

**2022 Both Houses Bills, With Activity other than Introduction: BANKERS**

Bill No.	
A40	<p><b>Gottfried</b> -- Requires a study of the implementation of medical marihuana in regards to banking, tax revenue collection, and employment tax collection issues Same as S 4039 SAVINO <b>SUMM</b> : Add §3369-f, Pub Health L Requires a study of the implementation of medical marihuana in regards to banking, tax revenue collection, and employment tax collection issues. <b>Significant Act:</b> 01/05/22 Assembly Health <b>Same-As S 4039 Significant Act:</b> 01/05/22 Senate Health</p>
A115	<p><b>Zebrowski</b> -- Relates to the community bank deposit program No same as <b>SUMM</b> : Amd §§86 &amp; 87, Bank L Clarifies the definition of "community bank institution"; expands eligible deposits to a community bank institution under the community bank deposit program; requires an annual report by the state comptroller and the commissioner of taxation and finance on the efficacy of the community bank deposit program. <b>Significant Act:</b> 01/05/22 Assembly Banks</p>
A163	<p><b>Perry</b> -- Specifies conditions for the payment of wages to employees by direct deposit to a payroll debit card No same as <b>SUMM</b> : Amd §192, Lab L Specifies conditions for the payment of wages to employees by direct deposit to a payroll debit card. <b>Significant Act:</b> 04/05/22 Enacting Clause Stricken</p>
A240	<p><b>Zebrowski</b> -- Relates to establishing limitations on bank accounts after such accounts have been closed Same as S 134 MAYER <b>SUMM</b> : Amd §9-i, Bank L Relates to establishing limitations on bank accounts after such accounts have been closed including opening or re-opening such account, requesting a deposit or withdrawal or assessing certain fees. <b>Significant Act:</b> 01/05/22 Assembly Banks <b>Same-As S 134 Significant Act:</b> 03/02/22 Passed Senate referred to Assembly Committee</p>
A329	<p><b>Pheffer Amato</b> -- Relates to instruction in financial management Same as S 353 ADDABBO <b>SUMM</b> : Add §817, Ed L Requires instruction in financial management for all students in grades four through eight. <b>Significant Act:</b> 01/05/22 Assembly Education <b>Same-As S 353 Significant Act:</b> 01/05/22 Senate Education</p>
A400	<p><b>Rozić</b> -- Restricts the disclosure of personal information by businesses Same as S 1349 HOYLMAN <b>SUMM</b> : Amd Art 39-F Art Head, add §899-cc, Gen Bus L Restricts the disclosure of personal information by businesses.</p>

	<p><b>Significant Act:</b> 01/05/22 Assembly Consumer Affairs and Protection  <b>Same-As S 1349 Significant Act:</b> 01/05/22 Senate Consumer Protection</p>
A433	<p><b>Rozić</b> -- Establishes the New York state infrastructure development bank; appropriation  Same as S 2909 KAVANAGH  <b>SUMM :</b> Add Art 17 §§9100 - 9109, Bank L Establishes the New York state infrastructure development bank within the banking department; makes a \$250,000,000 appropriation therefor.  <b>Significant Act:</b> 01/05/22 Assembly Banks  <b>Same-As S 2909 Significant Act:</b> 01/05/22 Senate Finance</p>
A559	<p><b>Rozić (MS)</b> -- Relates to prohibiting negative credit reporting on persons affected by the coronavirus  Same as S 775 THOMAS  <b>SUMM :</b> Amd §380-j, Gen Bus L Prohibits negative credit reporting on consumers who have suffered financial harm as a result of the declared state of emergency relating to the coronavirus.  <b>Significant Act:</b> 01/05/22 Assembly Consumer Affairs and Protection  <b>Same-As S 775 Significant Act:</b> 01/05/22 Senate Consumer Protection</p>
A723	<p><b>Wallace</b> -- Relates to setting the statute of limitations at ten years and setting a penalty cap for small businesses  No same as  <b>SUMM :</b> Amd §§1400 &amp; 1412, Ab Prop L Relates to setting the statute of limitations at ten years and setting a penalty cap for small businesses.  <b>Significant Act:</b> 01/05/22 Assembly Ways and Means</p>
A819	<p><b>Zebrowski (MS)</b> -- Limits the amount of certain credit service charges in motor vehicle retail installment contracts  Same as S 3237 SANDERS  <b>SUMM :</b> Amd §303, Pers Prop L Limits the amount of certain credit service charges in motor vehicle retail installment contracts.  <b>Significant Act:</b> 01/05/22 Assembly Consumer Affairs and Protection  <b>Same-As S 3237 Significant Act:</b> 01/05/22 Senate Consumer Protection</p>
A850	<p><b>Carroll</b> -- Prohibits rent minimums in mortgages  No same as  <b>SUMM :</b> Add §283, RP L Prohibits rent minimums in all mortgages regardless of when issued.  <b>Significant Act:</b> 01/05/22 Assembly Judiciary</p>
A941	<p><b>Jean-Pierre</b> -- Creates the consumer overdraft protection act  Same as S 3248 SANDERS  <b>SUMM :</b> Add Art 2-A §§60 - 63, Bank L Creates the consumer overdraft protection act to ensure that consumers are informed of their options in regard to overdraft protection.  <b>Significant Act:</b> 01/05/22 Assembly Banks  <b>Same-As S 3248 Significant Act:</b> 01/05/22 Senate Banks</p>
A1047	<p><b>Abinanti</b> -- Establishes the state financial literacy fund  Same as S 574 SANDERS</p>

	<p><b>SUMM</b> : Add §99-ii, St Fin L; add §803-c, amd §305, Ed L Establishes the state financial literacy fund.</p> <p><b>Significant Act:</b> 01/05/22 Assembly Banks</p> <p><b>Same-As S 574 Significant Act:</b> 01/05/22 Senate Finance</p>
A1082A	<p><b>Abinanti</b> -- Provides that a banking institution must cash checks drawn on said institution, if payee presents a form of valid identification</p> <p>Same as S 7535-A SANDERS</p> <p><b>SUMM</b> : Add §9-z, Bank L Provides that a banking institution must cash checks drawn on said institution, if payee presents forms of valid identification; makes such institution guilty of a violation for refusal to cash such check after proper identification.</p> <p><b>Significant Act:</b> 05/23/22 Substituted By S7535A - 12/30/22 Chaptered 830</p> <p><b>Same-As S 7535A Significant Act:</b> 12/30/22 Chaptered 830</p>
A1341	<p><b>Magnarelli</b> -- Relates to land banks</p> <p>Same as S 4012 BRESLIN</p> <p><b>SUMM</b> : Amd §1607, N-PC L Authorizes land banks to lend money, to make grants and take and hold real and personal property as security for the payment of funds so loaned or for the performance and enforcement of grant agreements.</p> <p><b>Significant Act:</b> 01/05/22 Assembly Local Governments</p> <p><b>Same-As S 4012 Significant Act:</b> 01/05/22 Senate Corporations, Authorities and Commissions</p>
A1420A	<p><b>Jean-Pierre</b> -- Regulates commercial finance licensing, establishes the minority- and women-owned business protection program</p> <p>Same as S 1061-B SANDERS</p> <p><b>SUMM</b> : Ren Art 9-A to be Art 9-B, add Art 9-A §§363 - 363-o, amd §§22, 635 &amp; 652-b, Bank L; amd §10-136, NYC Ad Cd Regulates commercial finance licensing; establishes the minority- and women-owned business protection program; makes conforming technical changes thereto.</p> <p><b>Significant Act:</b> 03/17/22 Assembly Banks</p> <p><b>Same-As S 1061B Significant Act:</b> 05/10/22 Senate Finance</p>
A1437	<p><b>Magnarelli</b> -- Relates to required notices in a residential mortgage foreclosure action</p> <p>No same as</p> <p><b>SUMM</b> : Amd §1303, RPAP L Relates to required notices in a residential mortgage foreclosure action.</p> <p><b>Significant Act:</b> 01/05/22 Assembly Judiciary</p>
A1476	<p><b>Reyes</b> -- Establishes a taxi industry predatory lending task force to study and analyze predatory lending practices affecting the taxi industry in the state</p> <p>No same as</p> <p><b>SUMM</b> : Establishes a taxi industry predatory lending task force to study and analyze predatory lending practices affecting the taxi industry in the state.</p> <p><b>Significant Act:</b> 01/05/22 Assembly Banks</p>
A1611	<p><b>Carroll</b> -- Requires the forbearance of residential mortgage payments for any mortgagor who demonstrates financial hardship as a result of the COVID-19 pandemic</p> <p>No same as</p> <p><b>SUMM</b> : Requires the forbearance of residential mortgage payments for any mortgagor who demonstrates financial hardship as a result of the COVID-19 pandemic for one</p>

	<p>year.  <b>Significant Act:</b> 01/05/22 Assembly Banks</p>
A1651	<p><b>Perry</b> -- Requires the foreclosing party in a residential foreclosure action to offer a refinancing opportunity to the mortgagor  No same as  <b>SUMM :</b> Amd §1303, RPAP L Requires the foreclosing party in a residential foreclosure action to offer a refinancing opportunity to the mortgagor.  <b>Significant Act:</b> 04/05/22 Enacting Clause Stricken</p>
A1693	<p><b>Pretlow</b> -- Prohibits banking organizations from issuing mail-loan checks without request or application therefor  Same as S 4894 SANDERS  <b>SUMM :</b> Amd §9-t, Bank L Prohibits banking organizations from issuing mail-loan checks without request or application therefor; provides that failure to destroy or return a mail-loan check does not constitute an acceptance thereof; provides that mail-loan checks shall have the transaction fee and interest rate included on the check.  <b>Significant Act:</b> 03/29/22 Substituted By S4894 - 05/05/22 Chaptered 184  <b>Same-As S 4894 Significant Act:</b> 05/05/22 Chaptered 184</p>
A1699	<p><b>Pretlow</b> -- Prohibits banks from holding for deposit state issued check  No same as  <b>SUMM :</b> Add §9-e, Bank L Prohibits banks from holding for deposit the funds from checks issued by the state.  <b>Significant Act:</b> 01/05/22 Assembly Banks</p>
A1810	<p><b>Pretlow</b> -- Relates to real property tax lien transfers; repealer  No same as  <b>SUMM :</b> Rpld &amp; add Art 9 Title 4 §§960 - 967, RPT L Establishes provisions for real property tax lien transfers to assist homeowners facing foreclosure based on unpaid taxes; repeals existing provisions relating to acceptance of taxes from certain loan corporations.  <b>Significant Act:</b> 01/05/22 Assembly Real Property Taxation</p>
A1850	<p><b>Rosenthal L</b> -- Relates to requiring notification by mortgagees commencing foreclosure actions to aid in the identification and improvements of at-risk properties  No same as  <b>SUMM :</b> Amd §§27-2109.1 &amp; 27-2130, NYC Ad Cd Relates to requiring written notification by mortgagees commencing foreclosure actions on a multiple dwelling with ten or more units to the department of housing preservation and development to aid in the identification and improvements of at-risk properties.  <b>Significant Act:</b> 01/05/22 Assembly Judiciary</p>
A1877	<p><b>Dinowitz</b> -- Relates to prohibiting pre-payment penalties for mortgages secured by real property owned in a cooperative form of ownership  Same as S 4056 HOYLMAN  <b>SUMM :</b> Amd §5-501, Gen Ob L Prohibits pre-payment penalties for mortgages secured by real property owned in a cooperative form of ownership where over fifty percent of the units are shareholder occupied.  <b>Significant Act:</b> 03/09/22 Passed Assembly referred to Senate Committee  <b>Same-As S 4056 Significant Act:</b> 01/05/22 Senate Judiciary</p>

A1978	<p><b>Niou</b> -- Relates to providing financial consumer protections for small businesses Same as S 3105 KAPLAN <b>SUMM</b> : Add §5-522, Gen Ob L; amd §§173 &amp; 380-e, Bank L Expands consumer protections for usury and interest to small businesses. <b>Significant Act:</b> 01/05/22 Assembly Banks <b>Same-As S 3105 Significant Act:</b> 01/05/22 Senate Judiciary</p>
A2017	<p><b>Reyes</b> -- Relates to enacting the New York state federal worker banking assistance act No same as <b>SUMM</b> : Amd §28-b, Bank L Enacts the "New York state federal worker banking assistance act" to require the superintendent of financial services to take into account efforts of banking institutions to modify terms on existing loans, extend new loans with low- to no-interest rates, or the waiving of fees to help furloughed federal employees during a shutdown when assessing the record of such institutions. <b>Significant Act:</b> 01/05/22 Assembly Banks</p>
A2034	<p><b>Aubry</b> -- Establishes a one year moratorium on actions to foreclose a mortgage No same as <b>SUMM</b> : Add §1393, RPAP L Establishes a one year moratorium on actions to foreclose a mortgage. <b>Significant Act:</b> 01/05/22 Assembly Judiciary</p>
A2174	<p><b>Simon (MS)</b> -- Establishes a reverse mortgage loan program for seniors and requires counselling No same as <b>SUMM</b> : Add §2405-g, Pub Auth L Establishes a reverse loan mortgage loan program for seniors; provides for the state of NY mortgage agency to establish many of the parameters for the implementation of the program; defines terms; requires a care needs assessment of each applicant; further provides that area agencies on aging shall provide counseling and assistance to applicants; requires independent counseling in compliance with HUD regulations; directs the state of New York mortgage agency to issue an annual report to the governor and the legislature. <b>Significant Act:</b> 01/05/22 Assembly Housing</p>
A2233	<p><b>Hawley</b> -- Authorizes the state mortgage agency to purchase veterans' assisted forward commitment mortgages from banks within the state Same as S 2281 JORDAN <b>SUMM</b> : Add §2405-g, Pub Auth L Authorizes the state mortgage agency to purchase veterans' assisted forward commitment mortgages from banks within the state; requires the board of directors of the state mortgage agency to establish income limits for eligible veterans from time to time. <b>Significant Act:</b> 01/05/22 Assembly Judiciary <b>Same-As S 2281 Significant Act:</b> 01/05/22 Senate Corporations, Authorities and Commissions</p>
A2373	<p><b>Hyndman</b> -- Authorizes certain state regulated institutions to offer disaster forbearance agreements to qualified mortgagors Same as S 1617 SANDERS <b>SUMM</b> : Authorizes certain state regulated institutions to offer disaster forbearance agreements to qualified mortgagors whose income has been adversely affected by the outbreak of COVID-19 and is unable to make his or her mortgage payment.</p>

