

*The* **HOLLAND LAW FIRM**  
for Consumer Rights

**Emanwel J. Turnbull**  
*Attorney at Law*  
eturnbull@hollandlawfirm.com

The Holland Law Firm, P.C.  
Mailing Address:  
914 Bay Ridge Rd, Ste 230  
Annapolis, MD 21403

**SB630 Real Property-Contract Liens-Medical Debt**  
**Position: Favorable**

February 15, 2024

The Honorable Senator William C. Smith, Jr., Chair  
Judicial Proceedings Committee  
2 East, Miller Senate Office Building  
Annapolis, MD 21401  
cc: Members, Judicial Proceedings Committee

Honorable Chair Smith and Members of the Committee:

The Holland Law Firm, P.C. is a consumer rights law firm, serving ordinary Marylanders impacted by bad business practices.

We strongly support SB630.

SB360 prevents medical providers from using the Maryland Contract Lien Act (MCLA) to secure a lien over a patient's property for medical debt. MCLA is an extremely powerful tool, typically used by home owners' associations and building contractor to secure debts that have some relationship to real property. It allows a lien to be created with no lawsuit and no determination by a court that the patient actually owes the money. The MCLA's process should not be available for medical debt.

SB360 simply removes the MCLA as an option for collecting medical debt. It will have no impact on any medical provider that does not engage in aggressive collection tactics, such as putting liens on patients' homes, and will help to stop Marylanders losing their homes because they fell ill and needed treatment.

For all these reasons, we urge a favorable report on SB630.

By: /s/ Emanwel J. Turnbull  
Emanwel J. Turnbull  
THE HOLLAND LAW FIRM, P.C.  
914 Bay Ridge Rd, Ste 230  
Annapolis, MD 21401  
Telephone: (410) 280-6133  
Facsimile: (410) 280-8650  
eturnbull@hollandlawfirm.com