

Active IBANYS Bills - 2013 Legislative Session - sorted by priority code

Search Results Count = 208

Run Date: 06/13/13 10:34 AM

01 (Results Count = 61)	
Bill No.	
A88	<p>Kearns -- Requires plaintiffs in mortgage foreclosure actions to provide contact information Same as S 3655 GALLIVAN SUMM : Amd S1307, RPAP L Requires plaintiffs in mortgage foreclosure actions to provide contact information. 01/09/13 referred to judiciary 03/12/13 reported 03/14/13 advanced to third reading cal.93</p> <p>Pos: No Position Pri: 01</p>
A162	<p>Crespo -- Requires lenders, assignees and mortgage loan servicers to submit an affidavit to the court prior to commencing foreclosure proceedings Same as S 315 DIAZ SUMM : Add S1304-a, RPAP L Requires lenders, assignees and mortgage loan servicers to submit an affidavit to the court at least thirty days before commencing foreclosure proceedings. Criminal Sanction Impact. 01/09/13 referred to judiciary</p> <p>Pos: No Position Pri: 01</p>
A259	<p>Miller -- Relates to allowing fees to be charged in connection with the service of information subpoenas No same as SUMM : Amd R5224, CPLR Relates to allowing fees to be charged in connection with the service of information subpoenas. 01/09/13 referred to judiciary</p> <p>Pos: No Position Pri: 01</p>
A504	<p>Rosenthal (MS) -- Enacts the private automated teller machine safety act No same as SUMM : Add S399-yyy, Gen Bus L; add Art 2-AAA SS75-p - 75-v, Bank L Enacts the private automated teller machine safety act; requires operators of private automated teller machines to register their machines with the superintendent of financial services; imposes a fee for the registration of such machines; provides monetary penalties for those operators and building owners who do not comply with the provisions of the act. 01/09/13 referred to banks</p> <p>Pos: No Position Pri: 01</p>
A854	<p>Weinstein (MS) -- Authorizes the mortgagee or lienor of an abandoned multiple dwelling to apply for the appointment of a receiver to bring the building into compliance Same as S 2264 KLEIN SUMM : Amd S1972, 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. 01/09/13 referred to judiciary 03/12/13 reported referred to codes</p>

	04/16/13 reported 04/18/13 advanced to third reading cal.131 Pos: Verbal Opposition Pri: 01
A930	Heastie -- 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 SS10 & 11, Gen Muni L; amd SS105 & 106, St Fin L Allows credit unions, savings banks, savings and loan associations and federal savings associations to accept and secure deposits from municipal corporations. 01/09/13 referred to banks Pos: No Position Pri: 01
A1112	Heastie -- Allows credit unions, savings banks, savings and loan associations and federal savings associations to accept and secure deposits from municipal corporations Same as S 4672 ROBACH SUMM : Amd S10, Gen Muni L; amd SS454, 237, 234 & 383, add S454-a, Bank L Allows credit unions, savings banks, savings and loan associations and federal savings associations to accept and secure deposits from municipal corporations. 01/09/13 referred to banks Pos: No Position Pri: 01
A1113A	Heastie (MS) -- Enacts the "short-term financial services loan act" Same as S 3999-A FARLEY SUMM : Amd SS18-a, 340 & 373, add SS373-a - 373-h, Bank L Enacts the "short-term financial services loan act"; authorizes licensed cashers of checks to provide short-term loans under certain circumstances. 01/09/13 referred to banks 03/06/13 amend and recommit to banks 03/06/13 print number 1113a Pos: No Position Pri: 01
A1118	Kavanagh (MS) -- Provides for the inclusion of low income credit unions in the banking development district program in cities having a population of one million or more persons Same as S 194 SQUADRON SUMM : Amd S96-d, Bank L Provides for the inclusion of low income credit unions in the banking development district program in cities having a population of one million or more persons. 01/09/13 referred to banks Pos: Oppose Pri: 01
A1206	Zebrowski (MS) -- Provides that a banking institution must cash checks drawn on said institution, if payee presents two forms of valid identification No same as SUMM : Add S9-v, Bank L Provides that a banking institution must cash checks drawn on said institution, if payee presents a form of valid identification; provides a refusal to cash such check after identification, makes such institution guilty of a violation. 01/09/13 referred to banks Pos: No Position Pri: 01
A1509	Lentol -- Requires banks to install automatic police notification software on their automated teller machines No same as SUMM : Amd S75-c, Bank L Requires banks to install automatic police notification software on

	<p>their automated teller machines. 01/09/13 referred to banks</p> <table border="1"> <tr> <td>Pos: No Position</td> <td>Pri: 01</td> </tr> </table>	Pos: No Position	Pri: 01
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A2041	<p>Weinstein (MS) -- Establishes certain proof requirements for plaintiffs seeking summary judgment or a default judgment in a residential foreclosure proceeding No same as SUMM : Amd RR3212 & 3408, S3215, CPLR; amd S1302, add S1302-a, RPAP L Establishes certain proof and settlement requirements for plaintiffs seeking summary judgment or a default judgment in a residential foreclosure proceeding; provides that only the owner and holder of a mortgage and note, or its agent, shall have standing to commence a mortgage foreclosure action; lack of standing shall be defense that may be raised at any time; requires the plaintiff in a foreclosure action to affirm that it is the holder and owner, or its delegated agent, of the subject mortgage and note; the summons and complaint shall include a copy of the original mortgage and note, and all endorsements, assignments and transfers thereof, and any delegations of authority by the owner and holder of the mortgage and note. 01/09/13 referred to judiciary</p> <table border="1"> <tr> <td>Pos: Verbal Opposition</td> <td>Pri: 01</td> </tr> </table>	Pos: Verbal Opposition	Pri: 01
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A2058	<p>Kavanagh -- Relates to funds of the state Same as S 2780 PARKER SUMM : Add S2891, 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. 01/09/13 referred to corporations, authorities and commissions 06/04/13 reported referred to ways and means</p> <table border="1"> <tr> <td>Pos: Support</td> <td>Pri: 01</td> </tr> </table>	Pos: Support	Pri: 01
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A2223	<p>Lopez V -- Requires banks to defer mortgage payments of customers who are delinquent No same as SUMM : Add S6-n, Bank L Requires banks to defer mortgage payments of customers who are delinquent. 01/09/13 referred to banks 05/20/13 enacting clause stricken</p> <table border="1"> <tr> <td>Pos: No Position</td> <td>Pri: 01</td> </tr> </table>	Pos: No Position	Pri: 01
Pos: No Position	Pri: 01		
A3066	<p>Clark (MS) -- Prohibits a mortgage servicer from obtaining force-placed insurance in certain circumstances Same as S 4475 SEWARD SUMM : Add S595-d, Bank L Prohibits a mortgage servicer from obtaining force-placed insurance in certain circumstances; requires a mortgage servicer to provide written notices prior to obtaining force-placed insurance; regulates the cost of coverage a mortgage servicer may obtain for force-placed insurance. 01/23/13 referred to banks</p> <table border="1"> <tr> <td>Pos: No Position</td> <td>Pri: 01</td> </tr> </table>	Pos: No Position	Pri: 01
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A3236	<p>Magee -- Relates to the maximum amount of funds which the state comptroller and the commissioner of taxation and finance may deposit Same as S 2494 GRIFFO SUMM : Amd S87, Bank L Relates to the maximum amount of funds which the state comptroller and the commissioner of taxation and finance may deposit and the maximum amount of funds on deposit at a community banking institution. 01/24/13 referred to banks 04/23/13 reported referred to ways and means</p>		

