prevention fund.	Referred to committee. Referred to committee.
A 6756	Civil procedure rules allowing courts to modify "fundamentally unaffordable mortgages."	Referred to committee.
A 6828	NY Sub-prime Predatory Lending Prevention Act – regulates sub-prime loans.	Referred to committee.
A 6924B S 3725A	Regulates residential mortgage loan originators.	Enacted. Substituted by A 6924B
A 7105 S 1944A	Prior to initiating, a foreclosing party must designate an agent to accept service if the property becomes vacant.	Referred to committee. Referred to committee.
A 7106 S 1972A	Lenders must obtain an assessment of the value of the subject property before initiating foreclosure.	Referred to committee. Referred to committee.
A 7227A S 5564A	Allows military members right of redemption of tax lien foreclosure in Suffolk County if deployed and foreclosure was attributable to hardships due to deployment.	Enacted. Substituted by A 7227A.
A 7385A S 8324	Amount of redemption price on a tax sale foreclosure includes the aggregate of all tax sale certificates on the property and certain other costs.	Enacted. Substituted by A 7385A.
A 8236A S 4109B	"Foreclosure Diversion Act of 2009" - notice of foreclosure diversion program to owners; mandatory foreclosure counseling and settlement conferences; abeyances on foreclosure judgments; judge to hear all causes of action.	Referred to committee. Referred to committee.

A 8641C S 6041A	Allows military members right of redemption of tax lien foreclosure from municipalities if deployed and foreclosure was attributable to hardships due to deployment.	Substituted by S 6041A. Enacted.
A 8917A	Expands notice requirements generally; requires notice to tenants from successors in interest; expands reporting requirements; requires holders to maintain foreclosed residential buildings; exempts owners from certain criminal penalties; other conforming amendments.	Died in committee after return from Senate.
A 8945A	Requires the parties to make good faith efforts to reach a mutually agreeable resolution during a foreclosure conference.	Referred to committee.
A 8993A	Power of foreclosure by sale on mortgages worth more than \$5mil.	Referred to committee.
A 9145A S 6150A	Amends A 5753 as passed to include a second lien purchased by a government sponsored enterprise; includes definition of "government sponsored enterprise".	Substituted by S 6150A. Enacted.
A 40007 S 66007	Expands notice requirements generally; requires notice to tenants; extends rights to tenants when there is a successor in interest; expands filing requirements; imposes a duty to maintain foreclosed residences; exempts owners from certain criminal penalties; other conforming amendments. [very similar language as A 8917A]	Substituted by S 66007 Enacted
S 442	Requires 10 day notice before a mortgage investor may increase payments into escrow.	Died in Senate.
S 1770	Payment on a judgment of sale must be by bank officer's check.	Referred to committee.
S 1771	Judgment of sale must require that multiple purchasers disclose their names.	Referred to committee.
S 2367B S 7320	Requires lenders to provide mortgage bill of rights pamphlet to be signed by the customer before applying for mortgage loan.	Died in committee. Died in committee.
S 2566	Allows mortgagor to demand that the mortgagee assign the note during refinancing.	Died in committee.
S 3913	Requires notice to tenants; requires owners to maintain list of current tenants.	Referred to committee.

S 3956	Regulates "alternative mortgage instruments," i.e., interest rates on variable rate mortgages.	Died in committee.
S 4871	Creates the crime of mortgage fraud.	Referred to committee.
S 4875	Requires disclosure of monthly payments on certain refinanced mortgages.	Referred to committee.
S 5572	Allows owner-occupiers and tenants to remain in residence for certain periods of time during and after foreclosure.	Referred to committee.
S 5931B	Provisions protecting tenants of foreclosed properties; various notices to owners; expanded regulatory filings; court abeyances of foreclosure proceedings; mandatory settlement conferences for residential foreclosures; exempting owners from mortgage fraud provisions; individual judges to hear all causes of action.	Died in committee.
S 5983	Extends the expiration date of certain provisions setting out proceedings for non-judicial foreclosure of a mortgage by power of sale.	Referred to committee.
S 6113	Amends A 5753 as passed to include a second lien purchased by a government sponsored enterprise.	Referred to committee.
<i>2011-2012 bills</i>		<i>Last update: 4-11-2012</i>
A 202A S 3869	Enacts the "Homeowner Mortgage Refinance Relief Act" exempting refinancing loans from local mortgage and recording taxes.	Referred to committee. (both)
A 626	Recording officers may not record a transfer or assignment of a mortgage without a mortgage assignment document.	Ordered to third reading after being returned to Assembly, being amended.
A 629B S 697A	Only holders of the mortgage may foreclose.	Being amended by Assembly. Amended and recommitted to committee.
A 1303 S 2506	Establishes a veterans home and land ownership loan program, such loans to be no more than 25% of the value of the property and secured by second mortgages.	Referred to committee. (both)
A 1310 S 3261	Right to counsel in foreclosure actions.	Referred to committee. (both)
A 1365 S 132	Mortgage bill of rights must be provided and signed before mortgage application.	Referred to committee. Died in committee.
A 2005	Exempts first time home buyers from local	Referred to committee.

