

MIKE MCKAY
Legislative District 1
Garrett, Allegany, and Washington Counties



Judicial Proceedings Committee
Executive Nominations Committee

Joint Committees
Administrative, Executive,
and Legislative Review
Children, Youth, and Families
Program Open Space and Agricultural
Land Preservation

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Senate Bill 477 – Civil Actions - Real Estate Appraisals - Statute of Limitations

March 25, 2026

Dear Chair Valderrama, Vice Chair Charkoudian, and Members of the Committee,

Senate Bill 477 provides much-needed clarity and fairness by establishing a clear statute of limitations for civil actions related to real estate appraisals. By setting reasonable time limits—two years from discovery and no more than four years from the date the appraisal services were provided—the bill brings predictability to an area of law that currently lacks defined boundaries. This balanced framework protects consumers’ ability to seek redress while ensuring that claims are brought while evidence is still available and reliable.

Importantly, SB 477 preserves accountability by excluding cases involving fraud and by leaving existing administrative enforcement authority untouched. The bill aligns Maryland law with common-sense professional liability standards already applied in comparable contexts, reducing unnecessary litigation risk without shielding wrongdoing. By promoting stability in the real estate and lending markets and supporting the continued availability of qualified appraisal services, Senate Bill 477 advances both consumer protection and economic fairness.

I thank you for your time and I urge a favorable report.

Sincerely,

A handwritten signature in black ink that reads "Mike McKay".

Senator Mike McKay
Representing the Appalachia Region of Maryland
Serving Garrett, Allegany, and Washington Counties