

**HOUSE . . . . . No. 3820**

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**The Commonwealth of Massachusetts**

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**In the Year Two Thousand Nine**  
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An Act requiring judicial approval of foreclosures of residential mortgages in the city of Worcester ..

*Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:*

1           SECTION 1. Notwithstanding the provisions of any general or special law to the  
2 contrary, all foreclosures of residential mortgage on 1-4 family owner-occupied property located  
3 in the city of Worcester can only be initiated by the filing of a foreclosure complain in the  
4 Superior or Housing Court for Worcester County. A residential mortgagor may raise any and all  
5 available defenses to the foreclosure and to the contract for the underlying mortgage loan, in law  
6 and in equity. The court shall have the authority to modify the mortgage or grant any other  
7 appropriate relief. Mortgagors shall have a right of redemption for six months after the entry of  
8 judgment.

9           SECTION 2. This act shall take effect upon passage and shall cease to have effect on  
10 December 31, 2013.