	<p><b>Significant Act:</b> 01/05/22 Assembly Banks  <b>Same-As S 1617 Significant Act:</b> 01/05/22 Senate Banks</p>
A2428A	<p><b>Dinowitz</b> -- Relates to mortgage loan servicers  Same as S 2143-A KAVANAGH  <b>SUMM :</b> Amd §595-b, Bank L Provides that any person who has been injured by reason of any violation of any such rules, regulations or policies as the superintendent may promulgate may bring an action in his or her own name; assert a counterclaim; or, if an action is commenced by the mortgagee or anyone acting on its behalf, bring a third party claim, against either the mortgagee and/or the mortgage servicer to enjoin any violations thereof; authorizes damages; makes related provisions.  <b>Significant Act:</b> 01/05/22 Assembly Banks  <b>Same-As S 2143A Significant Act:</b> 05/03/22 Passed Senate referred to Assembly Committee</p>
A2443	<p><b>Niou</b> -- Relates to prohibiting the inclusion of a confession of judgment in a contract or agreement for a financial product or service  Same as S 2632 SANDERS  <b>SUMM :</b> Add §394-bb, Gen Bus L Prohibits the inclusion of a confession of judgment in a contract or agreement for a financial product or service.  <b>Significant Act:</b> 01/05/22 Assembly Banks  <b>Same-As S 2632 Significant Act:</b> 06/03/22 Senate Rules</p>
A2445	<p><b>Niou</b> -- Relates to asset-based lending transactions  Same as S 3921 SANDERS  <b>SUMM :</b> Add §340-a, Bank L Deems asset-based lending transactions to be loans for all purposes.  <b>Significant Act:</b> 01/05/22 Assembly Banks  <b>Same-As S 3921 Significant Act:</b> 01/05/22 Senate Banks</p>
A2456	<p><b>Hyndman</b> -- Imposes a temporary ban on the commencement of mortgage foreclosure actions and the sale of foreclosed properties  Same as S 1599 SANDERS  <b>SUMM :</b> Add §1393, RPAP L Imposes a temporary ban on the commencement of mortgage foreclosure actions and the sale of foreclosed properties for 365 days after the last region or county enters into phase 3 of the governor's reopening plan relating to the COVID-19 pandemic.  <b>Significant Act:</b> 01/05/22 Assembly Judiciary  <b>Same-As S 1599 Significant Act:</b> 01/05/22 Senate Housing, Construction and Community Development</p>
A2495A	<p><b>Niou</b> -- Enacts the "Consumer and Small business Protection Act"  Same as S 6414 COMRIE  <b>SUMM :</b> Amd §349, Gen Bus L Enacts the "Consumer and Small business Protection Act"; relates to standing for persons affected by prohibited or unlawful business practices; expands prohibited acts to include unfair, deceptive or abusive acts.  <b>Significant Act:</b> 01/05/22 Assembly Codes  <b>Same-As S 6414 Significant Act:</b> 01/05/22 Senate Consumer Protection</p>
A2500	<p><b>Santabarbara</b> -- Imposes a five-day time limit during which to disclose a breach in the security of a system  No same as</p>

	<p><b>SUMM</b> : Amd §899-aa, Gen Bus L Relates to imposing a five-day time limit during which to disclose a breach in the security of a system.  <b>Significant Act:</b> 01/05/22 Assembly Consumer Affairs and Protection</p>
A2521	<p><b>Sayegh</b> -- Relates to requiring the disclosure of fees on certain internet websites and mobile applications  No same as  <b>SUMM</b> : Add §399-rr, Gen Bus L Requires the disclosure of fees on internet websites and mobile applications which allow consumers to acquire loans with terms of less than one month.  <b>Significant Act:</b> 01/05/22 Assembly Consumer Affairs and Protection</p>
A2617A	<p><b>Niou</b> -- Enacts the "COVID-19 Housing relief &amp; recovery for all act"  Same as S 4050-A SALAZAR  <b>SUMM</b> : Enacts the COVID-19 housing relief and recovery for all act.  <b>Significant Act:</b> 01/05/22 Assembly Housing  <b>Same-As S 4050A Significant Act:</b> 01/05/22 Senate Housing, Construction and Community Development</p>
A3055	<p><b>Epstein</b> -- Includes medical services, student loans, auto loans and retail installment contracts in the definition of consumer credit transaction  Same as S 915 KRUEGER  <b>SUMM</b> : Amd §105, CPLR Includes medical services, student loans, auto loans and retail installment contracts in the definition of "consumer credit transaction".  <b>Significant Act:</b> 01/05/22 Assembly Judiciary  <b>Same-As S 915 Significant Act:</b> 01/05/22 Senate Judiciary</p>
A3075	<p><b>Kim</b> -- Enacts the "homeowner mortgage refinance relief act"  Same as S 5783 COMRIE  <b>SUMM</b> : Add §253-z, Tax L Enacts the "homeowner mortgage refinance relief act"; exempts from a local mortgage tax or recording tax mortgagors who are refinancing real property; provides that the commissioner shall promulgate rules and regulations to establish grounds for qualifications, proof and procedure necessary for a mortgagor to obtain such an exemption.  <b>Significant Act:</b> 01/05/22 Assembly Ways and Means  <b>Same-As S 5783 Significant Act:</b> 01/05/22 Senate Investigations and Government Operations</p>
A3081	<p><b>Peoples-Stokes</b> -- Relates to prohibiting the registration of mortgages in default prior to the filing of a notice of pendency  Same as S 3933 KENNEDY  <b>SUMM</b> : Add §1393, RPAP L Prohibits the registration of mortgages in default prior to the filing of a notice of pendency.  Eff. Date 11/21/2022  <b>Significant Act:</b> 11/21/22 Chaptered 600  <b>Same-As S 3933 Significant Act:</b> 05/24/22 Substituted By A3081 - 11/21/22 Chaptered 600</p>
A3099	<p><b>Kim</b> -- Establishes the office of financial resilience  Same as S 5643 PARKER  <b>SUMM</b> : Add §46, Bank L Establishes the office of financial resilience to develop and implement new programs and initiatives for the purpose of supporting local economies</p>

	<p>and promoting resilient financial models.  <b>Significant Act:</b> 01/05/22 Assembly Banks  <b>Same-As S 5643 Significant Act:</b> 01/05/22 Senate Banks</p>
A3139	<p><b>Epstein</b> -- Requires the recording of mezzanine debt and preferred equity investments and includes mezzanine debt in the mortgage recording tax  Same as S 3074 SALAZAR  <b>SUMM :</b> Add §291-k, RP L; amd §§250, 253, 253-a, 255, 257 &amp; 258, Tax L; amd §9-601, UCC Relates to requiring the recording of mezzanine debt and preferred equity investments and including mezzanine debt in the mortgage recording tax; defines mezzanine debt.  <b>Significant Act:</b> 01/05/22 Assembly Judiciary  <b>Same-As S 3074 Significant Act:</b> 01/05/22 Senate Judiciary</p>
A3273	<p><b>Kim</b> -- Relates to the creation of the office of financial services for new Americans  No same as  <b>SUMM :</b> Add §46, Bank L Relates to the creation of the office of financial services for new Americans for the purpose of assisting immigrant communities in gaining financial knowledge and understanding.  <b>Significant Act:</b> 01/05/22 Assembly Banks</p>
A3309	<p><b>Steck (MS)</b> -- Establishes the empire state public bank  Same as S 3016 SEPULVEDA  <b>SUMM :</b> Add Art 17 §§254 - 277, St Fin L Relates to establishing the empire state public bank to use the state's depository assets to generate additional benefit for the people and the economy of the state.  <b>Significant Act:</b> 01/05/22 Assembly Banks  <b>Same-As S 3016 Significant Act:</b> 01/05/22 Senate Finance</p>
A3336	<p><b>Kim</b> -- Relates to financial technology products and services; establishes a regulatory sandbox program  No same as  <b>SUMM :</b> Add Art 8 §§801 - 812, Fin Serv L; add §9-y, Bank L Relates to financial technology products and services; establishes a regulatory sandbox program.  <b>Significant Act:</b> 01/05/22 Assembly Banks</p>
A3379	<p><b>Kim</b> -- Requires mortgage lenders and brokers to provide consumer with mortgage bill of rights pamphlet which must be signed by the consumer prior to mortgage application  Same as S 5777 COMRIE  <b>SUMM :</b> Add §35, Bank L Requires mortgage lenders and brokers to provide consumers with a mortgage bill of rights pamphlet which must be read and signed by the consumer prior to applying for a mortgage.  <b>Significant Act:</b> 01/05/22 Assembly Banks  <b>Same-As S 5777 Significant Act:</b> 01/05/22 Senate Banks</p>
A3421	<p><b>Pretlow</b> -- Relates to requiring lending institutions to supply customers with PINs to be used in conjunction with any chip-embedded credit card  No same as  <b>SUMM :</b> Amd §2, add §9-y, Bank L Requires lending institutions to supply customers with PINs to be used in conjunction with any chip-embedded credit card.  <b>Significant Act:</b> 01/05/22 Assembly Banks</p>

A3474	<p><b>Kim</b> -- Relates to franchise tax on banking corporations Same as S 1680 SKOUFIS <b>SUMM</b> : Add Art 32 §§1450 - 1468, Tax L Reinstates a bank tax based on the highest of four bases: a tax on allocated entire net income, a tax on allocated alternative entire net income, a tax on allocated taxable assets, or a fixed dollar minimum tax; prohibits banks from segregating their income and capital into business and investment varieties. <b>Significant Act:</b> 01/05/22 Assembly Ways and Means <b>Same-As S 1680 Significant Act:</b> 01/05/22 Senate Budget and Revenue</p>
A3570A	<p><b>Hevesi</b> -- Relates to the regulation and licensing of on-demand pay providers Same as S 7898 BAILEY <b>SUMM</b> : Add Art 9-B §§374-aa - 374-ee, Bank L Relates to the regulation and licensing of employer-integrated and non-verified on-demand pay providers. <b>Significant Act:</b> 01/05/22 Assembly Banks <b>Same-As S 7898 Significant Act:</b> 01/18/22 Senate Banks</p>
A3573	<p><b>Cymbrowitz</b> -- Relates to certain voidable transfers affecting a federal home loan bank Same as S 4282 BRESLIN <b>SUMM</b> : Amd §§7425, 7419 &amp; 7409, Ins L Relates to certain voidable transfers affecting a federal home loan bank including injunctions and the conduct of delinquency proceedings against insurers domiciled in this state. <b>Significant Act:</b> 01/26/22 Passed Assembly referred to Senate Committee <b>Same-As S 4282 Significant Act:</b> 06/03/22 Senate Rules</p>
A4003	<p><b>Abinanti</b> -- Prohibits employer retaliation against employees in the financial services industry No same as <b>SUMM</b> : Amd §740, Lab L Prohibits employer retaliation against employees in the financial services industry. <b>Significant Act:</b> 01/05/22 Assembly Labor</p>
A4277A	<p><b>Walker</b> -- Requires notaries public and commissioners of deeds to complete and retain certain documents relating to the transfer of residential real property No same as <b>SUMM</b> : Add §135-d, amd §136, Exec L Requires notaries public and commissioners of deeds to complete and retain certain documents relating to the transfer of residential real property. <b>Significant Act:</b> 05/04/22 Passed Assembly referred to Senate Committee</p>
A4424	<p><b>Hunter</b> -- Prohibits mortgagees from requiring mortgagors of certain real property to purchase flood insurance exceeding certain limits Same as S 4696 BRESLIN <b>SUMM</b> : Add §283, RP L Prohibits mortgagees from requiring mortgagors of certain real property to purchase flood insurance exceeding a coverage amount that exceeds the outstanding mortgage thereon, or that includes coverage for contents. <b>Significant Act:</b> 02/01/22 Passed Assembly referred to Senate Committee <b>Same-As S 4696 Significant Act:</b> 06/03/22 Senate Rules</p>
A4465	<p><b>Walker</b> -- Relates to representation in certain real property actions Same as S 5388 PARKER <b>SUMM</b> : Add §722, RPAP L; amd Art 18-B Art Head, §722, County L Relates to representation in certain real property actions.</p>

	<p><b>Significant Act:</b> 01/05/22 Assembly Judiciary  <b>Same-As S 5388 Significant Act:</b> 01/05/22 Senate Housing, Construction and Community Development</p>
A4620	<p><b>Zebrowski</b> -- Requires loan services for loans on vacant and abandoned residential real property to pay certain condominium common charges  Same as S 7479 REICHLIN-MELNICK  <b>SUMM :</b> Amd §1308, RPAP L Requires loan services for loans on vacant and abandoned residential real property to pay certain condominium common charges.  Eff. Date 08/17/2022  <b>Significant Act:</b> 08/17/22 Chaptered 509  <b>Same-As S 7479 Significant Act:</b> 05/03/22 Substituted By A4620 - 08/17/22 Chaptered 509</p>
A4821A	<p><b>Miller B</b> -- Relates to apportionment of mortgage taxes for property situated in more than one tax district  Same as S 7138 MARTUCCI  <b>SUMM :</b> Amd §260, Tax L Provides that the apportionment of mortgage taxes for property situated in more than one tax district shall be based upon the full market value estimate of the property covered by such mortgage.  <b>Significant Act:</b> 06/01/22 Assembly Ways and Means  <b>Same-As S 7138 Significant Act:</b> 01/05/22 Senate Investigations and Government Operations</p>
A5086	<p><b>Otis</b> -- Establishes the state of emergency small business and not-for-profit organization loan program  Same as S 3406 HARCKHAM  <b>SUMM :</b> Add §29-1, Exec L Establishes the state of emergency small business and not-for-profit organization loan program.  <b>Significant Act:</b> 01/05/22 Assembly Banks  <b>Same-As S 3406 Significant Act:</b> 01/05/22 Senate Banks</p>
A5125	<p><b>Montesano</b> -- Provides that no issuer of a credit card shall send unsolicited, blank checks to a card member residing in New York state  No same as  <b>SUMM :</b> Amd §520, Gen Bus L Provides that no issuer of a credit card shall send unsolicited, blank checks to a credit card member residing in New York state.  <b>Significant Act:</b> 04/29/22 Assembly Consumer Affairs and Protection</p>
A5215	<p><b>Niou</b> -- Relates to the imposition of tax on certain financial transactions  Same as S 3980 SALAZAR  <b>SUMM :</b> Add Art 15 §§340 - 346, Tax L Relates to the imposition of tax on certain financial transactions.  <b>Significant Act:</b> 01/05/22 Assembly Ways and Means  <b>Same-As S 3980 Significant Act:</b> 01/05/22 Senate Budget and Revenue</p>
A5337A	<p><b>McDonald</b> -- Authorizes special proceedings to convey title to abandoned commercial and industrial property to a city, town, or village  Same as S 9470 COONEY  <b>SUMM :</b> Add Art 19-B §§1980 - 1984, RPAP L Authorizes special proceedings to convey title to abandoned commercial and industrial property to a city, town, or village; provides for certification of abandonment, notice to the owner of record,</p>

	<p>commencement of proceedings and the decision and judgment of the court; provides for the repeal of such provisions upon expiration thereof.</p> <p><b>Significant Act:</b> 06/03/22 Substituted By S9470 - 12/30/22 Chaptered 837</p> <p><b>Same-As S 9470 Significant Act:</b> 12/30/22 Chaptered 837</p>
A5453	<p><b>Dickens</b> -- Authorizes the New York state department of financial services to oversee the planned closing of bank branch offices by federally chartered banking organizations</p> <p>Same as S 3146 SANDERS</p> <p><b>SUMM :</b> Amd §28-c, Bank L Authorizes the New York state department of financial services to oversee the planned closing of bank branch offices by federally chartered banking organizations.</p> <p><b>Significant Act:</b> 01/05/22 Assembly Banks</p> <p><b>Same-As S 3146 Significant Act:</b> 01/05/22 Senate Banks</p>
A5579	<p><b>Zinerman</b> -- Relates to refinancing of an existing mortgage loan</p> <p>Same as S 99 THOMAS</p> <p><b>SUMM :</b> Amd §595-a, Bank L Relates to refinancing of an existing mortgage loan; provides for a separate disclosure which compares monthly payments under the previous mortgage with the combined monthly payments for the new mortgage loan, property tax and insurance.</p> <p><b>Significant Act:</b> 01/05/22 Assembly Banks</p> <p><b>Same-As S 99 Significant Act:</b> 01/05/22 Senate Banks</p>
A5601	<p><b>Zebrowski</b> -- Relates to including information concerning repayment of outstanding loans in the standard financial aid award letter</p> <p>Same as S 664 SANDERS</p> <p><b>SUMM :</b> Amd §9-w, Bank L Relates to including information concerning repayment of outstanding loans in the standard financial aid award letter.</p> <p><b>Significant Act:</b> 01/05/22 Assembly Banks</p> <p><b>Same-As S 664 Significant Act:</b> 05/04/22 Passed Senate referred to Assembly Committee</p>
A5733	<p><b>Joyner</b> -- Prohibits fees for any service rendered through a bank relating to the use of an electronic benefit transfer card issued by the state or certain departments or agencies thereof</p> <p>Same as S 446 HOYLMAN</p> <p><b>SUMM :</b> Add §9-y, Bank L Prohibits fees for any service rendered through a bank relating to the use of an electronic benefit transfer card issued by the state or certain departments or agencies thereof.</p> <p><b>Significant Act:</b> 01/05/22 Assembly Banks</p> <p><b>Same-As S 446 Significant Act:</b> 01/05/22 Senate Banks</p>
A6038	<p><b>Anderson</b> -- Relates to prohibiting robo-signed documents in foreclosure actions</p> <p>Same as S 5187 SANDERS</p> <p><b>SUMM :</b> Add §1393, RPAP L Relates to prohibiting robo-signed documents in foreclosure actions; allows for an award of damages to the borrower.</p> <p><b>Significant Act:</b> 01/05/22 Assembly Judiciary</p> <p><b>Same-As S 5187 Significant Act:</b> 01/05/22 Senate Housing, Construction and Community Development</p>

