

# STATE OF NEW YORK

3077

2025-2026 Regular Sessions

## IN SENATE

January 23, 2025

Introduced by Sen. COMRIE -- read twice and ordered printed, and when printed to be committed to the Committee on Housing, Construction and Community Development

AN ACT to amend the real property actions and proceedings law, in relation to requiring plaintiffs to furnish proof that notice of possible foreclosure was delivered to the defendant

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

1 Section 1. Subdivision 2 of section 1304 of the real property actions  
2 and proceedings law, as amended by section 4 of part HH of chapter 58 of  
3 the laws of 2018, is amended to read as follows:

4 2. The notices required by this section shall be sent by such lender,  
5 assignee (including purchasing investor) or mortgage loan servicer to  
6 the borrower, by registered or certified mail and also by first-class  
7 mail with a request for official proof of delivery, to the last known  
8 address of the borrower, and to the residence that is the subject of the  
9 mortgage. The notices required by this section shall be sent by the  
10 lender, assignee or mortgage loan servicer in a separate envelope from  
11 any other mailing or notice. Notice is considered given as of the date  
12 it is mailed, provided that the lender, assignee or mortgage loan servi-  
13 cer is able to furnish official proof of delivery of such notice, or if  
14 acceptance was refused by the borrower, the original envelope with a  
15 notation by the postal authorities that acceptance was refused. It shall  
16 be an affirmative defense in a foreclosure proceeding that the plaintiff  
17 is unable to furnish official proof of delivery or the original envelope  
18 with a notation by the postal authorities that acceptance was refused,  
19 as required by this subdivision. The notices required by this section  
20 shall contain a current list of at least five housing counseling agen-  
21 cies serving the county where the property is located from the most  
22 recent listing available from department of financial services. The list  
23 shall include the counseling agencies' last known addresses and tele-

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

LBD05155-01-5

1 phone numbers. The department of financial services shall make available  
2 on its websites a listing, by county, of such agencies. The lender,  
3 assignee or mortgage loan servicer shall use such lists to meet the  
4 requirements of this section.

5 § 2. This act shall take effect on the thirtieth day after it shall  
6 have become a law.