



State of Connecticut
HOUSE OF REPRESENTATIVES
STATE CAPITOL
HARTFORD, CONNECTICUT 06106-1591

REPRESENTATIVE JOSEPH J. TABORSAK
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MEMBER
JUDICIARY COMMITTEE
PUBLIC HEALTH COMMITTEE

March 1, 2011

HB 6351: AN ACT CONCERNING FORECLOSURE MEDICATION

Dear Chairman Duff, Chairman Tong, and honorable Members of the Banks Committee:

Thank you for raising HB 6351, An Act Concerning Foreclosure Medication. This legislation would substantially make the foreclosure and foreclosure mediation processes fairer for Connecticut homeowners that find themselves in this sad situation.

HB 6351 corrects an inequity in the mediation process that occurs when a person facing foreclosure enters mediation in good faith and then becomes aware that a motion has been filed by the opposing party seeking to advance the litigation or obtain some final judgment in their favor. As you could imagine, this mixed message can be quite traumatic for the homeowner who is under the impression that the opposing party is in mediation in good faith. The situation is made worse by the fact that many of these homeowners in distress do not have sufficient resources to hire attorneys and are thus unable to protect their rights during this period of time- a period which is supposed to be focused on all parties working toward an amicable solution or settlement. I do not think it is too much to ask that these families are allowed the piece of mind that their rights are not being lost during mediation. This legislation goes a long way toward reaching that goal.

In sum, HB 6351 substantially improves the current status of the law which allows foreclosures to continue during mediation. This predicament undermines the public policy of the Foreclosure Mediation Program and is unfair to Connecticut homeowners. Thank you for considering this legislation to address this problem and please support a joint favorable report of this fair measure going forward.

Sincerely,

A handwritten signature in black ink, appearing to read "Joe Taborsak".

Joe Taborsak
State Representative, 109th