

## 125th MAINE LEGISLATURE

## FIRST REGULAR SESSION-2011

**Legislative Document** 

No. 1360

H.P. 999

House of Representatives, March 30, 2011

An Act To Provide Prevailing Mortgagors Attorney's Fees in the Foreclosure Process

Reference to the Committee on Insurance and Financial Services suggested and ordered printed.

HEATHER J.R. PRIEST Clerk

Presented by Representative CROCKETT of Bethel.

Cosponsored by Senator HILL of York and

Representatives: BEAULIEU of Auburn, CHIPMAN of Portland, MALONEY of Augusta,

PRIEST of Brunswick, TREAT of Hallowell, WATERHOUSE of Bridgton, Senator:

LANGLEY of Hancock.

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

**Sec. 1. 14 MRSA §6101,** as amended by PL 1981, c. 429, §1, is further amended to read:

## §6101. Attorney's fees

For the foreclosure of a mortgage by any method authorized by this chapter, if the mortgagee prevails, the mortgagee or the person claiming under him the mortgagee may charge a reasonable attorney's fee which shall be is a lien on the mortgaged estate, and shall must be included with the expense of publication, service and recording in making up the sum to be tendered by the mortgagor or the person claiming under him the mortgagor in order to be entitled to redeem, provided the sum has actually been paid in full or partial discharge of an attorney's fee. If the mortgagor prevails, upon motion to the court, the court may order the mortgagee to pay the mortgagor's reasonable court costs and attorney's fees incurred in defending against the foreclosure.

14 SUMMARY

This bill allows a mortgagor to recover court costs and attorney's fees if the mortgagor prevails in a foreclosure action.