

	Foreclosure and mortgage bills survey, 2009-2011	
Alabama	Bill description	Last status listed on website
2010 bills		
HB 82 HB 311 SB 170	This group of bills enacted various provisions of the Uniform Residential Mortgage Satisfaction Act.	Pending in the House. Pending in the House. Second reading in the House.
HB 287	Delayed foreclosure against the estate or surviving spouse of service members killed in action.	Pending in the House.
HB 701 SB 506	Shortened redemption period in foreclosures concerning commercial property.	Pending in the Senate. Indefinitely postponed.
SB 117	Shortened redemption period in mortgaged residential property.	Pending in the Senate.
SB 533	Provides for more notice to be given in foreclosures on residential properties.	Pending in the Senate.
2011 bills		
HB 268 SB 218 SB 375 SB 417	Online publication of foreclosure notices. HB 268 and SB 218 are about posting to newspaper websites, while the other two are about posting on state-run websites.	In Committee. Indefinitely postponed. Pending in the Senate. Pending in the Senate.
HB 343 SB 263	Shortening redemption period in residential foreclosures (excepting agricultural properties).	Indefinitely postponed. Indefinitely postponed.
HB 464 SB 320	Regulation and licensing of real estate appraisal management companies.	Indefinitely postponed. Enacted.
Alaska	Bill description	Last status listed on website
2009-2010 bills		
HB 108	Various laws about giving notice in a sale or foreclosure.	Enacted.
HB 145 SB 149 SB 279	Regulation of mortgage lending and lending institutions, licensing, etc.	In Committee. In Committee. Enacted.
HB 221 SB 187	Enactment of Nationwide Mortgage Licensing System and Registry.	Enacted. In Committee.
HJR 51	Various provisions for implementing Secure and Fair Enforcement for Mortgage Licensing Act of 2008.	Enacted.
SB 153	Classifying mobile/manufactured homes as real property (thus exposing to mortgage/ foreclosure).	In Committee.
2011-2012 bills		Last update – 3-30-2012
SB 104	Classifying mobile/manufactured homes as real property.	In Committee.
Arizona	Bill description	Last status listed on website
2010 bills		

HB 2073	State enforcement of mortgage guaranty insurance policy requirements.	Enacted.
HB 2242	Reverse mortgages: mandatory counseling, disclosure, prohibited practices/liabilities and standardized agreements.	Enacted.
HB 2270	Regulation of mortgage brokers, including the making of a mortgage without verifying the borrower's ability to pay. (see also HB 2269 in 2011 session)	In Committee after second reading.
HB 2309	Establishes misdemeanor for fraud by mortgage consultant, also civil damages for homeowner.	Passed House but failed in Senate.
HB 2321	Amendments to laws about maintaining foreclosed properties. (see also HB 2123 in 2011 session)	In Committee after second reading.
HB 2479	Proper identification of the buyer of a foreclosed property on the sheriff's deed.	Enacted.
HB 2554 HB 2728 HB 2763	Regulation of home equity purchasers and/or mortgage consultants.	In Committee after second reading. (all)
HB 2618	Title insurers may release paid mortgages and issue payoff deeds for loans under \$1M.	Enacted.
HB 2626 SB 1202	Notice requirement in deed of trust foreclosures.	Enacted. (both)
HB 2715	Residential homeowner facing a trustee sale may request a temporary stay. (see also HB 2124 in 2011 session)	In Committee after second reading.
HB 2739	Mandatory foreclosure mediation. (see also HB 2642 in 2011 session)	In Committee after second reading.
HB 2740	Notice requirements and other regulations for trust deed sales. (see also HB 2430 in 2011 session)	In Committee after second reading.
HB 2765	Maintenance of foreclosed property and trust deed sale regulation. Appears to be combination of HB 2321 and 2740.	In Committee after second reading.
HB 2766	Notice and remedies to tenants in foreclosing properties.	Enacted.
SB 1219	Regulation of real estate licensees.	Enacted.
SB 1288	Regulations and prohibitions on high-cost residential loans	Passed Senate but failed in House.
SB 1302	Classifies failure to file affidavit along with deed of transfer as a deceptive practice.	Passed Senate but failed in House.
SB 1351	Regulations for real estate appraisal management companies.	Enacted.
<i>2011 bills</i>		

HB 2123	Amendments to laws about maintaining foreclosed properties.	In Committee after second reading.
HB 2124	Residential homeowner facing a trustee sale may request a temporary stay.	In Committee after second reading.
HB 2269	Regulation of mortgage brokers, including the making of a mortgage without verifying the borrower's ability to pay.	In Committee after second reading.
HB 2296	Regulation of mortgage loan originators at banks.	Enacted.
HB 2383	Regulation of mortgage loan servicers.	In Committee after second reading.
HB 2430	Notice requirements and other regulations for trust deed sales.	In Committee after second reading.
HB 2632	Tenant may continue living in a foreclosed property.	In Committee after second reading.
HB 2641	The Arizona Home Equity Theft Prevention Act. About mortgage loan transactions, equity purchase and conveyance, consultants, etc.	In Committee after second reading.
HB 2642	Mandatory foreclosure mediation.	In Committee after second reading.
SB 1039	Mortgage credit certificate program for homeowners.	Passed Senate but failed in House.
Arkansas	Bill description	Last status listed on website
<i>2009 bills</i>		
HB 1881	Amendments to the Fair Mortgage Lending Act.	Enacted.
HB 2228	Fair Debt Collection Practices Act.	Enacted.
HCR 1020	Encourage lenders to give a 90 day moratorium to all residential foreclosures.	Enrolled.
SB 396	Establishment of the Arkansas Housing Trust Fund, which may be used for mortgage and foreclosure counseling.	Enacted.
SB 837	Apply federal mortgage relief to the Emergency Arkansas Residential Homeowners Loan Equalization Act of 2009.	Adjourned Sine Die in Senate.
<i>2011 bills</i>		
HB 1811	Additional notice and encouragement of loan modifications, etc before a statutory foreclosure.	Enacted.
HB 1879	Fair Mortgage Lending Act re: licensing	Died in Committee.
HB 1981	Fair Mortgage Lending Act re: clarifications and regulations	Enacted.
SB 720	Regulation of broker's price opinion, a provision is present regarding mortgages.	Enacted.
California	Bill description	Last status listed on website

