



**MSBA Main Office**  
520 West Fayette Street  
Baltimore, MD 21201  
410-685-7878 | msba.org

**Annapolis Office**  
200 Duke of Gloucester Street  
Annapolis, MD 21401  
410-269-6464 | msba.org

## MEMORANDUM

To: Members of the House Judiciary Committee

From: Maryland State Bar Association (MSBA)  
Shaoli Katana, Esq., Advocacy Director

Subject: House Bill 225 - Foreclosure Proceedings – Residential Mortgagors and Grantors – Access to Counsel

Date: January 30, 2023

Position: Support

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The Maryland State Bar Association (MSBA) joins its partner, the Maryland Access to Justice Commission, and supports **House Bill 225 - Foreclosure Proceedings – Residential Mortgagors and Grantors – Access to Counsel**. House Bill 225 requires that individuals have access to legal representation in certain foreclosure proceedings; establishing the Access to Counsel in Foreclosure Proceedings Program and Special Fund; requiring the Maryland Legal Services Corporation to provide access to legal representation under the Program; requiring the Comptroller to collect a fee on residential property sales to be paid to the Fund; etc.

MSBA represents more attorneys than any other organization across the State in all practice areas. MSBA serves as the voice of Maryland’s legal profession. Through its Laws Committee and various practice-specific sections, MSBA monitors and takes positions on legislation of importance to the legal profession.

MSBA supports access to justice for Marylanders and funding of the civil justice system. Attorneys make an enormous difference in the civil justice system and case outcomes, as many pro se litigants are unaware of their rights, appropriate defenses, and the judicial process. With

over 42,000 attorneys in Maryland, the state has an incredible opportunity to help those most in need through staff and volunteer attorneys, as it did during the pandemic with the passage of access to counsel in eviction matters.

MSBA has been a strong advocate for the Maryland Legal Services Corporation (MLSC), an entity that provides a significant resource for legal services in Maryland. HB 225 will ensure that Marylanders facing foreclosure will have access to counsel during proceedings, through MLSC's programming, and MSBA supports this initiative. The bill would allow organizations across the state to represent Marylanders facing foreclosure in a cost-effective manner. Two years ago, MSBA joined partners including the Maryland Judiciary, Maryland Access to Justice Commission, Maryland Attorney General, Pro Bono Resource Center, and Maryland Volunteer Lawyers Service to deliver an urgent call to action for pro bono, urging every attorney in Maryland to take at least one pro bono case or provide a designated number of pro bono service hours over the next year in response to the health, economic, and civil justice crisis created by Covid-19. MSBA will work to help implement the call to action and connect the tens of thousands of Maryland attorneys to Marylanders facing foreclosure.

While this bill is a positive step in ensuring representation for Maryland's most vulnerable, significant funding will be required for the program to be successfully implemented, and MSBA hopes to see these funding initiatives in further legislation. MSBA looks forward to participating in the Access to Counsel in Foreclosure Proceedings Task Force to help implement the program, identify and study additional funding sources, and provide recommendations to further the goals of this legislation.

For the reasons stated above, MSBA **supports** HB 225 and respectfully requests a **favorable report**. For additional information, please feel free to contact Shaoli Katana at MSBA at [shaoli@msba.org](mailto:shaoli@msba.org).