

1.1 ..... moves to amend H.F. No. 3459 as follows:

1.2 Page 9, after line 6, insert:

1.3 "(17a) "First mortgage" means either (i) if there is only one mortgage encumbering title  
1.4 to a unit, that mortgage, or (ii) if there are multiple mortgages encumbering title to a unit,  
1.5 the mortgage that is first in priority, whether by operation of applicable law or by a properly  
1.6 recorded agreement.

1.7 (17b) "First mortgagee" means the holder of a first mortgage."

1.8 Page 97, after line 8, insert:

1.9 "Sec. .... Laws 2024, chapter 96, article 1, section 91, as amended by Laws 2025, chapter  
1.10 32, article 4, section 12, is amended to read:

1.11 **Sec. 91. EFFECTIVE DATE.**

1.12 This article is effective August 1, ~~2026~~ 2027.

1.13 Sec. .... Laws 2024, chapter 96, article 2, section 13, as amended by Laws 2025, chapter  
1.14 32, article 4, section 13, is amended to read:

1.15 **Sec. 13. EFFECTIVE DATE.**

1.16 This article is effective August 1, ~~2026~~ 2027."

1.17 Renumber the sections in sequence

1.18 Amend the title accordingly