



HB0058/633726/1

AMENDMENTS
PREPARED
BY THE
DEPT. OF LEGISLATIVE
SERVICES

09 FEB 21
08:48:51

BY: Delegate Lierman
(To be offered in the Environment and Transportation Committee
and the Economic Matters Committee)

AMENDMENT TO HOUSE BILL 58
(First Reading File Bill)

On page 2, after line 7, insert:

“WHEREAS, The Commission’s report should be updated to focus on the higher rate of foreclosure in communities of color; and”;

in line 11, after “neighborhoods” insert “and provide homeowners facing foreclosure with advocates and legal counsel to defend against foreclosures”; after line 20, insert:

“(iii) one representative of the credit union community;”;

in line 21, strike “(iii)” and substitute “(iv)”; in line 22, strike “and”; after line 22, insert:

“(v) one member who assists and advocates for homeowners during the foreclosure process;

(vi) one representative from UnidosUS;

(vii) one member who has experience working with the Community Reinvestment Act;

(viii) one member who is an attorney with experience in protecting consumers from predatory mortgage practices; and”;

in line 23, strike “(iv)” and substitute “(ix)”; in line 29, strike “and”; and after line 29, insert:

(Over)

“(iv) one representative from the National Association of Real Estate Brokers;

(v) one representative from the National Urban League;

(vi) one representative from the NAACP;

(vii) one representative from Casa de Maryland; and”;

and in line 30, strike “(iv)” and substitute “(viii)”.

On page 3, after line 7, insert:

“(c) (1) At least 40% of the members of the Workgroup shall be from underrepresented minority groups.

(2) At least 20% of the members of the Workgroup shall be under the age of 45 years.”.

On page 3 in lines 8, 10, 12, and 16, and on page 4 in line 12, strike “(c)”, “(d)”, “(e)”, “(f)”, and “(g)”, respectively, and substitute “(d)”, “(e)”, “(f)”, “(g)”, and “(h)”, respectively.

On page 3, after line 23, insert:

“(4) study issues affecting homeowners navigating the foreclosure process, including barriers to the ability of homeowners to mount a defense to a foreclosure action;”;

and after line 25, insert:

“(6) review the loss mitigation process and study reasons for denials of borrowers facing or in foreclosure;”.

On page 4, after line 6, insert:

“(11) review the role of housing counseling to assist people whose families do not have a history of homeownership and explore options for incentivizing housing counseling;”;

in line 8, strike “and”; and in line 11, after “homeownership” insert “; and

(14) make recommendations to assist borrowers facing foreclosure, including the use of mediation, the filing of a motion pursuant to Maryland Rule 14–211, and the handling and response of these motions by each circuit court.”.

On page 3 in lines 24, 26, and 30 and on page 4 in lines 1, 3, 7, and 9, strike “(4)”, “(5)”, “(6)”, “(7)”, “(8)”, “(9)”, and “(10)”, respectively, and substitute “(5)”, “(7)”, “(8)”, “(9)”, “(10)”, “(12)”, and “(13)”, respectively.