

BILL/BANKERS

Bill No.	
A4702	<p>Pretlow -- Relates to real property tax lien transfers; repealer No same as SUMM : Rpld & 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. 02/22/23 referred to real property taxation</p>
A4835	<p>Fitzpatrick (MS) -- Authorizes state of New York mortgage agency to purchase labor organization assisted forward commitment mortgages from banks No same as SUMM : Amd §2402, add §2405-g, Pub Auth L Authorizes state of New York mortgage agency to purchase labor organization assisted forward commitment mortgages from banks; sets criteria for labor organization participation; requires them to guarantee up to twenty percent of outstanding indebtedness. 02/23/23 referred to housing</p>
A4925	<p>Hunter -- Relates to certain voidable transfers affecting a federal home loan bank No same as SUMM : Amd §§7425, 7419 & 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. 02/27/23 referred to insurance</p>
A5019	<p>Hyndman -- Relates to prohibiting financial institutions from charging a fee for periodic paper statements Same as S 2877 COMRIE SUMM : Add §9-aa, 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. 02/27/23 referred to banks</p>
A5053	<p>Vanel -- Provides for income access services in the state No same as SUMM : Add Art 9-B §§374-aa - 374-mm, amd §§36, 37, 39 & 44, Bank L Provides for the licensing and regulation of income access services in the state. 02/27/23 referred to banks</p>

A5073	<p>Hunter -- Prohibits mortgagees from requiring mortgagors of certain real property to purchase flood insurance exceeding certain limits No same as SUMM : 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. 03/02/23 referred to judiciary</p>
A5286	<p>Epstein -- Relates to creating a private education debt registry Same as S 5056 THOMAS SUMM : Add Art 9 §§901 - 905, Fin Serv L Directs the superintendent of financial services to create a private education debt registry which shall contain information and documentation relating to loans issued by creditors including interest rates and copies of the notes and instruments used by such creditors for education loans. 03/07/23 referred to banks</p>
S5033	<p>BRISPORT -- Provides that an action on a money judgment shall be commenced within three years; repealer No same as SUMM : 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. 02/22/23 REFERRED TO JUDICIARY</p>
S5055	<p>PARKER -- Relates to alternative investment bonds Same as A 2013 Fall SUMM : Relates to alternative finance investment bonds. 02/22/23 REFERRED TO BANKS 02/28/23 1ST REPORT CAL.422 03/01/23 2ND REPORT CAL. 03/08/23 ADVANCED TO THIRD READING</p>
S5056	<p>THOMAS -- Relates to creating a private education debt registry Same as A 5286 Epstein SUMM : Add Art 9 §§901 - 905, Fin Serv L Directs the superintendent of financial services to create a private education debt registry which shall contain information and documentation relating to loans issued by creditors including interest rates and copies of the notes and instruments used by such creditors for education loans. 02/22/23 REFERRED TO BANKS</p>
S5058	<p>HINCHEY -- Requires multiple liens on farm property to be paid in chronological order, with the earliest lien being paid off first and the most</p>

	<p>recent being paid last Same as A 3966 Tague SUMM : Amd §1112, RPT L Requires multiple liens on farm property to be paid in chronological order, with the earliest lien being paid off first and the most recent being paid last. 02/22/23 REFERRED TO LOCAL GOVERNMENT</p>
S5071	<p>CLEARE -- Prohibits certain debt arrears from being reported to consumer reporting agencies Same as A 3808 Taylor SUMM : Add §399-zzzzzz, Gen Bus L Prohibits reporting debt arrears of an individual which are due to a COVID-19 related hardship to a consumer reporting agency; provides for the removal of such information from an individual's file with such agency. 02/22/23 REFERRED TO CONSUMER PROTECTION</p>
S5075	<p>CLEARE -- Prohibits the sale of tax liens by a tax district in a city with a population of one million or more No same as SUMM : Amd §1190, RPT L; amd §11-319, NYC Ad Cd Prohibits the sale of tax liens by a tax district in a city with a population of one million or more. 02/22/23 REFERRED TO CITIES 1</p>
S5121	<p>SANDERS -- Relates to prohibiting mortgagors from recovering attorney's fees and/or expenses incurred during a foreclosure No same as SUMM : Amd §282, RP L Relates to prohibiting mortgagors from recovering attorneys' fees and/or expenses incurred during a foreclosure. 02/23/23 REFERRED TO JUDICIARY</p>
S5145	<p>PARKER -- Provides criteria for membership in credit unions and permits the extension of certain services to nonmembers No same as SUMM : Amd §§451, 454 & 461, Bank L Provides criteria for membership in credit unions; permits the extension of certain services to nonmembers. 02/23/23 REFERRED TO BANKS</p>
S5157	<p>PARKER -- Relates to funds of the state No same as SUMM : 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. 02/23/23 REFERRED TO CORPORATIONS, AUTHORITIES AND COMMISSIONS</p>

<p>S5222</p>	<p>PARKER -- Provides that any charges assessed by a credit card company for late payment shall not exceed five percent of the unpaid balance of any bill or twenty dollars Same as A 4590 Bichotte Hermelyn SUMM : Add §518-b, Gen Bus L Provides that any charges assessed by a credit card company for late payment shall not exceed five percent of the unpaid balance of any bill, including any interest thereon, or twenty dollars, whichever amount is less. 02/27/23 REFERRED TO CONSUMER PROTECTION</p>
<p>S5256</p>	<p>SANDERS -- Relates to prohibiting the inclusion of a confession of judgment in a contract or agreement for a financial product or service No same as SUMM : 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. 02/28/23 REFERRED TO CONSUMER PROTECTION</p>
<p>S5283</p>	<p>PARKER -- 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 SUMM : 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. 03/01/23 REFERRED TO BANKS</p>
<p>S5354</p>	<p>RYAN -- Relates to financial assistance to small businesses for the purpose of pollution prevention, control and compliance No same as SUMM : 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. 03/02/23 REFERRED TO COMMERCE, ECONOMIC DEVELOPMENT AND SMALL BUSINESS</p>
<p>S5383</p>	<p>HARCKHAM -- Provides for the return of surplus proceeds from tax lien foreclosures to a former owner Same as A 786 Hunter 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. 03/03/23 REFERRED TO LOCAL GOVERNMENT</p>
<p>S5401</p>	<p>HOYLMAN-SIGAL -- Prohibits bank investments in bad faith landlords Same as A 4125 Cunningham</p>

SUMM : Add §13, Bank L Prohibits a state chartered banking institution from providing financing to a landlord who has engaged in certain bad faith acts.
03/03/23 REFERRED TO BANKS