	<p>06/10/13 reported referred to rules 06/12/13 reported 06/12/13 rules report cal.210 06/12/13 ordered to third reading rules cal.210</p> <table border="1"> <tr> <td>Pos: Support W/Memo</td> <td>Pri: 01</td> </tr> <tr> <td colspan="2">Comment: 5/28/13-Memo to J. Dax; 4/22/13-IBANYS MIS to Assem. Banks; Y. Bostic;</td> </tr> <tr> <td colspan="2">Notes: 5/26/11-MIS to K. Bronner; 6/2/11-MIS to Legislature; 3/2012-IBANYS MIS;</td> </tr> </table>	Pos: Support W/Memo	Pri: 01	Comment: 5/28/13-Memo to J. Dax; 4/22/13-IBANYS MIS to Assem. Banks; Y. Bostic;		Notes: 5/26/11-MIS to K. Bronner; 6/2/11-MIS to Legislature; 3/2012-IBANYS MIS;	
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Notes: 5/26/11-MIS to K. Bronner; 6/2/11-MIS to Legislature; 3/2012-IBANYS MIS;							
A3510	<p>Robinson (MS) -- Relates to credit union memberships and membership powers Same as S 2089 GRIFFO SUMM : Amd SS451 & 454, add S451-a, Bank L Relates to credit union memberships and membership powers; sets forth the qualifications for membership in a credit union; and amends the powers of credit unions in relation to business loans, investment activities and other powers. 01/28/13 referred to banks 05/20/13 reported referred to ways and means</p> <table border="1"> <tr> <td>Pos: Oppose W/Memo</td> <td>Pri: 01</td> </tr> <tr> <td colspan="2">Comment: 5/21/13 - MIO to all; 5/20/13-MIO to Assembly Banks; Y. Bostic;</td> </tr> </table>	Pos: Oppose W/Memo	Pri: 01	Comment: 5/21/13 - MIO to all; 5/20/13-MIO to Assembly Banks; Y. Bostic;			
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Comment: 5/21/13 - MIO to all; 5/20/13-MIO to Assembly Banks; Y. Bostic;							
A3512	<p>Robinson (MS) -- Requires inclusion and explanation of additional annual data in assessing record of performance of banking institutions in meeting community credit needs No same as SUMM : Amd S28-b, Bank L Requires inclusion and explanation of additional annual data in assessing record of performance of banking institutions in meeting community credit needs; additional data to include but not be limited to: loans for housing low and moderate-income residents of low and moderate income areas, the scope of efforts to market housing and small business loans in low and moderate-income areas and other data. 01/28/13 referred to banks 03/19/13 reported referred to ways and means 06/10/13 reported referred to rules 06/12/13 reported 06/12/13 rules report cal.211 06/12/13 ordered to third reading rules cal.211</p> <table border="1"> <tr> <td>Pos: Oppose</td> <td>Pri: 01</td> </tr> <tr> <td colspan="2">Comment: 3/20/2013 -- Watch for Senate companion, then issue MIO; 3/18/13: MIO updated (draft);</td> </tr> <tr> <td colspan="2">Notes: 5/22/12: MIO to Assembly; Senate Banks</td> </tr> </table>	Pos: Oppose	Pri: 01	Comment: 3/20/2013 -- Watch for Senate companion, then issue MIO; 3/18/13: MIO updated (draft);		Notes: 5/22/12: MIO to Assembly; Senate Banks	
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Comment: 3/20/2013 -- Watch for Senate companion, then issue MIO; 3/18/13: MIO updated (draft);							
Notes: 5/22/12: MIO to Assembly; Senate Banks							
A3876	<p>Titone -- Regulates the provision of refund anticipation loans by persons and entities other than banking institutions Same as S 146 DIAZ SUMM : Add S46, Bank L Regulates the provision of refund anticipation loans by person and entities other than banking institutions; requires that at the time a borrower applies for a refund anticipation loan, a facilitator shall disclose to such borrower certain information relating to fees and interest rates; defines terms. 01/29/13 referred to banks</p> <table border="1"> <tr> <td>Pos: No Position</td> <td>Pri: 01</td> </tr> </table>	Pos: No Position	Pri: 01				
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A3892	<p>Camara (MS) -- Enacts the "foreclosure prevention act of 2013" No same as SUMM : Amd S1303, RPAP L; add S92-h, St Fin L Enacts the "foreclosure prevention act of 2013"; establishes that before any mortgagee may accelerate the maturity of any eligible mortgage obligation, commence any legal action including mortgage foreclosure, or take possession of any security of the mortgage debtor for such mortgage obligation that such mortgagee shall give the</p>						

