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State of Minnesota
HOUSE OF REPRESENTATIVES

EIGHTY-EIGHTH SESSION

H. F. No. 28

01/10/2013 Authored by Mullery
The bill was read for the first time and referred to the Committee on Housing Finance and Policy

1.1 A bill for an act
1.2 relating to real property; providing homeowners facing foreclosure with
1.3 information about the current owner of the mortgagee interest in the property, the
1.4 current holder of the mortgage, and the third-party servicer of the mortgage loan
1.5 if any; amending Minnesota Statutes 2012, section 580.022, subdivision 2.

1.6 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MINNESOTA:

1.7 Section 1. Minnesota Statutes 2012, section 580.022, subdivision 2, is amended to read:

1.8 Subd. 2. **Notice of Counseling and Request for Contact Information form.** The
1.9 notice required in section 580.021, subdivision 4, must be substantially in the following
1.10 form:

1.11 **"PREFORECLOSURE NOTICE**
1.12 **NOTICE OF PROVISION OF FORECLOSURE PREVENTION COUNSELING**
1.13 **AND REQUEST FOR MORTGAGEE CONTACT INFORMATION**

1.14 [Insert agency name] has been contacted by your customer regarding foreclosure
1.15 prevention counseling in response to the current foreclosure proceedings involving the
1.16 customer's real property. Please provide the following contact information pursuant to
1.17 Minnesota Statutes, section 580.021, subdivision 4, by completing and returning this form
1.18 via fax [insert fax number] or via e-mail at [insert e-mail address].

1.19 **To be completed by Counseling Agency**
1.20 Consumer Name: _____
1.21 CONSUMER CONTACT INFORMATION:
1.22 Address: _____
1.23 City, State, Zip Code: _____
1.24 Daytime Phone: _____
1.25 Nighttime Phone: _____

2.1 PROPERTY AT RISK FOR FORECLOSURE (if differs from above):

2.2 Address: _____

2.3 City, State, Zip Code: _____

2.4 COUNSELING AGENCY CONTACT:

2.5 Name: _____

2.6 Agency: _____

2.7 Phone: _____

2.8 Fax: _____

2.9 E-mail: _____

2.10 **To be completed by Lender**

2.11 Contact Name: _____

2.12 Address: _____

2.13 City, State, Zip Code: _____

2.14 Phone: _____

2.15 Fax: _____

2.16 E-mail: _____ "

2.17 **To be completed by Lender**

2.18 Name of Current Owner of the Mortgage: _____

2.19 Contact Name: _____

2.20 Address: _____

2.21 City, State, Zip Code: _____

2.22 Phone: _____

2.23 Fax: _____

2.24 E-mail: _____

2.25 **To be completed by Lender**

2.26 Name of Current Holder of the Mortgage: _____

2.27 Contact Name: _____

2.28 Address: _____

2.29 City, State, Zip Code: _____

2.30 Phone: _____

2.31 Fax: _____

2.32 E-mail: _____

2.33 **To be completed by Lender**

2.34 Name of Current Mortgage Servicer: _____

2.35 Contact Name: _____

2.36 Address: _____

2.37 City, State, Zip Code: _____

2.38 Phone: _____

2.39 Fax: _____

2.40 E-mail: _____ "

3.1 **EFFECTIVE DATE.** This section is effective August 1, 2013, and applies to
3.2 preforeclosure notices provided on or after that date.