A6063	<p><b>Dinowitz</b> -- Provides for the remote conduct of certain practices and procedures No same as <b>SUMM</b> : Amd §11, Bank L; amd §171, Tax L; add §137-a, Exec L; amd §§3-2.1 &amp; 7-1.17, EPT L; amd §4201, Pub Health L; add §304-a, RP L; amd §5-1514, Gen Ob L Provides for the remote conduct of certain practices and procedures including meetings and notarizations utilizing electronic and/or audio-visual technologies. <b>Significant Act:</b> 01/05/22 Assembly Governmental Operations</p>
A6079	<p><b>Jean-Pierre</b> -- Relates to authorizing commercial mortgage forbearance during the COVID-19 pandemic Same as S 2195 KAVANAGH <b>SUMM</b> : Add §9-y, Bank L Relates to authorizing commercial mortgage forbearance during the COVID-19 pandemic; requires New York regulated institutions to make applications for forbearance available to qualified commercial mortgagors and to grant such forbearance for a period of ninety days, subject to the safety and soundness requirements of the regulated institution. <b>Significant Act:</b> 01/05/22 Assembly Banks <b>Same-As S 2195 Significant Act:</b> 01/05/22 Senate Banks</p>
A6254	<p><b>Weinstein</b> -- Creates a private right of action for improper debt collection procedures Same as S 1234 GIANARIS <b>SUMM</b> : Amd §602, Gen Bus L Creates a private right of action for improper debt collection procedures; allows plaintiffs to recover punitive damages and reasonable attorney's fees. <b>Significant Act:</b> 01/05/22 On Assembly Calendar 206 <b>Same-As S 1234 Significant Act:</b> 01/05/22 Senate Consumer Protection</p>
A6281	<p><b>Hunter</b> -- Relates to prohibiting banking organizations from imposing check cashing fees Same as S 2061 JORDAN <b>SUMM</b> : Amd §9-h, Bank L Prohibits banking organizations from imposing check cashing fees. <b>Significant Act:</b> 01/05/22 Assembly Banks <b>Same-As S 2061 Significant Act:</b> 01/05/22 Senate Banks</p>
A6407B	<p><b>Dickens</b> -- Establishes the minority- and women-owned business protection program Same as S 1596-B SANDERS <b>SUMM</b> : Establishes the minority- and women-owned business protection program to provide grants with funding from the American Rescue Plan Act of 2021 to qualifying entities that have less than 100 employees per location, was in existence in New York state by the first day the state disaster emergency related to COVID-19 was declared by the governor, can document actual economic harm or revenue shortfall as a direct result of the pandemic, and has filed 2018, 2019 or 2020 tax returns. <b>Significant Act:</b> 01/05/22 Assembly Small Business <b>Same-As S 1596B Significant Act:</b> 01/05/22 Senate Commerce, Economic Development and Small Business</p>
A6483	<p><b>Stirpe</b> -- Relates to financial assistance to small businesses for the purpose of pollution prevention, control and compliance Same as S 7488 KAPLAN <b>SUMM</b> : Amd §137, Ec Dev L; add §1285-v, Pub Auth L; amd §16-m, UDC Act</p>

	<p>Relates to financial assistance to small businesses for the purpose of pollution prevention, control and compliance.  <b>Significant Act:</b> 01/05/22 Assembly Ways and Means  <b>Same-As S 7488 Significant Act:</b> 01/05/22 Senate Commerce, Economic Development and Small Business</p>
A6808	<p><b>Galef</b> -- Establishes the New York state commission on establishing a bank owned by New York state  No same as  <b>SUMM :</b> Establishes the New York state commission on establishing a bank owned by New York state for purposes of determining what benefits a public bank or network of public banks owned by the state of New York or by a public authority constituted by the state of New York could provide for the New York state government, local governments, communities, private businesses, community banks, credit unions and people; requires publication of the commission's findings and recommendations.  <b>Significant Act:</b> 01/05/22 Assembly Banks</p>
A6835	<p><b>Reyes</b> -- Relates to assessment of the record of performance of banking institutions in supporting persons and certain entities affected by the outbreak of COVID-19  Same as S 957 SANDERS  <b>SUMM :</b> Amd §28-b, Bank L Provides for assessment of activities conducted by the banking institution to support persons, small businesses, minority- and women-owned businesses, and certain not-for-profit corporations affected by the outbreak of coronavirus disease 2019 (COVID-19).  <b>Significant Act:</b> 01/05/22 Assembly Banks  <b>Same-As S 957 Significant Act:</b> 01/05/22 Senate Banks</p>
A6884	<p><b>Lavine</b> -- Prevents fraudulent deed transfers  Same as S 1569 SANDERS  <b>SUMM :</b> Amd §333, RP L; amd §§6-n &amp; 14, Bank L Relates to preventing fraudulent deed transfers; protects home owners from being misled into transferring their home to mortgage servicers.  <b>Significant Act:</b> 01/05/22 Assembly Judiciary  <b>Same-As S 1569 Significant Act:</b> 01/05/22 Senate Judiciary</p>
A7112	<p><b>Reyes</b> -- Prohibits state chartered banking institutions from investing in and providing financing for private prisons  Same as S 8073 CLEARE  <b>SUMM :</b> Add §12, Bank L Prohibits state chartered banking institutions from investing in and providing financing for private prisons.  <b>Significant Act:</b> 01/05/22 On Assembly Calendar 231  <b>Same-As S 8073 Significant Act:</b> 04/27/22 Passed Senate referred to Assembly Committee</p>
A7337	<p><b>Englebright</b> -- Prohibits imposition of surcharges at automated teller machines on public university property  Same as S 3243 SANDERS  <b>SUMM :</b> Add §9-y, Bank L Prohibits imposing surcharges on automated teller machines located on state university of New York or city university of New York property.</p>

	<p><b>Significant Act:</b> 01/05/22 Assembly Banks  <b>Same-As S 3243 Significant Act:</b> 01/05/22 Senate Banks</p>
A7579	<p><b>O'Donnell</b> -- Directs the court to provide notice to the former owners of foreclosed property of the right to file a claim for the excess funds from the sale of the real property  Same as S 3130 KAVANAGH  <b>SUMM :</b> Amd §1354, RPAP L; amd §1136, RPT L Directs the court to provide notice to the former owners of foreclosed property of the right to file a claim for the excess funds from the sale of the real property.  <b>Significant Act:</b> 01/05/22 Assembly Judiciary  <b>Same-As S 3130 Significant Act:</b> 01/25/22 Senate Finance</p>
A7728A	<p><b>Stern</b> -- Relates to the excelsior linked deposit program and certified disabled veteran-owned business enterprises  Same as S 7068-A BROOKS  <b>SUMM :</b> Amd §§213, 218 &amp; 220, St Fin L Provides for no interest rate for certain linked loans for certified service-disabled veteran-owned business enterprises, projects to provide financing necessary to carry out a procurement contract with an agency or authority or other entity of the state or federal government; defines "certified service-disabled veteran-owned business enterprise" means any service-disabled veteran-owned business enterprise as provided for in section 369-H of the executive law and certified pursuant to section 369-I of the executive law; makes related provisions.  Eff. Date 11/10/2022  <b>Significant Act:</b> 11/10/22 Chaptered 587  <b>Same-As S 7068A Significant Act:</b> 05/25/22 Substituted By A7728A - 11/10/22 Chaptered 587</p>
A7737B	<p><b>Weinstein</b> -- Relates to the rights of parties involved in foreclosure actions  Same as S 5473-D SANDERS  <b>SUMM :</b> Amd §§203, 205 &amp; 213, R3217, add §205-a, CPLR; amd §17-105, Gen Ob L; amd §1301, RPAP L Relates to the rights of parties involved in foreclosure actions; provides additional details regarding the commencement and termination of certain actions related to real property.  Eff. Date 12/30/2022 (See Table)  <b>Significant Act:</b> 12/30/22 Chaptered 821  <b>Same-As S 5473D Significant Act:</b> 05/03/22 Substituted By A7737B - 12/30/22 Chaptered 821</p>
A7786	<p><b>Cahill</b> -- Provides for a study regarding insurance or other risk mitigation tools and third-party payroll service providers  Same as S 3577 BRESLIN  <b>SUMM :</b> Requires the department of financial services, in consultation with the department of taxation and finance, to conduct a study regarding insurance or other risk mitigation tools and third-party payroll service providers; provides that the superintendent of financial services shall submit a report to the governor, the temporary president of the senate and the speaker of the assembly of the department's findings, conclusions, and recommendations.  Eff. Date 05/06/2022  <b>Significant Act:</b> 05/06/22 Chaptered 186</p>

	<p><b>Same-As S 3577 Significant Act:</b> 03/01/22 Substituted By A7786 - 05/06/22 Chaptered 186</p>
A7849	<p><b>Vanel</b> -- Requires assessments to defray operating expenses on persons regulated by the department of financial services that engage in virtual currency business activity Same as S 7500 SANDERS <b>SUMM :</b> Amd §206, Fin Serv L Requires the superintendent of the department of financial services to assess persons regulated under the financial services law that engage in virtual currency business activity for the operating expenses of the department that are solely attributable to regulating such persons. <b>Significant Act:</b> 01/05/22 Assembly Banks <b>Same-As S 7500 Significant Act:</b> 01/05/22 Senate Banks</p>
A7922A	<p><b>Walker</b> -- Relates to the rights of parties involved in foreclosure actions No same as <b>SUMM :</b> Amd §§203, 205 &amp; 206, R3217, add §205-a, CPLR; amd §17-105, Gen Ob L; amd §1301, RPAP L Relates to the rights of parties involved in foreclosure actions; allows the mortgagee, or mortgagor and borrower to recover attorney fees; makes conforming technical changes. <b>Significant Act:</b> 01/05/22 Assembly Judiciary</p>
A8002	<p><b>Wallace</b> -- Establishes joint and survivorship accounts; repealer Same as S 6949 KENNEDY <b>SUMM :</b> Add §675-a, amd §§675 &amp; 678, rpld §678, ren §679 to be §678, Bank L Provides for joint and survivorship accounts, provides that absent indication to the contrary, funds remaining in such an account upon the death of the depositor shall be deemed part of the depositor's estate. <b>Significant Act:</b> 01/05/22 Assembly Banks <b>Same-As S 6949 Significant Act:</b> 06/01/22 Passed Senate referred to Assembly Committee</p>
A8145A	<p><b>Cusick</b> -- Requires certain people to report suspected financial exploitation of an elderly, vulnerable elderly, incompetent or physically disabled, or incapacitated person Same as S 7515 MAY <b>SUMM :</b> Add §349-g, Gen Bus L Requires certain people to report suspected financial exploitation of an elderly, vulnerable elderly, incompetent or physically disabled, or incapacitated person; requires certain people to receive training on identifying scams and other forms of financial exploitation; establishes a fine for willfully failing to report suspected financial exploitation. <b>Significant Act:</b> 01/05/22 Assembly Consumer Affairs and Protection <b>Same-As S 7515 Significant Act:</b> 01/05/22 Senate Aging</p>
A8241	<p><b>Niou</b> -- Extends the "COVID-19 Emergency Eviction and Foreclosure Prevention Act of 2020" and the "COVID-19 Emergency Protect Our Small Businesses Act of 2021" until October 31, 2021 No same as <b>SUMM :</b> Amd Part A §§1, 4, 6 - 9 &amp; 13, Part B Subpart A §§2, 5, 7, 8 &amp; 12, Part B Subpart B §§2 - 4, Part B Subpart C §§1 &amp; 2, Part B Subpart D §2, Chap 381 of 2020; amd Part A §§1, 2, 5, 7 - 9 &amp; 13, Part B Subpart A §§2, 5, 7, 8 &amp; 12, Part B Subpart B §§2 - 4, Part B Subpart C §§1 &amp; 2, Chap 73 of 2021 Extends the "COVID-19 Emergency Eviction and Foreclosure Prevention Act of 2020" and the "COVID-19</p>

	Emergency Protect Our Small Businesses Act of 2021" until October 31, 2021. <b>Significant Act:</b> 01/05/22 Assembly Judiciary
A8288	<b>Fahy</b> -- Relates to the report of suspected financial exploitation No same as <b>SUMM</b> : Add §9-z, Bank L Relates to the reporting of suspected financial exploitation; requires the superintendent of the department of financial services to develop guidelines relating to reporting suspected financial exploitation; provides that a third party who reports suspected financial abuse shall have immunity from any civil or criminal liability as a result. <b>Significant Act:</b> 01/05/22 Assembly Banks
A8289	<b>Fahy</b> -- Allows credit unions, savings banks, savings and loan associations and federal savings associations to accept and secure deposits from municipal corporations Same as S 670 SANDERS <b>SUMM</b> : Amd §10, Gen Muni L; amd §§454, 237, 234, 383, 86 & 87, add §§454-a & 454-b, Bank L Allows credit unions, savings banks, savings and loan associations and federal savings associations to accept and secure deposits from municipal corporations. <b>Significant Act:</b> 01/05/22 Assembly Banks <b>Same-As S 670 Significant Act:</b> 06/02/22 Passed Senate referred to Assembly Committee
A8290A	<b>Fahy</b> -- Establishes the "New York public banking act" Same as S 1762-B SANDERS <b>SUMM</b> : Amd §2, add Art 3-C §§156 - 156-i, Bank L; amd §98, St Fin L; amd §10, Gen Muni L Establishes the "New York public banking act"; authorizes municipal and other local governments to form and control public banks through the ownership of capital stock or other ownership interests, and to loan or grant public funds or lend public credit to such public banks for the public purposes of achieving cost savings, strengthening local economies, supporting community economic development, and addressing infrastructure and housing needs for localities. <b>Significant Act:</b> 05/10/22 Assembly Banks <b>Same-As S 1762B Significant Act:</b> 05/05/22 Senate Banks
A8291	<b>Fahy</b> -- Relates to civil penalties associated with financial frauds Same as S 6413 COMRIE <b>SUMM</b> : Amd §§408 & 104, Fin Serv L Relates to civil penalties associated with financial frauds; redefines financial product or service to include warranties sold or provided to a consumer or small business or any guaranty or suretyship provided by a consumer. <b>Significant Act:</b> 01/05/22 Assembly Banks <b>Same-As S 6413 Significant Act:</b> 01/05/22 Senate Banks
A8292	<b>Fahy</b> -- Directs the superintendent of financial services to study overdraft fees Same as S 9348 SANDERS <b>SUMM</b> : Directs the superintendent of financial services to study overdraft fees and prepare a report to be delivered to the governor, the temporary president of the senate and the speaker of the assembly. <b>Significant Act:</b> 05/31/22 Substituted By S9348 - 07/15/22 Chaptered 380 <b>Same-As S 9348 Significant Act:</b> 07/15/22 Chaptered 380