	<p>mortgagor notice; authorizes the commissioner of the state division of housing and community renewal to enter into contracts with neighborhood preservation companies to provide temporary homeownership assistance activities; gives notice to mortgagors of foreclosure prevention activities and payments; creates the New York state foreclosure prevention fund. 01/29/13 referred to housing</p> <p>Pos: No Position Pri: 01</p>
A4427	<p>Finch (MS) -- Prohibits municipalities from depositing public money in financial institutions that do not pay New York state taxes No same as SUMM : Amd S10, Gen Muni L Prohibits municipalities from depositing public money in financial institutions that are not subject to New York state taxation under article 32 of the tax law. 02/05/13 referred to local governments 05/07/13 held for consideration in local governments</p> <p>Pos: Support Pri: 01</p>
A4520	<p>Weisenberg (MS) -- Establishes the savings bank, savings and loan association or credit union municipal deposit program Same as S 3161 MARTINS SUMM : Amd SS10 & 11, Gen Muni L; add S454-a, Bank L Establishes the savings bank, savings and loan association or credit union municipal deposit program. 02/05/13 referred to banks</p> <p>Pos: Oppose Pri: 01 Notes: 5/20/11-MIO to Sen. Local Govt and Banks comm's.</p>
A4555	<p>Gabryszak (MS) -- Includes credit unions and federal credit unions within the definition of bank, trust company or national bank for purpose of banking development district program No same as SUMM : Amd SS96-d & 451, Bank L Includes credit unions and federal credit unions within the definition of bank, trust company or national bank for the purpose of the banking development district program (which was created to encourage the establishment of bank branches in geographic locations where there is a demonstrated need for banking services); directs the banking board to promulgate rules and regulations to authorize the participation of credit unions and federal credit unions in such program; and provides that for purposes of such program, a credit union may include in its membership any person or organization located within a local community, neighborhood or rural district where there is a demonstrated need for banking services. 02/06/13 referred to banks</p> <p>Pos: No Position Pri: 01</p>
A4655	<p>Englebright (MS) -- Provides for a financial exploitation prevention outreach, education and training program and fund Same as S 143 DIAZ SUMM : Amd S202, add S219-a, Eld L; add S99-u, St Fin L Provides for a financial exploitation prevention outreach, education and training program and fund; authorizes the director of the office of the aging to award grants to qualified agencies to establish local elderly exploitation, outreach, education and training programs; outlines elements of such program. 02/07/13 referred to aging</p> <p>Pos: No Position Pri: 01</p>
A5582	<p>Weinstein (MS) -- Provides for the filing of a certificate of merit in certain residential foreclosure actions Same as S 4530 KLEIN SUMM : Add S3012-b, amd R3408, CPLR Provides for the filing of a certificate of merit in any</p>

	<p>residential foreclosure action involving a home loan in which the defendant is a resident of the property subject to the foreclosure. Office of Court Administration 03/04/13 referred to judiciary 03/12/13 reported 03/14/13 advanced to third reading cal.109 05/22/13 passed assembly 05/22/13 delivered to senate 05/22/13 REFERRED TO JUDICIARY</p>		
	<table border="1"> <tr> <td>Pos: Oppose</td> <td>Pri: 01</td> </tr> </table>	Pos: Oppose	Pri: 01
Pos: Oppose	Pri: 01		
A6234	<p>Robinson (MS) -- Relates to automated teller machine fee disclosure Same as S 4363 GRIFFO SUMM : Amd S399-y, Gen Bus L Relates to automated teller machine fee disclosure; eliminates provisions requiring an automated teller machine operator to post a sign that a fee is imposed for the use of such machine, as well as the amount of such fee. 03/18/13 referred to banks 04/23/13 reported referred to codes 04/30/13 reported 05/02/13 advanced to third reading cal.264 05/06/13 passed assembly 05/06/13 delivered to senate 05/06/13 REFERRED TO CONSUMER PROTECTION 05/29/13 SUBSTITUTED FOR S4363 05/29/13 3RD READING CAL.450 05/29/13 PASSED SENATE 05/29/13 RETURNED TO ASSEMBLY</p>		
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A6740	<p>Barron -- Allows savings banks, savings and loan associations and credit unions to accept deposits from municipal corporations; repealer No same as SUMM : Add SS234-c & 378-f, rpld S237 sub 2, amd S464, Bank L; amd SS105 & 106, St Fin L; amd S2523, Ed L; amd S3-a, Gen City L; amd SS11 & 10, Gen Muni L; amd S70, Sec Cl Cit L; amd S4-408, Vil L Allows savings banks, savings and loan associations and credit unions to accept deposits from municipal corporations and authorizes the deposit of certain public funds of political subdivisions and school districts in savings banks, savings and loan associations and credit unions. 04/17/13 referred to banks</p>		
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A6844	<p>Boyland -- Creates the consumer overdraft protection act No same as SUMM : Add Art 2-A SS60 - 63, Bank L Creates the consumer overdraft protection act to ensure that consumers are informed of their options in regard to overdraft protection. 04/19/13 referred to banks</p>		
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A6877	<p>Robinson -- Relates to banking development districts; requires renewal of certain branches within banking development districts Same as S 2495 GRIFFO SUMM : Amd S96-d, Bank L Relates to banking development districts; requires renewal of</p>		

