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To: Members of the Senate Judicial Proceedings Committee

From: Maryland State Bar Association (MSBA)

Subject: SB 671 - Foreclosure Proceedings - Residential Mortgagors and Grantors - Access to

Counsel

Date: February 19, 2024

Position: Support

Maryland State Bar Association (MSBA) joins its partner, the Maryland Access to Justice Commission, and supports **Senate Bill 671 - Foreclosure Proceedings – Residential Mortgagors and Grantors – Access to Counsel**. SB 671 requires that individuals have access to legal representation in certain foreclosure proceedings; establishes the Access to Counsel in Foreclosure Proceedings Program and Special Fund; requires the Maryland Legal Services Corporation to provide access to legal representation under the Program; 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. SB 671 will ensure that Marylanders facing foreclosure will have access to counsel during proceedings, through MLSC's programming. The bill would allow organizations across the state to represent Marylanders facing foreclosure in a cost-effective manner. MSBA will work to help implement the call to action for probono attorneys and connect the tens of thousands of Maryland attorneys to Marylanders facing foreclosure.

For these reasons, MSBA respectfully urges a favorable report on Senate Bill 671.

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