A8293	<p><b>Fahy</b> -- Relates to directing the department of financial services to conduct a study on underbanked communities and households in New York state and to make recommendations to improve access to financial services Same as S 1684 SANDERS <b>SUMM :</b> Directs the department of financial services to conduct a study on underbanked communities and households in New York state and to make recommendations to improve access to financial services. Eff. Date 05/05/2022 <b>Significant Act:</b> 05/05/22 Chaptered 183 <b>Same-As S 1684 Significant Act:</b> 03/03/22 Substituted By A8293 - 05/05/22 Chaptered 183</p>
A8401	<p><b>Vanel</b> -- Provides for earned income access services offered in this state No same as <b>SUMM :</b> Add Art 9-B §§374-aa - 374-cc, Bank L Provides for earned income access services offered in this state; defines terms; provides requirements for income access services; outlines reporting requirements and enforcement provisions; makes related provisions. <b>Significant Act:</b> 01/05/22 Assembly Banks</p>
A8574	<p><b>Epstein</b> -- Establishes the New York title guaranty program and the New York title guaranty corporation; repealer Same as S 2761-A RAMOS <b>SUMM :</b> Add Art 10-D Title 4 §§3974 &amp; 3975, Pub Auth L; add §92-j, St Fin L; rpld Art 64, Ins L Establishes the New York title guaranty program to provide title insurance for real property within the state; establishes the New York title guaranty corporation to implement the New York title guaranty program. <b>Significant Act:</b> 01/05/22 Assembly Corporations, Authorities and Commissions <b>Same-As S 2761A Significant Act:</b> 01/05/22 Senate Corporations, Authorities and Commissions</p>
A8771	<p><b>Perry</b> -- Relates to modifying delinquent mortgage loans and single point of contact Same as S 7793 SANDERS <b>SUMM :</b> Amd §6-o, Bank L (as proposed in S.671 &amp; A.1935) Relates to modifying delinquent home loans and single point of contact; provides such point of contact shall be provided to a borrower who is 30 days or more delinquent. Eff. Date 01/02/2022 (See Table) <b>Significant Act:</b> 02/24/22 Chaptered 48 <b>Same-As S 7793 Significant Act:</b> 01/25/22 Substituted By A8771 - 02/24/22 Chaptered 48</p>
A8782	<p><b>Dinowitz</b> -- Relates to reverse cooperative apartment unit loans for persons sixty-two years of age or older Same as S 7724 BIAGGI <b>SUMM :</b> Amd §6-o, Bank L; amd §9-611, UCC; amd R3410, CPLR (as proposed in S.760 &amp; A.1508) Relates to authorizing reverse cooperative apartment unit loans for persons sixty-two years of age or older; provides additional consumer protections. <b>Significant Act:</b> 01/20/22 Substituted By S7724 - 01/24/22 Chaptered 9 <b>Same-As S 7724 Significant Act:</b> 01/24/22 Chaptered 9</p>

A8829	<p><b>Burdick</b> -- Relates to the construction of modular and manufactured housing Same as S 7834 MAY <b>SUMM</b> : Amd §2402, Pub Auth L (as proposed in S.7185 &amp; A.7719) Relates to the construction of modular and manufactured housing; makes technical changes to the definition of mortgage. Eff. Date 11/15/2021 (See Table) <b>Significant Act:</b> 02/24/22 Chaptered 65 <b>Same-As S 7834 Significant Act:</b> 02/01/22 Substituted By A8829 - 02/24/22 Chaptered 65</p>
A8849	<p><b>Zinerman</b> -- Defines vacant and abandoned residential property in relation to mortgage foreclosure actions Same as S 7792 PARKER <b>SUMM</b> : Amd §1307, RPAP L Defines vacant and abandoned residential property in relation to mortgage foreclosure actions; establishes plaintiffs in such matters shall maintain the subject property. <b>Significant Act:</b> 02/14/22 Substituted By S7792 - 03/18/22 Chaptered 160 <b>Same-As S 7792 Significant Act:</b> 03/18/22 Chaptered 160</p>
A8854	<p><b>Weinstein</b> -- Relates to complaints served in a proceeding initiated on a residential mortgage covering a one to four family dwelling Same as S 7698 COMRIE <b>SUMM</b> : Amd §1302, RPAP L (as proposed in S.5785-A &amp; A.2502-A) Relates to complaints served in a proceeding initiated on a residential mortgage covering a one to four family dwelling. <b>Significant Act:</b> 02/07/22 Substituted By S7698 - 03/18/22 Chaptered 145 <b>Same-As S 7698 Significant Act:</b> 03/18/22 Chaptered 145</p>
A9216B	<p><b>Otis</b> -- Requires the examination of current and the recommendation of future standardized building code requirements for flood mitigation Same as S 7582-B MAYER <b>SUMM</b> : Amd §§375 &amp; 378, Exec L Requires the examination of current and the recommendation of future standardized building code requirements for flood mitigation. <b>Significant Act:</b> 05/31/22 Substituted By S7582B - 12/30/22 Chaptered 831 <b>Same-As S 7582B Significant Act:</b> 12/30/22 Chaptered 831</p>
A9275	<p><b>Vanel</b> -- Establishes the New York state cryptocurrency and blockchain study task force Same as S 8343 SANDERS <b>SUMM</b> : Establishes the New York state cryptocurrency and blockchain study task force to provide the governor and the legislature with information on the effects of the widespread use of cryptocurrencies and other forms of digital currencies and their ancillary systems, including but not limited to blockchain technology, in the state. <b>Significant Act:</b> 11/23/22 Vetoed Memorandum 60 <b>Same-As S 8343 Significant Act:</b> 06/02/22 Substituted By A9275 - 11/23/22 Vetoed Memorandum 60</p>
A9309B	<p><b>Solages</b> -- Provides small businesses with grants to commercialize energy and environmental technology innovations in-state No same as</p>

	<p><b>SUMM</b> : Add §16-bb, UDC Act Provides small businesses with grants of up to \$100,000 to commercialize energy and environmental technology innovations and ideas in-state to stimulate economic development.</p> <p><b>Significant Act:</b> 05/05/22 Assembly Ways and Means</p>
A9338	<p><b>Eichenstein</b> -- Requires the superintendent of financial services to maintain and annually update a list of financial institutions that waive wire transfer or processing fees associated with Holocaust reparations payments</p> <p>Same as S 8318 MYRIE</p> <p><b>SUMM</b> : Add §18-b, Bank L Requires the superintendent of financial services to maintain and annually update a list of financial institutions that waive wire transfer or processing fees associated with Holocaust reparations payments.</p> <p><b>Significant Act:</b> 05/24/22 Substituted By S8318 - 08/10/22 Chaptered 493</p> <p><b>Same-As S 8318 Significant Act:</b> 08/10/22 Chaptered 493</p>
A9493A	<p><b>Stern</b> -- Relates to loan counseling services for a mortgage guaranteed under the "Servicemen's Readjustment Act of 1944"</p> <p>Same as S 8670-A BROOKS</p> <p><b>SUMM</b> : Add §6-p, Bank L; add §354-f, Exec L; add §29-a, Veterans' Services L Provides that a veteran seeking a housing loan under chapter 37 of title 38 of the United States Code be offered loan counseling services prior to the processing of such application by a banking institution or mortgage lender.</p> <p>Eff. Date 04/15/2023 (See Table)</p> <p><b>Significant Act:</b> 12/16/22 Chaptered 698</p> <p><b>Same-As S 8670A Significant Act:</b> 05/25/22 Substituted By A9493A - 12/16/22 Chaptered 698</p>
A9659	<p><b>Fahy</b> -- Requires a written notification of overdraft fees charged to certain account holders</p> <p>Same as S 7202-A SANDERS</p> <p><b>SUMM</b> : Add §9-z, Bank L Requires financial institutions to send a written notification of overdraft fees charged to account holders every 180 days.</p> <p><b>Significant Act:</b> 12/16/22 Vetoed Memorandum 104</p> <p><b>Same-As S 7202A Significant Act:</b> 05/31/22 Substituted By A9659 - 12/16/22 Vetoed Memorandum 104</p>
A9711B	<p><b>Peoples-Stokes</b> -- Establishes a temporary state commission to conduct a feasibility study on the formation and control of a state public bank</p> <p>Same as S 8449-B SANDERS</p> <p><b>SUMM</b> : Establishes a temporary state commission to conduct a feasibility study to evaluate and make recommendations concerning the formation and control of a state public bank; provides if such study finds that the state bank is feasible, the legislature shall consider legislation to create a state public bank for New York.</p> <p><b>Significant Act:</b> 05/31/22 Assembly Banks</p> <p><b>Same-As S 8449B Significant Act:</b> 06/02/22 Passed Senate referred to Assembly Committee</p>
A9804	<p><b>Jean-Pierre</b> -- Extends the effectiveness of certain provisions relating to participation in the banking development districts program</p> <p>Same as S 9152 SANDERS</p> <p><b>SUMM</b> : Amd §4, Chap 526 of 1998 Extends the effectiveness of certain provisions</p>

	<p>relating to participation in the banking development districts program.  <b>Significant Act:</b> 05/24/22 Substituted By S9152 - 07/21/22 Chaptered 473  <b>Same-As S 9152 Significant Act:</b> 07/21/22 Chaptered 473</p>
A10117	<p><b>Abinanti</b> -- Extends the effectiveness of the real property tax exemption task force  Same as S 8942 HARCKHAM  <b>SUMM :</b> Amd §6, Chap 317 of 2020 Extends the effectiveness of the real property tax exemption task force by two years.  <b>Significant Act:</b> 05/24/22 Substituted By S8942 - 08/17/22 Chaptered 539  <b>Same-As S 8942 Significant Act:</b> 08/17/22 Chaptered 539</p>
A10234	<p><b>Rules (Weinstein)</b> -- Provides clarification for the creation of valid statutory short form and other powers of attorney  Same as S 9209 HOYLMAN  <b>SUMM :</b> Amd §5-1501B, Gen Ob L Provides clarification for the creation of valid statutory short form and other powers of attorney by clarifying when a principal and agent sign a power of attorney and its effectiveness.  <b>Significant Act:</b> 06/03/22 Substituted By S9209 - 12/23/22 Chaptered 784  <b>Same-As S 9209 Significant Act:</b> 12/23/22 Chaptered 784</p>
S38	<p><b>HOYLMAN</b> -- Establishes a temporary task force to examine and make recommendations upon the establishment of a public title insurance carrier; and provides for the repeal of such provisions upon the expiration thereof  No same as  <b>SUMM :</b> Establishes a temporary task force to examine and make recommendations upon the establishment of a public title insurance carrier; provides for the repeal of such provisions upon the expiration thereof.  <b>Significant Act:</b> 01/05/22 Senate Insurance</p>
S99	<p><b>THOMAS</b> -- Relates to refinancing of an existing mortgage loan  Same as A 5579 Zinerman  <b>SUMM :</b> Amd §595-a, Bank L Relates to refinancing of an existing mortgage loan; provides for a separate disclosure which compares monthly payments under the previous mortgage with the combined monthly payments for the new mortgage loan, property tax and insurance.  <b>Significant Act:</b> 01/05/22 Senate Banks  <b>Same-As A 5579 Significant Act:</b> 01/05/22 Assembly Banks</p>
S134	<p><b>MAYER</b> -- Relates to establishing limitations on bank accounts after such accounts have been closed  Same as A 240 Zebrowski  <b>SUMM :</b> Amd §9-i, Bank L Relates to establishing limitations on bank accounts after such accounts have been closed including opening or re-opening such account, requesting a deposit or withdrawal or assessing certain fees.  <b>Significant Act:</b> 03/02/22 Passed Senate referred to Assembly Committee  <b>Same-As A 240 Significant Act:</b> 01/05/22 Assembly Banks</p>
S271	<p><b>MYRIE</b> -- Authorizes the mortgagee or lienor of an abandoned multiple dwelling to apply for the appointment of a receiver to bring the building into compliance  No same as  <b>SUMM :</b> Amd §1972, RPAP L Authorizes the mortgagee or lienor of an abandoned multiple dwelling to apply for the appointment of a receiver to bring the building into</p>

	<p>compliance.  <b>Significant Act:</b> 02/15/22 Passed Senate referred to Assembly Committee</p>
S353	<p><b>ADDABBO</b> -- Relates to instruction in financial management  Same as A 329 Pheffer Amato  <b>SUMM :</b> Add §817, Ed L Requires instruction in financial management for all students in grades four through eight.  <b>Significant Act:</b> 01/05/22 Senate Education  <b>Same-As A 329 Significant Act:</b> 01/05/22 Assembly Education</p>
S446	<p><b>HOYLMAN</b> -- Prohibits fees for any service rendered through a bank relating to the use of an electronic benefit transfer card issued by the state or certain departments or agencies thereof  Same as A 5733 Joyner  <b>SUMM :</b> Add §9-y, Bank L Prohibits fees for any service rendered through a bank relating to the use of an electronic benefit transfer card issued by the state or certain departments or agencies thereof.  <b>Significant Act:</b> 01/05/22 Senate Banks  <b>Same-As A 5733 Significant Act:</b> 01/05/22 Assembly Banks</p>
S574	<p><b>SANDERS</b> -- Establishes the state financial literacy fund  Same as A 1047 Abinanti  <b>SUMM :</b> Add §99-ii, St Fin L; add §803-c, amd §305, Ed L Establishes the state financial literacy fund.  <b>Significant Act:</b> 01/05/22 Senate Finance  <b>Same-As A 1047 Significant Act:</b> 01/05/22 Assembly Banks</p>
S664	<p><b>SANDERS</b> -- Relates to including information concerning repayment of outstanding loans in the standard financial aid award letter  Same as A 5601 Zebrowski  <b>SUMM :</b> Amd §9-w, Bank L Relates to including information concerning repayment of outstanding loans in the standard financial aid award letter.  <b>Significant Act:</b> 05/04/22 Passed Senate referred to Assembly Committee  <b>Same-As A 5601 Significant Act:</b> 01/05/22 Assembly Banks</p>
S670	<p><b>SANDERS</b> -- Allows credit unions, savings banks, savings and loan associations and federal savings associations to accept and secure deposits from municipal corporations  Same as A 8289 Fahy  <b>SUMM :</b> Amd §10, Gen Muni L; amd §§454, 237, 234, 383, 86 &amp; 87, add §§454-a &amp; 454-b, Bank L Allows credit unions, savings banks, savings and loan associations and federal savings associations to accept and secure deposits from municipal corporations.  <b>Significant Act:</b> 06/02/22 Passed Senate referred to Assembly Committee  <b>Same-As A 8289 Significant Act:</b> 01/05/22 Assembly Banks</p>
S707	<p><b>KAPLAN</b> -- Directs the empire state development corporation to conduct a study on the feasibility of a minority and women-owned business capacity enterprise mentorship program  Same as A 10576 RULES COM Bichotte Hermelyn  <b>SUMM :</b> Directs the empire state development corporation to conduct a study on the feasibility of a minority and women-owned business enterprise capacity mentorship program.</p>