	<p>certain branches within banking development districts. 04/23/13 referred to banks</p> <table border="1"> <tr> <td>Pos: Oppose W/Memo</td> <td>Pri: 01</td> </tr> <tr> <td colspan="2">Comment: 4/30/13: MIO to Assembly & Senate Banks Committees;</td> </tr> <tr> <td colspan="2">Notes: 5/22/12: Memo to Assembly; Senate Banks</td> </tr> </table>	Pos: Oppose W/Memo	Pri: 01	Comment: 4/30/13: MIO to Assembly & Senate Banks Committees;		Notes: 5/22/12: Memo to Assembly; Senate Banks	
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Comment: 4/30/13: MIO to Assembly & Senate Banks Committees;							
Notes: 5/22/12: Memo to Assembly; Senate Banks							
A7198	<p>Rodriguez -- Relates to credit unions Same as S 5016 MAZIARZ SUMM : Add Art 2-D SS89 - 91, add S454-a, Bank L; amd SS98-a & 105, St Fin L Relates to credit unions. 05/07/13 referred to banks</p> <table border="1"> <tr> <td>Pos: Oppose W/Memo</td> <td>Pri: 01</td> </tr> <tr> <td colspan="2">Comment: 5/30/13-MIO to Banks, Y. Bostic;</td> </tr> </table>	Pos: Oppose W/Memo	Pri: 01	Comment: 5/30/13-MIO to Banks, Y. Bostic;			
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Comment: 5/30/13-MIO to Banks, Y. Bostic;							
A7213A	<p>Robinson (MS) -- Enhances regulatory efficiency and efficacy in the banking law and general business law; repealer Same as S 4366-A GRIFFO SUMM : Rpld S28-b sub 2, amd Bank L, generally; amd S520-c, Gen Bus L Enhances regulatory efficiency and efficacy in the banking law and general business law. Department of Financial Services 05/07/13 referred to banks 06/05/13 amend and recommit to banks 06/05/13 print number 7213a</p> <table border="1"> <tr> <td>Pos: No Position</td> <td>Pri: 01</td> </tr> </table>	Pos: No Position	Pri: 01				
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A7223	<p>Jacobs -- Enacts the electronic fund transfer privacy act No same as SUMM : Add Art 24-D SS375 - 375-e, Gen Bus L Enacts the "Electronic Fund Transfer Privacy Act"; provides privacy protection for consumers engaging in electronic fund transfer transactions by limiting disclosure of personal information about any consumer involved in such and limiting the circumstances in which government authority may get such information; outlines procedures and limitations for obtaining such information and civil penalties for violations. 05/08/13 referred to banks</p> <table border="1"> <tr> <td>Pos: No Position</td> <td>Pri: 01</td> </tr> </table>	Pos: No Position	Pri: 01				
Pos: No Position	Pri: 01						
A7341	<p>Robinson (MS) -- Permits the offering of savings promotion raffles by authorized banking organizations Same as S 5145 LANZA SUMM : Add S9-v, amd SS96, 234, 383 & 454, Bank L Amends the banking law, in relation to permitting the offering of savings promotion raffles by authorized banking organizations. 05/13/13 referred to banks</p> <table border="1"> <tr> <td>Pos: Concerns</td> <td>Pri: 01</td> </tr> <tr> <td colspan="2">Notes: Per 6/10/13 note from WYC to S. Rice: verbal opposition expressed to similar bill in 2012.</td> </tr> </table>	Pos: Concerns	Pri: 01	Notes: Per 6/10/13 note from WYC to S. Rice: verbal opposition expressed to similar bill in 2012.			
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Notes: Per 6/10/13 note from WYC to S. Rice: verbal opposition expressed to similar bill in 2012.							
A7395	<p>Weinstein -- Enacts the "foreclosure fraud prevention act of 2013" Same as S 5251 KLEIN SUMM : Amd S187.00, add SS187.30 & 187.35, Pen L Enacts "the foreclosure fraud prevention act of 2013"; creates the crimes of residential mortgage foreclosure fraud in the first and second degrees. Criminal Sanction Impact. Attorney General 05/14/13 referred to codes 05/21/13 reported referred to rules</p>						

	01/09/13 REFERRED TO HOUSING, CONSTRUCTION AND COMMUNITY DEVELOPMENT
	Pos: No Position Pri: 01
S2089	<p>GRIFFO -- Relates to credit union memberships and membership powers Same as A 3510 Robinson SUMM : Amd SS451 & 454, add S451-a, Bank L Relates to credit union memberships and membership powers; sets forth the qualifications for membership in a credit union; and amends the powers of credit unions in relation to business loans, investment activities and other powers. 01/10/13 REFERRED TO BANKS 04/23/13 REPORTED AND COMMITTED TO FINANCE</p>
	Pos: Oppose W/Memo Pri: 01
	Comment: 5/21/13-MIO to all; 4/22/13-MIO to Senate Banks, D. Evans, P. Edman;
S2264	<p>KLEIN -- Authorizes the mortgagee or lienor of an abandoned multiple dwelling to apply for the appointment of a receiver to bring the building into compliance Same as A 854 Weinstein SUMM : Amd S1972, 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. 01/15/13 REFERRED TO JUDICIARY</p>
	Pos: Verbal Opposition Pri: 01
S2494	<p>GRIFFO -- Relates to the maximum amount of funds which the state comptroller and the commissioner of taxation and finance may deposit Same as A 3236 Magee SUMM : Amd S87, Bank L Relates to the maximum amount of funds which the state comptroller and the commissioner of taxation and finance may deposit and the maximum amount of funds on deposit at a community banking institution. 01/17/13 REFERRED TO BANKS 02/12/13 REPORTED AND COMMITTED TO FINANCE 03/20/13 1ST REPORT CAL.269 03/21/13 2ND REPORT CAL. 03/24/13 ADVANCED TO THIRD READING 04/16/13 PASSED SENATE 04/16/13 DELIVERED TO ASSEMBLY 04/16/13 referred to banks</p>
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	Comment: 5/28/13-Memo to J. Dax; 2/11/13-IBANYS MIS to Banks, D. Evans & P. Edman;
	Notes: 5/26/11-MIS to K. Bronner; 6/2/11-MIS to Legislature; 3/2012-IBANYS MIS;
S2495	<p>GRIFFO -- Relates to banking development districts; requires renewal of certain branches within banking development districts Same as A 6877 Robinson SUMM : Amd S96-d, Bank L Relates to banking development districts; requires renewal of certain branches within banking development districts. 01/17/13 REFERRED TO BANKS</p>
	Pos: Oppose W/Memo Pri: 01
	Comment: 4/30/13: MIO to Assembly & Senate Banks Committees;
	Notes: 5/22/12: Memo to Assembly; Senate Banks
S2641	<p>PARKER -- Establishes the savings bank, savings and loan association or credit union municipal deposit program No same as SUMM : Amd SS10 & 11, Gen Muni L; add S454-a, Bank L Establishes the savings bank,</p>

	<p>savings and loan association or credit union municipal deposit program. 01/23/13 REFERRED TO LOCAL GOVERNMENT</p> <p>Pos: Strongly Oppose Pri: 01</p>
S2780	<p>PARKER -- Relates to funds of the state Same as A 2058 Kavanagh SUMM : Add S2891, 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. 01/23/13 REFERRED TO CORPORATIONS, AUTHORITIES AND COMMISSIONS</p> <p>Pos: Support Pri: 01</p>
S2912	<p>PARKER -- Provides criteria for membership in credit unions and permits the extension of certain services to nonmembers No same as SUMM : Amd SS451, 454 & 461, Bank L Provides criteria for membership in credit unions and permits the extension of certain services to nonmembers. 01/25/13 REFERRED TO BANKS</p> <p>Pos: No Position Pri: 01</p>
S3161	<p>MARTINS -- Establishes the savings bank, savings and loan association or credit union municipal deposit program Same as A 4520 Weisenberg SUMM : Amd SS10 & 11, Gen Muni L; add S454-a, Bank L Establishes the savings bank, savings and loan association or credit union municipal deposit program. 01/31/13 REFERRED TO LOCAL GOVERNMENT</p> <p>Pos: Oppose Pri: 01 Notes: 5/20/11-MIO to Sen. Local Govt and Banks comm's.</p>
S3571	<p>SMITH -- Relates to the operation of automated teller machines by entities other than banking institutions No same as SUMM : Add Art 14-A SS800 - 810, amd SS22, 39 & 44, Bank L Regulates the operation of automated teller machines by entities other than banking institutions; requires the registration of such machines, the examination of books, accounts and records, investigations, and also provides violations and penalties relating to the operation of such machines. Criminal Sanction Impact. 02/06/13 REFERRED TO BANKS</p> <p>Pos: No Position Pri: 01</p>
S3655	<p>GALLIVAN -- Requires plaintiffs in mortgage foreclosure actions to provide contact information Same as A 88 Kearns SUMM : Amd S1307, RPAP L Requires plaintiffs in mortgage foreclosure actions to provide contact information. 02/08/13 REFERRED TO HOUSING, CONSTRUCTION AND COMMUNITY DEVELOPMENT</p> <p>Pos: No Position Pri: 01</p>
S3999A	<p>FARLEY -- Enacts the "short-term financial services loan act" Same as A 1113-A Heastie SUMM : Amd SS18-a, 340 & 373, add SS373-a - 373-h, Bank L Enacts the "short-term financial services loan act"; authorizes licensed cashers of checks to provide short-term loans under certain circumstances. 03/04/13 REFERRED TO BANKS</p>