<i>2009-2010 bills</i>		
AB 329	Establish the Reverse Mortgage Elder Protection Act of 2009.	Enacted/Chaptered.
AB 603	Limits ability to terminate a tenancy in a foreclosed residential property.	Read 3 times but died on inactive file.
AB 902	Gives tax credit to certain buyers of foreclosed residential property.	Stuck in committee (died).
AB 1588	Establish Monitored Mortgage Workout Program for foreclosure avoidance.	Died in committee.
AB 1639	Create Facilitated Mortgage Workout Program, which helps owner-occupied residences of 4 or less units get a loan modification plan.	Read 3 times but died on inactive file.
AB 2043	Establish redevelopment agencies to address blight.	In and out of committee.
AB 2236	Gives borrower notice of missed or insufficient payment (appears to be pre-default type of notice).	No action in committee.
AB 2325	Regulation of lien audits by foreclosure consultant services.	Enacted/Chaptered.
AB 2347	A public entity who is party to the regulatory agreement or deed on a multifamily property (5 or more units) may postpone the sale date following foreclosure.	Enacted/Chaptered.
AB 2678	Prohibit mortgagee from giving notice of sale if mortgagor is currently in the process of loan modification.	Died in committee.
ABX2 7 SBX2 7	Delays notice of sale by additional 90 days for a narrowly defined category of owner-occupied residential mortgages. (effective until 1-1-2011)	Enacted/Chaptered (both)
SB 36	License regulation of real estate brokers who also act as mortgage loan originators.	Enacted/Chaptered.
SB 94	Prohibits charging a fee or other compensation on mortgage loan modifications. (effective until 1-2013)	Enacted/Chaptered.
SB 239	Makes mortgage fraud a felony.	Enacted/Chaptered.
SB 479	Regulation of foreclosure consultant services to prevent consumer fraud.	To committee.
SB 633	Restricts the use of impound accounts on mortgages for single-family homes	Enacted/Chaptered.
SB 660	One who works on a reverse mortgage for financial gain owes the borrower a duty of honesty, good faith, and fair dealing.	In and out of committee.
SB 931	Prohibition of deficiency judgments in certain circumstances involving a dwelling	Enacted/Chaptered.

	of no more than 4 units. See also SB 412 and SB 458 in next session.	
SB 1000	Allows mortgagors with a good appraisal on an owner-occupied residential property to reuse the same appraisal for subsequent loan applications.	Second hearing cancelled.
SB 1137	Regulation of mortgage loan originators (employment by real estate brokers).	Enacted/Chaptered.
SB 1149	Authorizes clerk to allow access to court files related to a foreclosure by certain third parties, including tenants/residents.	Enacted/Chaptered.
SB 1221	Allows mortgagee to file a notice of sale 5 days earlier in certain circumstances.	Enacted/Chaptered.
SB 1275	This is related to existing laws requiring foreclosure avoidance before filing a notice to default – this bill expands the types of mortgages included.	Read 3 times, but refused passage.
SB 1427	Amends an existing law (effective until 1-1-2013) requiring the legal owner of a vacant residential property purchased through foreclosure to maintain property – owner to have notice and time to cure.	Enacted/Chaptered.
SBX8 38	Requires foreclosure avoidance action before a mortgagee may file a notice of default; see later version SB 729 in next session.	Died in committee.
<i>2011-2012 bills</i>		<i>Last update – 3-30-2012</i>
AB 406	Prohibits balloon payments in adjustable rate mortgages or deeds of trust on properties with 1-4 residential units.	Died in committee.
AB 407	Prohibits prepayment penalties on mortgages or deeds of trust on properties with 1-4 residential units.	Died in committee.
AB 643	Groups certain mortgage loan originators with mortgage brokers, who already have a fiduciary duty to the borrower under statute. Has additional language about providing foreclosure avoidance services.	Died in committee.
AB 793	Regulation of reverse mortgages.	Enacted/Chaptered.
AB 935	Prohibit a notice of sale from being filed with the county recorder until the mortgage servicer pays a foreclosure mitigation charge of \$20K.	Died in committee.
AB 1321	Creates a deadline to record mortgage and other related notices.	Died in committee.
SB 2	Regulations on those who perform mortgage relief/modification/etc services.	Died in committee.

