

SB353 – Real Property – Residential Foreclosures – Commencement Restrictions

**Hearing before the Judicial Proceedings Committee
Hearing 2/3/26**

Position: FAVORABLE

Shore Legal Access supports SB353 because it establishes a ten-year statute of limitations on foreclosure actions, therefore protecting homeowners from unexpected foreclosures, partial foreclosures, and predatory lending practices. SB353 would establish a clear and reasonable timeline during which lenders can file to ensure a fair process. This bill also establishes a clear and reasonable process protecting homeowners from “zombie mortgages.” Shore Legal Access supports SB353 by creating greater transparency and clarity around the timeline and requirements for filing of foreclosures.

Shore Legal Access is a nonprofit civil legal aid organization that 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 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 foreclosure, consumer debt, eviction prevention, criminal record expungement, life and estate planning, and family law.

Eastern Shore communities were hit hard by the foreclosure crisis of 2008-2011, when hundreds of homeowners lost their homes causing a massive loss of generational wealth still felt today. SLA has worked with people who suddenly found themselves facing a “new” foreclosure action on a second mortgage, also known as a “zombie mortgage,” they thought had gone away when their house foreclosed years, sometimes decades, before. We’ve had clients who nearly lost their hard-earned homes when a company that purchased an old debt they thought had been paid off decides to try to collect.

SLA supports SB353 and urges the Committee’s favorable recommendation on this bill. If you have any questions regarding our position on this bill, please contact Meredith Girard, Executive Director, at 410.690.8128 or e-mail mgirard@shorelegal.org



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