	03/21/13 AMEND AND RECOMMIT TO BANKS 03/21/13 PRINT NUMBER 3999A
	Pos: No Position Pri: 01
S4362	SEWARD -- Relates to protecting and compensating whistleblowers who provide original information to the department of financial services as to violations of certain laws No same as SUMM : Amd S104, add S410, Fin Serv L Relates to protecting and compensating whistleblowers who provide original information to the department of financial services as to violations of the banking, insurance, and financial services laws and any other applicable law. Department of Financial Services 03/22/13 REFERRED TO FINANCE
	Pos: No Position Pri: 01
S4363	GRIFFO -- Relates to automated teller machine fee disclosure Same as A 6234 Robinson SUMM : Amd S399-y, Gen Bus L Relates to automated teller machine fee disclosure; eliminates provisions requiring an automated teller machine operator to post a sign that a fee is imposed for the use of such machine, as well as the amount of such fee. 03/22/13 REFERRED TO CONSUMER PROTECTION 04/29/13 1ST REPORT CAL.450 04/30/13 2ND REPORT CAL. 05/01/13 ADVANCED TO THIRD READING 05/29/13 SUBSTITUTED BY A6234 A06234 Robinson (MS) 03/18/13 referred to banks 04/23/13 reported referred to codes 04/30/13 reported 05/02/13 advanced to third reading cal.264 05/06/13 passed assembly 05/06/13 delivered to senate 05/06/13 REFERRED TO CONSUMER PROTECTION 05/29/13 SUBSTITUTED FOR S4363 05/29/13 3RD READING CAL.450 05/29/13 PASSED SENATE 05/29/13 RETURNED TO ASSEMBLY
	Pos: Support Pri: 01
S4366A	GRIFFO -- Enhances regulatory efficiency and efficacy in the banking law and general business law; repealer Same as A 7213-A Robinson SUMM : Rpld S28-b sub 2, amd Bank L, generally; amd S520-c, Gen Bus L Enhances regulatory efficiency and efficacy in the banking law and general business law. Department of Financial Services 03/22/13 REFERRED TO BANKS 06/05/13 REPORTED AND COMMITTED TO FINANCE 06/05/13 AMEND AND RECOMMIT TO FINANCE 06/05/13 PRINT NUMBER 4366A
	Pos: No Position Pri: 01
S4475	SEWARD -- Prohibits a mortgage servicer from obtaining force-placed insurance in certain circumstances

	<p>Same as A 3066 Clark SUMM : Add S595-d, Bank L Prohibits a mortgage servicer from obtaining force-placed insurance in certain circumstances; requires a mortgage servicer to provide written notices prior to obtaining force-placed insurance; regulates the cost of coverage a mortgage servicer may obtain for force-placed insurance. 04/03/13 REFERRED TO BANKS</p>		
	<table border="1"> <tr> <td>Pos: No Position</td> <td>Pri: 01</td> </tr> </table>	Pos: No Position	Pri: 01
Pos: No Position	Pri: 01		
S4530	<p>KLEIN -- Provides for the filing of a certificate of merit in certain residential foreclosure actions Same as A 5582 Weinstein SUMM : Add S3012-b, amd R3408, CPLR Provides for the filing of a certificate of merit in any residential foreclosure action involving a home loan in which the defendant is a resident of the property subject to the foreclosure. Office of Court Administration & Department of Law 04/08/13 REFERRED TO JUDICIARY</p>		
	<table border="1"> <tr> <td>Pos: Oppose</td> <td>Pri: 01</td> </tr> </table>	Pos: Oppose	Pri: 01
Pos: Oppose	Pri: 01		
S4672	<p>ROBACH -- Allows credit unions, savings banks, savings and loan associations and federal savings associations to accept and secure deposits from municipal corporations Same as A 1112 Heastie SUMM : Amd S10, Gen Muni L; amd SS454, 237, 234 & 383, add S454-a, Bank L Allows credit unions, savings banks, savings and loan associations and federal savings associations to accept and secure deposits from municipal corporations. 04/17/13 REFERRED TO LOCAL GOVERNMENT</p>		
	<table border="1"> <tr> <td>Pos: No Position</td> <td>Pri: 01</td> </tr> </table>	Pos: No Position	Pri: 01
Pos: No Position	Pri: 01		
S5016	<p>MAZIARZ -- Relates to credit unions Same as A 7198 Rodriguez SUMM : Add Art 2-D SS89 - 91, add S454-a, Bank L; amd SS98-a & 105, St Fin L Relates to credit unions. 05/06/13 REFERRED TO BANKS 05/29/13 REPORTED AND COMMITTED TO FINANCE</p>		
	<table border="1"> <tr> <td>Pos: Oppose W/Memo</td> <td>Pri: 01</td> </tr> </table>	Pos: Oppose W/Memo	Pri: 01
Pos: Oppose W/Memo	Pri: 01		
	<table border="1"> <tr> <td>Comment: 5/30/13-MIO to Finance, P. Edman; 5/29/13-MIO to D. Evans;</td> </tr> </table>	Comment: 5/30/13-MIO to Finance, P. Edman; 5/29/13-MIO to D. Evans;	
Comment: 5/30/13-MIO to Finance, P. Edman; 5/29/13-MIO to D. Evans;			
S5035	<p>PERALTA -- Enacts the "home mortgage bridge loan assistance act of 2013" No same as SUMM : Add Art 28 SS1250 - 1256, Priv Hous Fin L; add S89-h, St Fin L Enacts the "home mortgage bridge loan assistance act of 2013". 05/07/13 REFERRED TO HOUSING, CONSTRUCTION AND COMMUNITY DEVELOPMENT</p>		
	<table border="1"> <tr> <td>Pos: No Position</td> <td>Pri: 01</td> </tr> </table>	Pos: No Position	Pri: 01
Pos: No Position	Pri: 01		
S5145	<p>LANZA -- Permits the offering of savings promotion raffles by authorized banking organizations Same as A 7341 Robinson SUMM : Add S9-v, amd SS96, 234, 383 & 454, Bank L Relates to permitting the offering of savings promotion raffles by authorized banking organizations. 05/10/13 REFERRED TO BANKS 05/29/13 1ST REPORT CAL.769 05/30/13 2ND REPORT CAL. 06/03/13 ADVANCED TO THIRD READING 06/10/13 PASSED SENATE 06/10/13 DELIVERED TO ASSEMBLY 06/10/13 referred to banks</p>		

