

BILL/BANKERS

Bill No.	
<u>A707</u>	<p>Dinowitz -- Relates to prohibiting pre-payment penalties for mortgages secured by real property owned in a cooperative form of ownership Same as S 161 HOYLMAN-SIGAL SUMM : 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. 01/11/23 referred to election law</p>
<u>A730</u>	<p>Aubry -- Establishes a one year moratorium on actions to foreclose a mortgage No same as SUMM : Add §1394, RPAP L Establishes a one year moratorium on actions to foreclose a mortgage. 01/11/23 referred to judiciary</p>
<u>A786</u>	<p>Hunter -- Provides for the return of surplus proceeds from tax lien foreclosures to a former owner No same as SUMM : Amd §1166, RPT L Provides for the return of surplus proceeds from tax lien foreclosures to a former owner; requires 14-day posted notice prior to the public auction of a property. 01/11/23 referred to real property taxation</p>
<u>A802</u>	<p>Joyner -- Prohibits disclosure under the freedom of information law, information provided by mortgagees to the department of housing preservation and development of the city of New York relating to foreclosures No same as SUMM : Amd §27-2109.1, NYC Ad Cd Prohibits disclosure, under the freedom of information law, of information provided by mortgagees to the department of housing preservation and development of the city of New York relating to residential real property foreclosures. 01/11/23 referred to housing</p>
<u>A900A</u>	<p>McDonald -- Relates to mortgage guaranty insurance No same as SUMM : Amd §6502, Ins L Relates to mortgage guaranty insurance; allows for withdrawals from the contingency reserve if the superintendent determines that such withdrawals will not be harmful to policy holders. 01/11/23 referred to insurance 01/23/23 amend and recommit to insurance 01/23/23 print number 900a</p>

A944	<p>Vanel -- Establishes certain offenses relating to crypto fraud Same as S 359 THOMAS SUMM : Add Title K Art 191 §§191.00 - 191.25, Pen L Establishes the offenses of virtual token fraud, illegal rug pulls, private key fraud and fraudulent failure to disclose interest in virtual tokens. Criminal Sanction Impact. 01/11/23 referred to codes</p>
A954	<p>Vanel -- Establishes the New York state cryptocurrency and blockchain study task force Same as S 1891 SANDERS SUMM : 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. 01/11/23 referred to banks</p>
A968	<p>Bichotte Hermelyn -- Restricts the use of funds received from the minority and women-owned business development and lending program for the purpose of refinancing existing commercial or business related debt Same as S 1356 SANDERS SUMM : Amd §16-c, UDC Act (as proposed in S.571 & A.6420) Restricts the use of funds received from the minority and women-owned business development and lending program for the purpose of refinancing existing commercial or business related debt. 01/11/23 referred to economic development 01/18/23 reported referred to ways and means 01/18/23 reported referred to rules 01/18/23 reported 01/18/23 rules report cal.34 01/18/23 ordered to third reading rules cal.34 01/23/23 passed assembly 01/23/23 delivered to senate 01/23/23 REFERRED TO RULES</p>
A974	<p>Carroll -- Prohibits rent minimums in mortgages No same as SUMM : Add §283, RP L Prohibits rent minimums in all mortgages regardless of when issued. 01/11/23 referred to judiciary</p>
A1035	<p>Bichotte Hermelyn -- Prohibits the use of social media websites, email or text messages for the purpose of debt collection No same as</p>

