SENATE No. 844

The Commonwealth of Massachusetts

PRESENTED BY:

Stanley C. Rosenberg, (BY REQUEST)

To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:

The undersigned legislators and/or citizens respectfully petition for the adoption of the accompanying bill:

An Act relative to long-term disability and foreclosure prevention..

PETITION OF:

NAME:	DISTRICT/ADDRESS:
Stanley C. Rosenberg	Hampshire, Franklin and Worcester
Samantha Hemmingsen	408B Bridge Rd. Florence, MA 01062-4509

SENATE No. 844

By Mr. Rosenberg (by request), a petition (accompanied by bill, Senate, No. 844) of Stanley C. Rosenberg (by request) for legislation relative to long-term disability and foreclosure prevention. The Judiciary.

[SIMILAR MATTER FILED IN PREVIOUS SESSION SEE SENATE, NO. 2250 OF 2009-2010.]

The Commonwealth of Massachusetts

In the Year Two Thousand Eleven

An Act relative to long-term disability and foreclosure prevention..

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 any general or special law to the contrary,
- 2 residential mortgage lenders and landlords shall offer provisions to allow a mortgagee or lessee
- 3 to defer payments and extend a mortgage term or lease term for a period proportional to the
- 4 length of deferment. This provision shall apply to a residential mortgagee or lessee who has an
- 5 active application for long-term disability assistance. The residential mortgage lender or landlord
- 6 may require proof of hardship. This provision shall apply only to a primary residence.