

## **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**

**\$53.00 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** (\$53.00 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

<b>SECTION 1 The Plaintiff in the Foreclosure Action</b>						
1a. Name of Plaintiff Entity or Individual(s)	_____					
1b. Address of Plaintiff (if out of state, complete section 2)	<table style="width: 100%; border: none;"> <tr> <td style="border: none;">No.</td> <td style="border: none;">STREET</td> <td style="border: none;">CITY</td> <td style="border: none;">STATE</td> <td style="border: none;">ZIP</td> </tr> </table>	No.	STREET	CITY	STATE	ZIP
No.	STREET	CITY	STATE	ZIP		
1c. Telephone Number of Plaintiff	<table style="width: 100%; border: none;"> <tr> <td style="border: none;">( _____ ) _____</td> </tr> <tr> <td style="border: none;"><small>(AREA CODE)</small></td> </tr> </table>	( _____ ) _____	<small>(AREA CODE)</small>			
( _____ ) _____						
<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):						
<b>SECTION 2 If Plaintiff Resides Out-of-state, Direct Contact in Connecticut, if Available</b>						
2a. Name of Direct Contact in Connecticut (if Plaintiff is out of state)	_____					
2b. Address of Direct Contact in Connecticut	<table style="width: 100%; border: none;"> <tr> <td style="border: none;">No.</td> <td style="border: none;">STREET</td> <td style="border: none;">CITY</td> <td style="border: none;">STATE</td> <td style="border: none;">ZIP</td> </tr> </table>	No.	STREET	CITY	STATE	ZIP
No.	STREET	CITY	STATE	ZIP		
2c. Telephone Number of Direct Contact	<table style="width: 100%; border: none;"> <tr> <td style="border: none;">( _____ ) _____</td> </tr> <tr> <td style="border: none;"><small>(AREA CODE)</small></td> </tr> </table>	( _____ ) _____	<small>(AREA CODE)</small>			
( _____ ) _____						
<small>(AREA CODE)</small>						
2d. E-mail Address of Direct Contact	_____					
<b>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</b>						
3a. Name of Person, Local Property Maintenance Company, or Other Entity	_____					
3b. Address of Person, Company, or Entity	<table style="width: 100%; border: none;"> <tr> <td style="border: none;">No.</td> <td style="border: none;">STREET</td> <td style="border: none;">CITY</td> <td style="border: none;">STATE</td> <td style="border: none;">ZIP</td> </tr> </table>	No.	STREET	CITY	STATE	ZIP
No.	STREET	CITY	STATE	ZIP		
3c. Telephone Number of Person, Company, or Entity	<table style="width: 100%; border: none;"> <tr> <td style="border: none;">( _____ ) _____</td> </tr> <tr> <td style="border: none;"><small>(AREA CODE)</small></td> </tr> </table>	( _____ ) _____	<small>(AREA CODE)</small>			
( _____ ) _____						
<small>(AREA CODE)</small>						
3d. E-mail Address of Person, Company, or Entity	_____					

