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House Passes Foreclosure Title-Clearing Bill

BOSTON – Representative Todd M. Smola (R-Warren, Ranking Member, Committee on Ways & Means) joined his colleagues in the Massachusetts House of Representatives to pass a bill that is intended to help clear up the titles of previously foreclosed homes. The bill (S1981) grants purchasers of foreclosed homes a cleaner process to sell or refinance the property while still giving the previous mortgage holder three years to challenge the claim to the title.

“It is important that we protect homeowners from illegal foreclosures,” said Representative Smola. “This bill maintains these critical protections while allowing the new purchaser to utilize their property how they see fit.”

It is estimated that as many as 20,000 property owners who have purchased foreclosed homes have not been able to refinance or sell their property because of an issue with the title. S1981 passed the House and will now have to be reconciled with a similar bill previously passed by the Senate.

For additional information please contact Representative Smola at Todd.Smola@mahouse.gov or (617)722-2100.

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