	<p>Pos: Concerns Pri: 01</p> <p>Notes: Per 6/10/13 note from WYC to S. Rice: verbal opposition expressed to similar bill in 2012.</p>
S5251	<p>KLEIN -- Enacts the "foreclosure fraud prevention act of 2013" Same as A 7395 Weinstein SUMM : Amd S187.00, add SS187.30 & 187.35, Pen L Enacts "the foreclosure fraud prevention act of 2013"; creates the crimes of residential mortgage foreclosure fraud in the first and second degrees. Criminal Sanction Impact. Attorney General 05/15/13 REFERRED TO CODES</p> <p>Pos: Oppose Pri: 01</p>
S5457	<p>FARLEY -- Relates to the computation of entire net income of thrift institutions No same as SUMM : Amd S1453, Tax L Relates to the computation of entire net income of thrift institutions. 05/16/13 REFERRED TO INVESTIGATIONS AND GOVERNMENT OPERATIONS</p> <p>Pos: No Position Pri: 01</p>
02 (Results Count = 120)	
Bill No.	
A35	<p>Farrell -- Provides that a lender may receive not more than 20% of the future appreciation of property secured by a reverse mortgage granted to a person 60 years old or older Same as S 303 MARTINS SUMM : Amd S280, RP L Provides that a lender providing a reverse mortgage to a person who is 60 years of age or older may receive not more than 20% of the future appreciation of property secured by the mortgage as consideration for providing such reverse mortgage. 01/09/13 referred to judiciary</p> <p>Pos: No Position Pri: 02</p>
A126	<p>Kavanagh (MS) -- Establishes the New York state infrastructure development bank; appropriation No same as SUMM : Add Art 17 SS9100 - 9109, Bank L Establishes the New York state infrastructure development bank within the banking department, makes a \$250,000,000 appropriation therefor and provides for the expiration thereof upon its repeal in 15 years. 01/09/13 referred to banks</p> <p>Pos: No Position Pri: 02</p>
A157	<p>Kavanagh (MS) -- Provides that issuers of debit and credit cards shall pay sales and use taxes directly to the commissioner of taxation and finance Same as S 785 DIAZ SUMM : Add S1168, Tax L Provides that issuers of debit and credit cards shall pay sales and use taxes directly to the state tax commission. 01/09/13 referred to ways and means</p> <p>Pos: No Position Pri: 02</p>
A189	<p>Kavanagh (MS) -- Provides for the licensing of agents of title insurance companies No same as SUMM : Add Art 21-A SS2151 - 2168, amd SS107 & 2324, Ins L Provides for the licensing of agents of title insurance companies; establishes 2 year terms; provides that superintendent may refuse to renew, revoke or suspend any license issued and may collect up to \$500 for each</p>

	violation or offense not exceeding \$2500 in the aggregate. 01/09/13 referred to insurance Pos: No Position Pri: 02
A218	Rosenthal (MS) -- Prohibits debt collectors from collecting or attempting to collect a debt owed by a deceased debtor that is known by such debt collector to be deceased No same as SUMM : Add S601-a, amd S602, Gen Bus L Prohibits debt collectors from collecting or attempting to collect a debt owed by a deceased debtor that is known by such debt collector to be deceased. 01/09/13 referred to consumer affairs and protection 01/29/13 reported referred to codes Pos: No Position Pri: 02
A355	Dinowitz (MS) -- Establishes time restrictions for court issued consent orders for work performance to remove or remedy conditions in such petition Same as S 113 PERALTA SUMM : Amd S777, RPAP L Establishes time restrictions for court issued consent orders for work performance to remove or remedy dangerous conditions or building code violations; permits sixty days for consent orders to be performed by an owner, mortgagee, or lienor of record and further restricts such person from using consent orders more than once. 01/09/13 referred to judiciary 05/07/13 reported referred to codes 05/29/13 reported 05/31/13 advanced to third reading cal.445 06/04/13 passed assembly 06/04/13 delivered to senate 06/04/13 REFERRED TO HOUSING, CONSTRUCTION AND COMMUNITY DEVELOPMENT Pos: No Position Pri: 02
A588	Weprin (MS) -- Prohibits lenders from blocking access to funds from a credit line mortgage No same as SUMM : Amd S380-g, Bank L; amd S281, RP L Relates to prohibiting a lender from blocking access to funds issued under a credit line mortgage. 01/09/13 referred to banks Pos: No Position Pri: 02
A597	Dinowitz (MS) -- Establishes the uniform debt-management services act No same as SUMM : Amd SS455 & 457, Gen Bus L; amd SS579, 584-a, 584-b, 585, 36, 39 & 44, add Art 12-CC SS588-a - 588-v, Bank L Provides for budget planning and debt settlement services. 01/09/13 referred to consumer affairs and protection Pos: No Position Pri: 02
A785	Weprin -- Requires banks to send account notifications in certain circumstances No same as SUMM : Add SS135 & 458, Bank L Requires banks to send account notifications in certain circumstances. 01/09/13 referred to banks 05/20/13 reported referred to codes Pos: No Position Pri: 02
A815	

