

HOUSE No. 1329

The Commonwealth of Massachusetts

PRESENTED BY:

Priscila S. Sousa

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 temporarily protecting recently widowed spouses from foreclosure.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	DATE ADDED:
<i>Priscila S. Sousa</i>	<i>6th Middlesex</i>	<i>1/17/2025</i>

HOUSE No. 1329

By Representative Sousa of Framingham, a petition (accompanied by bill, House, No. 1329) of Priscila S. Sousa that mortgage lenders delay foreclosure proceedings after certain borrower deaths. Financial Services.

The Commonwealth of Massachusetts

**In the One Hundred and Ninety-Fourth General Court
(2025-2026)**

An Act temporarily protecting recently widowed spouses from foreclosure.

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

1 Chapter 244 of the General Laws, as appearing in the 2022 Official Edition, is hereby
2 amended by inserting after section 41XXXX the following section:-

3 Section 41YYYY. Mortgage lenders shall delay foreclosure proceedings for 60 days after
4 the death of a borrower. The surviving spouse or family member shall notify the lender and
5 provide proof of the death of the borrower for the halt on foreclosure to take effect. During this
6 time, the lender must refrain from taking any action to accelerate foreclosure proceedings.