



**HB 845 – Real Property - Recordation of Instrument With False Information -
Penalties and Actions to Quiet Title**

Committee: House Judiciary Committee

Date: March 8, 2023

Position: Favorable With Amendments

The Maryland Bankers Association (MBA) **SUPPORTS** HB 845 **WITH AMENDMENTS**. This bill aims to ensure that a recorded deed or other instrument does not contain false information. While members are very supportive of the intent of the bill, MBA believes that the drafted language should be clarified.

As the bill is currently introduced, the misdemeanor and fine may be applied to situations in which the person “has reason to know” that the deed or other instrument contains false information. Members believe this language should be removed. MBA has discussed this change with the sponsor and the sponsor is agreeable to this amended change.

MBA appreciates the sponsors willingness to address MBA’s concerns with the aforementioned language, and accordingly urges issue a **FAVORABLE** report on HB 845.

The Maryland Bankers Association (MBA) represents FDIC-insured community, regional, and national banks, employing more than 30,000 Marylanders and holding more than \$181 billion in deposits in over 1,000 branches across our State. The Maryland banking industry serves about 4 million customers across the State and provides an array of financial services including residential mortgage lending, business banking, estates and trust services, consumer banking, and more.