	<p>Abinanti -- Prohibits employer retaliation against employees in the financial services industry Same as S 4453 SAVINO SUMM : Amd S740, Lab L Prohibits employer retaliation against employees in the financial services industry. 01/09/13 referred to labor</p> <table border="1"> <tr> <td>Pos: No Position</td> <td>Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
Pos: No Position	Pri: 02		
A824A	<p>Kearns -- Requires a plaintiff in a mortgage foreclosure action to maintain the subject property in good faith Same as S 4277 GALLIVAN SUMM : Amd S1307, RPAP L Requires a plaintiff in a mortgage foreclosure action to maintain the subject property in good faith. 01/09/13 referred to judiciary 02/15/13 amend (t) and recommit to judiciary 02/15/13 print number 824a</p> <table border="1"> <tr> <td>Pos: No Position</td> <td>Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
Pos: No Position	Pri: 02		
A832	<p>Miller -- Relates to the denial of certain insurance claims Same as S 4407 ADDABBO SUMM : Add S3407-b, Ins L; add S99-x, Gen Muni L Relates to the denial of certain insurance claims and requires municipal and government entities to notify mortgagees and lien holders when such entities are denied access to inspect certain real properties. 01/09/13 referred to insurance</p> <table border="1"> <tr> <td>Pos: No Position</td> <td>Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
Pos: No Position	Pri: 02		
A907	<p>Weprin (MS) -- Provides exemption for first time home buyer from a mortgage or recording tax imposed by a municipality Same as S 2456 LANZA SUMM : Add S268, Tax L Provides exemption for first time home buyer from a mortgage or recording tax imposed by a municipality pursuant to article 11 of the tax law; directs commissioner of taxation and finance to establish qualifications and procedures for obtaining such exemption. 01/09/13 referred to ways and means</p> <table border="1"> <tr> <td>Pos: No Position</td> <td>Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
Pos: No Position	Pri: 02		
A1082	<p>Weinstein (MS) -- Requires a recording officer not to record or accept a transfer or assignment of interest in a mortgage unless accompanied with a mortgage ownership assignment Same as S 44 PERALTA SUMM : Add S291-k, RP L Requires a recording officer not to record or accept a transfer or assignment of interest in a mortgage unless accompanied with a mortgage ownership assignment document. 01/09/13 referred to judiciary 05/21/13 reported 05/23/13 advanced to third reading cal.375</p> <table border="1"> <tr> <td>Pos: No Position</td> <td>Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
Pos: No Position	Pri: 02		
A1783B	<p>Millman (MS) -- Relates to the report of suspected financial exploitation Same as S 5675 ADAMS SUMM : Add S9-v, Bank L Relates to the report of suspected financial exploitation; requires the superintendent of the department of financial services to develop guidelines relating to reporting suspected financial exploitation; provides that a financial institution who reports suspected financial abuse shall have immunity from any civil or criminal liability as a result. 01/09/13 referred to aging 04/24/13 amend and recommit to aging</p>		

	<p>04/24/13 print number 1783a 05/21/13 reported referred to codes 05/29/13 amend and recommit to codes 05/29/13 print number 1783b 06/04/13 reported referred to rules 06/10/13 reported 06/10/13 rules report cal.80 06/10/13 ordered to third reading rules cal.80</p> <table border="1"> <tr> <td>Pos: No Position</td> <td>Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
Pos: No Position	Pri: 02		
A1845	<p>Gibson (MS) -- Requires a principal creditor to send a notice of delinquency to the debtor and co-signer of an account Same as S 1101 MAZIARZ SUMM : Amd S600, add S601-a, Gen Bus L Requires a principal creditor to send a notice of delinquency to the debtor and co-signer of an account. 01/09/13 referred to consumer affairs and protection</p> <table border="1"> <tr> <td>Pos: No Position</td> <td>Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
Pos: No Position	Pri: 02		
A2069	<p>Stevenson (MS) -- Prohibits mortgagee from refusing to accept partial mortgage payments Same as S 317 DIAZ SUMM : Add S254-e, RP L Prohibits mortgagee from refusing to accept partial mortgage payments. 01/09/13 referred to judiciary</p> <table border="1"> <tr> <td>Pos: No Position</td> <td>Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
Pos: No Position	Pri: 02		
A2485	<p>Lavine (MS) -- Increases the penalty for robbery of property from a bank; makes the crime a class C felony Same as S 3559 GRIFFO SUMM : Amd SS592 & 592-a, Bank L; amd S160.10, Pen L Increases the penalty for robbery of property from a bank; makes the crime a class C felony. Criminal Sanction Impact. 01/15/13 referred to banks</p> <table border="1"> <tr> <td>Pos: No Position</td> <td>Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
Pos: No Position	Pri: 02		
A2548	<p>Gabryszak (MS) -- Prohibits financial institutions from charging a fee in excess of five dollars to a customer based on account inactivity No same as SUMM : Add S9-v, Bank L Prohibits financial institutions from charging a fee to a customer based on account inactivity. 01/16/13 referred to banks 03/19/13 reported referred to codes</p> <table border="1"> <tr> <td>Pos: No Position</td> <td>Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
Pos: No Position	Pri: 02		
A2678	<p>Weinstein (MS) -- Enacts the "consumer credit fairness act" Same as S 2454 SAVINO SUMM : Amd SS213, 3012, 3215, R3016, R3211, add SS214-f, 306-d & 7515, CPLR Enacts the "consumer credit fairness act"; establishes a 3 year statute of limitations for commencement of a cause of action arising out of a consumer credit transaction where the defendant is a purchaser, borrower or debtor; establishes a notice of lawsuit which must be mailed to the defendant in such a cause of action; establishes certain requirements for the complaint in such an action; provides for arbitration of such actions; requires debt collectors to send consumers a written notice of their rights under state law along with their initial debt collection correspondence; such notice would contain information such as who and when a principal creditor may contact a debtor about the debt owed as well as the fact that a principal creditor cannot disclose information affecting a consumer</p>		

