

OFFICE OF LEGISLATIVE RESEARCH
PUBLIC ACT SUMMARY



PA 19-88—SB 320

Insurance and Real Estate Committee

Judiciary Committee

AN ACT CONCERNING REAL ESTATE CLOSINGS

SUMMARY: This act requires anyone conducting a real estate closing to be a Connecticut-admitted attorney in good standing (i.e., the attorney cannot be disqualified from practicing law due to resignation, disbarment, inactive status, or suspension).

Under the act, a “real estate closing” is a closing for the following:

1. a mortgage loan, excluding a home equity line of credit or other loan that is secured by real property in the state but does not require the issuance of a lender’s or mortgagee’s title insurance policy, or
2. any transaction where consideration is paid to change ownership of real property.

The act makes violating this provision an unauthorized practice of law. Under existing law, the unauthorized practice of law is generally a class D felony or, if the person is admitted in another jurisdiction, a class C misdemeanor (see [Table on Penalties](#)). Under the Connecticut Practice Book, giving advice to or representing someone, including drafting legal documents, in a real estate transaction constitutes the practice of law (Connecticut Practice Book §§ 2-44(a)(3) & (5)).

EFFECTIVE DATE: October 1, 2019