

STATE OF MAINE

IN THE YEAR OF OUR LORD
TWO THOUSAND NINETEEN

H.P. 671 - L.D. 907

**An Act To Ensure That Defendants in Foreclosure Proceedings Receive
Proper Notification**

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

Sec. 1. 14 MRSA §6111, sub-§2-A is enacted to read:

2-A. Notice procedure. Notice by a mortgagee is governed by this subsection.

A. A mortgagee shall provide notice to a mortgagor and any cosigner under this section to the last known addresses of the mortgagor and cosigner by both:

- (1) Certified mail, return receipt requested; and
- (2) Ordinary first-class mail, postage prepaid.

B. For purposes of this subsection, the time when the notice is given to the mortgagor or cosigner is the sooner of:

- (1) The date the mortgagor or cosigner signs the receipt or, if the notice is undeliverable, the date the post office last attempts to deliver it under paragraph A, subparagraph (1); and
- (2) The date the mortgagor or cosigner receives the notice under paragraph A, subparagraph (2).

A post office department certificate of mailing to the mortgagor or cosigner is conclusive proof of receipt on the 7th calendar day after mailing notice as provided under paragraph A, subparagraph (2).

Sec. 2. 14 MRSA §6111, sub-§3, as amended by PL 1997, c. 579, §2, is repealed.