

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27  
28

Date: (Filing No. S- )

**JUDICIARY**

Reproduced and distributed under the direction of the Secretary of the Senate.

**STATE OF MAINE  
SENATE  
132ND LEGISLATURE  
SECOND REGULAR SESSION**

COMMITTEE AMENDMENT “ ” to S.P. 585, L.D. 1444, “An Act to Prevent Foreclosures Without Strict Compliance with Notice Requirements”

Amend the bill by striking out the title and substituting the following:

**'An Act to Clarify the Application of Finch v. U.S. Bank, N.A.'**

Amend the bill by striking out everything after the enacting clause and inserting the following:

**'Sec. 1. 14 MRSA §6111, sub-§1-B** is enacted to read:

**1-B. Application.** Notwithstanding any provision of this section to the contrary, for any cause of action arising prior to January 11, 2024 for a claim in which a foreclosure action was dismissed due to a defective notice of a mortgagor's right to cure pursuant to this section, any subsequent cause of action asserting a claim for any sums due on the obligation as of the date of the final judgment dismissing the prior action is barred. The holding in the case of *Finch v. U.S. Bank, N.A.*, 2024 Me. 2 may not be applied to any cause of action arising prior to January 11, 2024.'

Amend the bill by relettering or renumbering any nonconsecutive Part letter or section number to read consecutively.

**SUMMARY**

This amendment replaces the bill and changes the title. The amendment clarifies that courts may not apply the holding of the case of *Finch v. U.S. Bank, N.A.*, 2024 Me. 2 retroactively.

**COMMITTEE AMENDMENT**