

STATE OF MAINE

—
IN THE YEAR OF OUR LORD
TWO THOUSAND TWENTY-SIX

—
S.P. 585 - L.D. 1444

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

Be it enacted by the People of the State of Maine as follows:

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.