

**SENATE . . . . . No.**

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**The Commonwealth of Massachusetts**

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PRESENTED BY:

***Michael D. Brady***

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*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:

*Michael D. Brady*

DISTRICT/ADDRESS:

*Second Plymouth and Norfolk*

**SENATE . . . . . No.**

[Pin Slip]

[SIMILAR MATTER FILED IN PREVIOUS SESSION  
SEE SENATE, NO. 912 OF 2023-2024.]

**The Commonwealth of Massachusetts**

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

An Act to amend the foreclosure statute to require judicial 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 Section 1. Chapter 244 is hereby amended by inserting the following section:-

2 Section 2: Foreclosure by Action: All foreclosures of residential mortgages on 1-6 family  
3 owner-occupied properties shall be initiated by the filing of a foreclosure complaint against the  
4 mortgagor in the Superior Court for the county or district in which the property is located. In  
5 addition to applicable rule, if service is not effected in hand, then it must be effected by both  
6 posting and mailing.

7 A defendant-residential mortgagor may raise all jurisdictional, legal and equitable claims  
8 and defenses against the mortgagee or any predecessor in interest, assignee, agent or any person  
9 or entity acting on behalf of such mortgagee. The court shall have the authority to rescind or  
10 modify the mortgage including enforcement of sections 102 and 103 of Chapter 93, Chapter  
11 151B, section 64 of Chapter 183, Chapter 183C and applicable regulatory requirements,

12 recognize the voidness of any acts where applicable, or grant any other appropriate relief as to  
13 the mortgagor but nothing in this section shall affect the rights of tenants or any legal occupants  
14 residing in the property that is the subject of the complaint. The court may set aside a default  
15 judgment for good cause shown and shall proceed in compliance with section 27A-G of chapter  
16 261.

17           The court shall record in the appropriate registry of deeds, at not cost to the court, a copy  
18 of any decision recognizing and fact (s) establishing the voidness of any previous act(s) of the  
19 person selling, predecessors in interest or assignors transferors.