SB 4	Additional information required on the notice of sale related to mortgage default for bidders and residence owner.	Enacted/Chaptered.
SB 6 SB 217	Both bills deal with regulation of fraudulent appraisals for mortgage loan origination. SB 6 deals with amendments in the Business Code for real estate brokers; SB 217 is about mortgage loan originators in the Financial Code.	Enacted/Chaptered (both).
SB 412 SB 458	Prohibits certain types of deficiency judgments against residential mortgagors. These two bills are different versions of each other.	Died in committee. Enacted/Chaptered.
SB 435	Amends requirements on notice of default on mortgages and deeds of trust prior to foreclosure.	Died in committee.
SB 729	Increases protection for residential mortgagors and deeds of trust holders by prohibiting a default from being recorded unless parties have attempted to modify or otherwise cure the default.	Died in committee.
Colorado	Bill description	Last status listed on website
<i>2010 bills</i>		
HB 10-1133	Amendments to the Colorado Foreclosure Protection Act .	Enacted.
HB 10-1141	The Mortgage Loan Originator Licensing and Mortgage Regulation Act .	Enacted.
HB 10-1240	Some amendments to the statutes regarding foreclosure deferment and notice to the owner.	Enacted.
HB 10-1249	Expedited non-judicial foreclosure on abandoned residential properties. Debt holder must fulfill notice requirements and prove with clear and convincing evidence that home is abandoned.	Enacted.
SB 10-093	Allows owners of property purchased in a foreclosure sale to pay off difficult junior lienholders.	Died in House committee.
<i>2011 bills</i>		
HB 11-1023	Extend the expiration date of the foreclosure deferment program to 2014.	Enacted.
HB 11-1136	Funding for foreclosure prevention counseling.	Died in committee.
SB 11-122	Junior lien redemption rights in a foreclosure.	Indefinitely postponed.
SB 11-206	Exempts certain organizations (such a HUD, self-help programs, community	Enacted.

	programs) from the Mortgage Licensing Act (HB 10-1141).	
Connecticut	Bill description	Last status listed on website
<i>2010 bills</i>		
HB 5052	To appropriate \$300K to the Labor Department for the mortgage crisis job training program.	Public Hearing.
HB 5270	To extend the date of the termination of the foreclosure mediation program.	Enacted.
HB 5369 HB 5410	These two bills also extended the termination date of the foreclosure mediation program, but had added provisions on other foreclosure topics.	In and out of committee, still on House calendar. (HB 5369) Public Hearing. (HB 5410)
HB 5381	Clarify provisions about attorney's fees in mortgage (and other lien) foreclosure.	Public Hearing.
SB 54	Assorted regulations re: mortgage lenders and brokers and related services with a focus on fraud prevention.	Got to House calendar.
SB 225	Requires mortgagee to provide notice that identifies who has authority to refinance mortgage prior to foreclosure action; if not provided, court have power to deny or delay mortgagee's motion. (see also SB 950 in next session)	Got to House calendar.
SB 361	Implemented other provisions of the S.A.F.E. Mortgage Licensing Act re: bonds.	Got to House calendar.
<i>2011 bills</i>		
HB 5352 HB 5813	Similar bills aiming to reduce title insurance fees to homeowners in mortgage refinancing.	Public Hearing. Public Hearing.
HB 5807	Amends the Homeowner's Equity Recovery Program.	Public Hearing.
HB 5812	Expansion of the Foreclosure Mediation Program.	Referred to committee.
HB 5889	Reestablish Dept of Housing and services.	Public Hearing.
HB 6051	Program to promote purchase and occupancy of vacant and bank/investor owned residential properties; financing assistance to buyers.	Out of committee, new version filed.
HB 6061	Protection of good-standing tenants in foreclosed property from eviction.	Referred to committee.
HB 6065	Foreclosure protection (allowable defense) for landlords with unemployed tenants unable to pay rent.	Referred to committee.
HB 6223	Requires proof of ownership of a mortgage note at first foreclosure mediation session.	In public hearing.

HB 6351 HB 6463	Gives homeowners opportunity to participate in foreclosure mediation program without litigation and allow court to extend mediation period.	Enacted. Still on House calendar.
HB 6454	To add mortgage loan originators to the list of highly compensated employees exempted from the federal overtime pay requirement.	Still on House calendar.
HB 6469	Insurer of a foreclosed residential property to receive copy of certificate of foreclosure.	Still on House calendar.
SB 339	Repeals provisions concerning foreclosure by a person to whom the legal title to the mortgaged premises has not been conveyed.	Referred to committee.
SB 578	Addition of mortgage lending and personal debt course to high school graduation requirements.	Referred to committee.
SB 693	Notice to town clerks of changes to a mortgage note.	Referred to committee.
SB 797 SB 1205	Prohibits a condo association from foreclosing a unit unless the assessments are 3 months past due and at least \$2K.	Referred to committee. Public Hearing.
SB 950	Requires mortgagee to provide notice that identifies who has authority to refinance mortgage prior to foreclosure action; if not provided, court have power to deny or delay mortgagee's motion.	Still on Senate calendar.
SB 957	Towns may more effectively monitor foreclosed residential buildings.	On House calendar.
SB 1074	Repeals provisions of the general statutes that permit title to mortgaged premises, which title has never been conveyed, to vest in a person entitled to receive the money secured by such mortgage in a foreclosure proceeding, in the same manner as such title would have vested in the mortgagee if the mortgagee had foreclosed, after the expiration of time for redemption and recording in the land records.	Public Hearing.
SB 1109	Bill that addresses various banking regulations, including lending authority.	Enacted.
SB 1110	Regulation of mortgage loan originators, including licensing.	Enacted.

