§ 504-a. Abandoned dwellings and mortgage foreclosures in Nassau, Suffolk or Westchester county. 1. Following site designation, pursuant to section five hundred four of this article, a municipality or an urban renewal or community development agency in Nassau, Suffolk or Westchester county may certify a one, two or three family dwelling as abandoned. Upon such certification, an action to foreclose any mortgage on such dwelling may be commenced by. Process in such action shall be served pursuant to subdivision four upon natural persons who are record owners.

2. Said certification of abandonment may be made if such municipality or agency finds that: (a) all or a part of the subject property lies within an area that has been designated by the governing body as in need of urban renewal, pursuant to such section five hundred four; (b) the subject property has been vacant for sixty consecutive days; and, (c) in the opinion of the certifying municipality or agency the subject property has become a danger to life, public health or public safety and/or has, because of its physical condition and appearance, caused a blighting influence to surrounding properties and is adversely affecting neighborhood property values.

3. Said premises shall be deemed vacant within the meaning of paragraph (b) of subdivision two of this section if three or more of the following conditions exist: (a) termination of service by the lighting company, which termination has lasted for fifteen days; or (b) termination of telephone service by the telephone company, which termination has lasted for fifteen days; or (c) failure to maintain the premises in reasonably good repair; or (d) information from the neighbors that the premises have been vacant for sixty days or more; or (e) accumulation of mail at the premises; or (f) blatant evidence of vandalism; or (g) lack of furnishings inside the premises.

4. Upon said certification of abandonment, the certifying municipality or agency may file or record in the office of the clerk of each county in which all or a part of the subject property is situated, without fee, a certification containing such findings and the facts upon which it is based, describing the property and providing that an action to foreclose

any mortgage on said property, may be commenced by filing of the summons and verified complaint with personal service to be made either as provided in subdivisions one through four of section three hundred eight of the civil practice law and rules, or, with respect to natural persons who are record owners, by publishing, without the necessity for a court order, of a copy of the summons together with notice to the defendant, a brief statement of the nature of the action and the relief sought, the sum of money for which judgment may be taken in case of default, and a brief description of the property, at least once in each of three successive weeks in a newspaper in the English language of general circulation in the municipality wherein all or a part of the property lies and by mailing a copy of the summons and verified complaint to the last known address of the record owner or owners of the premises, certified mail, return receipt requested and by tacking a copy of the summons and verified complaint, to the front door of the premises. Service shall be deemed complete twenty days after the last date of publication, date of mailing or date of posting, whichever occurs last.

5. All other parties to the lawsuit, other than record owners, shall be served with the summons and verified complaint as presently provided in the CPLR.