



**HB 426 – Petition for Guardianship of the Property of Alleged Disabled Person – Stay of Civil Actions and Proceedings**

**Committee:** House Judiciary Committee

**Date:** February 11, 2026

**Position:** Favorable

The Maryland Bankers Association (MBA) **SUPPORTS** HB 426. This legislation establishes a structured process for temporarily pausing certain civil actions—such as foreclosure proceedings, sheriff’s sales, and actions against a property owner—when a petition is filed for guardianship of an alleged disabled person’s property. The bill creates clarity, predictability, and fairness in situations where Marylanders may be unable to manage their financial affairs.

HB 426 ensures potentially irreversible actions can be temporarily paused while the court determines whether an alleged disabled Marylander lacks capacity and requires formal protection. For Maryland banks, this bill promotes legal certainty, reduces operational risk, and ensures that actions involving vulnerable individuals are handled with fairness and due process. HB 426 aligns with the banking industry’s longstanding commitment to consumer protection, responsible collections practices, and clear, predictable legal processes.

Accordingly, MBA urges the issuance of a **FAVORABLE** report on HB 426.

*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.*