

| Louisiana | Bill description | Last status listed on website |
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| <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. |

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| | 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. |

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| | 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. |

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| | 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. |

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| 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. |

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| | 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 | Sheriff 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 | "Neighborhood stabilization": These bills combine various issues to prevent and/or regulate foreclosures. Often included portions of identical language. <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) | Replaced by H. 4595. Replaced by H. 4595. Replaced by H. 4595. In House committee. In House committee. Study Order. Amendments rejected in House. Replaced by H. 4934. Third reading in House. Study Order. |

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| 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) |

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| | 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. |

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| | 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). |

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| 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. |

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| 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. |

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| 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. |

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| 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. |

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| | request and notice of sale requirements; political subdivisions redemption costs recovery | |
| SF 2510 SF 2643 SF 3290 | SAFE for Mortgage Licensing Act of 2009. | Enacted (line-item veto for unrelated provisions) 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> | | (2-3-2012) |
| 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 SF 1272 | Foreclosure provisions for residential tenants and landlords. | Indefinitely postponed. Enacted. 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 SF 666 | Transaction agents required to disclose information on lenders for residential mortgage loans, and additional data required in foreclosure notices. | Introduced. Enacted. 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. |

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| | 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. |

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| 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. |

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| 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. |

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| | 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. |

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| | 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. |

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| 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). |

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| | 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. |

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| | 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. |

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| | 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 S 405 | Requires tenants be served notice of foreclosure. | Held for consideration in committee. 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 |

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| | 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. |

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| 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. |

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| 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. |

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| 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. |

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| 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, |

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| | provisions to mortgage loan originator criminal provisions. | back in Senate committee. |
| S 5463 | Among other provisions: expands the authority of the superintendent to suspend or revoke mortgage licenses; prohibits increasing interest rates after default. | Passed Senate, died in Assembly, back in Senate committee. |
| North Carolina 2009-2010 | Bill description | Last status listed on website |
| 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. |

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| 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. |
| 2011-2012 | | |
| 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. |

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| | 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. |