

**SB682 Real Property- Residential Foreclosures –
Materially Delinquent Mortgages
HEARING BEFORE JUDICIAL PROCEEDINGS COMMITTEE
2/25/2025**

POSITION: FAVORABLE

Shore Legal Access (formerly Mid-Shore Pro Bono) supports SB682. This bill creates process requirements prior to initiation of an action to enforce a materially delinquent mortgage. Additional process requirements are needed to make sure that the borrower is made aware of the lender's intent to enforce prior to taking action.

Shore Legal Access (SLA) connects people on the Eastern Shore with limited financial means to legal representation and essential community resources. Each year, SLA helps over 3,800 people in our community access the legal system when they would otherwise be shut out. Our small legal team and network of volunteer lawyers provide free legal services for eviction prevention, criminal record expungement, life and estate planning, family law, foreclosure, and consumer debt. These services help families gain financial and housing stability and create safe, secure homes for children.

SLA is a provider of legal representation for foreclosure. It is often the case that our clients are facing challenges navigating getting in touch with their lender, filing certain paperwork and information, and getting access to a live person who can answer questions. These challenges are even more difficult when there is no formal communication about the existence of a materially delinquent mortgage or communication comes from a company they don't recognize. Without strong processes in place, homeowners can be evicted from their homes due to a mortgage they thought had been paid off or retired.

SB682 would require correspondence with the borrower prior to enforcement of a materially delinquent mortgage. SLA supports SB682 and urges the Committee's favorable recommendation on this bill. If you have any questions regarding our position, please contact Meredith Girard, Executive Director at 410.690.8128 or e-mail mgirard@shorelegal.org.



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