S 4370	mortgage taxes.	Referred to committee.
A 2225	Licensing requirements for mortgage brokers.	Referred to committee.
A 2512 S 759	Authorizes the state mortgage agency to purchase home rehabilitation mortgages under certain conditions.	Referred to committee. (both)
A 2557	Waives mortgage taxes on refinance loans that are replacing sub-prime adjustable rate loans.	Referred to committee.
A 2632	Authorizes the state mortgage agency to originate second-lien mortgages; allows the agency to purchase rehabilitation mortgages.	Referred to committee.
A 2637 S 867	Authorizes the state mortgage agency to purchase residential construction mortgages under certain conditions.	Referred to committee. (both)
A 3396	Limits taxes on refinance mortgages to the difference between the total new indebtedness and the amount remaining on the old mortgage.	Referred to committee.
A 3538	Foreclosure Prevention Act of 2011 – notice to owners; foreclosure prevention fund.	Referred to committee.
A 4236	Increases limits on bonds used by the NY Mortgage Agency to refinance subprime mortgages.	Referred to committee.
A 4717	Requires banks to defer delinquent mortgage payments.	Referred to committee.
A 5105	Enacts the “New York Sub-Prime Predatory Lending Prevention Act” placing pro-consumer limits on sub-prime lending practices.	Referred to committee.
A 5407 A 7329 S 886	Prohibits mortgage broker or lender compensation tied to the terms of the loan, except principal amount.	Died in committee (enacting clause struck). Referred to committee. Passed Senate, in House committee.
A 5574	Allows the state mortgage agency to restructure loans for dislocated workers and active members of the military.	Died in committee (enacting clause struck).
A 6259	Establishes a right to deferral of two consecutive monthly residential mortgage payments.	Referred to committee.
A 6744A S 3149A	Purchasers at foreclosure sales must pay by means of certified check.	Amended and recommitted to committee. Amended and recommitted to committee.

A 6745 S 3148	Multiple purchasers must be disclosed to the sheriff or referee conducting the sale.	Referred to committee. In third reading.
A 6893	Lenders may not block access to funds from a credit line mortgage.	Referred to committee.
A 7264 S 5636	Only holders of a mortgage may foreclose; standard of proof.	Referred to committee. (both)
A 7277	Mediation in certain foreclosure actions.	Referred to committee.
A 7954	Lending institutions entering negotiations to modify a residential mortgage remain responsible for the modification process even if the mortgage is sold.	Referred to committee.
A 8040	Prohibits a mortgagee from refusing partial mortgage payments.	Referred to committee.
A 8300 S 2906	Gives mortgagors the option to demand an assignment to a new lender in lieu of a discharge of the original mortgage when refinancing.	Referred to committee. Passed Senate, died in Assembly, back in Senate committee.
S 144	Limits mortgage escrow accounts to one month reserve.	Referred to committee.
S 442	Allows the court to dismiss an action when a plaintiff has failed multiple times to appear or produce documents.	Referred to committee.
S 667A	Recording officers may not record a transfer or assignment of a mortgage without a mortgage assignment document; language similar, but not the same, as A 626.	Referred to committee.
S 1699	Requires a mortgage bill of rights pamphlet in the 8 most popular spoken languages in the state.	Referred to committee.
S 3651	Requires a disclosure comparing monthly payments of an original mortgage with the total monthly payments of a refinance mortgage.	Referred to committee.
S 3677	Certificate of discharge of a mortgage must include each assignment of the mortgage, whether or not the assignment was recorded.	Referred to committee.
S 3779	Modifies licensing requirements so that individuals making a small number of loans to family members do not require mortgage licenses.	Passed Senate, in Assembly committee.
S 3781	Provides enforcement mechanisms for unauthorized entity, unlicensed broker, and mortgage fraud provisions.	Passed Senate, died in Assembly, back in Senate committee. At 3 rd reading.
S 5144	Conforms mortgage banking criminal	Passed Senate, died in Assembly,

