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DEC 08 2011

TO: All Senators

FROM: Senator Dave Argall 

DATE: December 8, 2011

SUBJECT: Mortgage Lenders Responsibility Act

In the near future I will be introducing the Mortgage Lenders Responsibility Act to continue the effort to combat the problem of blighted properties in Pennsylvania.

This legislation would require a mortgage lender or federal insurer in possession of a building to assume legal liability as the owner of record for serious violations that contribute to blight due to their negative effect on the aesthetic appearance within sixty days of an entry of foreclosure order.

The bill includes several exemption provisions for a mortgage lender or federal insurer including assigning the right of possession to another party through the county recorder of deeds office, selling the property in question to the municipality in which it is located, or if there is a lien on the property that takes priority over the mortgage holder's interest.

New York and New Jersey have recently passed legislation of this nature and I am hopeful that Pennsylvania will be next.

If you would like to co-sponsor this legislation, please contact Susan Bentzel in my office at 7-2637 or at [sbentzel@pasen.gov](mailto:sbentzel@pasen.gov).