SENATE DOCKET, NO. 1174 FILED ON: 1/20/2011

SENATE . . . . . No. 844

The Commonwealth of Massachusetts

PRESENTED BY:

***Stanley C. Rosenberg*, (BY REQUEST)**

To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:

The undersigned legislators and/or citizens respectfully petition for the passage of the accompanying:

An Act relative to long-term disability and foreclosure prevention..

PETITION OF:

NAME:	DISTRICT/ADDRESS:
Stanley C. Rosenberg	*Hampshire and Franklin*
Samantha Hemmingsen	*408B Bridge Rd.* *Florence, MA 01062-4509*

SENATE DOCKET, NO. 1174 FILED ON: 1/20/2011

SENATE . . . . . No. 844

By Mr. Rosenberg (by request), a petition (accompanied by bill, Senate, No. 844) of Stanley C. Rosenberg (by request) for legislation relative to long-term disability and foreclosure prevention. The Judiciary.

[SIMILAR MATTER FILED IN PREVIOUS SESSION
SEE
SENATE
, NO. *2250* OF 2009-2010.]

The Commonwealth of Massachusetts

An Act relative to long-term disability and foreclosure prevention..

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:

SECTION 1. Notwithstanding any general or special law to the contrary, residential mortgage lenders and landlords shall offer provisions to allow a mortgagee or lessee to defer payments and extend a mortgage term or lease term for a period proportional to the length of deferment. This provision shall apply to a residential mortgagee or lessee who has an active application for long-term disability assistance. The residential mortgage lender or landlord may require proof of hardship. This provision shall apply only to a primary residence.