MAINE STATE LEGISLATURE

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STATE OF MAINE 117TH LEGISLATURE

SECOND REGULAR SESSION

BILL SUMMARIES JOINT STANDING COMMITTEE ON JUDICIARY

JUNE 1996

MEMBERS: Sen. S. Peter Mills III, Chair Sen. Joan M. Pendexter Sen. Sean F. Faircloth

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ONE HUNDRED SEVENTEENTH LEGISLATURE SECOND REGULAR SESSION

Summary Of Legislation Before The Joint Standing Committees June 1996

We are pleased to provide this summary of bills that were considered by the 15 Joint Standing Committees of the Maine Legislature staffed by this office. The document is a compilation of bill summaries which describe each bill, committee amendments and other relevant amendments, as well as the final action taken on the bill. Also included are statistical summaries of bill activity this Session for the Legislature and each of its joint standing committees.

The document is organized for convenient reference to information on bills handled by the joint standing committees. It is organized alphabetically by committees and within committees by bill (LD) number. The committee report(s), prime sponsor for each bill and the lead co-sponsor(s), if designated, are listed below each bill title. All adopted amendments are listed by paper number. Two indices, a subject index and a numerical index by LD number are provided for easy reference to bills. They are located at the back of the document. A separate publication, History and Final Disposition of Legislative Documents, may also be helpful in providing information on the disposition of bills.

Final action on each bill is noted to the right of the bill title. The abbreviations used for various categories of final action are as follows:

CARRIED OVER	Dill
	Bill carried over to Second Session
CON RES XXX Chapter	r # of Constitutional Resolution passed by both Houses
CONF CMTE UNABLE TO AGREE	Committee of Conference unable to agree; bill died
DIED BETWEEN BODIES	House & Senate disagree; bill died
DIED ON ADJOURNMENT	Action incomplete when session ended; bill died
EMERGENCY	Enacted law takes effect sooner than 90 days
FAILED EMERGENCY ENACTMENT	Emergency bill failed to get 2/3 vote
	Bill failed to get majority vote
FAILED MANDATE ENACTMENT	Bill imposing local mandate failed to get 2/3 vote
INDEF PP	Bill Indefinitely Postponed
ONTP	Ought Not To Pass report accepted
P&S XXX	Chapter # of enacted Private & Special Law
PUBLIC XXX	Chapter # of enacted Public Law
RESOLVE XXX	Chapter # of finally passed Resolve
UNSIGNED	Not signed by Governor within 10 days
	Legislature failed to override Governor's Veto

Please note the effective date for all non-emergency legislation enacted in the Second Regular Session (unless otherwise specified in a particular law) is July 4, 1996.

LD 1799

An Act Concerning Notice in Foreclosure Proceedings

PUBLIC 654

Sponsor(s)Committee ReportAmendments AdoptedTUTTLEOTP-AMH-793GWADOSKYS-571

LD 1799 proposed to require a mortgagee to notify a cosigner designated on a mortgage obligation prior to accelerating maturity of the unpaid balance of the obligation or otherwise enforcing the mortgage.

Committee Amendment "A" (H-793) proposed to delete the current provision that exempts supervised lenders and supervised financial organizations from the requirements of the law governing foreclosure of mortgages upon mortgagor-occupied residential property.

Senate Amendment "A" (S-571) proposed to prohibit a mortgage from accelerating maturity of an unpaid balance of a mortgage that secures a loan for personal, family or household use unless the specified requirements are met.

Enacted law summary

Public Law 1995, chapter 654 deletes the current provision that exempts supervised lenders and supervised financial organizations from the requirements of the law governing foreclosure of mortgages upon mortgagor-occupied residential property. It prohibits a mortgagee from accelerating maturity of an unpaid balance of a mortgage that secures a loan for personal, family or household use unless the specified requirements are met. It ensures that all mortgagors and cosigners will receive reinstatement notice, notice of the right to cure or equivalent notice. The chapter does not require additional notice if the mortgage deed contains language requiring notice to mortgagors and cosigners. Similar notice is currently required in a mortgage sold on the secondary market.

LD 1805

An Act to Amend the Charter of the Somerset Woods Trustees in Order to Qualify the Charter as a Charitable Corporation under Internal Revenue Service Rules P & S 66

<u>Sponsor(s)</u> <u>Committee Report</u> <u>Amendments Adopted</u>
MILLS OTP

LD 1805 proposed to amend the charter of the Somerset Woods Trustees so that the corporation would qualify as a charitable corporation under guidelines established by the Internal Revenue Service.

Enacted law summary

Private and Special Law 1995, chapter 66 amends the charter of the Somerset Woods Trustees, specifying the corporation's permissible activities to ensure that the corporation qualifies as a charitable corporation under guidelines established by the Internal Revenue Service.