	<p>SUMM : Amd §601, Gen Bus L Prohibits the use of social media websites, email or text messages for the purpose of debt collection. 01/13/23 referred to consumer affairs and protection</p>
A1136	<p>Walker -- Relates to the rights of parties involved in foreclosure actions No same as SUMM : Amd §§203, 206 & R3217, CPLR Relates to the rights of parties involved in foreclosure actions; relates to the effect of discontinuance of actions based upon certain instruments related to real property. 01/13/23 referred to judiciary</p>
A1153	<p>Vanel -- Relates to unauthorized entities, unregistered mortgage brokers and mortgage fraud Same as S 1144 SANDERS SUMM : Add §78-a, amd §§590 & 598, Bank L; amd Art 187 Art Head, §§187.00, 187.05, 187.10, 187.15, 187.20 & 187.25, Pen L Relates to unauthorized entities, unregistered mortgage brokers and mortgage fraud; establishes additional penalties against unlicensed or unregistered persons or entities engaging in activities after receiving a cease and desist notice; relates to the crime of mortgage fraud. Criminal Sanction Impact. 01/13/23 referred to banks</p>
A1281	<p>Walker -- Relates to representation in certain real property actions No same as SUMM : Add §722, RPAP L; amd Art 18-B Art Head, §722, County L Relates to representation in certain real property actions. 01/13/23 referred to judiciary</p>
A1447	<p>Bichotte Hermelyn -- 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 S 2285 CLEAR SUMM : Directs the empire state development corporation to conduct a study on the feasibility of a minority and women-owned business enterprise capacity mentorship program. 01/17/23 referred to governmental operations</p>
A1478	<p>Weprin -- Requires banks to send account notifications in certain circumstances Same as S 2769 COMRIE SUMM : Add §§135 & 458, Bank L Requires banks to send account notifications in certain circumstances. 01/17/23 referred to banks</p>

<p>A1480</p>	<p>Carroll -- Prohibits consumer reporting agencies and lenders from using an individual's late payment of cashless tolls to determine their credit worthiness Same as S 1109 COMRIE SUMM : 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. 01/17/23 referred to consumer affairs and protection</p>
<p>A1509</p>	<p>Rosenthal L -- Requires 10% of the penalties imposed by the superintendent of financial services to be deposited in the community development financial institution fund Same as S 1492 COMRIE SUMM : Amd §44, Bank L; amd §109, Ins L Requires 10% of the penalties imposed by the superintendent of financial services to be deposited in the community development financial institution fund. 01/17/23 referred to banks</p>
<p>A1570</p>	<p>Joyner -- 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 S 2601 HOYLMAN-SIGAL SUMM : Add §9-aa, 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. 01/17/23 referred to banks</p>
<p>A1578</p>	<p>Wallace -- Establishes joint and survivorship accounts; repealer No same as SUMM : Add §675-a, amd §§675 & 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. 01/17/23 referred to banks</p>
<p>A1582</p>	<p>Simon (MS) -- Establishes a reverse mortgage loan program for seniors and requires counselling No same as SUMM : 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; 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</p>

	<p>annual report to the governor and the legislature. 01/17/23 referred to housing</p>
A1893	<p>Joyner -- Enacts the Empowering People in Rights Enforcement (EMPIRE) Worker Protection Act Same as S 541 HOYLMAN-SIGAL SUMM : Add Art 35 §§1020 - 1023, Lab L Enacts the "Empowering People in Rights Enforcement (EMPIRE) Worker Protection Act"; relates to the delegation of state enforcement authority to private actors; authorizes an aggrieved employee, whistleblower or representative organization to initiate a public enforcement action on behalf of the commissioner for certain provisions of the labor law, or any regulation promulgated thereunder. 01/23/23 referred to labor</p>
A2131A	<p>Dinowitz (MS) -- Relates to mortgage loan servicers Same as S 564-A KAVANAGH SUMM : 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. 01/23/23 referred to banks 01/26/23 amend and recommit to banks 01/26/23 print number 2131a</p>
A2305	<p>O'Donnell -- 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 2082 KAVANAGH SUMM : Amd §1354, RPAP L; and §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. 01/25/23 referred to judiciary</p>
A2403	<p>Giglio JM -- Excludes certain real property conveyances from the written notice requirement Same as S 1224 BORRELLO SUMM : Amd §291, RP L Excludes real property conveyances from the written notice requirement when such property is being conveyed by the state of New York or any of its political subdivisions as part of a foreclosure proceeding. 01/26/23 referred to judiciary</p>

