

House File 2234

H-8148

1 Amend House File 2234 as follows:

2 1. By striking page 1, line 33, through page 2, line 8.

3 2. Page 4, by striking lines 10 and 11 and inserting
4 <promptly after the expiration of twelve months, or six months
5 if the petition includes a waiver of deficiency>

6 3. Page 4, line 12, after <judgment.> by inserting
7 <During the first three months, the mortgagee shall engage
8 in reasonable efforts to resolve the debt without completing
9 foreclosure, by engaging with the mortgagor in mediation
10 in accordance with section 654.4B and negotiating the
11 possibilities of allowing the mortgagor to mitigate the
12 mortgagor's debt and reaching an agreement with the mortgagor
13 to modify the mortgage instrument. After the first three
14 months, the mortgagee shall file with the court an affidavit
15 of good faith attesting that the mortgagee has engaged in
16 reasonable efforts to resolve the debt without completing
17 foreclosure. If, upon review of the affidavit, the court finds
18 that the mortgagee engaged in reasonable efforts to resolve the
19 debt and the period of redemption has passed, the mortgaged
20 real property may proceed to sale.>

21 4. By renumbering as necessary.

MEYER of Polk