

[SIMILAR MATTER FILED DURING PAST SESSION  
SEE NO. OF ]



## The Commonwealth of Massachusetts

IN THE YEAR OF TWO THOUSAND AND SEVEN

### **AN ACT** AN ACT TO REQUIRE JUDICIAL FORECLOSURE

*Whereas*, The deferred operation of this act would tend to defeat its purpose, which is forthwith to protect citizens of the Commonwealth involved in the mortgage foreclosure crisis, therefore it is hereby declared to be an emergency law, necessary for the immediate preservation of the public convenience.

*Be it enacted by the Senate and House of Representatives in General Court assembled,  
And by the authority of the same, as follows:*

1 SECTION 1. Chapter 244 is hereby amended by inserting after Section 1 the following  
2 section:—

3 “SECTION 2: Foreclosure by Complaint: All foreclosures of residential mortgages on 1-  
4 4 family owner-occupied property located in the commonwealth can only be initiated by  
5 the filing of a foreclosure complaint in the Superior or Housing Court for the county in  
6 which the property is located. A residential mortgagor may raise any and all available  
7 defenses to the foreclosure and to the contract for the underlying mortgage loan, in law  
8 and in equity. The court shall have the authority to modify the mortgage or grant any  
9 other appropriate relief. Mortgagors shall have a right of redemption for six months after  
10 the entry of judgment.

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To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in the General Court assembled.

The undersigned, citizen of \_\_\_\_\_, respectfully petitions for the passage of the accompanying bill and for legislation.

AN ACT TO REQUIRE JUDICIAL FORECLOSURE

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Dianne Wilkerson(D W0)	Second Suffolk
Patricia Jehlen(PDJ0)	Second Middlesex
Edward Augustus, Jr.(EMA0)	Second Worcester
Marc Pacheco(MRP0)	First Plymouth and Bristol
Robert O'Leary(ROL0)	Cape and Islands
Anthony Galluccio(ADG0)	Middlesex,Suffolk and Essex
Harriette Chandler(HLC0)	First Worcester
Richard Moore(RTM0)	Worcester and Norfolk
Michael Morrissey(MWM0)	Norfolk and Plymouth
James Marzilli, Jr.(JJM1)	Twenty-third Middlesex
Robert Creedon, Jr.(RSC0)	Second Plymouth and Bristol
Susan Tucker(SCT0)	Second Essex and Middlesex
Mark Montigney, (MCM0)	Second Bristol and Plymouth