## MAINE STATE LEGISLATURE

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JUDICIARY  Reproduced and distributed under the direction of the Clerk of the House.  STATE OF MAINE HOUSE OF REPRESENTATIVES 132ND LEGISLATURE FIRST SPECIAL SESSION  COMMITTEE AMENDMENT "A" to H.P. 257, L.D. 403, "An Act Holders of Distressed Mortgages from Fraud"  Amend the bill by striking out all of section 1. Amend the bill by striking out all of section 5 and inserting the following: 'Sec. 5. Effective date. This Act takes effect January 1, 2026.' Amend the bill by relettering or renumbering any nonconsecutive Part letter number to read consecutively.  SUMMARY This amendment strikes the provisions in the bill that prohibit a mortg enforcing a mortgage, including the initiation of a foreclosure action, if the no	1	L.D. 403
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	8 9	This amendment strikes the provisions in the bill that prohibit a mortgagee from enforcing a mortgage, including the initiation of a foreclosure action, if the notice of the right to cure default is more than 90 days old. The amendment also establishes an effective date of January 1, 2026.