

**HOUSE . . . . . No. 4278****[LOCAL APPROVAL RECEIVED.]****The Commonwealth of Massachusetts**

PRESENTED BY:

**Christine E. Canavan***To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:*

The undersigned legislators and/or citizens respectfully petition for the passage of the accompanying bill:  
 An Act requiring judicial approval of foreclosures of residential mortgages in the city of  
 Brockton .

PETITION OF:

NAME:	DISTRICT/ADDRESS:
Christine E. Canavan	10th Plymouth
Geraldine Creedon	11th Plymouth
Michael Brady	9th Plymouth
Thomas P. Kennedy	Second Plymouth and Bristol

# The Commonwealth of Massachusetts

In the Year Two Thousand and Nine

An Act requiring judicial approval of foreclosures of residential mortgages in the city of Brockton .

*Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:*

SECTION I. Notwithstanding the provisions of any general or special law to the contrary, all foreclosures of residential mortgages on 1-4 family owner-occupied property located in the city of Brockton can only be initiated by the filing of a foreclosure complaint in the superior court of Plymouth county. A residential mortgagor may raise any and all available claims and defenses to the foreclosure and to the contract for the underlying mortgage loan, in law and in equity. The court shall have the authority to grant any appropriate relief. Mortgagors shall have a right of redemption for 6 months after the entry of judgment.