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**NATIONAL ASSOCIATION FOR THE ADVANCEMENT OF COLORED PEOPLE
PRINCE GEORGE'S COUNTY BRANCH**
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February 20, 2023

Dear Delegate Kumar P. Barve, Chair of the House Environment and Transportation Committee, and Speaker of the Maryland House of Delegates
Adrienne A. Jones

Sponsored By: Delegates Taylor, Charles, Grossman, Harris, Henson, Holmes, Ivey, Taveras, and Toles -January 30, 2023

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House Bill 425: Real Property – Land Installment Contracts – Requirements and Vendor Duties 3 and Limitations

I am Linda Thornton Thomas, president of the Prince George's County National Association for the Advancement of Colored People (NAACP). I am presenting this testimony on behalf of our more than 1,500 members who reside or work in Prince George's County.

As President of the NAACP, I have been overwhelmed with calls and visits from residents who have been targets of improper business practices regarding real estate property and land installment contracts. We support establishing regulations and requirements for vendors that will safeguard residents of the state of Maryland. House Bill 425 will strengthen limitations by requiring more robust guidelines such as signature, title searches, giving proper notice, limitations to altering percentages, and requiring deeds. These requirements will make transactions more equitable, decrease fraud, and offer parties an opportunity for legal redress. In today's world, we have witnessed an overwhelming number of bankruptcies, foreclosures, and individuals losing their life savings due to limited government oversight of real estate transactions and land contracts.

The House Bill 425 Requirements and Vendor Duties and Limitations Bill will offer residents multiple guidelines to protect the average resident from financial harm. Some limitations and new requirements will address many of the complaints and arguments our NAACP branch and other branches statewide have been addressing. This Bill is greatly needed and would support those suffering significant losses due to unfair business practices.

Our Branch supports House Bill 425 because we are assisting residents in trying to regain property from fraudsters and incompetent mediators assisting with contracts and installment agreements. Because we have witnessed these unfair real estate practices and contractual land agreements, we ask that the committee move this bill forward and help us stop these poor business behaviors.

Thank you for allowing us this opportunity to share our reason for supporting this, Bill.

With Regards,

Linda Thornton Thomas, President

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