

**BILL/BANKERS**

<b>Bill No.</b>	
<a href="#">A4702</a>	<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.                      02/22/23 referred to real property taxation</p>
<a href="#">A4835</a>	<p><b>Fitzpatrick (MS)</b> -- Authorizes state of New York mortgage agency to purchase labor organization assisted forward commitment mortgages from banks                      No same as  <b>SUMM</b> : 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>
<a href="#">A5019</a>	<p><b>Hyndman</b> -- Relates to prohibiting financial institutions from charging a fee for periodic paper statements                      Same as S 2877 COMRIE  <b>SUMM</b> : 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>
<a href="#">S5033</a>	<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.                      02/22/23 REFERRED TO JUDICIARY</p>
<a href="#">S5055</a>	<p><b>PARKER</b> -- Relates to alternative investment bonds                      Same as A 2013 Fall  <b>SUMM</b> : Relates to alternative finance investment bonds.                      02/22/23 REFERRED TO BANKS</p>

	02/28/23 1ST REPORT CAL.422 03/01/23 2ND REPORT CAL.
<a href="#">S5056</a>	<b>THOMAS</b> -- Relates to creating a private education debt registry No same as <b>SUMM</b> : 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
<a href="#">S5058</a>	<b>HINCHEY</b> -- 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 Same as A 3966 Tague <b>SUMM</b> : 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
<a href="#">S5071</a>	<b>CLEARE</b> -- Prohibits certain debt arrears from being reported to consumer reporting agencies Same as A 3808 Taylor <b>SUMM</b> : 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
<a href="#">S5075</a>	<b>CLEARE</b> -- Prohibits the sale of tax liens by a tax district in a city with a population of one million or more No same as <b>SUMM</b> : Amd §1190, RPT L; and §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
<a href="#">S5121</a>	<b>SANDERS</b> -- Relates to prohibiting mortgagors from recovering attorney's fees and/or expenses incurred during a foreclosure No same as <b>SUMM</b> : 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
<a href="#">S5145</a>	<b>PARKER</b> -- Provides criteria for membership in credit unions and permits the extension of certain services to nonmembers

	<p>No same as  <b>SUMM</b> : Amd §§451, 454 &amp; 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>
<a href="#">S5157</a>	<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.  02/23/23 REFERRED TO CORPORATIONS, AUTHORITIES AND COMMISSIONS</p>
<a href="#">S5222</a>	<p><b>PARKER</b> -- 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  <b>SUMM</b> : 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>
<a href="#">S5383</a>	<p><b>HARCKHAM</b> -- Provides for the return of surplus proceeds from tax lien foreclosures to a former owner  Same as A 786 Hunter  <b>SUMM</b> : 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>
<a href="#">S5401</a>	<p><b>HOYLMAN-SIGAL</b> -- Prohibits bank investments in bad faith landlords  Same as A 4125 Cunningham  <b>SUMM</b> : 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</p>