Delaware	Bill description	Last status listed on website
<i>2009-2010 bills</i>		
HB 149	Limits compensation that may be received by mortgage loan brokers and licensed lenders who engage in mortgage loan modification services for homeowners.	Enacted.
HB 232	Businesses that provide mortgage modification services must comply with the Mortgage Rescue Fraud Protection Act	Enacted.
SB 40 SB 51	Default notice requirements for certain mortgage loans.	In committee (both).
SB 73	Licensing of mortgage loan originators in accordance with SAFE.	Enacted.
<i>2011-2012 bills</i>		
HB 57 HB 58 HS 1	Codifies and expands pre-existing foreclosure mediation program; filing requirements for foreclosure court docs.	Substituted by HS 1. Substituted by HS 1. Enacted.
HB 59	Creates a temporary office within the Division of Consumer Protection to prevent mortgage foreclosure fraud and help borrowers in default.	Enacted.
SB 42	Gives homeowners 60 days of protection when in mortgage default; registration and regulation of mortgage loan modification companies.	Enacted.
SB 48	Amendments to foreclosure fraud laws.	Enacted.
SB 104	Amends an existing act aimed at predatory installment sales contracts to apply to only residential property of 4 units or less.	Enacted.
SB 154	Updates regulations for real estate brokers and salespeople.	Enacted.
Florida	Bill description	Last status listed on website
<i>2010 bills</i>		
HB 35 SB 1384	Prohibits deficiency decrees in final judgments in foreclosure actions on homestead property	Died in committee. (both)
HB 75 SB 1778	Various procedures related to foreclosure process.	Died in committee. (both)
HB 125 SB 606 SB 854 SB 2242	Lender-tenant, landlord-tenant relationship in a foreclosure or short sale.	Died on House floor. Passed Senate, died in House. Died in committee. Died in committee.
HB 415	Buyer of a rental property from foreclosure sale may terminate tenant's rental agreement.	Died in committee.
HB 581	Limited statute of limitations on	Withdrawn.

SB 1820	deficiency judgments.	Died in committee.
HB 845 SB 1532	Regulation of reverse mortgages.	Died on House calendar. Passed Senate, died in House.
HB 1281 SB 2548	Regulation of residential mortgage loan originators and their relationship with mortgage brokers.	Enacted. Substituted by HB 1281.
HB 1381 SB 376	Website publication of public notices such as foreclosure sales.	Withdrawn prior to introduction. Died in committee.
HB 1411 SB 2358	Foreclosure on timeshares.	Enacted. Substituted by HB 1411.
HB 1523	Homeowner Relief & Housing Recovery Act; general provisions for non-judicial foreclosure.	Died in committee.
HB 7019 SB 1228	Mortgage Guaranty Trust Fund; moneys in this fund may be used to pay certain claims against loan originators, mortgage brokers and lenders.	Enacted. Substituted by HB 7019.
SB 1688	Notice requirements to a homestead owner before a foreclosure sale.	Died in committee.
SB 2094	Expresses legislative intent to revise laws regarding mortgage fraud.	Died in committee.
SB 2270	General provisions for non-judicial foreclosure on non-homestead property.	Died in committee.
<i>2011 bills</i>		
HB 127 SB 738 SB 784	Mortgagee-tenant relationship in foreclosure; notice requirements. HB 127 and SB 738 are identical.	Died in committee. (all)
HB 799 SB 1288	Nonjudicial Foreclosure of Commercial Real Property Act.	Died in committee (both).
HB 823 SB 1316	Regulation of residential mortgage loan originators and their relationship with mortgage brokers.	Died on calendar. Enacted.
HB 1191 SB 1964	Florida Fair Foreclosure Act; requirements for foreclosure procedure.	Died in committee. (both)
HB 1421 SB 2006	Foreclosure Debt Claims Act; a deficiency judgment reimbursement program.	Died in committee. (both)
Georgia	Bill description	Last status listed on website
<i>2009-2010 bills</i>		
HB 40	Timely filing of deed after foreclosure.	Second reading in House.
HB 42	Misc. amendments to preexisting residential mortgage fraud laws.	Second reading in House.
HB 126	Uniform Electronic Transactions Act.	Enacted.
HB 312	Incorporation of parts of S.A.F.E. and the Housing and Economic Recovery Act of 2008	Enacted.
HB 340	Prohibits sheriff eviction without notice in residential foreclosure.	Second reading in House.

HB 398	Tax payments for secured property from escrow accounts maintained by mortgage brokers and lenders.	Second reading in House.
HB 498 SB 55	Inclusion of foreclosure in determination of fair market value for tax purposes.	Second reading in House. Enacted.
HB 508	Penalties and damages from unfair and fraudulent mortgage practices.	Second reading in House.
HB 627	Georgia Foreclosed Property Upkeep Act	Second reading in House.
HB 761 SB 140	Notice to occupant of impending foreclosure sale on property. SB 140 includes length of time tenant can stay.	Second reading in House. Senate read and referred.
HB 899 HB 972	Notice and cure in foreclosure.	Prefiled but never read. Second reading in House.
HB 1050	Regulation of real estate appraisers.	Enacted.
HB 1228	Right of redemption in foreclosure sale.	Second reading in House.
HB 1271	Georgia Commercial Mortgage Fraud Act, includes right to grand jury trial.	Second reading in House.
HB 1460	Prevent condition of sale of a foreclosed home on title insurance/escrow from a particular place.	Second reading in House.
HR 775	Resolution to request US Congress action re: subprime customers and unnecessary home foreclosures.	Second reading in House.
HR 884	Resolution to request US Congress to study FICA credit score system.	Second reading in House.
HR 1292	Resolution to request US Congress to pass "Bridging Bank to Recovery Act" (HR 3171)	Second reading in House.
SB 54 SB 57	Amendments to the Georgia Fair Lending Act addressing various aspects of residential mortgages.	Senate read and referred. Passed Senate but stuck in House.
SB 139	Method for determining if an instrument of conveyance is an equitable mortgage.	Senate read and referred.
SB 141	Filing fees and procedure for documents related to foreclosure, deficiency judgments, power of sale, etc.	Enacted.
SB 371	Grant agency authority to investigate fraudulent real estate transactions.	Enacted.
SB 483	Classification of certain mortgage loan originators as independent contractors.	Senate read and referred.
SR 759	Adoption of rent to own programs to reduce home mortgage foreclosure.	Senate read and referred.
<i>2011-2012 bills</i>		<i>Last update – 3-30-2012 (session ended on 3-29-2012)</i>
HB 110	Registration of vacant residential property, including those held in foreclosure.	House agreed to Senate amendments.
HB 204	Protecting Georgia Homeowners Act of	Second reading in House.

