# MAINE STATE LEGISLATURE

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### **LAWS**

### **OF THE**

## STATE OF MAINE

#### AS PASSED BY THE

#### ONE HUNDRED AND SEVENTEENTH LEGISLATURE

FIRST SPECIAL SESSION November 28, 1995 to December 1, 1995

SECOND REGULAR SESSION January 3, 1996 to April 4, 1996

THE GENERAL EFFECTIVE DATE FOR FIRST REGULAR SESSION NON-EMERGENCY LAWS IS JULY 4, 1996

PUBLISHED BY THE REVISOR OF STATUTES IN ACCORDANCE WITH MAINE REVISED STATUTES ANNOTATED, TITLE 3, SECTION 163-A, SUBSECTION 4.

> J.S. McCarthy Company Augusta, Maine 1995

All Other	68,200	411,570
Capital Expenditures	33,970	
mom. v		
TOTAL	136,170	615,620
Provides for the allocation		
of funds for one Director,		
Maine Health Data		
Organization position,		
one Senior Analyst		
position, one Analyst		
position and one		
Administrative Assistant		
position and related		
expenses to establish the Maine Health Data		
Organization.		
Organization.		
MAINE HEALTH DATA		
ORGANIZATION		
TOTAL	136,170	615,620
TOTAL ALLOCATIONS	\$126 170	(\$17.219)
TOTAL ALLOCATIONS	\$136,170	(\$17,318)

**Emergency clause.** In view of the emergency cited in the preamble, this Act takes effect when approved, unless otherwise indicated.

Effective April 10, 1996, unless otherwise indicated.

#### **CHAPTER 654**

H.P. 1315 - L.D. 1799

## An Act Concerning Notice in Foreclosure Proceedings

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

- **Sec. 1. 14 MRSA §6111, sub-§1,** as amended by PL 1993, c. 373, §1, is further amended to read:
- 1. Notice; payment. With respect to mortgages upon residential property located in this State when the mortgagor is occupying all or a portion of the property as the mortgagor's primary residence and the mortgage secures a loan for personal, family or household use, the mortgage may not accelerate maturity of the unpaid balance of the obligation or otherwise enforce the mortgage because of a default consisting of the mortgagor's failure to make any required payment, tax payment or insurance premium payment, by any method authorized by this chapter until at least 30 days after the date that written notice is given by the mortgagee to the mortgagor and any cosigner at the last known address addresses of the mortgagor and any cosigner that the mortgagor has the

right to cure the default by full payment of all amounts that are due without acceleration, including reasonable interest and late charges specified in the mortgage or note as well as reasonable attorney's fees. If the mortgagor tenders payment of the amounts before the date specified in the notice, the mortgagor is restored to all rights under the mortgage deed as though the default had not occurred.

- **Sec. 2. 14 MRSA §6111, sub-§2,** as enacted by PL 1991, c. 707, §1, is repealed.
- **Sec. 3. 14 MRSA §6111, sub-§3,** as enacted by PL 1991, c. 707, §1, is amended to read:
- **3. Notice procedure.** A mortgagee gives notice to a mortgagor <u>and any cosigner</u> under this section by mailing the notice by certified mail, return receipt requested. If the notice is undeliverable by certified mail, the mortgagee must send the notice to the mortgagor <u>and any cosigner</u> by ordinary mail. The time when notice is given is the date the mortgagor <u>or any cosigner</u> signs the receipt or, if the notice is undeliverable by certified mail, the date the notice was sent by ordinary mail.
- **Sec. 4. 14 MRSA §6111, sub-§4** is enacted to read:
- 4. Notice not required. The notice to mortgagors and cosigners described in this section is not required when the mortgage deed contains a requirement that reinstatement notice, notice of right to cure or equivalent notice be given to mortgagors and cosigners in a manner reasonably consistent with this section.

See title page for effective date.

#### **CHAPTER 655**

H.P. 1378 - L.D. 1886

An Act to Reduce the Notice and Hearing Requirements Imposed on Quasi-municipal Corporations and Districts

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

- **Sec. 1. 30-A MRSA §2357, sub-§1,** as enacted by PL 1989, c. 479, is amended to read:
- 1. Public notice and hearing required. All quasi-municipal corporations or districts must provide reasonable public notice and hearing, as provided by Title 5, chapter 375 section 8052, subsection 1 and Title 5, section 8053, before adopting any regulation or expanding or creating any program, except that