

of money plus interest listed opposite their names in the claim filed by the secretary of labor and being file No. 71-1257-J in the United States district court for the district of Massachusetts.

*Approved June 8, 1972.*

**Chap. 412.** AN ACT REGULATING THE IMPOSITION OF LATE CHARGES IN MORTGAGE TRANSACTIONS.

*Be it enacted, etc., as follows:*

SECTION 1. Chapter 183 of the General Laws is hereby amended by adding after section 58, added by section 1 of chapter 684 of the acts of 1971, the following section:—

*Section 59.* No mortgagee, assignee or holder of a mortgage note secured by a first lien on a dwelling house of four or less separate households occupied or to be occupied in whole or in part by the mortgagor shall require the mortgagor to pay a penalty or late charge for any payment made within fifteen days from the date such payment is due. In no event, in assessing a penalty because of the delinquency in making all or any part of a periodic payment under a mortgage note, shall the penalty or late charge exceed three per cent of the amount of principal and interest overdue, and in calculating such penalty or late charge, any amount of such periodic payment representing estimated tax payments required by the terms of the mortgage note or deed shall not be included.

SECTION 2. The provisions of this section shall apply to contracts entered into on and after the effective date of this act.

*Approved June 8, 1972.*

**Chap. 413.** AN ACT AUTHORIZING AN INCREASE IN THE NUMBER OF VOTING PRECINCTS IN THE TOWN OF FALMOUTH.

*Be it enacted, etc., as follows:*

The first paragraph of section 1 of chapter 349 of the acts of 1935 is hereby amended by striking out, in lines 5 and 6, the words "nor more than five".

*Approved June 8, 1972.*

**Chap. 414.** AN ACT AUTHORIZING THE CITY OF NEW BEDFORD TO APPROPRIATE MONEY FOR THE PAYMENT OF, AND TO PAY, CERTAIN EMPLOYEES CERTAIN BACK WAGES.

*Be it enacted, etc., as follows:*

The city of New Bedford is hereby authorized to appropriate money for the payment of, and after such appropriation the treasurer of said city is hereby authorized to pay, the sum of three hundred and eighty-four dollars to Gerard Gagon and the sum of four hundred ten dollars and fifty cents to Frank Lawrence for salary allowances due them during the period of January first, nineteen hundred and sixty-seven to December thirty-first, nineteen hundred and seventy, as custodians in the library department of said city and not paid to them because of a clerical error. *Approved June 8, 1972.*