	2011, give monetary relief to owners from unfair practices.	
HB 209	Creates official county listing of non-judicial foreclosure sales	Second reading in House.
HB 237	Gives investigative powers to district attorneys in residential mortgage fraud.	House agreed to Senate amendments.
HB 239	General banking bill that addressed licensing of mortgage loan originators.	Enacted.
HB 338	Neighborhood Stabilization Act; generally aimed to prevent foreclosures.	Second reading in House.
HB 419	Notice and cure in foreclosure.	House Withdrawn, Recommitted
HB 445	Various aspects of residential foreclosure – tenant relations, security deposits, etc	Second reading in House.
HB 447 SB 123	Bills that generally address fraud prevention and unfair practices.	Second reading in House. Read and referred in Senate.
HB 527	Penalties, compensation and damages for foreclosures in violation of the federal Servicemembers Civil Relief Act.	Second reading in House.
Hawaii	(actually didn't search mortgage)	
2009-2010 bills		<i>None of the carryover bills had action in 2010.</i>
HB 202 HB 331 HB 443 HB 522 SB 784 SB 1068	This group of bills focused on notice requirements to tenants in foreclosing buildings. They have varying days (45-60), and give the burden to lenders and/or landlords.	Carryover for all.
HB 233 HB 273 HB 943 HB 1076 HB 1384 HB 1695 SB 34 SB 35 SB 894 SB 1114	This group of bills concerns amendments to the Mortgage Rescue Fraud Prevention Act. Many of them work to exclude certain groups as distressed property consultants. SB 34 excludes real estate brokers and salespersons, while SB 35 excludes public accountants and CPAs.	SB 34 and SB 35 enacted, the rest were carried over.
HB 304	Gives more time to mortgagor facing a foreclosure.	Carryover.
HB 525	Mortgagee to step into preexisting rental agreements.	Carryover.
HB 879 SB 1213	Extends foreclosure for one year after redeployment from active duty for national guard and reservists.	Carryover for both, Senate version made to second reading.
HB 976	Circuit court to provide written notice to foreclosure actions prior to judgment.	Carryover.
HB 1071	Regulation of mortgage servicers.	Enacted.

SB 889		Carryover.
HB 1347	Prohibits fees for collection work done during the first 90 days of mortgage delinquency.	Carryover.
HB 1438	Regulation of mortgage brokers and loan originators. See also SB 1218.	Carryover; stuck in Senate.
HB 1825 SB 1623	Mortgagee to give notice to mortgagor of foreclosure avoidance options, notice to tenants of foreclosing properties.	Carryover for both.
HB 1960	Mortgagor to get copy of original agreement during foreclosure; see also HB 220 in next session.	Deferred by committee.
HB 2132	Mortgagor to get 30 day notice of foreclosure, right to document request. Similar to HB 1135 in next session.	In conference over Senate amendments.
HB 2824	Distressed property consultants must register; attorneys cannot register.	Deferred by committee.
HB 2895 SB 2892	Mortgagor can force a judicial foreclosure if a nonjudicial foreclosure is successfully appealed.	Passed second reading, deferred. Deferred by committee.
SB 298	Increases the amount of money a condo association can recover in delinquent fees from a foreclosed unit.	Enacted.
SB 1218	Regulation of mortgage loan originators.	Enacted by a veto override.
SB 1328	Owner occupant has right to engage in foreclosure mediation, notice.	Carryover.
SB 2472	Task force to analyze mortgage laws.	Enacted.
SB 2910	Prohibits a mortgagee with foreclosed property from forcing a buyer to get title insurance or escrow from a particular vendor.	Enacted.
SCR 53	Request to review the regulation of real estate appraisal management companies.	Adopted.
SCR 170	Request mortgage mediation services to homeowners and lenders.	Deferred by committee.
SCR 171	Report on feasibility to establish mitigation counseling in foreclosure.	Adopted.
2011-2012 bills		<i>Last update: 4-11-2012 - The last day to get 3 readings is 4-12. Since it's very likely the carryovers are dead (none had action in 2012), they will be counted as such on the spreadsheet. It's unclear if any may come back, so this column should ideally be updated at the end of the session.(5-3-2012)</i>

HB 115	Counties to make ordinances protecting abandoned property, including those held in foreclosure.	Carryover.
HB 220	A copy of the original mortgage agreement and amendments must be given to mortgagor during an alternate power of sale foreclosure.	Carryover.
HB 321 SB 234	Removal of cap on fees a mortgagee must pay on a property held in foreclosure (see also SB 1350). Also requires maintenance of the property before it's turned over to a future purchaser.	Carryover (both).
HB 582 SB 707	Requires Hawaii agent in mortgage servicers, requires mediation, and places moratorium on non-judicial foreclosures.	Carryover. (both)
HB 661	Protects military service members from foreclosure in certain circumstances.	Carryover.
HB 894	5-month moratorium on non-judicial foreclosures.	Passed first reading in Senate, but carried over.
HB 896	Repeal some non-judicial foreclosure processes. (see also SB 1175)	Carryover.
HB 1119 HCR 135 HCR 154	Foreclosure proceeds to the mortgagor or unclaimed property trust.	Deferred by committee. In committee. Scheduled for decision making.
HB 1219 SB 635	Delays a foreclosure action on a military service member until after the member has returned home for one year.	Carryover. (both)
HB 1135	Prior to a non-judicial foreclosure, mortgagee is to send a credit counseling notice. Mortgagor may stall the proceeding by requesting documents.	Passed the second reading, but carried over.
HB 1410	Repeals existing non-judicial foreclosure process and implements new one based on the CA deed of trust system.	Carryover.
HB 1411	A bill that's similar to SB 651, but includes some other provisions on various foreclosure-related topics.	In committee over disagreement on the Senate amendments, carried over.
HB 1484	Foreclosure regulations when the mortgagee represents a trust.	Carryover.
HB 1544	Mortgage guidelines and liens for assessments.	Carryover.
SB 235 SB 1191	These two bills deal prohibit deficiency judgments after a sale (SB 235) and to junior lienholders and after a non-judicial foreclosure (SB 1191).	Carryover (both).
SB 576	Mandatory mediation to avoid foreclosure.	Carryover.

