



**House Bill 93– Debt Collection– Exemptions from Attachment and Execution  
House Economic Matters Committee  
February 12, 2020**

*Favorable with Amendments*

The Maryland Bankers Association (MBA) supports House Bill 93– Debt Collection– Exemptions from Attachment and Execution with amendments. This legislation establishes several requirements related to mobile home retailers. It is similar to a bill introduced in 2019. A number of MBA member banks have relationships with mobile home retailers to provide financing for mobile home purchasers. The legislation has been introduced to address changes in Maryland law needed as a result of the enactment on May 24, 2018 of the Economic Growth, Regulatory Relief, and Consumer Protection Act (S.2155) at the federal level. Section. 107 of S. 2155 specified that retailers of manufactured homes meet certain requirements.

House Bill 93 is drafted to address these requirements. Specifically, the legislation includes various provisions to ensure that Maryland buyers of manufactured homes are protected in their home buying transactions.

MBA supports House Bill 93 with amendments and has been working with the Maryland Department of Labor, the Commissioner of Financial Regulation and other stakeholders on clarifying amendments in two sections of the bill: (1) definition of steering and (2) definition of "mobile home."

With these amendments, the Maryland Bankers Association supports House Bill 93 and urges the Committee to give the bill a favorable report.