



**HB 59 – Real Property - Expedited Wrongful Detainer Proceedings - Property for Sale or Lease**

**Committee:** House Economic Matters Committee

**Date:** February 5, 2026

**Position:** Favorable

The Maryland Bankers Association (MBA) **SUPPORTS** HB 59. This legislation establishes expedited wrongful detainer proceedings when a property is listed for sale or lease on a local multiple listing service. Ensuring the prompt restoration of possession is critical to maintaining a stable financial system, protecting homeowners, and supporting local economic growth.

As mortgage lenders, banks often become temporary custodians of properties—most commonly following foreclosure or when a borrower conveys title through other legal processes. During this custodial period, lenders are responsible for preserving both the property and its market value. Unauthorized occupants in properties that are actively being marketed can significantly impede these efforts, leading to rapid declines in condition and marketability.

HB 59 addresses this challenge by ensuring that wrongful detainer actions associated with active listings are resolved without unnecessary delay, thereby reducing the risk of deterioration, vandalism, or transactional delays that can impair value. These streamlined procedures prevent what might otherwise become prolonged disputes that hinder real estate transactions, diminish marketability, and contribute to avoidable financial losses for Maryland residents.

HB 59 promotes economic efficiency, enhances procedural fairness, and represents prudent, well-crafted legislation that supports the stability and effectiveness of Maryland’s real estate, lending, and housing markets. Accordingly, MBA urges the issuance of a **FAVORABLE** report on HB 59.

*The Maryland Bankers Association (MBA) represents FDIC-insured community, regional, and national banks, employing thousands of Marylanders and holding \$194.8 billion in deposits in over 1,100 branches across our State. The Maryland banking industry serves 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.*