A2495	<p>Hevesi -- Relates to the regulation and licensing of on-demand pay providers Same as S 2186 BAILEY SUMM : 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. 01/26/23 referred to banks</p>
A2536	<p>Peoples-Stokes -- Establishes the state of New York public bank Same as S 1756 SANDERS SUMM : 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. 01/26/23 referred to banks</p>
A2720	<p>Peoples-Stokes -- Establishes a temporary state commission to conduct a feasibility study on the formation and control of a state public bank Same as S 1755 SANDERS SUMM : 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. 01/26/23 referred to banks</p>
S1356	<p>SANDERS -- Restricts the use of funds received from the minority and women-owned business development and lending program for the purpose of refinancing existing commercial or business related debt Same as A 968 Bichotte Hermelyn SUMM : Amd §16-c, UDC Act (as proposed in S.571 & A.6420) Restricts the use of funds received from the minority and women-owned business development and lending program for the purpose of refinancing existing commercial or business related debt. 01/11/23 REFERRED TO RULES 01/17/23 ORDERED TO THIRD READING CAL.123</p>
S1453	<p>SANDERS -- Allows credit unions, savings banks, savings and loan associations and federal savings associations to accept and secure deposits from municipal corporations No same as SUMM : 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. 01/12/23 REFERRED TO BANKS</p>

<p>S1490</p>	<p>COMRIE -- Establishes the community development financial institution disability housing program within the New York state urban development corporation No same as SUMM : Add §16-bb, UDC Act Establishes the community development financial institution disability housing program within the New York state urban development corporation. 01/12/23 REFERRED TO CORPORATIONS, AUTHORITIES AND COMMISSIONS</p>
<p>S1492</p>	<p>COMRIE -- Requires 10% of the penalties imposed by the superintendent of financial services to be deposited in the community development financial institution fund Same as A 1509 Rosenthal L SUMM : Amd §44, Bank L; and §109, Ins L Requires 10% of the penalties imposed by the superintendent of financial services to be deposited in the community development financial institution fund. 01/12/23 REFERRED TO BANKS</p>
<p>S1541</p>	<p>COMRIE -- Provides for the establishment of the New York state home equity conversion information summary No same as SUMM : 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 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. 01/12/23 REFERRED TO AGING</p>
<p>S1634</p>	<p>KAVANAGH -- Relates to penalties for failure to comply with maintenance and reporting of vacant and abandoned properties, and reporting and release of information No same as SUMM : Amd §§1308 & 1310, RPAP L Relates to penalties for failure to comply with maintenance and reporting of vacant and abandoned properties, and reporting and release of information; provides for the sharing of information between municipalities; provides for enforcement for failure to report on abandoned and vacant properties. 01/13/23 REFERRED TO HOUSING, CONSTRUCTION AND COMMUNITY DEVELOPMENT</p>

	01/24/23 1ST REPORT CAL.200 01/25/23 2ND REPORT CAL.
S1690	<p>SANDERS -- Relates to the capital access program No same as SUMM : Amd §212, Bank L; amd §16-k, UDC Act Relates to the capital access program; focuses on minority business enterprises and small businesses located in highly distressed areas to assist them in processing and being approved for qualifying program loans; requires the engagement in outreach and marketing to financial institutions to increase awareness of the program. 01/13/23 REFERRED TO BANKS</p>
S1705	<p>COMRIE -- Prohibits mortgagee from refusing to accept partial mortgage payments No same as SUMM : 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. 01/13/23 REFERRED TO JUDICIARY</p>
S1709	<p>COMRIE -- Relates to legal representation in certain mortgage foreclosure actions No same as SUMM : 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. 01/13/23 REFERRED TO HOUSING, CONSTRUCTION AND COMMUNITY DEVELOPMENT</p>
S1750	<p>SANDERS -- Establishes the state financial literacy fund No same as SUMM : Add §99-qq, St Fin L; add §803-c, amd §305, Ed L Establishes the state financial literacy fund which provides funding for project grants to organizations in order to establish financial capability and financial literacy programs, products content and/or services for at-risk populations in New York. 01/13/23 REFERRED TO FINANCE</p>
S1754	<p>SANDERS -- Establishes the "New York public banking act" No same as SUMM : 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,</p>

