



# Outline – Foreclosure Issues, Hot Topics & Significant Updates

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## 1. Hot Topics

- a. Home Equity **Robert**
- b. Abandoned Property/Expedited Foreclosures **Lisa/Mark/Doug**
- c. Restricted Escrow Funds: Guidance on how to best proceed when the property is severely damaged and the customer has walked away **Lisa/Doug**
- d. Estimates on Payoffs and Reinstatements **Robyn/Melody**
- e. Deceased borrowers (probate) **Robert/Lisa/Mark**
- f. HUD Face to Face (discuss the Chase case) **Andrew/Robyn/Doug**

## 2. Significant State by State Updates and Major New Pending Legislation

- i. California – SB-2 (document recording surcharge) California HBOR (changes eff. 1/1/2018 and pending legislation SB 818) – *creating billing issues* **Jorge/Michael**
- ii. Nevada – Mediation **Jorge/Michael**
- iii. Georgia – Intangible taxes, Revision to new mortgage servicing rules **Melody**
- iv. Florida – Statute of limitations updates, prior servicer demand letters, Nationstar v. Glass **Robyn**
- v. Maryland – Sharma and Altenburg cases **Emmanuel**
- vi. Colorado – Rule 120 Changes, Notary Rules, 10<sup>th</sup> Circuit case re FDCPA and non-judicial foreclosure, pending legislation re new foreclosure statutes **Nichole**
- vii. Pennsylvania – Amendments to Mortgage Licensing Act and New Servicing Regulations **Lisa**



## Foreclosure Issues, Hot Topics & Significant Updates – cont'd

- ix. Illinois – KCRO (Chicago tenant protection) and CO/HOA dues **Doug O.**
- x. Oklahoma – Summary judgment **Jim**
- xi. Iowa – Redemption **Doug H.**
- xii. Nebraska – Vacant property registration **Doug H.**

### Presenters & States:

**Co-Leads – Mark Rothfuss – KY/OK & Melody Jones – AL, GA, MS**

- Andrew Harmon – MA, NH, RI**
- Doug Hick – IA, KS, MO, NE**
- Doug Oliver – IL**
- Emmanuel Voces - DC, MD, VA, WV**
- Jim Timberlake - OK**
- Jorge Rios-Jimenez – AZ, CA, NV**
- Lisa Lee – NJ, PA**
- Michael Gonzales – CA/NV**
- Nichole Williams – CO**
- Robert Forster – TX**
- Robyn Katz – FL**