

**HOUSE . . . . . No. 1617**

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**The Commonwealth of Massachusetts**

PRESENTED BY:

***Frank I. Smizik***

*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 to amend the foreclosure statute to require judicial foreclosure.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	DATE ADDED:
<i>Frank I. Smizik</i>	<i>15th Norfolk</i>	<i>1/17/2013</i>
<i>Kay Khan</i>	<i>11th Middlesex</i>	
<i>Stephen L. DiNatale</i>	<i>3rd Worcester</i>	
<i>Benjamin Swan</i>	<i>11th Hampden</i>	
<i>Tom Sannicandro</i>	<i>7th Middlesex</i>	
<i>Jay R. Kaufman</i>	<i>15th Middlesex</i>	
<i>John P. Fresolo</i>	<i>16th Worcester</i>	
<i>Martha M. Walz</i>	<i>8th Suffolk</i>	
<i>James R. Miceli</i>	<i>19th Middlesex</i>	
<i>Denise Andrews</i>	<i>2nd Franklin</i>	
<i>Patricia D. Jehlen</i>	<i>Second Middlesex</i>	
<i>Daniel A. Wolf</i>	<i>Cape and Islands</i>	
<i>Michael D. Brady</i>	<i>9th Plymouth</i>	
<i>Carlos Henriquez</i>	<i>5th Suffolk</i>	

**HOUSE . . . . . No. 1617**

By Mr. Smizik of Brookline, a petition (accompanied by bill, House, No. 1617) of Frank I. Smizik and others for legislation to require judicial review of foreclosures on residential mortgages. The Judiciary.

[SIMILAR MATTER FILED IN PREVIOUS SESSION  
SEE HOUSE, NO. 503 OF 2011-2012.]

**The Commonwealth of Massachusetts**

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**In the Year Two Thousand Thirteen**  
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An Act to amend the foreclosure statute to require judicial foreclosure.

*Whereas*, The deferred operation of this act would tend to defeat its purpose, which is to protect citizens of the Commonwealth involved in the mortgage foreclosure crisis, therefore it is hereby declared to be an emergency law, necessary for the immediate preservation of the public convenience.

*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. Chapter 244 is hereby amended by inserting after Section 1 the following  
2 section:—

3 Section 2. Foreclosure by Complaint: All foreclosures of residential mortgages on 1-4  
4 family owner-occupied properties shall be initiated by the filing of a foreclosure complaint  
5 against the mortgagor in the superior court for the county in which the property is located. A  
6 defendant-residential mortgagor may raise all legal and equitable claims and defenses. The court  
7 shall have the authority to modify the mortgage or grant any other appropriate relief as to the  
8 mortgagor but nothing in this section shall affect the rights of tenants or other legal occupants  
9 residing in the property that is the subject of the complaint. The court may set aside a default  
10 judgment for good cause shown.