	<p><b>Significant Act:</b> 06/01/22 Passed Senate referred to Assembly Committee  <b>Same-As A10576 Significant Act:</b> 07/06/22 Assembly Governmental Operations</p>
S775	<p><b>THOMAS</b> -- Relates to prohibiting negative credit reporting on persons affected by the coronavirus  Same as A 559 Rozic  <b>SUMM :</b> Amd §380-j, Gen Bus L Prohibits negative credit reporting on consumers who have suffered financial harm as a result of the declared state of emergency relating to the coronavirus.  <b>Significant Act:</b> 01/05/22 Senate Consumer Protection  <b>Same-As A 559 Significant Act:</b> 01/05/22 Assembly Consumer Affairs and Protection</p>
S915	<p><b>KRUEGER</b> -- Includes medical services, student loans, auto loans and retail installment contracts in the definition of consumer credit transaction  Same as A 3055 Epstein  <b>SUMM :</b> Amd §105, CPLR Includes medical services, student loans, auto loans and retail installment contracts in the definition of "consumer credit transaction".  <b>Significant Act:</b> 01/05/22 Senate Judiciary  <b>Same-As A 3055 Significant Act:</b> 01/05/22 Assembly Judiciary</p>
S957	<p><b>SANDERS</b> -- Relates to assessment of the record of performance of banking institutions in supporting persons and certain entities affected by the outbreak of COVID-19  Same as A 6835 Reyes  <b>SUMM :</b> Amd §28-b, Bank L Provides for assessment of activities conducted by the banking institution to support persons, small businesses, minority- and women-owned businesses, and certain not-for-profit corporations affected by the outbreak of coronavirus disease 2019 (COVID-19).  <b>Significant Act:</b> 01/05/22 Senate Banks  <b>Same-As A 6835 Significant Act:</b> 01/05/22 Assembly Banks</p>
S1055	<p><b>SANDERS</b> -- Establishes the state of New York public bank  Same as A 8857 Peoples-Stokes  <b>SUMM :</b> Add Art 17 §§254 - 277, St Fin L Relates to establishing the state of New York public bank to use the state's depository assets to generate additional benefit for the people and the economy of the state.  <b>Significant Act:</b> 01/05/22 Senate Finance  <b>Same-As A 8857 Significant Act:</b> 01/19/22 Assembly Banks</p>
S1061B	<p><b>SANDERS</b> -- Regulates commercial finance licensing, establishes the minority- and women-owned business protection program  Same as A 1420-A Jean-Pierre  <b>SUMM :</b> Ren Art 9-A to be Art 9-B, add Art 9-A §§363 - 363-o, amd §§22, 635 &amp; 652-b, Bank L; amd §10-136, NYC Ad Cd Regulates commercial finance licensing; establishes the minority- and women-owned business protection program; makes conforming technical changes thereto.  <b>Significant Act:</b> 05/10/22 Senate Finance  <b>Same-As A 1420A Significant Act:</b> 03/17/22 Assembly Banks</p>
S1234	<p><b>GIANARIS</b> -- Creates a private right of action for improper debt collection procedures  Same as A 6254 Weinstein</p>

	<p><b>SUMM</b> : Amd §602, Gen Bus L Creates a private right of action for improper debt collection procedures; allows plaintiffs to recover punitive damages and reasonable attorney's fees.</p> <p><b>Significant Act:</b> 01/05/22 Senate Consumer Protection</p> <p><b>Same-As A 6254 Significant Act:</b> 01/05/22 On Assembly Calendar 206</p>
S1349	<p><b>HOYLMAN</b> -- Restricts the disclosure of personal information by businesses</p> <p>Same as A 400 Rozic</p> <p><b>SUMM</b> : Amd Art 39-F Art Head, add §899-cc, Gen Bus L Restricts the disclosure of personal information by businesses.</p> <p><b>Significant Act:</b> 01/05/22 Senate Consumer Protection</p> <p><b>Same-As A 400 Significant Act:</b> 01/05/22 Assembly Consumer Affairs and Protection</p>
S1569	<p><b>SANDERS</b> -- Prevents fraudulent deed transfers</p> <p>Same as A 6884 Lavine</p> <p><b>SUMM</b> : Amd §333, RP L; amd §§6-n &amp; 14, Bank L Relates to preventing fraudulent deed transfers; protects home owners from being misled into transferring their home to mortgage servicers.</p> <p><b>Significant Act:</b> 01/05/22 Senate Judiciary</p> <p><b>Same-As A 6884 Significant Act:</b> 01/05/22 Assembly Judiciary</p>
S1596B	<p><b>SANDERS</b> -- Establishes the minority- and women-owned business protection program</p> <p>Same as A 6407-B Dickens</p> <p><b>SUMM</b> : Establishes the minority- and women-owned business protection program to provide grants with funding from the American Rescue Plan Act of 2021 to qualifying entities that have less than 100 employees per location, was in existence in New York state by the first day the state disaster emergency related to COVID-19 was declared by the governor, can document actual economic harm or revenue shortfall as a direct result of the pandemic, and has filed 2018, 2019 or 2020 tax returns.</p> <p><b>Significant Act:</b> 01/05/22 Senate Commerce, Economic Development and Small Business</p> <p><b>Same-As A 6407B Significant Act:</b> 01/05/22 Assembly Small Business</p>
S1598	<p><b>SANDERS</b> -- Allows for mortgagors to cancel or renegotiate forbearance agreements made during a state disaster emergency</p> <p>No same as</p> <p><b>SUMM</b> : Add §9-y, Bank L Allows for mortgagors to cancel or renegotiate forbearance agreements made during a state disaster emergency.</p> <p><b>Significant Act:</b> 01/05/22 Senate Banks</p>
S1599	<p><b>SANDERS</b> -- Imposes a temporary ban on the commencement of mortgage foreclosure actions and the sale of foreclosed properties</p> <p>Same as A 2456 Hyndman</p> <p><b>SUMM</b> : Add §1393, RPAP L Imposes a temporary ban on the commencement of mortgage foreclosure actions and the sale of foreclosed properties for 365 days after the last region or county enters into phase 3 of the governor's reopening plan relating to the COVID-19 pandemic.</p> <p><b>Significant Act:</b> 01/05/22 Senate Housing, Construction and Community Development</p> <p><b>Same-As A 2456 Significant Act:</b> 01/05/22 Assembly Judiciary</p>

S1617	<p><b>SANDERS</b> -- Authorizes certain state regulated institutions to offer disaster forbearance agreements to qualified mortgagors Same as A 2373 Hyndman <b>SUMM :</b> Authorizes certain state regulated institutions to offer disaster forbearance agreements to qualified mortgagors whose income has been adversely affected by the outbreak of COVID-19 and is unable to make his or her mortgage payment. <b>Significant Act:</b> 01/05/22 Senate Banks <b>Same-As A 2373 Significant Act:</b> 01/05/22 Assembly Banks</p>
S1680	<p><b>SKOUFIS</b> -- Relates to franchise tax on banking corporations Same as A 3474 Kim <b>SUMM :</b> Add Art 32 §§1450 - 1468, Tax L Reinstates a bank tax based on the highest of four bases: a tax on allocated entire net income, a tax on allocated alternative entire net income, a tax on allocated taxable assets, or a fixed dollar minimum tax; prohibits banks from segregating their income and capital into business and investment varieties. <b>Significant Act:</b> 01/05/22 Senate Budget and Revenue <b>Same-As A 3474 Significant Act:</b> 01/05/22 Assembly Ways and Means</p>
S1684	<p><b>SANDERS</b> -- Relates to directing the department of financial services to conduct a study on underbanked communities and households in New York state and to make recommendations to improve access to financial services Same as A 8293 Fahy <b>SUMM :</b> Directs the department of financial services to conduct a study on underbanked communities and households in New York state and to make recommendations to improve access to financial services. <b>Significant Act:</b> 03/03/22 Substituted By A8293 - 05/05/22 Chaptered 183 <b>Same-As A 8293 Significant Act:</b> 05/05/22 Chaptered 183</p>
S1762B	<p><b>SANDERS</b> -- Establishes the "New York public banking act" Same as A 8290-A Fahy <b>SUMM :</b> Amd §2, add Art 3-C §§156 - 156-i, Bank L; amd §98, St Fin L; amd §10, Gen Muni L Establishes the "New York public banking act"; authorizes municipal and other local governments to form and control public banks through the ownership of capital stock or other ownership interests, and to loan or grant public funds or lend public credit to such public banks for the public purposes of achieving cost savings, strengthening local economies, supporting community economic development, and addressing infrastructure and housing needs for localities. <b>Significant Act:</b> 05/05/22 Senate Banks <b>Same-As A 8290A Significant Act:</b> 05/10/22 Assembly Banks</p>
S2061	<p><b>JORDAN</b> -- Relates to prohibiting banking organizations from imposing check cashing fees Same as A 6281 Hunter <b>SUMM :</b> Amd §9-h, Bank L Prohibits banking organizations from imposing check cashing fees. <b>Significant Act:</b> 01/05/22 Senate Banks <b>Same-As A 6281 Significant Act:</b> 01/05/22 Assembly Banks</p>
S2143A	<p><b>KAVANAGH</b> -- Relates to mortgage loan servicers Same as A 2428-A Dinowitz <b>SUMM :</b> Amd §595-b, Bank L Provides that any person who has been injured by</p>

	<p>reason of any violation of any such rules, regulations or policies as the superintendent may promulgate may bring an action in his or her own name; assert a counterclaim; or, if an action is commenced by the mortgagee or anyone acting on its behalf, bring a third party claim, against either the mortgagee and/or the mortgage servicer to enjoin any violations thereof; authorizes damages; makes related provisions.</p> <p><b>Significant Act:</b> 05/03/22 Passed Senate referred to Assembly Committee</p> <p><b>Same-As A 2428A Significant Act:</b> 01/05/22 Assembly Banks</p>
S2195	<p><b>KAVANAGH</b> -- Relates to authorizing commercial mortgage forbearance during the COVID-19 pandemic</p> <p>Same as A 6079 Jean-Pierre</p> <p><b>SUMM :</b> Add §9-y, Bank L Relates to authorizing commercial mortgage forbearance during the COVID-19 pandemic; requires New York regulated institutions to make applications for forbearance available to qualified commercial mortgagors and to grant such forbearance for a period of ninety days, subject to the safety and soundness requirements of the regulated institution.</p> <p><b>Significant Act:</b> 01/05/22 Senate Banks</p> <p><b>Same-As A 6079 Significant Act:</b> 01/05/22 Assembly Banks</p>
S2281	<p><b>JORDAN</b> -- Authorizes the state mortgage agency to purchase veterans' assisted forward commitment mortgages from banks within the state</p> <p>Same as A 2233 Hawley</p> <p><b>SUMM :</b> Add §2405-g, Pub Auth L Authorizes the state mortgage agency to purchase veterans' assisted forward commitment mortgages from banks within the state; requires the board of directors of the state mortgage agency to establish income limits for eligible veterans from time to time.</p> <p><b>Significant Act:</b> 01/05/22 Senate Corporations, Authorities and Commissions</p> <p><b>Same-As A 2233 Significant Act:</b> 01/05/22 Assembly Judiciary</p>
S2601	<p><b>HELMING</b> -- Relates to the use of powers of attorney in banking transactions</p> <p>No same as</p> <p><b>SUMM :</b> Add §§9-y &amp; 9-z, Bank L Requires all banking institutions in the state to accept a statutory short form power of attorney and powers of attorney which survive disability or incompetence; references existing provisions relating to powers of attorney in the general obligations law; holds banks harmless for such acceptance unless they have actual written notice of revocation or termination.</p> <p><b>Significant Act:</b> 01/05/22 Senate Banks</p>
S2632	<p><b>SANDERS</b> -- Relates to prohibiting the inclusion of a confession of judgment in a contract or agreement for a financial product or service</p> <p>Same as A 2443 Niou</p> <p><b>SUMM :</b> Add §394-bb, Gen Bus L Prohibits the inclusion of a confession of judgment in a contract or agreement for a financial product or service.</p> <p><b>Significant Act:</b> 06/03/22 Senate Rules</p> <p><b>Same-As A 2443 Significant Act:</b> 01/05/22 Assembly Banks</p>
S2761A	<p><b>RAMOS</b> -- Establishes the New York title guaranty program and the New York title guaranty corporation; repealer</p> <p>Same as A 8574 Epstein</p> <p><b>SUMM :</b> Add Art 10-D Title 4 §§3974 &amp; 3975, Pub Auth L; add §92-j, St Fin L; rpld Art 64, Ins L Establishes the New York title guaranty program to provide title</p>

	<p>insurance for real property within the state; establishes the New York title guaranty corporation to implement the New York title guaranty program.</p> <p><b>Significant Act:</b> 01/05/22 Senate Corporations, Authorities and Commissions</p> <p><b>Same-As A 8574 Significant Act:</b> 01/05/22 Assembly Corporations, Authorities and Commissions</p>
S2796B	<p><b>SEPULVEDA</b> -- Relates to enacting the "community financial services access and modernization act of 2022"</p> <p>Same as A 9807 Cruz</p> <p><b>SUMM :</b> Amd Bank L, generally Relates to enacting the "community financial services access and modernization act"; modernizes existing statute to reflect the full scope of financial services available at neighborhood "check cashing" establishments; provides for a comprehensive regulatory framework for the delivery of the expanded financial services currently being offered.</p> <p><b>Significant Act:</b> 04/27/22 Senate Banks</p> <p><b>Same-As A 9807 Significant Act:</b> 04/19/22 Assembly Banks</p>
S2808	<p><b>KAVANAGH</b> -- Prohibits a consumer reporting agency or lender from using an individual's internet viewing history to determine such individual's credit worthiness</p> <p>No same as</p> <p><b>SUMM :</b> Amd §380-j, Gen Bus L; amd §352, Bank L Prohibits a consumer reporting agency or lender from using an individual's internet use or internet viewing history to determine such individual's credit worthiness.</p> <p><b>Significant Act:</b> 01/05/22 Senate Consumer Protection</p>
S2909	<p><b>KAVANAGH</b> -- Establishes the New York state infrastructure development bank; appropriation</p> <p>Same as A 433 Rozic</p> <p><b>SUMM :</b> Add Art 17 §§9100 - 9109, Bank L Establishes the New York state infrastructure development bank within the banking department; makes a \$250,000,000 appropriation therefor.</p> <p><b>Significant Act:</b> 01/05/22 Senate Finance</p> <p><b>Same-As A 433 Significant Act:</b> 01/05/22 Assembly Banks</p>
S3003	<p><b>SEPULVEDA</b> -- Creates a private right of action for the breach of a consumer's identifying information</p> <p>No same as</p> <p><b>SUMM :</b> Add §380-mm, Gen Bus L Relates to creating a private right of action for the breach of a consumer's identifying information such as their social security number, driver's license number, bank account number, credit or debit card number, personal identification number, automated or electronic signature, unique biometric data, account passwords or other information that can be used to access an individual's financial accounts or to obtain goods and services.</p> <p><b>Significant Act:</b> 01/05/22 Senate Consumer Protection</p>
S3016	<p><b>SEPULVEDA</b> -- Establishes the empire state public bank</p> <p>Same as A 3309 Steck</p> <p><b>SUMM :</b> Add Art 17 §§254 - 277, St Fin L Relates to establishing the empire state public bank to use the state's depository assets to generate additional benefit for the people and the economy of the state.</p>

