# MAINE STATE LEGISLATURE

The following document is provided by the

LAW AND LEGISLATIVE DIGITAL LIBRARY

at the Maine State Law and Legislative Reference Library

http://legislature.maine.gov/lawlib



Reproduced from scanned originals with text recognition applied (searchable text may contain some errors and/or omissions)



# 115th MAINE LEGISLATURE

### FIRST REGULAR SESSION-1991

### Legislative Document

No. 332

H.P. 241

House of Representatives, February 5, 1991

Reference to the Committee on State and Local Government suggested and ordered printed.

EDWIN H. PERT, Clerk

Presented by Representative OTT of York.

#### STATE OF MAINE

IN THE YEAR OF OUR LORD NINETEEN HUNDRED AND NINETY-ONE

An Act Concerning the Requirement of Notification of Municipal Tax Liens to Mortgagees of Record.



#### Be it enacted by the People of the State of Maine as follows:

2

10

12

14

16

18

20

22

24

26

28

30

32

34

36

38

40

42

44

46

48

50

Sec. 1. 36 MRSA  $\S942$ , 4th  $\P$ , as amended by PL 1977, c. 630,  $\S8$ , is further amended to read:

At the time of the recording of the tax lien certificate in the registry of deeds, in all cases the tax collector shall file with the municipal treasurer a true copy of the tax lien certificate and shall send by certified mail, return receipt requested, to each recerd holder of a mortgage on said real estate who is registered with the tax collector, to his the mortgage holder's last known address, a true copy of the tax lien certificate. If the real estate has not been assessed to its record owner, the tax collector shall send by certified mail, return receipt requested, a true copy of the tax lien certificate to the record owner.

Sec. 2. 36 MRSA  $\S943$ , 5th  $\P$ , as amended by PL 1983, c. 407,  $\S4$ , is further amended to read:

The municipal treasurer shall notify the party named on the tax lien mortgage and each recerd holder of a mortgage on the real estate who is registered with the tax collector not more than 45 days nor less than 30 days before the foreclosing date of the tax lien mortgage, in a writing left at his the mortgage holder's last and usual place of abode or sent by certified mail, return receipt requested, to his the mortgage holder's last known address of the impending automatic foreclosure and indicating the exact date of foreclosure. For sending this municipality shall--be is entitled to receive \$3 plus certified mail, return receipt requested, fees. These costs shall-be are added to and become a part of the tax. If notice is not given in the time period specified in this section to the party named on the tax lien mortgage or to any recert registered holder of a mortgage, the person not receiving timely notice shall-have has the right to redeem the tax lien mortgage until 30 days after the treasurer dees--provide provides notice in the manner specified in this section.

#### Sec. 3. 36 MRSA §943, 7th ¶ is amended to read:

After the expiration of the 18-month period for redemption, the mortgagee of record of said real estate who is registered with the tax collector or his the mortgagee's assignee and the owner of record if the said real estate has not been assessed to him the owner or the person claiming under him the owner shall, in the event the notice provided for said mortgagee and said owner has not been given as provided in section 942, have the right to redeem the said real estate within 3 months after receiving actual knowledge of the recording of the tax lien certificate by payment or tender of the amount of the tax lien

	mortgage,	toge	ther	with	int	erest	and	cost	s,	and	the	tax	lie
2	mortgage	shall	must	then	be	disch	arged	by	the	own	er t	thereo	fi
	the manner provided.												
4													

#### STATEMENT OF FACT

8 10

This bill provides that, in the municipal tax lien process, a municipal tax collector need only notify those mortgagees that have registered with the tax collector. Currently all mortgagees of record must be notified.

12