

Subject Mortgage foreclosure; right to postpone

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## Overview

This bill clarifies that the statutory right to request to postpone a sheriff's sale on a foreclosed home can occur once during each initiated foreclosure and that heirs or a personal representative can also postpone a sheriff's sale on a home.

## Summary

Section	Description
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| 1 | <p><b>Postponement by mortgagor or owner.</b></p> <p>Clarifies that a personal representative or heir of a decedent can also postpone a mortgage in a foreclosure proceeding, and clarifies the time when that postponement occurs, and that the postponement can occur once during each initiated foreclosure proceeding. This section also provides that if a defective affidavit is accepted it does not invalidate the foreclosure unless there is misconduct. This section is effective for foreclosures started on or after the day after the bill is enacted.</p> |
| 2 | <p><b>Affidavit form.</b></p> <p>Makes clarifying and technical changes to the statutory affidavit used to postpone a sheriff's sale in a foreclosure proceeding. This section is effective for foreclosures started on or after the day after the bill is enacted.</p>  |