	<p><b>Significant Act:</b> 01/05/22 Senate Finance  <b>Same-As A 3309 Significant Act:</b> 01/05/22 Assembly Banks</p>
S3074	<p><b>SALAZAR</b> -- Requires the recording of mezzanine debt and preferred equity investments and includes mezzanine debt in the mortgage recording tax  Same as A 3139 Epstein  <b>SUMM :</b> Add §291-k, RP L; amd §§250, 253, 253-a, 255, 257 &amp; 258, Tax L; amd §9-601, UCC Relates to requiring the recording of mezzanine debt and preferred equity investments and including mezzanine debt in the mortgage recording tax; defines mezzanine debt.  <b>Significant Act:</b> 01/05/22 Senate Judiciary  <b>Same-As A 3139 Significant Act:</b> 01/05/22 Assembly Judiciary</p>
S3105	<p><b>KAPLAN</b> -- Relates to providing financial consumer protections for small businesses  Same as A 1978 Niou  <b>SUMM :</b> Add §5-522, Gen Ob L; amd §§173 &amp; 380-e, Bank L Expands consumer protections for usury and interest to small businesses.  <b>Significant Act:</b> 01/05/22 Senate Judiciary  <b>Same-As A 1978 Significant Act:</b> 01/05/22 Assembly Banks</p>
S3130	<p><b>KAVANAGH</b> -- Directs the court to provide notice to the former owners of foreclosed property of the right to file a claim for the excess funds from the sale of the real property  Same as A 7579 O'Donnell  <b>SUMM :</b> Amd §1354, RPAP L; amd §1136, RPT L Directs the court to provide notice to the former owners of foreclosed property of the right to file a claim for the excess funds from the sale of the real property.  <b>Significant Act:</b> 01/25/22 Senate Finance  <b>Same-As A 7579 Significant Act:</b> 01/05/22 Assembly Judiciary</p>
S3146	<p><b>SANDERS</b> -- Authorizes the New York state department of financial services to oversee the planned closing of bank branch offices by federally chartered banking organizations  Same as A 5453 Dickens  <b>SUMM :</b> Amd §28-c, Bank L Authorizes the New York state department of financial services to oversee the planned closing of bank branch offices by federally chartered banking organizations.  <b>Significant Act:</b> 01/05/22 Senate Banks  <b>Same-As A 5453 Significant Act:</b> 01/05/22 Assembly Banks</p>
S3237	<p><b>SANDERS</b> -- Limits the amount of certain credit service charges in motor vehicle retail installment contracts  Same as A 819 Zebrowski  <b>SUMM :</b> Amd §303, Pers Prop L Limits the amount of certain credit service charges in motor vehicle retail installment contracts.  <b>Significant Act:</b> 01/05/22 Senate Consumer Protection  <b>Same-As A 819 Significant Act:</b> 01/05/22 Assembly Consumer Affairs and Protection</p>
S3243	<p><b>SANDERS</b> -- Prohibits imposition of surcharges at automated teller machines on public university property  Same as A 7337 Englebright</p>

	<p><b>SUMM</b> : Add §9-y, Bank L Prohibits imposing surcharges on automated teller machines located on state university of New York or city university of New York property.</p> <p><b>Significant Act:</b> 01/05/22 Senate Banks</p> <p><b>Same-As A 7337 Significant Act:</b> 01/05/22 Assembly Banks</p>
S3248	<p><b>SANDERS</b> -- Creates the consumer overdraft protection act</p> <p>Same as A 941 Jean-Pierre</p> <p><b>SUMM</b> : Add Art 2-A §§60 - 63, Bank L Creates the consumer overdraft protection act to ensure that consumers are informed of their options in regard to overdraft protection.</p> <p><b>Significant Act:</b> 01/05/22 Senate Banks</p> <p><b>Same-As A 941 Significant Act:</b> 01/05/22 Assembly Banks</p>
S3306	<p><b>PARKER</b> -- Requires that notice of increase in mortgage escrow account be given in advance</p> <p>No same as</p> <p><b>SUMM</b> : Add §5-603, Gen Ob L Provides that a mortgage investing institution that maintains a mortgage on any real property in the state of New York shall give ten days written notice prior to requiring payment of an increase in the amount of escrow if the dollar amount of such increase is more than five percent of the total monthly payment; provides that no service charge shall be imposed for the giving of such notice; defines that term "mortgage investing institutions" as any banking organization or other entity engaged in the business of offering mortgage financing to the public or investing in mortgages.</p> <p><b>Significant Act:</b> 01/05/22 Senate Judiciary</p>
S3406	<p><b>HARCKHAM</b> -- Establishes the state of emergency small business and not-for-profit organization loan program</p> <p>Same as A 5086 Otis</p> <p><b>SUMM</b> : Add §29-1, Exec L Establishes the state of emergency small business and not-for-profit organization loan program.</p> <p><b>Significant Act:</b> 01/05/22 Senate Banks</p> <p><b>Same-As A 5086 Significant Act:</b> 01/05/22 Assembly Banks</p>
S3419	<p><b>SANDERS</b> -- Relates to requiring all banks and credit unions to have a notary public available during business hours</p> <p>No same as</p> <p><b>SUMM</b> : Add §6-o, Bank L Requires all banks and credit unions to have a notary public available during business hours; permits banks to charge a fee for such service.</p> <p><b>Significant Act:</b> 01/05/22 Senate Banks</p>
S3420	<p><b>SANDERS</b> -- Relates to prohibiting mortgagors from recovering attorney's fees and/or expenses incurred during a foreclosure</p> <p>No same as</p> <p><b>SUMM</b> : Amd §282, RP L Relates to prohibiting mortgagors from recovering attorneys' fees and/or expenses incurred during a foreclosure.</p> <p><b>Significant Act:</b> 01/05/22 Senate Judiciary</p>
S3444	<p><b>COMRIE</b> -- Prohibits consumer reporting agencies and lenders from using an individual's late payment of cashless tolls to determine their credit worthiness</p> <p>Same as A 9898 Carroll</p>

	<p><b>SUMM</b> : Amd §380-j, Gen Bus L; amd §352, Bank L Prohibits consumer reporting agencies and lenders from using an individual's late payment of cashless tolls to determine their credit worthiness.</p> <p><b>Significant Act:</b> 01/05/22 Senate Consumer Protection</p> <p><b>Same-As A 9898 Significant Act:</b> 04/19/22 Assembly Consumer Affairs and Protection</p>
S3577	<p><b>BRESLIN</b> -- Provides for a study regarding insurance or other risk mitigation tools and third-party payroll service providers</p> <p>Same as A 7786 Cahill</p> <p><b>SUMM</b> : Requires the department of financial services, in consultation with the department of taxation and finance, to conduct a study regarding insurance or other risk mitigation tools and third-party payroll service providers; provides that the superintendent of financial services shall submit a report to the governor, the temporary president of the senate and the speaker of the assembly of the department's findings, conclusions, and recommendations.</p> <p><b>Significant Act:</b> 03/01/22 Substituted By A7786 - 05/06/22 Chaptered 186</p> <p><b>Same-As A 7786 Significant Act:</b> 05/06/22 Chaptered 186</p>
S3667	<p><b>COMRIE</b> -- Creates the New York title guaranty authority</p> <p>No same as</p> <p><b>SUMM</b> : Add Art 10-D Title 4 §§3974 - 3980, Pub Auth L Creates the New York title guaranty authority to initiate and operate a program which shall offer guaranties of real property titles in this state.</p> <p><b>Significant Act:</b> 01/05/22 Senate Corporations, Authorities and Commissions</p>
S3668	<p><b>COMRIE</b> -- Relates to legal representation in certain mortgage foreclosure actions</p> <p>No same as</p> <p><b>SUMM</b> : Add §1308-a, amd §1303, RPAP L; amd Art 18-B Art Head, §722, County L Provides for free legal representation in certain mortgage foreclosure actions where the homeowner is financially unable to obtain counsel; requires notice of such availability.</p> <p><b>Significant Act:</b> 01/05/22 Senate Housing, Construction and Community Development</p>
S3710	<p><b>COMRIE</b> -- Prohibits mortgagee from refusing to accept partial mortgage payments</p> <p>No same as</p> <p><b>SUMM</b> : Add §254-e, RP L Prohibits mortgagee from refusing to accept partial mortgage payments from a mortgagor which does not bring the mortgagor current on his or her mortgage debt.</p> <p><b>Significant Act:</b> 01/05/22 Senate Judiciary</p>
S3734	<p><b>COMRIE</b> -- Relates to requiring plaintiffs to furnish proof that notice of possible foreclosure was delivered to the defendant</p> <p>No same as</p> <p><b>SUMM</b> : Amd §1304, RPAP L Requires plaintiffs to furnish official proof of delivery demonstrating that notice of possible foreclosure was delivered to the defendant.</p> <p><b>Significant Act:</b> 01/05/22 Senate Housing, Construction and Community Development</p>
S3793	<p><b>COMRIE</b> -- Provides for the establishment of the New York state home equity conversion information summary</p> <p>No same as</p> <p><b>SUMM</b> : Add §280-c, RP L Provides for the establishment of the New York state home equity conversion information summary to provide notice of mortgagor's right</p>

	<p>and responsibilities under reverse mortgage loans issued under the home equity conversion mortgage program of the federal Department of Housing and Urban Development; provides that every authorized lender must provide copies of such summary not less than 5 days prior to closing on a reverse mortgage loan; establishes a private right of action for violations of such provisions.</p> <p><b>Significant Act:</b> 01/05/22 Senate Aging</p>
S3858	<p><b>KENNEDY</b> -- Relates to decreasing the time a vacant property may sit in foreclosure in Erie County No same as <b>SUMM</b> : Amd §9-1.0, Chap 812 of 1942 Decreases the time a vacant property may sit in foreclosure in Erie county. <b>Significant Act:</b> 01/05/22 Senate Local Government</p>
S3867	<p><b>KENNEDY</b> -- Provides that microbusinesses in New York are eligible for small business revolving loans and the linked deposit interest rate reductions No same as <b>SUMM</b> : Add §131-a, Ec Dev L; amd §213, St Fin L; amd §16-t, UDC Act Provides that microbusinesses in New York are eligible for small business revolving loans and the linked deposit interest rate reductions. <b>Significant Act:</b> 01/05/22 Senate Commerce, Economic Development and Small Business</p>
S3921	<p><b>SANDERS</b> -- Relates to asset-based lending transactions Same as A 2445 Niou <b>SUMM</b> : Add §340-a, Bank L Deems asset-based lending transactions to be loans for all purposes. <b>Significant Act:</b> 01/05/22 Senate Banks <b>Same-As A 2445 Significant Act:</b> 01/05/22 Assembly Banks</p>
S3933	<p><b>KENNEDY</b> -- Relates to prohibiting the registration of mortgages in default prior to the filing of a notice of pendency Same as A 3081 Peoples-Stokes <b>SUMM</b> : Add §1393, RPAP L Prohibits the registration of mortgages in default prior to the filing of a notice of pendency. <b>Significant Act:</b> 05/24/22 Substituted By A3081 - 11/21/22 Chaptered 600 <b>Same-As A 3081 Significant Act:</b> 11/21/22 Chaptered 600</p>
S3949	<p><b>KENNEDY</b> -- Creates the mortgage assisted population recovery program No same as <b>SUMM</b> : Add §45-d, Priv Hous Fin L Relates to creating the mortgage assisted population recovery program. <b>Significant Act:</b> 01/05/22 Senate Housing, Construction and Community Development</p>
S3980	<p><b>SALAZAR</b> -- Relates to the imposition of tax on certain financial transactions Same as A 5215 Niou <b>SUMM</b> : Add Art 15 §§340 - 346, Tax L Relates to the imposition of tax on certain financial transactions. <b>Significant Act:</b> 01/05/22 Senate Budget and Revenue <b>Same-As A 5215 Significant Act:</b> 01/05/22 Assembly Ways and Means</p>

S4012	<p><b>BRESLIN</b> -- Relates to land banks Same as A 1341 Magnarelli <b>SUMM</b> : Amd §1607, N-PC L Authorizes land banks to lend money, to make grants and take and hold real and personal property as security for the payment of funds so loaned or for the performance and enforcement of grant agreements. <b>Significant Act:</b> 01/05/22 Senate Corporations, Authorities and Commissions <b>Same-As A 1341 Significant Act:</b> 01/05/22 Assembly Local Governments</p>
S4039	<p><b>SAVINO</b> -- Requires a study of the implementation of medical marihuana in regards to banking, tax revenue collection, and employment tax collection issues Same as A 40 Gottfried <b>SUMM</b> : Add §3369-f, Pub Health L Requires a study of the implementation of medical marihuana in regards to banking, tax revenue collection, and employment tax collection issues. <b>Significant Act:</b> 01/05/22 Senate Health <b>Same-As A 40 Significant Act:</b> 01/05/22 Assembly Health</p>
S4050A	<p><b>SALAZAR</b> -- Enacts the "COVID-19 Housing relief &amp; recovery for all act" Same as A 2617-A Niou <b>SUMM</b> : Enacts the COVID-19 housing relief and recovery for all act. <b>Significant Act:</b> 01/05/22 Senate Housing, Construction and Community Development <b>Same-As A 2617A Significant Act:</b> 01/05/22 Assembly Housing</p>
S4056	<p><b>HOYLMAN</b> -- Relates to prohibiting pre-payment penalties for mortgages secured by real property owned in a cooperative form of ownership Same as A 1877 Dinowitz <b>SUMM</b> : Amd §5-501, Gen Ob L Prohibits pre-payment penalties for mortgages secured by real property owned in a cooperative form of ownership where over fifty percent of the units are shareholder occupied. <b>Significant Act:</b> 01/05/22 Senate Judiciary <b>Same-As A 1877 Significant Act:</b> 03/09/22 Passed Assembly referred to Senate Committee</p>
S4131	<p><b>GRIFFO</b> -- Increases the penalty for robbery of property from a bank; makes the crime a class C felony No same as <b>SUMM</b> : Amd §§592 &amp; 592-a, Bank L; amd §160.10, Pen L Increases the penalty for robbery of property from a bank; makes the crime a class C felony. Criminal Sanction Impact. <b>Significant Act:</b> 01/05/22 Senate Banks</p>
S4282	<p><b>BRESLIN</b> -- Relates to certain voidable transfers affecting a federal home loan bank Same as A 3573 Cymbrowitz <b>SUMM</b> : Amd §§7425, 7419 &amp; 7409, Ins L Relates to certain voidable transfers affecting a federal home loan bank including injunctions and the conduct of delinquency proceedings against insurers domiciled in this state. <b>Significant Act:</b> 06/03/22 Senate Rules <b>Same-As A 3573 Significant Act:</b> 01/26/22 Passed Assembly referred to Senate Committee</p>
S4292	<p><b>LANZA</b> -- Requires notaries public and commissioners of deeds to complete and retain certain documents relating to the transfer of residential real property</p>