	<p>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.</p> <p>01/13/23 REFERRED TO BANKS</p>
S1755	<p>SANDERS -- Establishes a temporary state commission to conduct a feasibility study on the formation and control of a state public bank Same as A 2720 Peoples-Stokes SUMM : 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>01/13/23 REFERRED TO BANKS</p>
S1756	<p>SANDERS -- Establishes the state of New York public bank Same as A 2536 Peoples-Stokes SUMM : 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.</p> <p>01/13/23 REFERRED TO FINANCE</p>
S1810	<p>ADDABBO -- Relates to instruction in financial management No same as SUMM : Add §817, Ed L Requires instruction in financial management for all students in grades four through eight.</p> <p>01/17/23 REFERRED TO EDUCATION</p>
S1841	<p>COMRIE -- Relates to requiring plaintiffs to furnish proof that notice of possible foreclosure was delivered to the defendant No same as SUMM : 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>01/17/23 REFERRED TO HOUSING, CONSTRUCTION AND COMMUNITY DEVELOPMENT</p>
S1891	<p>SANDERS -- Establishes the New York state cryptocurrency and blockchain study task force Same as A 954 Vanel SUMM : 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</p>

	<p>blockchain technology, in the state. 01/17/23 REFERRED TO BANKS</p>
S2008	<p>SANDERS -- Establishes the minority- and women-owned business protection program No same as SUMM : 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. 01/18/23 REFERRED TO COMMERCE, ECONOMIC DEVELOPMENT AND SMALL BUSINESS</p>
S2012	<p>KRUEGER -- Creates an excise tax on the collection of consumer data by commercial data collectors No same as SUMM : Add §186-h, Tax L Creates an excise tax on the collection of consumer data by commercial data collectors. 01/18/23 REFERRED TO INVESTIGATIONS AND GOVERNMENT OPERATIONS</p>
S2041	<p>TEDISCO -- Establishes a limitation on financial services assessments and appropriation suballocations No same as SUMM : Add §208, Fin Serv L Establishes a limitation on financial services assessments and appropriation suballocations; requires that money obtained from assessments shall only be used to defray operating expenses of the department of financial services. 01/18/23 REFERRED TO BANKS</p>
S2082	<p>KAVANAGH -- 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 2305 O'Donnell SUMM : Amd §1354, RPAP L; and §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. 01/18/23 REFERRED TO FINANCE</p>
S2186	<p>BAILEY -- Relates to the regulation and licensing of on-demand pay providers Same as A 2495 Hevesi SUMM : Add Art 9-B §§374-aa - 374-ee, Bank L Relates to the regulation</p>

	<p>and licensing of employer-integrated and non-verified on-demand pay providers.</p> <p>01/19/23 REFERRED TO BANKS</p>
S2285	<p>CLEARE -- 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 1447 Bichotte Hermelyn SUMM : Directs the empire state development corporation to conduct a study on the feasibility of a minority and women-owned business enterprise capacity mentorship program. 01/19/23 REFERRED TO FINANCE</p>
S2389	<p>MYRIE -- 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 SUMM : 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 compliance. 01/20/23 REFERRED TO JUDICIARY</p>
S2601	<p>HOYLMAN-SIGAL -- 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 1570 Joyner SUMM : Add §9-aa, 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. 01/23/23 REFERRED TO BANKS</p>
S2769	<p>COMRIE -- Requires banks to send account notifications in certain circumstances Same as A 1478 Weprin SUMM : Add §§135 & 458, Bank L Requires banks to send account notifications in certain circumstances. 01/24/23 REFERRED TO BANKS</p>