

6549

2015-2016 Regular Sessions

I N A S S E M B L Y

March 26, 2015

Introduced by M. of A. CRESPO -- read once and referred to the Committee
on Judiciary

AN ACT to amend the real property actions and proceedings law, in
relation to requiring lenders, assignees and mortgage loan servicers
to submit an affidavit to the court prior to commencing foreclosure
proceedings

THE PEOPLE OF THE STATE OF NEW YORK, REPRESENTED IN SENATE AND ASSEM-
BLY, DO ENACT AS FOLLOWS:

1 Section 1. The real property actions and proceedings law is amended by
2 adding a new section 1304-a to read as follows:
3 S 1304-A. REQUIRED AFFIDAVIT. 1. NOTWITHSTANDING ANY OTHER PROVISION
4 OF LAW, AT LEAST THIRTY DAYS BEFORE A LENDER, AN ASSIGNEE OR A MORTGAGE
5 LOAN SERVICER COMMENCES A MORTGAGE FORECLOSURE PROCEEDING, SUCH LENDER,
6 ASSIGNEE OR MORTGAGE LOAN SERVICER SHALL PROVIDE THE COURT IN WHICH THEY
7 ARE BRINGING SUCH ACTION, A SIGNED AFFIDAVIT THAT SUCH LENDER, ASSIGNEE
8 OR MORTGAGE LOAN SERVICER HAS A BOND OR NOTE SECURED BY A MORTGAGE ON
9 SUCH REAL PROPERTY.
10 2. A FALSE STATEMENT CONTAINED IN SUCH AFFIDAVIT SHALL CONSTITUTE A
11 VIOLATION OF THIS SECTION. ANY PERSON WHO KNOWINGLY VIOLATES THE
12 PROVISIONS OF THIS SECTION SHALL BE GUILTY OF A CLASS E FELONY.
13 S 2. This act shall take effect on the first of November next succeed-
14 ing the date on which it shall have become a law.

EXPLANATION--Matter in ITALICS (underscored) is new; matter in brackets
[] is old law to be omitted.

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