	<p>No same as  <b>SUMM</b> : Add §135-c, amd §136, Exec L Requires notaries public and commissioners of deeds to complete and retain certain documents relating to the transfer of residential real property.  <b>Significant Act:</b> 01/05/22 Senate Finance</p>
S4425	<p><b>PARKER</b> -- Relates to funds of the state  No same as  <b>SUMM</b> : Add §2891, Pub Auth L Relates to funds of the state; prohibits certain public authorities, commissions or public benefit corporations from depositing moneys in certain banking institutions.  <b>Significant Act:</b> 01/05/22 Senate Corporations, Authorities and Commissions</p>
S4426	<p><b>PARKER</b> -- Requires lending institutions that send unsolicited mail-loan checks to clearly state the interest rate and the total cost of loan in a dollar amount  No same as  <b>SUMM</b> : Amd §9-t, Bank L Requires lending institutions that send unsolicited mail-loan checks to clearly state in solicitation letter the interest rate to be applied to such loan and to demonstrate the total cost of loan in a dollar amount, at interest rate, over periods of six months, one year, and three years.  <b>Significant Act:</b> 01/05/22 Senate Banks</p>
S4583	<p><b>GRIFFO</b> -- Increases penalties for individuals or companies who engage in the business of cashing checks, drafts or money orders for consideration without a license  No same as  <b>SUMM</b> : Amd §373, Bank L Increases penalties for individuals or companies who engage in the business of cashing checks, drafts or money orders for consideration without a license; makes such violation a class E felony; provides for a fine of \$2,500 for each transaction.  Criminal Sanction Impact.  <b>Significant Act:</b> 01/05/22 Senate Banks</p>
S4696	<p><b>BRESLIN</b> -- Prohibits mortgagees from requiring mortgagors of certain real property to purchase flood insurance exceeding certain limits  Same as A 4424 Hunter  <b>SUMM</b> : Add §283, RP L Prohibits mortgagees from requiring mortgagors of certain real property to purchase flood insurance exceeding a coverage amount that exceeds the outstanding mortgage thereon, or that includes coverage for contents.  <b>Significant Act:</b> 06/03/22 Senate Rules  <b>Same-As A 4424 Significant Act:</b> 02/01/22 Passed Assembly referred to Senate Committee</p>
S4894	<p><b>SANDERS</b> -- Prohibits banking organizations from issuing mail-loan checks without request or application therefor  Same as A 1693 Pretlow  <b>SUMM</b> : Amd §9-t, Bank L Prohibits banking organizations from issuing mail-loan checks without request or application therefor; provides that failure to destroy or return a mail-loan check does not constitute an acceptance thereof; provides that mail-loan checks shall have the transaction fee and interest rate included on the check.  Eff. Date 09/02/2022  <b>Significant Act:</b> 05/05/22 Chaptered 184</p>

	<p><b>Same-As A 1693 Significant Act:</b> 03/29/22 Substituted By S4894 - 05/05/22 Chaptered 184</p>
S5185	<p><b>SANDERS</b> -- Limits the liability of a debit cardholder for unauthorized use of a debit card No same as <b>SUMM</b> : Amd §512, Gen Bus L Limits the liability of a debit cardholder for unauthorized use of a debit card. <b>Significant Act:</b> 01/05/22 Senate Consumer Protection</p>
S5187	<p><b>SANDERS</b> -- Relates to prohibiting robo-signed documents in foreclosure actions Same as A 6038 Anderson <b>SUMM</b> : Add §1393, RPAP L Relates to prohibiting robo-signed documents in foreclosure actions; allows for an award of damages to the borrower. <b>Significant Act:</b> 01/05/22 Senate Housing, Construction and Community Development <b>Same-As A 6038 Significant Act:</b> 01/05/22 Assembly Judiciary</p>
S5216	<p><b>PARKER</b> -- Creates an income driven repayment plan for private student loans held by New York state banking institutions No same as <b>SUMM</b> : Add §681-b, Ed L Creates an income driven repayment plan for private student loans held by New York state banking institutions. <b>Significant Act:</b> 01/05/22 Senate Higher Education</p>
S5284	<p><b>PARKER</b> -- Prohibits the state university of New York and the city university of New York from permitting any persons to solicit persons to become holders of credit cards unless credit education courses are provided No same as <b>SUMM</b> : Add Art 17 §§9500 &amp; 9501, Bank L; add §§355-e &amp; 6204-b, Ed L Prohibits the state university of New York and the city university of New York from permitting any persons to solicit persons to become holders of credit cards unless credit education courses are provided. <b>Significant Act:</b> 01/05/22 Senate Banks</p>
S5377	<p><b>COONEY</b> -- Relates to special proceedings to convey title to abandoned real property to cities, towns or villages No same as <b>SUMM</b> : Amd Art 19-A Art Head, §§1970, 1971, 1971-a, 1972, 1973 &amp; 1974, add §1972-a, RPAP L Relates to special proceedings to convey title to abandoned real property to cities, towns or villages. <b>Significant Act:</b> 02/17/22 Passed Senate referred to Assembly Committee</p>
S5388	<p><b>PARKER</b> -- Relates to representation in certain real property actions Same as A 4465 Walker <b>SUMM</b> : Add §722, RPAP L; amd Art 18-B Art Head, §722, County L Relates to representation in certain real property actions. <b>Significant Act:</b> 01/05/22 Senate Housing, Construction and Community Development <b>Same-As A 4465 Significant Act:</b> 01/05/22 Assembly Judiciary</p>
S5473D	<p><b>SANDERS</b> -- Relates to the rights of parties involved in foreclosure actions Same as A 7737-B Weinstein <b>SUMM</b> : Amd §§203, 205 &amp; 213, R3217, add §205-a, CPLR; amd §17-105, Gen Ob</p>

	<p>L; amd §1301, RPAP L Relates to the rights of parties involved in foreclosure actions; provides additional details regarding the commencement and termination of certain actions related to real property.</p> <p><b>Significant Act:</b> 05/03/22 Substituted By A7737B - 12/30/22 Chaptered 821</p> <p><b>Same-As A 7737B Significant Act:</b> 12/30/22 Chaptered 821</p>
S5643	<p><b>PARKER</b> -- Establishes the office of financial resilience</p> <p>Same as A 3099 Kim</p> <p><b>SUMM :</b> Add §46, Bank L Establishes the office of financial resilience to develop and implement new programs and initiatives for the purpose of supporting local economies and promoting resilient financial models.</p> <p><b>Significant Act:</b> 01/05/22 Senate Banks</p> <p><b>Same-As A 3099 Significant Act:</b> 01/05/22 Assembly Banks</p>
S5658	<p><b>PARKER</b> -- Relates to the report of suspected financial exploitation</p> <p>No same as</p> <p><b>SUMM :</b> Add §9-y, Bank L Relates to the reporting of suspected financial exploitation; requires the superintendent of the department of financial services to develop guidelines relating to reporting suspected financial exploitation; provides that a third party who reports suspected financial abuse shall have immunity from any civil or criminal liability as a result.</p> <p><b>Significant Act:</b> 05/24/22 Passed Senate referred to Assembly Committee</p>
S5774	<p><b>COMRIE</b> -- Prohibits foreign banking corporations from issuing payday loans</p> <p>No same as</p> <p><b>SUMM :</b> Add §202-k, Bank L; add §5-532, Gen Ob L Prohibits foreign banking corporations from issuing payday loans; defines payday loans as any transaction in which a short-term cash advance is made to a consumer in exchange for: a consumer's personal check or share draft, in the amount of an advance plus a fee, where presentment or negotiation of such check or share draft is deferred by agreement of the parties until a designated future date; or a consumer's authorization to debit the consumer's transaction account, in the amount of the advance plus a fee, where such account will be debited on or after a designated future date.</p> <p><b>Significant Act:</b> 01/05/22 Senate Banks</p>
S5777	<p><b>COMRIE</b> -- Requires mortgage lenders and brokers to provide consumer with mortgage bill of rights pamphlet which must be signed by the consumer prior to mortgage application</p> <p>Same as A 3379 Kim</p> <p><b>SUMM :</b> Add §35, Bank L Requires mortgage lenders and brokers to provide consumers with a mortgage bill of rights pamphlet which must be read and signed by the consumer prior to applying for a mortgage.</p> <p><b>Significant Act:</b> 01/05/22 Senate Banks</p> <p><b>Same-As A 3379 Significant Act:</b> 01/05/22 Assembly Banks</p>
S5783	<p><b>COMRIE</b> -- Enacts the "homeowner mortgage refinance relief act"</p> <p>Same as A 3075 Kim</p> <p><b>SUMM :</b> Add §253-z, Tax L Enacts the "homeowner mortgage refinance relief act"; exempts from a local mortgage tax or recording tax mortgagors who are refinancing real property; provides that the commissioner shall promulgate rules and regulations to establish grounds for qualifications, proof and procedure necessary for a mortgagor to</p>

	<p>obtain such an exemption.  <b>Significant Act:</b> 01/05/22 Senate Investigations and Government Operations  <b>Same-As A 3075 Significant Act:</b> 01/05/22 Assembly Ways and Means</p>
S5811	<p><b>COMRIE</b> -- Relates to prohibiting financial institutions from charging a fee for periodic paper statements  No same as  <b>SUMM :</b> Add §9-y, Bank L Relates to prohibiting financial institutions from charging a fee for periodic paper statements when such statements are required for an application for public assistance.  <b>Significant Act:</b> 01/05/22 Senate Banks</p>
S6050	<p><b>REICHLIN-MELNICK</b> -- Exempts federal or state stimulus checks that are the result of a declared national or state disaster emergency from money judgments  No same as  <b>SUMM :</b> Amd §5205, CPLR Exempts any federal or state stimulus check that is the result of a declared national or state disaster emergency from money judgment; defines the term "stimulus check" shall mean any economic impact payment sent by the government to taxpayers.  <b>Significant Act:</b> 01/05/22 Senate Judiciary</p>
S6232	<p><b>KENNEDY</b> -- Expands eligibility for the low interest rate program of the state of New York mortgage agency  Same as A 9925 Cruz  <b>SUMM :</b> Add §457-a, RPT L Relates to expanding eligibility for the low interest rate program of the state of New York mortgage agency to certain graduates of post secondary programs or comparable apprenticeship and workforce training programs for the purchase of certain property.  <b>Significant Act:</b> 03/24/22 Passed Senate referred to Assembly Committee  <b>Same-As A 9925 Significant Act:</b> 04/19/22 Assembly Banks</p>
S6236	<p><b>SANDERS</b> -- Enacts the "COVID-19 Foreclosure Relief Act of 2021"  No same as  <b>SUMM :</b> Add §9-y, Bank L Enacts the "COVID-19 Foreclosure Relief Act of 2021" to provide a property tax reimbursement program for regulated institutions.  <b>Significant Act:</b> 01/05/22 Senate Banks</p>
S6413	<p><b>COMRIE</b> -- Relates to civil penalties associated with financial frauds  Same as A 8291 Fahy  <b>SUMM :</b> Amd §§408 &amp; 104, Fin Serv L Relates to civil penalties associated with financial frauds; redefines financial product or service to include warranties sold or provided to a consumer or small business or any guaranty or suretyship provided by a consumer.  <b>Significant Act:</b> 01/05/22 Senate Banks  <b>Same-As A 8291 Significant Act:</b> 01/05/22 Assembly Banks</p>
S6414	<p><b>COMRIE</b> -- Enacts the "Consumer and Small business Protection Act"  Same as A 2495-A Niou  <b>SUMM :</b> Amd §349, Gen Bus L Enacts the "Consumer and Small business Protection Act"; relates to standing for persons affected by prohibited or unlawful business practices; expands prohibited acts to include unfair, deceptive or abusive acts.</p>

	<p><b>Significant Act:</b> 01/05/22 Senate Consumer Protection  <b>Same-As A 2495A Significant Act:</b> 01/05/22 Assembly Codes</p>
S6439	<p><b>BRISPORT</b> -- Repeals section 3218 of the civil practice law and rules relating to judgments by confession; repealer  No same as  <b>SUMM :</b> Rpld §3218, CPLR Relates to judgments by confession.  <b>Significant Act:</b> 01/05/22 Senate Judiciary</p>
S6749	<p><b>BRISPORT</b> -- Provides that an action on a money judgment shall be commenced within three years; repealer  No same as  <b>SUMM :</b> Rpld §211 sub (b), amd §214, CPLR Provides that an action on a money judgment shall be commenced within three years and shall be presumed to be paid and satisfied after the expiration of three years from the time when the party recovering the judgment was first entitled to enforce it.  <b>Significant Act:</b> 01/05/22 Senate Judiciary</p>
S6778A	<p><b>COONEY</b> -- Provides for earned wage access services offered in this state  No same as  <b>SUMM :</b> Add Art 9-B §§374-aa - 374-ee, amd §36, Bank L Provides for earned wage access services offered in this state; defines terms; provides requirements for wage access services; outlines reporting requirements and enforcement provisions; makes related provisions.  <b>Significant Act:</b> 03/21/22 Senate Banks</p>
S6902	<p><b>COONEY</b> -- Enacts the "Excelsior Opportunity Accounts Act"  No same as  <b>SUMM :</b> Add Art 17 §§9100 - 9110, Bank L; amd §§280-a &amp; 612, Tax L; amd §§92-b &amp; 93-b, St Fin L Enacts the "Excelsior Opportunity Accounts Act"; establishes a special fund for EO accounts within the department of financial services for certain eligible individuals born after December 31, 2023, who reside in the state, are under age 18, with household income not exceeding 700% of the poverty level; provides for contribution and investment of monies of fund.  <b>Significant Act:</b> 01/05/22 Senate Banks</p>
S6949	<p><b>KENNEDY</b> -- Establishes joint and survivorship accounts; repealer  Same as A 8002 Wallace  <b>SUMM :</b> Add §675-a, amd §§675 &amp; 678, rpld §678, ren §679 to be §678, Bank L Provides for joint and survivorship accounts, provides that absent indication to the contrary, funds remaining in such an account upon the death of the depositor shall be deemed part of the depositor's estate.  <b>Significant Act:</b> 06/01/22 Passed Senate referred to Assembly Committee  <b>Same-As A 8002 Significant Act:</b> 01/05/22 Assembly Banks</p>
S7003	<p><b>SANDERS</b> -- Relates to the excelsior linked deposit program  No same as  <b>SUMM :</b> Amd §213, St Fin L Relates to the excelsior linked deposit program.  Empire State Development  <b>Significant Act:</b> 01/05/22 Senate Finance</p>

S7068A	<p><b>BROOKS</b> -- Relates to the excelsior linked deposit program and certified disabled veteran-owned business enterprises Same as A 7728-A Stern <b>SUMM</b> : Amd §§213, 218 &amp; 220, St Fin L Provides for no interest rate for certain linked loans for certified service-disabled veteran-owned business enterprises, projects to provide financing necessary to carry out a procurement contract with an agency or authority or other entity of the state or federal government; defines "certified service-disabled veteran-owned business enterprise" means any service-disabled veteran-owned business enterprise as provided for in section 369-H of the executive law and certified pursuant to section 369-I of the executive law; makes related provisions. <b>Significant Act:</b> 05/25/22 Substituted By A7728A - 11/10/22 Chaptered 587 <b>Same-As A 7728A Significant Act:</b> 11/10/22 Chaptered 587</p>
S7138	<p><b>MARTUCCI</b> -- Relates to apportionment of mortgage taxes for property situated in more than one tax district Same as A 4821-A Miller B <b>SUMM</b> : Amd §260, Tax L Provides that the apportionment of mortgage taxes for property situated in more than one tax district shall be based upon the full market value estimate of the property covered by such mortgage. <b>Significant Act:</b> 01/05/22 Senate Investigations and Government Operations <b>Same-As A 4821A Significant Act:</b> 06/01/22 Assembly Ways and Means</p>
S7202A	<p><b>SANDERS</b> -- Requires a written notification of overdraft fees charged to certain account holders Same as A 9659 Fahy <b>SUMM</b> : Add §9-z, Bank L Requires financial institutions to send a written notification of overdraft fees charged to account holders every 180 days. <b>Significant Act:</b> 05/31/22 Substituted By A9659 - 12/16/22 Vetoed Memorandum 104 <b>Same-As A 9659 Significant Act:</b> 12/16/22 Vetoed Memorandum 104</p>
S7293	<p><b>THOMAS</b> -- Relates to the rights of parties involved in foreclosure actions No same as <b>SUMM</b> : Amd §1301, RPAP L; amd R3217, §205, add §205-a, CPLR Relates to the rights of parties involved in foreclosure actions; provides additional details regarding the commencement and termination of certain actions related to real property. <b>Significant Act:</b> 01/05/22 Senate Housing, Construction and Community Development</p>
S7315	<p><b>BIAGGI</b> -- Extends the "COVID-19 Emergency Eviction and Foreclosure Prevention Act of 2020" and the "COVID-19 Emergency Protect Our Small Businesses Act of 2021" until October 31, 2021 Same as A 8241 Niou <b>SUMM</b> : Amd Part A §§1, 4, 6 - 9 &amp; 13, Part B Subpart A §§2, 5, 7, 8 &amp; 12, Part B Subpart B §§2 - 4, Part B Subpart C §§1 &amp; 2, Part B Subpart D §2, Chap 381 of 2020; amd Part A §§1, 2, 5, 7 - 9 &amp; 13, Part B Subpart A §§2, 5, 7, 8 &amp; 12, Part B Subpart B §§2 - 4, Part B Subpart C §§1 &amp; 2, Chap 73 of 2021 Extends the "COVID-19 Emergency Eviction and Foreclosure Prevention Act of 2020" and the "COVID-19 Emergency Protect Our Small Businesses Act of 2021" until October 31, 2021. <b>Significant Act:</b> 03/11/22 Enacting Clause Stricken <b>Same-As A 8241 Significant Act:</b> 01/05/22 Assembly Judiciary</p>

