

Foreclosure Registration Requirements

Effective October 1, 2011

PA 11-201 (§§ 13-15) makes changes in several laws affecting banking and housing, including foreclosure. Among other things, the act requires anyone who commences a foreclosure action concerning a subject property to register the property with the town clerk in the municipality where the property is located. They must pay a land record filing fee and the municipality must maintain the registration separate from the land records.

The act requires anyone taking title to a subject property after foreclosure to register with the town clerk within 15 days of absolute title vesting in the person. It eliminates the option of registering with the Mortgage Electronic Registration Systems (MERS). If the registering owner was also the plaintiff in the foreclosure action, the person must update its prior registration rather than registering anew.

Prior law required those who register with a municipality, but not with MERS, to pay a \$100 fee to the municipality. The act instead requires all registrants (including foreclosure plaintiffs updating their prior registration) to pay to the municipality a land record filing fee.

The act permits a municipality to issue a notice for violations of state laws or municipal ordinances on property repair or maintenance only for registrations after title has vested following foreclosure (including updated registrations by those previously registered as plaintiffs). It also makes other changes regarding these notices.

Note: This is an excerpt from the July 13, 2011, *OLR Research Report for Town Clerks*, 2011-R-0243.
CGS Section 7-148ii

FORM 1 To be filed by the Plaintiff who commences an action to foreclose a mortgage on residential property.

**NOTICE TO MUNICIPALITY:
REGISTRATION OF PROPERTY BEING FORECLOSED**

\$60.00 Registration Fee Is Payable to the Town of Registration.

Connecticut General Statutes Section 7-34a, Section 7-148ii, Public Act 11-201 - Effective October 1, 2011

- Initial filing of registration form** (\$60.00 Fee) Place a check mark in the box to the left and use this registration form if you are the Plaintiff commencing an action to foreclose a mortgage on residential property. The form shall be mailed or delivered to the Town Clerk of the town in which the property being foreclosed is located at the time and place of recording the *Notice of lis pendens*.
- Filing to report change(s) in the information provided on the initial registration form.** (No Fee) Place a check mark in the box to the left and use this form if you are reporting changes to the registration information that you previously provided in your capacity as the Plaintiff commencing an action to foreclose a mortgage on residential property. You must report any changes in your registration information no later than 30 days following the date of the change in information. The form shall be mailed or delivered to the Town Clerk of the town in which the property being foreclosed is located.

PROPERTY LOCATION: _____
NUMBER STREET UNIT

SECTION 1 The Plaintiff in the Foreclosure Action	
1a. Name of Plaintiff Entity or Individual(s)	_____
1b. Address of Plaintiff (if out of state, complete section 2)	_____ <small>No. STREET CITY STATE ZIP</small>
1c. Telephone Number of Plaintiff	(_____)_____ <small>(AREA CODE)</small>
1d. E-mail Address of Plaintiff	_____
1e. Contact me by:	First Class Mail <input type="checkbox"/> Electronic mail <input type="checkbox"/>
1f. My preferred address(es):	_____
SECTION 2 If Plaintiff Resides Out-of-state, Direct Contact in Connecticut, if Available	
2a. Name of Direct Contact in Connecticut (if Plaintiff is out of state)	_____
2b. Address of Direct Contact in Connecticut	_____ <small>No. STREET CITY STATE ZIP</small>
2c. Telephone Number of Direct Contact	(_____)_____ <small>(AREA CODE)</small>
2d. E-mail Address of Direct Contact	_____
SECTION 3 Person, Local Property Maintenance Company or Other Entity Serving as the Plaintiff's Contact with the Municipality for Any Matters Concerning the Residential Property	
3a. Name of Person, Local Property Maintenance Company, or Other Entity	_____
3b. Address of Person, Company, or Entity	_____ <small>No. STREET CITY STATE ZIP</small>
3c. Telephone Number of Person, Company, or Entity	(_____)_____ <small>(AREA CODE)</small>
3d. E-mail Address of Person, Company, or Entity	_____

FORM 2 To be filed by a person in whom title to a residential property becomes vested through a foreclosure action.

NOTICE TO MUNICIPALITY:
REGISTRATION OF PROPERTY ACQUIRED THROUGH FORECLOSURE
OR
NOTICE TO MUNICIPALITY:
UPDATED REGISTRATION FOR PROPERTY ACQUIRED THROUGH FORECLOSURE

\$60.00 Registration Fee Is Payable to the Town of Registration.
 Connecticut General Statutes Section 7-34a, Section 7-148ii, Public Act 11-201 - Effective October 1, 2011

- REGISTRATION OF PROPERTY ACQUIRED THROUGH FORECLOSURE** (\$60.00 Fee). Place a check mark in the box to the left and use this registration form if you acquired the residential property through foreclosure and either (a) you were not the plaintiff in the foreclosure action, or (b) you were the plaintiff in the foreclosure action and an initial registration (FORM 1) has not been filed because the foreclosure action was commenced before October 1, 2011. The form shall be mailed or delivered to the Town Clerk of the town in which the foreclosed property is located. The form must be received no later than 15 days after absolute title vests in you as the new owner.
- UPDATED REGISTRATION FOR PROPERTY ACQUIRED THROUGH FORECLOSURE** (\$60.00 Fee). Place a check mark in the box to the left and use this form if you acquired the residential property through foreclosure and you were the plaintiff in the foreclosure action. This form will update the registration (FORM 1) that you originally filed as the foreclosing plaintiff. The form shall be mailed or delivered to the Town Clerk of the town in which the foreclosed property is located. The form must be received no later than 15 days after absolute title vests in you as the new owner.
- FILING TO REPORT CHANGE(S)** (No Fee). Place a check mark in the box to the left and use this form if you are reporting changes to the registration information that you previously provided in your capacity as the owner of foreclosed residential property. You must report any changes in your registration information no later than 30 days following the date of the change in information. The form shall be mailed or delivered to the Town Clerk of the town in which the foreclosed property is located.

PROPERTY LOCATION: _____

NUMBER STREET UNIT

SECTION 1 The Registrant, in Whom Title to a Residential Property Has Vested on or after October 1, 2011	
1a. Name of Registrant, Entity or Individual(s)	_____
1b. Address of Registrant (if out of state, complete section 2)	_____ No. STREET CITY STATE ZIP
1c. Telephone Number of Registrant	() _____ (AREA CODE)
1d. E-mail Address of Registrant	_____
1e. Contact me by:	First Class Mail <input type="checkbox"/> Electronic mail <input type="checkbox"/>
1f. My preferred address(es)	
SECTION 2 If Registrant Resides Out-of-state, Direct Contact in Connecticut, if Available	
2a. Name of Direct Contact in Connecticut (if Registrant is out of state)	_____
2b. Address of Direct Contact in Connecticut	_____ No. STREET CITY STATE ZIP
2c. Telephone Number of Direct Contact	() _____ (AREA CODE)
2d. E-mail Address of Direct Contact	_____
SECTION 3 Date Title Vested in Registrant	
3a. Date on which absolute title was vested in the Registrant:	
SECTION 4 Person, Local Property Management Company or Other Entity Responsible for the Security and Maintenance of the Residential Property	
4a. Name of Person, Local Property Maintenance Company, or Other Entity	_____
4b. Address of Person, Company, or Entity	_____ No. STREET CITY STATE ZIP
4c. Telephone Number of Person, Company, or Entity	() _____ (AREA CODE)
4d. E-mail Address of Person, Company, or Entity	_____