SB 651	Addresses various topics including the non-judicial foreclosure process, dispute resolution and mortgage servicers.	Enacted.
SB 652	Bill covering various foreclosure topics, includes the sale of properties in the county where it's located.	In committee to discuss amendments, carried over.
SB 1074	Amends non-judicial foreclosure process.	Carryover.
SB 1175	Elimination of non-judicial power of sale foreclosures.	Carryover.
SB 1350	Cap on delinquent fees a condo association can collect from a buyer if a unit that was in a short sale.	Carryover.
SB 1352	Repeals requirement that mortgagors or borrowers sign the conveyance document under an alternate power of sale foreclosure.	Carryover.
SB 1519	Specific regulation of mortgage loan originators. (compare with SB 1218 from last session)	Enacted.
Idaho	Bill description	Last status listed on website
<i>2010 bills</i>		
H 0477	Limits the amount of mortgage guaranty risk an insurer can accept.	Enacted.
H 0550	Effective date of trust deeds and restoration of title.	Enacted.
H 0551	Postponing sale in a trust deed foreclosure.	Failed in House.
S 1299	Allows foreclosure plaintiffs to include as defendants all parties that may have some obligation.	Enacted.
<i>2011 bills</i>		
H 0331	Notice requirements and opportunity to request loan modifications in foreclosure.	Enacted.
Illinois	Bill description	Last status listed on website
<i>2009-2010 bills</i>		
HB 153	Governs format of foreclosure deeds.	Enacted.
HB 200	Personal property not removed by defendant after more than 30 days following a sheriff's foreclosure eviction may be taken and sold by the sheriff.	Died in committee.
HB 453 HB 2360	Creates Illinois Homeowner's Emergency Assistance Program Act, which grants troubled homeowners a limited amount of money to make mortgage payments.	Died in committee. Enacted.
HB 521 SB 268	Establishment of Foreclosure Prevention Counseling Fund to prevent foreclosure and divides it into 25% for within Chicago	Died in committee. Senate failed to concur with House version.

	and 75% outside the city. (see also HB 1810 in next session)	
HB 705	Expands predatory lending database program to 3 additional counties.	Died in Senate.
HB 967	Foreclosure notice to municipality in certain situations.	Died in committee.
HB 1011	Creates Home Protection Pilot Program to help unemployed homeowners avoid foreclosure.	Died in committee.
HB 1195	Municipal management of vacant properties. Requires notice of foreclosing properties within its borders.	House failed to concur with Senate version.
HB 2005	Any judicial sale held without compliance to notice requirements may be set aside by any party entitled to notice but didn't receive notice.	Enacted.
HB 2483 HB 5852 SB 1095 SB 3614 SB 3562 SB 3782	Tenant relations during and after mortgage foreclosure. Forcible entry and detainer filing requirements, procedure, etc.	Died in committee. (all) Enacted (SB 3782 only)
HB 2653	Homelessness Prevention Act, helps pay mortgage arrearage to defeat foreclosure.	Enacted.
HB 3690 SB 1053	Order of possession from a foreclosure proceeding is unenforceable after 120 days (changed from 90 days).	Died in Senate. Enacted.
HB 3740	Directs money from the Predatory Lending Database Program Fund to HUD-certified mortgage counseling.	Died in committee.
HB 3806 SB 2438	Mortgage Prevention Foreclosure Law of 2009. Allows an eligible homeowner to defer a judicial sale.	Died in Senate. Died in committee.
HB 3863 HB 3946 HB 5224 HB 5630 SB 2230	Amended/added notice requirements in residential foreclosure.	Enacted. Died in committee. House failed to concur. Died in Senate. Died in committee.
HB 3951 HB 4011	Registration and licensing of mortgage loan originators.	Died in committee. Enacted.
HB 3955 HB 5509 HB 5985 SB 2102	Regarding common expenses for a unit in a common interest community/condo assoc during and after judicial sale.	Died in committee. Enacted. Died in committee. Died in committee.
HB 4141 SB 2443 SB 3067	Civil procedure; foreclosure complaint requirements.	Died in committee. (all)

HB 4680	Mortgagee to prove legal entitlement to property. Mortgagor and mortgagee may agree on termination of mortgagor's interest after default.	Died in committee.
HB 5055	Various procedural amendments. Foreclosure notice, persons authorized to conduct a judicial sale.	Died after amendatory veto.
HB 5476	Community Bank of Illinois Act. Includes management of lands acquired by foreclosure.	Died in committee.
HB 5735 HB 6951	Participation in loss mitigation or foreclosure avoidance as a condition for judicial sale. Mortgagor may have sale set aside if mortgagor applied for assistance.	Enacted. Died in committee.
HB 6113 SB 3811	Regarding receivers in a residential foreclosure.	Died in Senate. Died in committee.
HB 6215	Plaintiff to pay fee to Foreclosure Relief Fund when filing foreclosure complaint.	Died in committee.
HJR 14	Creates the Usury Investigation Task Force to investigate creating new usury legislation.	Adopted in House, died in Senate.
HJR 25	Urges Congress to pass legislation that requires the original lender for a residential mortgage to retain a permanent 25% interest in the value of the loan.	Died in committee.
SB 251	Amendments to Residential Mortgage License Act of 1987 regarding definitions and exemptions to include Fannie Mae and FHA loans.	Died in committee.
SB 253 SB 1089	Residential mortgages to have a rider attached stating parties involved. Mortgages subject to Illinois predatory lending database pilot program need a certificate of compliance or exemption.	Enacted. Died in House.
SB 1894	Registration and licensing of real estate brokers; expands predatory lending database, etc.	Enacted.
SB 2107	Personal insurance underwriters who use credit information may not count home mortgage foreclosure as a negative factor.	Died in committee.
SB 2112	Generally about timeshares; nonjudicial foreclosure of real estate timeshares.	Enacted.
SB 3334	Officials to use foreclosure sales and short sales on comparable properties to determine fair cash value.	Enacted.
SB 3495	Any mortgage contract awarded under	Died in committee.