S7479	<p><b>REICHLIN-MELNICK</b> -- Requires loan services for loans on vacant and abandoned residential real property to pay certain condominium common charges Same as A 4620 Zebrowski <b>SUMM</b> : Amd §1308, RPAP L Requires loan services for loans on vacant and abandoned residential real property to pay certain condominium common charges. <b>Significant Act:</b> 05/03/22 Substituted By A4620 - 08/17/22 Chaptered 509 <b>Same-As A 4620 Significant Act:</b> 08/17/22 Chaptered 509</p>
S7488	<p><b>KAPLAN</b> -- Relates to financial assistance to small businesses for the purpose of pollution prevention, control and compliance Same as A 6483 Stirpe <b>SUMM</b> : Amd §137, Ec Dev L; add §1285-v, Pub Auth L; amd §16-m, UDC Act Relates to financial assistance to small businesses for the purpose of pollution prevention, control and compliance. <b>Significant Act:</b> 01/05/22 Senate Commerce, Economic Development and Small Business <b>Same-As A 6483 Significant Act:</b> 01/05/22 Assembly Ways and Means</p>
S7500	<p><b>SANDERS</b> -- Requires assessments to defray operating expenses on persons regulated by the department of financial services that engage in virtual currency business activity Same as A 7849 Vanel <b>SUMM</b> : Amd §206, Fin Serv L Requires the superintendent of the department of financial services to assess persons regulated under the financial services law that engage in virtual currency business activity for the operating expenses of the department that are solely attributable to regulating such persons. <b>Significant Act:</b> 01/05/22 Senate Banks <b>Same-As A 7849 Significant Act:</b> 01/05/22 Assembly Banks</p>
S7515	<p><b>MAY</b> -- Requires certain people to report suspected financial exploitation of an elderly, vulnerable elderly, incompetent or physically disabled, or incapacitated person Same as A 8145-A Cusick <b>SUMM</b> : Add §349-g, Gen Bus L Requires certain people to report suspected financial exploitation of an elderly, vulnerable elderly, incompetent or physically disabled, or incapacitated person; requires certain people to receive training on identifying scams and other forms of financial exploitation; establishes a fine for willfully failing to report suspected financial exploitation. <b>Significant Act:</b> 01/05/22 Senate Aging <b>Same-As A 8145A Significant Act:</b> 01/05/22 Assembly Consumer Affairs and Protection</p>
S7519	<p><b>MAY</b> -- Enacts the "standing is tiring (sit) act" Same as A 10697 RULES COM Reyes <b>SUMM</b> : Add §203-f, Lab L Enacts the "standing is tiring (sit) act"; requires employers to provide suitable seats to all employees where the nature of such employees' work reasonably permits seated work; prohibits employers from artificially designing a work space to require standing; requires the department of labor to determine whether the nature of work reasonably permits seated work; creates a private right of action for employees whose employer does not provide seats. <b>Significant Act:</b> 01/05/22 Senate Labor <b>Same-As A10697 Significant Act:</b> 09/09/22 Assembly Labor</p>

S7535A	<p><b>SANDERS</b> -- Provides that a banking institution must cash checks drawn on said institution, if payee presents a form of valid identification Same as A 1082-A Abinanti <b>SUMM</b> : Add §9-z, Bank L Provides that a banking institution must cash checks drawn on said institution, if payee presents forms of valid identification; makes such institution guilty of a violation for refusal to cash such check after proper identification. Eff. Date 03/30/2023 <b>Significant Act:</b> 12/30/22 Chaptered 830 <b>Same-As A 1082A Significant Act:</b> 05/23/22 Substituted By S7535A - 12/30/22 Chaptered 830</p>
S7582B	<p><b>MAYER</b> -- Requires the examination of current and the recommendation of future standardized building code requirements for flood mitigation Same as A 9216-B Otis <b>SUMM</b> : Amd §§375 &amp; 378, Exec L Requires the examination of current and the recommendation of future standardized building code requirements for flood mitigation. Eff. Date 12/30/2022 <b>Significant Act:</b> 12/30/22 Chaptered 831 <b>Same-As A 9216B Significant Act:</b> 05/31/22 Substituted By S7582B - 12/30/22 Chaptered 831</p>
S7698	<p><b>COMRIE</b> -- Relates to complaints served in a proceeding initiated on a residential mortgage covering a one to four family dwelling Same as A 8854 Weinstein <b>SUMM</b> : Amd §1302, RPAP L (as proposed in S.5785-A &amp; A.2502-A) Relates to complaints served in a proceeding initiated on a residential mortgage covering a one to four family dwelling. Eff. Date 01/01/2022 (See Table) <b>Significant Act:</b> 03/18/22 Chaptered 145 <b>Same-As A 8854 Significant Act:</b> 02/07/22 Substituted By S7698 - 03/18/22 Chaptered 145</p>
S7724	<p><b>BIAGGI</b> -- Relates to reverse cooperative apartment unit loans for persons sixty-two years of age or older Same as A 8782 Dinowitz <b>SUMM</b> : Amd §6-o, Bank L; amd §9-611, UCC; amd R3410, CPLR (as proposed in S.760 &amp; A.1508) Relates to authorizing reverse cooperative apartment unit loans for persons sixty-two years of age or older; provides additional consumer protections. Eff. Date 05/30/2022 (See Table) <b>Significant Act:</b> 01/24/22 Chaptered 9 <b>Same-As A 8782 Significant Act:</b> 01/20/22 Substituted By S7724 - 01/24/22 Chaptered 9</p>
S7792	<p><b>PARKER</b> -- Defines vacant and abandoned residential property in relation to mortgage foreclosure actions Same as A 8849 Zinerman <b>SUMM</b> : Amd §1307, RPAP L Defines vacant and abandoned residential property in relation to mortgage foreclosure actions; establishes plaintiffs in such matters shall</p>

	<p>maintain the subject property.  Eff. Date 12/21/2021 (See Table)  <b>Significant Act:</b> 03/18/22 Chaptered 160  <b>Same-As A 8849 Significant Act:</b> 02/14/22 Substituted By S7792 - 03/18/22 Chaptered 160</p>
S7793	<p><b>SANDERS</b> -- Relates to modifying delinquent mortgage loans and single point of contact  Same as A 8771 Perry  <b>SUMM :</b> Amd §6-o, Bank L (as proposed in S.671 &amp; A.1935) Relates to modifying delinquent home loans and single point of contact; provides such point of contact shall be provided to a borrower who is 30 days or more delinquent.  <b>Significant Act:</b> 01/25/22 Substituted By A8771 - 02/24/22 Chaptered 48  <b>Same-As A 8771 Significant Act:</b> 02/24/22 Chaptered 48</p>
S7834	<p><b>MAY</b> -- Relates to the construction of modular and manufactured housing  Same as A 8829 Burdick  <b>SUMM :</b> Amd §2402, Pub Auth L (as proposed in S.7185 &amp; A.7719) Relates to the construction of modular and manufactured housing; makes technical changes to the definition of mortgage.  <b>Significant Act:</b> 02/01/22 Substituted By A8829 - 02/24/22 Chaptered 65  <b>Same-As A 8829 Significant Act:</b> 02/24/22 Chaptered 65</p>
S8073	<p><b>CLEARE</b> -- Prohibits state chartered banking institutions from investing in and providing financing for private prisons  Same as A 7112 Reyes  <b>SUMM :</b> Add §12, Bank L Prohibits state chartered banking institutions from investing in and providing financing for private prisons.  <b>Significant Act:</b> 04/27/22 Passed Senate referred to Assembly Committee  <b>Same-As A 7112 Significant Act:</b> 01/05/22 On Assembly Calendar 231</p>
S8318	<p><b>MYRIE</b> -- Requires the superintendent of financial services to maintain and annually update a list of financial institutions that waive wire transfer or processing fees associated with Holocaust reparations payments  Same as A 9338 Eichenstein  <b>SUMM :</b> Add §18-b, Bank L Requires the superintendent of financial services to maintain and annually update a list of financial institutions that waive wire transfer or processing fees associated with Holocaust reparations payments.  Eff. Date 08/10/2022  <b>Significant Act:</b> 08/10/22 Chaptered 493  <b>Same-As A 9338 Significant Act:</b> 05/24/22 Substituted By S8318 - 08/10/22 Chaptered 493</p>
S8343	<p><b>SANDERS</b> -- Establishes the New York state cryptocurrency and blockchain study task force  Same as A 9275 Vanel  <b>SUMM :</b> Establishes the New York state cryptocurrency and blockchain study task force to provide the governor and the legislature with information on the effects of the widespread use of cryptocurrencies and other forms of digital currencies and their ancillary systems, including but not limited to blockchain technology, in the state.</p>

	<p><b>Significant Act:</b> 06/02/22 Substituted By A9275 - 11/23/22 Vetoed Memorandum 60  <b>Same-As A 9275 Significant Act:</b> 11/23/22 Vetoed Memorandum 60</p>
S8397A	<p><b>KAVANAGH</b> -- Relates to extending residential foreclosure protections until June 30, 2022  No same as  <b>SUMM :</b> Amd Part C subpart B §§2, 5, 6 &amp; 10, subpart C §§2, 3 &amp; 4, subpart D §§1 &amp; 2, Chap 417 of 2021 Relates to extending residential foreclosure protections until June 30, 2022.  <b>Significant Act:</b> 04/08/22 Senate Housing, Construction and Community Development</p>
S8404	<p><b>BRESLIN</b> -- Relates to mortgage guaranty insurance  Same as A 9629 McDonald  <b>SUMM :</b> Amd §6502, Ins L Relates to mortgage guaranty insurance.  <b>Significant Act:</b> 05/17/22 Passed Senate referred to Assembly Committee  <b>Same-As A 9629 Significant Act:</b> 03/28/22 Assembly Insurance</p>
S8449B	<p><b>SANDERS</b> -- Establishes a temporary state commission to conduct a feasibility study on the formation and control of a state public bank  Same as A 9711-B Peoples-Stokes  <b>SUMM :</b> Establishes a temporary state commission to conduct a feasibility study to evaluate and make recommendations concerning the formation and control of a state public bank; provides if such study finds that the state bank is feasible, the legislature shall consider legislation to create a state public bank for New York.  <b>Significant Act:</b> 06/02/22 Passed Senate referred to Assembly Committee  <b>Same-As A 9711B Significant Act:</b> 05/31/22 Assembly Banks</p>
S8670A	<p><b>BROOKS</b> -- Relates to loan counseling services for a mortgage guaranteed under the "Servicemen's Readjustment Act of 1944"  Same as A 9493-A Stern  <b>SUMM :</b> Add §6-p, Bank L; add §354-f, Exec L; add §29-a, Veterans' Services L  Provides that a veteran seeking a housing loan under chapter 37 of title 38 of the United States Code be offered loan counseling services prior to the processing of such application by a banking institution or mortgage lender.  <b>Significant Act:</b> 05/25/22 Substituted By A9493A - 12/16/22 Chaptered 698  <b>Same-As A 9493A Significant Act:</b> 12/16/22 Chaptered 698</p>
S8942	<p><b>HARCKHAM</b> -- Extends the effectiveness of the real property tax exemption task force  Same as A 10117 Abinanti  <b>SUMM :</b> Amd §6, Chap 317 of 2020 Extends the effectiveness of the real property tax exemption task force by two years.  Eff. Date 08/17/2022  <b>Significant Act:</b> 08/17/22 Chaptered 539  <b>Same-As A10117 Significant Act:</b> 05/24/22 Substituted By S8942 - 08/17/22 Chaptered 539</p>
S9152	<p><b>SANDERS</b> -- Extends the effectiveness of certain provisions relating to participation in the banking development districts program  Same as A 9804 Jean-Pierre  <b>SUMM :</b> Amd §4, Chap 526 of 1998 Extends the effectiveness of certain provisions relating to participation in the banking development districts program.</p>

	<p>Eff. Date 07/21/2022  <b>Significant Act:</b> 07/21/22 Chaptered 473  <b>Same-As A 9804 Significant Act:</b> 05/24/22 Substituted By S9152 - 07/21/22 Chaptered 473</p>
S9209	<p><b>HOYLMAN</b> -- Provides clarification for the creation of valid statutory short form and other powers of attorney  Same as A 10234 RULES COM Weinstein  <b>SUMM :</b> Amd §5-1501B, Gen Ob L Provides clarification for the creation of valid statutory short form and other powers of attorney by clarifying when a principal and agent sign a power of attorney and its effectiveness.  Eff. Date 12/23/2022  <b>Significant Act:</b> 12/23/22 Chaptered 784  <b>Same-As A10234 Significant Act:</b> 06/03/22 Substituted By S9209 - 12/23/22 Chaptered 784</p>
S9348	<p><b>SANDERS</b> -- Directs the superintendent of financial services to study overdraft fees  Same as A 8292 Fahy  <b>SUMM :</b> Directs the superintendent of financial services to study overdraft fees and prepare a report to be delivered to the governor, the temporary president of the senate and the speaker of the assembly.  Eff. Date 07/15/2022  <b>Significant Act:</b> 07/15/22 Chaptered 380  <b>Same-As A 8292 Significant Act:</b> 05/31/22 Substituted By S9348 - 07/15/22 Chaptered 380</p>
S9470	<p><b>COONEY</b> -- Authorizes special proceedings to convey title to abandoned commercial and industrial property to a city, town, or village  Same as A 5337-A McDonald  <b>SUMM :</b> Add Art 19-B §§1980 - 1984, RPAP L Authorizes special proceedings to convey title to abandoned commercial and industrial property to a city, town, or village; provides for certification of abandonment, notice to the owner of record, commencement of proceedings and the decision and judgment of the court; provides for the repeal of such provisions upon expiration thereof.  Eff. Date 12/30/2022 (See Table)  <b>Significant Act:</b> 12/30/22 Chaptered 837  <b>Same-As A 5337A Significant Act:</b> 06/03/22 Substituted By S9470 - 12/30/22 Chaptered 837</p>