

MAINE STATE LEGISLATURE

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L.D. 1444

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Date: 3/27/26

(Filing No. S-593)

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JUDICIARY

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STATE OF MAINE

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SENATE

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132ND LEGISLATURE

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SECOND REGULAR SESSION

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COMMITTEE AMENDMENT "B" to S.P. 585, L.D. 1444, "An Act to Prevent Foreclosures Without Strict Compliance with Notice Requirements"

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Amend the bill by striking out the title and substituting the following:

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'An Act to Clarify the Application of *Finch v. U.S. Bank, N.A.*'

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Amend the bill by striking out everything after the enacting clause and inserting the following:

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'Sec. 1. 14 MRSA §6111, sub-§1-B is enacted to read:

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1-B. Application. Notwithstanding any provision of this section to the contrary, for any cause of action arising prior to January 11, 2024 for a claim in which a foreclosure action was dismissed due to a defective notice of a mortgagor's right to cure pursuant to this section, any subsequent cause of action asserting a claim for any sums due on the obligation as of the date of the final judgment dismissing the prior action is barred. The holding in the case of *Finch v. U.S. Bank, N.A.*, 2024 Me. 2 may not be applied to any cause of action arising prior to January 11, 2024.'

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Amend the bill by relettering or renumbering any nonconsecutive Part letter or section number to read consecutively.

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SUMMARY

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This amendment replaces the bill and changes the title. The amendment clarifies that courts may not apply the holding of the case of *Finch v. U.S. Bank, N.A.*, 2024 Me. 2 retroactively.

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COMMITTEE AMENDMENT