SENATE

. No. 00844

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 bill:

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

 \Box .

PETITION OF:

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

SENATE No. 00844

By Mr. Rosenberg, petition (accompanied by bill, Senate, No. 844) of Rosenberg (by request) for legislation relative to long-term disability and foreclosure prevention [Joint Committee on the Judiciary].

[SIMILAR MATTER FILED IN PREVIOUS SESSION SEE

□ SENATE
□ , NO. *2250* OF 2009-2010.]

The Commonwealth of Massachusetts

In the Year Two Thousand Eleven

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

 \Box .

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

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