	the predatory lending database program must be procured using competitive sealed bidding.	
SB 3656	Creates the Mortgage Foreclosure Prevention Volunteer Corps Act. Contains only a short title provision	Died in committee.
SB 3739	Save Our Neighborhoods Act of 2010; general foreclosure prevention.	Enacted.
SB 3962	Moratorium stay on all pending residential real estate mortgage foreclosures filed by lending institutions, subject to a review by the Attorney General of the practices and procedures of each lending institution.	Died in committee.
SR 1049	Urges Congress to implement a national mortgage foreclosure moratorium until the federal mortgage foreclosure programs are reformed to help affected homeowners.	Died in committee.
<i>2011-2012 bills</i>		
HB 174 HB 1293 HB 3335 SB 111 SB 2080 SB 1355 SB 2002 SB 2033	Regarding foreclosure documents or court procedure. Mostly deals with adequate notice. Parties include the mortgagor's attorney, insurance companies, the county or municipality (though one also exempts large municipalities).	Re-referred to committee. Passed Senate, to House committee.
HB 1109	Adds guidelines for determining whether a property has been abandoned for foreclosure redemption purposes.	Re-referred to committee.
HB 1250	Mortgagee to heat residential building in foreclosure proceeding to prevent frozen pipes.	Re-referred to committee.
HB 1308 HB 1635	Amends Real Estate Appraiser Act. Complaints and investigations against licensee to be made public.	Re-referred to Committee. (both)
HB 1337	May not challenge an otherwise lawful mortgage solely on basis that the interest rate was not expressed.	Re-referred to committee.
HB 1574	Transfers rental security deposits from mortgagor to mortgagee/ purchaser after foreclosure sale.	Enacted.
HB 1810 SB 16	Mortgage Foreclosure Prevention Fee to be collected from real estate foreclosure	Re-referred to committee. Passed Senate, re-referred to

	sales, use of fund to prevent foreclosure. SB 16 specifies use of the fund and divides it into 25% for within Chicago and 75% outside the city.	House committee.
HB 2930 SB 1847	Amends High Risk Home Loan Act; excludes monies received by borrowers from certain public services in calculation.	Re-referred to committee. Referred to committee.
HB 2956 SB 1539	Appraisal Management Company Registration Act	Passed House, in Senate. Enacted.
HB 3057 HB 3077 SB 1972	Purchaser of a foreclosed condo unit to pay fees and assessments that were unpaid by mortgagor.	Re-referred to committee. Re-referred to committee. Enacted.
HB 3062	Landlord-tenant relationship in foreclosure; written notice.	Re-referred to committee.
HB 3183	Creates Homeowner Bill of Rights in IL Mortgage and Foreclosure Law.	Re-referred to committee.
HB 3199	Imposes property tax on deeds resulting from a foreclosure; appears to apply to large banks/companies only.	Re-referred to committee.
HR 10	Urges Congress to institute a foreclosure moratorium.	Adopted.
SB 61	Changes definition of "distressed property consultant" by narrowing the attorney exception.	Re-referred to committee.
SB 69	No personal judgments against the mortgagor for a deficiency in residential foreclosure.	Re-referred to committee.
SB 129	Makes fraudulent foreclosure a Class X felony and minimum fine of \$500K.	Re-referred to committee.
SB 142 SJR 30	Creation of foreclosure prevention task forces.	Re-referred to committee. Adopted in both Houses.
SB 1227	Mobile homes regarded as real property; mortgages apply as if they were placed on regular homes.	Passed Senate, in House committee.
SB 1259	Bank cannot unreasonably refuse an offer for short sale from borrower; release of borrower's interest after short sale.	Passed Senate, to committee in House.
SB 1370	Directs funding to non-profits working in high-foreclosure residential areas. Fines foreclosure plaintiffs for uninhabited residential properties.	Re-referred to committee.
SB 1603	Regulation of individuals acting as a mortgage loan originator.	Enacted.
SB 1692	Amends the UCC by providing criminal and civil penalties for filing a fraudulent financing statement.	Passed Senate, in House committee.
SB 1846	Excludes reverse mortgages for residential	Re-referred to committee.