	provisions to mortgage loan originator criminal provisions.	back in Senate committee.
S 5463	Among other provisions: expands the authority of the superintendant to suspend or revoke mortgage licenses; prohibits increasing interest rates after default.	Passed Senate, died in Assembly, back in Senate committee.
North Carolina	Bill description	Last status listed on website
2009-2010		
H716 S829	Regulation of Real Estate Appraisal Management Companies.	In House. Enacted.
H773 S663	2/3 of foreclosure court fee to be directed to NC State Bar for foreclosure services.	In House committee. In Senate committee.
H791 S840	Appropriates funds to expand North Carolina Agricultural Mediation Program for foreclosures on agricultural property.	In House committee. In Senate committee.
H930 S974	Consumer Protection Act of 2009; places some restrictions/procedures for a mortgagee attempting to collect on a mortgage secured by a primary residence.	In House. Enacted.
H1051 S953	Tenant relations: prevents eviction by purchaser of a foreclosed property.	In House. Passed Senate, in House.
H1057 S819	Abolishes deficiency judgments when mortgage is secured by a primary residence.	Enacted. In Senate.
H1060 S1015	Homeowner and Homebuyer Protection Act; foreclosure rescue scams.	In House. Enacted.
H1413	Prohibits clerk from allowing foreclosure actions against those protected by Servicemembers Civil Relief Act; monetary damages allowed.	In House committee.
S1400	Prohibits mortgagee from doing same against those on active duty.	Enacted.
H1523	SAFE Mortgage Licensing Act	Enacted.
H1906 S1297	Creates Regional Economic Recovery Housing Alliances to address home ownership issues such as foreclosure.	In House committee. In Senate committee.
S970	Grants funds for Regional Economic Recovery Alliances.	In Senate.
H1356 (see also H174 in next session)	Commercial Real Estate Broker Lien Act; attachment and foreclosure of liens.	In House.
H1397	Amended definitions and provisions regarding debt settlement and foreclosure assistance.	In House.

S71	Amends purpose of Home Protection Program (assists unemployed homeowners in avoiding foreclosure).	Stuck in Senate.
S1216	Amends Emergency Program to Reduce Home Foreclosures Act; increases fees in SAFE Mortgage Licensing Act; revises definitions in Predatory Lending Law.	Enacted.
<i>2011-2012</i>		
H164	Amends procedure when bankruptcy occurs during a foreclosure sale.	Enacted.
H174	Commercial Real Estate Broker Lien Act; attachment and foreclosure of liens.	Enacted.
H203	Provides an alternate mortgage satisfaction form for secured creditors.	Passed House, in Senate.
H312	Simplifies the process for filing a satisfaction of security instrument.	Enacted.
H707 S679	This pair of bills also tackles reform in this area, but is much broader.	Passed House, in Senate. Enacted.
H384	Changes fees for registering/filing a deed of trust, mortgage, etc	Enacted.
H386 S365	Modernizes NC Real Estate License Law, diverts some funds to establish an educational program on real estate issues.	Enacted. In Senate.
H484	Transfers management of State Home Foreclosure Prevention to HFA; Commissioner of Banks may handle property in same manner as private person or corporation, subject to the approval of the State Banking Commission	Enacted.
H654	Amendments to Homeowner and Homebuyer Protection Act; some minor changes to definition of foreclosure rescue transaction.	Passed House, in Senate.
H717	Excludes private mortgage insurance premiums in excess of 1.25% from "points and fees" in high-cost home loans.	In House.
H814 S559	Amends some fee structures for mortgage lenders and brokers; aim to make lending more competitive in state.	In House. In Senate.
S518	Allows buyer to choose own title insurer and closing atty.	Passed Senate, in House.
North Dakota	Bill description	Last status listed on website
<i>2009 bills</i>		
HB 1155	Amends a provision that prohibits payment and collection guaranty when selling real estate loans; an exception is	Enacted.

	added for residential mortgages.	
HB 1319	3-day rescission period for mortgages.	Died in House.
HB 1388	Property sold for less than true value will be reassessed to reflect current price; unclear if this applies to foreclosure sales.	Died in House.
HB 1544	Mortgagee to carry identification when entering property subject to foreclosure.	Died in House.
SB 2160	New regulations for residential mortgage brokers.	Enacted.
SB 2200	Amendments to continuing education requirements for real estate brokers.	Enacted.
SB 2232	Judgment creditor in foreclosure must proceed within 60 days of entry of judgment; otherwise another lienholder may arrange for the sheriff's sale.	Enacted.
SB 2233	Corporate mortgagee name changes to be noted in recorded assignment, satisfaction or release.	Enacted.
<i>2011 bills</i>		
HB 1253	Property sold for less than true value will be reassessed to reflect current price; unclear if this applies to foreclosure sales.	Died in House.
HB 1412	Personal finance to be included in middle school curriculum.	Died in House.
HB 1430	New definitions and duties for real estate brokerage firms.	Enacted.
SB 2078	Bank of ND to create a residential mortgage loan program to originate loans if private sector mortgages aren't reasonably available.	Enacted.
SB 2081	Extends the term of real estate loans for beginning farmers from 25 to 30 years.	Enacted.
SB 2124	Amendments and new regulations on various provisions concerning mortgage brokers and loan originators.	Enacted.
SB 2187	Amendments to real estate appraiser qualifications and permit approval standards.	Enacted.