

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 electronic originals
(may include minor formatting differences from printed original)

LAWS
OF THE
STATE OF MAINE

AS PASSED BY THE

ONE HUNDRED AND THIRTY-FIRST LEGISLATURE

FIRST REGULAR SESSION
December 7, 2022 to March 30, 2023

FIRST SPECIAL SESSION
April 5, 2023 to July 26, 2023

THE GENERAL EFFECTIVE DATE FOR
FIRST REGULAR SESSION
NONEMERGENCY LAWS IS
JUNE 29, 2023

THE GENERAL EFFECTIVE DATE FOR
FIRST SPECIAL SESSION
NONEMERGENCY LAWS IS
OCTOBER 25, 2023

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

Augusta, Maine
2023

individuals who hold a valid learner's permit, driver's license or temporary driver's license.

Sec. 15. 29-A MRSA §1354, sub-§4, ¶I, as enacted by PL 2021, c. 216, §44, is amended to read:

I. The applicant shall submit to having fingerprints taken. The Bureau of Motor Vehicles shall make available an approved list of agencies providing fingerprinting. Upon payment to an approved agency by the applicant and after the approved agency takes or causes to be taken the applicant's fingerprints and forwards the fingerprints to the State Bureau of Identification, the State Bureau of Identification shall conduct state and national criminal history record checks. Fingerprinting is required upon initial application and every 5 6 years thereafter.

Sec. 16. 29-A MRSA §2454, sub-§1, as enacted by PL 1995, c. 368, Pt. AAA, §19, is amended to read:

1. Minimum revocation. Subject to the longer period of revocation provided in subsection 2, the license of any person who, as a result of the operation of a motor vehicle in such a manner as to cause the death of any person, is convicted of criminal homicide or an attempt of criminal homicide, or who is adjudicated to have committed a juvenile offense of criminal homicide or an attempt of criminal homicide, must be revoked immediately by the Secretary of State upon receipt of an attested copy of the court records, without further hearing, for a period of at least 5 years as long as the attested copy of court records is received within one year of the date of conviction.

Sec. 17. 29-A MRSA §2458, sub-§2-A, as amended by PL 2019, c. 467, §1, is further amended to read:

2-A. Minimum suspension for negligent operation. The Secretary of State without preliminary hearing shall suspend for a period of at least one year a person's license if the Secretary of State, based on the Secretary of State's records or other sufficient evidence, finds that person to have negligently operated a motor vehicle in a manner so as to cause the death of another person. Prior to the ~~determination and~~ issuance of the suspension, the Secretary of State shall notify any immediate family of the victim and shall consider written or oral statements received from the immediate family in response to the notice. Upon suspending the person's license, the Secretary of State shall notify that person of an opportunity for hearing as provided in section 2483. If a person whose license is suspended under this subsection requests a hearing, the suspension is stayed pursuant to section 2483.

See title page for effective date.

CHAPTER 258

S.P. 449 - L.D. 1080

An Act to Require Supervised Lenders or Mortgage Loan Servicers to Notify Private Mortgage Insurance Consumers of Their Rights Under the Federal Homeowners Protection Act of 1998

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

Sec. 1. 9-A MRSA §9-315 is enacted to read:

§9-315. Notice of rights under federal Homeowners Protection Act of 1998

1. Definitions. As used in this section, unless the context otherwise indicates, the following terms have the following meanings.

A. "Private mortgage insurance" has the same meaning as in the federal Homeowners Protection Act of 1998, as in effect on January 1, 2023, 12 United States Code, Section 4901(13).

B. "Residential mortgage transaction" means a transaction in which a mortgage, deed of trust, purchase money security interest arising under an installment contract or equivalent consensual security interest is created or retained against a single-family dwelling or a dwelling that consists of no more than 4 units that is the principal residence of the mortgagor to finance the acquisition, initial construction or refinancing of that dwelling.

2. Annual notice. A supervised lender, or a mortgage loan servicer acting on behalf of a supervised lender, in a residential mortgage transaction shall disclose in an annual written statement to the mortgagor:

A. The rights of the mortgagor under the federal Homeowners Protection Act of 1998 to cancellation or termination of the private mortgage insurance requirement; and

B. The address and telephone number that the mortgagor may use to contact the supervised lender or mortgage loan servicer to determine whether the mortgagor may cancel the private mortgage insurance.

Sec. 2. Application. This Act applies to private mortgage insurance created or renewed on or after the effective date of this Act and to residential mortgage transactions entered into on or after the effective date of this Act.

See title page for effective date.
