

ANTHONY G. BROWN
Attorney General

CANDACE McLAREN LANHAM
Chief of Staff

CAROLYN QUATTROCKI
Deputy Attorney General



WILLIAM D. GRUHN
Chief
Consumer Protection Division

Writer's Fax No.

STATE OF MARYLAND
OFFICE OF THE ATTORNEY GENERAL
CONSUMER PROTECTION DIVISION

Writer's Direct Dial No.
410-576-6986
kwilponewelborn@oag.state.md.us

March 21, 2023

To: The Honorable William C. Smith, Jr.
Chair, Judicial Proceedings Committee

From: Kira Wilpone-Welborn, Assistant Attorney General
Consumer Protection Division

Re: Senate Bill 904 – Foreclosure Proceedings - Residential Mortgagors and Grantors -
Access to Counsel (SUPPORT)

The Consumer Protection Division of the Office of the Attorney General (the "Division") supports the goal of Senate Bill 904 sponsored by Senator Alonzo T. Washington. Senate Bill 904 seeks to facilitate homeowners, at or below 50% of the area median income, facing foreclosure having access to legal advice and representation by creating an Access to Counsel in Foreclosure Proceedings Program and Special Fund. Under Senate Bill 904, the Maryland Legal Services Corporation (MLSC) will create and coordinate the program to connect qualified homeowners with available attorneys. Additionally, MLSC will create an informational pamphlet on the program and the legal rights of homeowners and mortgagors that will be provided to the public.

In the Attorney General's 2021 Access to Justice Taskforce Report, "ensuring Marylanders had meaningful access to the civil justice system" was a priority recommendation.¹ During the same year, recognizing the immense need and resultant stability legal representation provided to vulnerable tenants facing eviction proceedings, the General Assembly passed HB 18 creating an Access to Justice in Evictions Program. Senate Bill 904 is the corollary to the Access to Counsel in Evictions Program and will provide low-income homeowners facing foreclosure needed access to representation and the opportunity for housing stability.

The Division requests that the Judicial Proceedings Committee give Senate Bill 904 a favorable report.

cc: The Honorable Alonzo T. Washington
Members, Judicial Proceedings Committee

¹ https://www.marylandattorneygeneral.gov/A2JC%20Documents1/AG_Covid_A2J_TF_Report.pdf