	property from definition of “high risk home loan”.	
Indiana	Bill description	Last status listed on website
<i>2010 bills</i>		
HB 1122	Debtor has right to (1) appeal an abandonment finding (2) redeem and (3) retain possession before a sheriff’s sale.	Enacted.
HB 1331	Notice of residential foreclosure to insurer	Stuck in committee.
HB 1332	Regulation of entities that offer credit such as residential mortgages.	Enacted.
SB 0132	Mortgage rescue fraud; updates and combines existing sections. Notice by mail, free credit reports. Applies only to residential homeowners.	Stuck in committee.
SB 0328	Various changes for financial institutions, mortgage lenders, reverse mortgages.	Enacted.
<i>2011 bills</i>		
HB 1024	Property insurance and foreclosure. Creditor to forward notice to insurer, insurer to forward notice of policy cancellation.	Enacted.
HB 1066 HB 1293 (physical condition)	Buyer of foreclosed property to record deed in 60 days. Mortgagee personally liable for property’s physical condition after it’s surrendered by mortgagor.	Stuck in committee. (both)
HB 1181	Amends definition of mortgage applied to foreclosure prevention agreements, amends foreclosure notice requirements.	Stuck in committee.
HB 1528	Various amendments in consumer credit industry; includes mortgage lenders.	Enacted.
SB 0517	Reduces redemption period of residential and non residential property; establish study committee on foreclosures.	Stuck in committee.
SB 0582	Various provisions focused on foreclosure avoidance. Settlement conferences, court’s role, “loss mitigation packages”.	Enacted.
Iowa	Bill description	Last status listed on website
<i>2009-2010 bills</i>		
HF 251	Re: laws that prevent foreclosure on service members while on duty. Expands definition of “service member”.	Withdrawn.
HF 375	Duty of agency for mortgage brokers.	Passed Senate, in House committee.
HF 429	Notice of right to cure to contain number for state-run mortgage help hotline.	In committee.
HF 685	Registration of real estate escrow agents, requirements for those also acting as	In committee.

	mortgage brokers.	
HF 695 SF 364	Various provisions related to foreclosure process; expiration of claims, notice, sale delays, acceleration, etc.	Replaced by the Senate version. Enacted.
HF 699	Financial literacy pilot program. Banks must recommend certain consumers to participate in this program.	In committee.
HF 706	Foreclosure protection for military service members; violation results in misdemeanor.	Enacted.
HF 2409	Eliminates mortgage loan disclosure statement requirement for financial institutions.	Enacted.
HF 2412	General banking bill. Caps interest rates for certain mortgages.	Withdrawn. SF 2191 substituted it, and the interest cap was dropped.
SF 311	Regulation of debt management companies; violation to represent that participation in a program will prevent foreclosure.	Enacted.
SF 355	Iowa Secure and Fair Enforcement for Mortgage Licensing Act	Enacted.
SF 2348	Licensing and regulation of real estate closing agents.	Enacted.
<i>2011-2012 bills</i>		
HF 11	Addition of personal finance course to high school requirements; includes mortgage/loan education.	In committee.
HF 328 SF 417	This banking bill regulates various aspects of mortgages and lending, including the licensing of mortgage loan originators that work with dwellings.	Enacted. Sent to committee.
HF 351 SF 252	Landlord-tenant bill for mobile homes includes disclosure requirement if home has a mortgage or other lien attached.	In committee. Died in Senate
HF 501 SF 460	Amendments to real estate licensing law, and added a section stating the legislative purpose (protection of public's reliance on their services).	Withdrawn. Enacted.
HF 554	Amends current law that prohibits foreclosure against a mortgagor while in military service to include the 9-month period after release or discharge.	In committee.
SF 494	Allows the bidder of a foreclosed property to take an assignment of the judgment creditor's interest in the property instead of a deed or certificate of sale. Applies to	Passed Senate, in House committee.

	bidders not affiliated with creditor.	
Kansas	Bill description	Last status listed on website
<i>2009-2010 bills</i>		Unable to find bill status for past sessions on KS website; google led me to some data on kansasvotes.org. Was able to verify information to some degree in House journals.
HB 2068 HB 2560	Amendments related to real estate brokers and sales, licensing.	Enacted. Enacted.
HB 2232	Lowers felony severity level for violations to KS mortgage business act; corrections bill covering many topics.	Enacted.
HB 2266	Stays judicial proceedings against active service members; written waiver from these protections required for foreclosures.	Died in committee.
SB 230	Establishes department of financial institutions; includes mortgage lending division.	In Senate committee.
SB 240	Provides grounds for the suspension, revocation and denial of residential mortgage loan originator registration.	Enacted.
SB 241	Provides for distressed property consultation; loan broker regulations.	Passed Senate, in House.
<i>2011-2012 bills</i>		<i>Last update: 4-4-2012</i>
HB 2297	Related to HB 2266 of last session – provides foreclosure stay for up to 180 days after servicemember is released from service.	In House committee.
SB 256	Clarifies duty of last mortgagee of record to file satisfaction after mortgage is paid.	In Senate committee.
Kentucky	Bill description	Last status listed on website
<i>2010 bills</i>		
HB 108	Exclusion of certain mortgage debt forgiveness from individual income tax.	To committee.
HB 166	Regulation of “debt adjusters” – includes mortgages on residential property.	Enacted.
HB 264	Allows mortgagee or secured creditor to register interest with Dept of Revenue and receive notification if taxes aren’t paid on property.	Enacted.
HB 465	Creditor to register vacant residential property with the local government.	In committee.
HB 551	Clarifies existing statute; interests continue after a mortgage is paid off unless stated in the mortgage contract or	To committee.

	mortgagor requests a release.	
<i>2011 bills</i>		
HB 82	Creditor to register vacant residential property with the local government.	To committee.
HB 128	Mortgage holders to file deeds in lieu of foreclosure within ten days of executing the deed.	Passed House, stuck in Senate.
HB 256	Related to KY Housing Corp and single-family mortgage lending programs.	Enacted.
HB 288	Regulation of real estate appraisers, criminal background check.	Enacted.
HB 304 HB 354	Statute of limitations for filing a deficiency judgment reduced from 15 years to 1.	To committee. (both)
HB 460	Licensed auctioneer to perform public sale; other regulations on sale.	Enacted.
HB 470	A natural person may originate a mortgage loan secured by a dwelling that served as the natural person's residence.	Enacted.