	<p>debtor's reputation for creditworthiness if the principal creditor knows or has reason to know such information is false; applies to consumer rather than commercial debts. 01/17/13 referred to judiciary 02/12/13 reported referred to codes 02/27/13 reported 03/01/13 advanced to third reading cal.64 04/22/13 passed assembly 04/22/13 delivered to senate 04/22/13 REFERRED TO JUDICIARY</p>		
	<table border="1"> <tr> <td>Pos: No Position</td> <td>Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
Pos: No Position	Pri: 02		
A2685	<p>Gibson -- Establishes certain education requirements and a mortgage broker licensing exam No same as SUMM : Amd SS590 & 592-a, add S592-b, Bank L Establishes certain educational requirements, and directs and authorizes the superintendent to establish a mortgage broker licensing exam. 01/17/13 referred to banks</p>		
	<table border="1"> <tr> <td>Pos: No Position</td> <td>Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
Pos: No Position	Pri: 02		
A2770	<p>Wright (MS) -- Establishes the home ownership assistance program Same as S 1229 PERKINS SUMM : Add Art IX SS170 - 176, Pub Hous L Establishes the home ownership assistance program; allows qualified individuals to receive home ownership assistance payments when they purchase an eligible home; defines who is eligible for such assistance payments and how much those assistance payments will be. 01/17/13 referred to housing</p>		
	<table border="1"> <tr> <td>Pos: No Position</td> <td>Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
Pos: No Position	Pri: 02		
A2792	<p>Pretlow -- Prohibits banking organizations from issuing mail-loan checks without request or application therefor Same as S 703 SAMPSON SUMM : Amd S9-t, Bank L Prohibits banking organizations from issuing mail-loan checks without request or application therefor; provides that failure to destroy or return a mail-loan check does not constitute an acceptance thereof; provides that mail-loan checks shall have the transaction fee and interest rate included on the check. 01/18/13 referred to banks 02/11/13 reported referred to codes 02/27/13 reported 03/01/13 advanced to third reading cal.66 03/13/13 passed assembly 03/13/13 delivered to senate 03/13/13 REFERRED TO BANKS</p>		
	<table border="1"> <tr> <td>Pos: No Position</td> <td>Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
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A2801	<p>Wright -- Requires mortgagee banks to provide notice to mortgagors when personal mortgage insurance is no longer required No same as SUMM : Add S6-n, Bank L Requires mortgagee banks to provide written notice to mortgagor when such mortgagor is no longer required to maintain personal mortgage insurance coverage; provides such notice shall be delivered to the mortgagor within thirty days of the date upon which the mortgagor shall have acquired sufficient equity in real property subject to the mortgage so as to eliminate the necessity for personal mortgage insurance. 01/18/13 referred to banks</p>		
	<table border="1"> <tr> <td>Pos: No Position</td> <td>Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
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A2852	<p>Clark (MS) -- Enacts the Home Equity Fraud Act to control improper activities by home improvement contractors and finance companies Same as S 19 DIAZ SUMM : Amd SS595-a, 347 & 592-a, Bank L; add S254-e, RP L; add SS1308 & 1309, RPAP L; amd S771, add S771-b, Gen Bus L; add S5-336, Gen Ob L Enacts the "Home Equity Fraud Act" to control improper activities by home improvement contractors and finance companies; prohibits mortgage brokers or agents from acting as home improvement contractors; provides additional protections for mortgagors and home owners. 01/18/13 referred to banks</p> <table border="1" data-bbox="240 426 1495 464"> <tr> <td data-bbox="240 426 862 464">Pos: No Position</td> <td data-bbox="862 426 1495 464">Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
Pos: No Position	Pri: 02		
A2860	<p>Clark -- Makes a scheme to defraud a person in obtaining a credit loan secured by an interest in real property a felony No same as SUMM : Add S190.62, Pen L Makes a scheme to defraud a person in obtaining a credit loan secured by an interest in real property a felony; applies to reverse redlining situations; provides for various felony grades depending on the amount of money involved. Criminal Sanction Impact. 01/18/13 referred to codes</p> <table border="1" data-bbox="240 777 1495 814"> <tr> <td data-bbox="240 777 862 814">Pos: No Position</td> <td data-bbox="862 777 1495 814">Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
Pos: No Position	Pri: 02		
A2863	<p>Clark (MS) -- Allows right of redemption in foreclosure action brought against mortgagor's residence No same as SUMM : Add S1352-a, RPAP L Allows right of redemption in foreclosure action brought against mortgagor's residence; provides such right must be exercised within 1 year of entering of judgment. 01/18/13 referred to housing</p> <table border="1" data-bbox="240 1092 1495 1129"> <tr> <td data-bbox="240 1092 862 1129">Pos: No Position</td> <td data-bbox="862 1092 1495 1129">Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
Pos: No Position	Pri: 02		
A3054	<p>Schimminger (MS) -- Relates to increasing the limit of the amount of money which may be on deposit with the excelsior linked deposit program No same as SUMM : Amd S214, St Fin L Increases the limit on the amount of funds which may be on deposit with the excelsior linked deposit program at any given time from \$460 million to \$525 million. 01/23/13 referred to economic development</p> <table border="1" data-bbox="240 1365 1495 1402"> <tr> <td data-bbox="240 1365 862 1402">Pos: No Position</td> <td data-bbox="862 1365 1495 1402">Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
Pos: No Position	Pri: 02		
A3073	<p>Clark (MS) -- Increases number of withdrawal transactions from basic banking accounts for account holders sixty-five years of age or older from eight to twelve No same as SUMM : Amd S14-f, Bank L Increases the number of authorized withdrawal transactions at no charge from basic banking accounts for account holders sixty-five years of age or older from eight to twelve. 01/23/13 referred to banks 05/20/13 reported 05/23/13 advanced to third reading cal.391 05/30/13 passed assembly 05/30/13 delivered to senate 05/30/13 REFERRED TO BANKS</p> <table border="1" data-bbox="240 1869 1495 1906"> <tr> <td data-bbox="240 1869 862 1906">Pos: No Position</td> <td data-bbox="862 1869 1495 1906">Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
Pos: No Position	Pri: 02		
A3200	<p>Fitzpatrick (MS) -- Authorizes the purchase of construction mortgages by the state of New York mortgage agency</p>		

	<p>Same as S 4038 YOUNG</p> <p>SUMM : Amd S2402, add S2405-f, Pub Auth L Authorizes the state of New York mortgage agency to purchase construction mortgages from banks within the state during periods when there is an inadequate supply of credit available for new residential mortgages or available for such loans at carrying charges within the financial means of persons and families of low and moderate income.</p> <p>01/24/13 referred to corporations, authorities and commissions</p>		
	<table border="1"> <tr> <td>Pos: No Position</td> <td>Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
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A3256	<p>Rabbitt (MS) -- Requires certain institutions to notify joint tenants when certain withdrawals are made from joint accounts</p> <p>No same as</p> <p>SUMM : Amd S675, Bank L Requires certain institutions to notify joint tenants when more than fifty percent of the value of a joint account's withdrawals are made from joint accounts.</p> <p>01/24/13 referred to banks</p>		
	<table border="1"> <tr> <td>Pos: No Position</td> <td>Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
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A3316	<p>Fitzpatrick (MS) -- Grants tax credit for downpayment made on residential housing</p> <p>Same as S 2047 YOUNG</p> <p>SUMM : Amd S606, Tax L Grants credit against personal income tax to purchasers of residential housing in the amount of any down payment made on such housing; provides that the maximum credit shall not exceed 5 percent of the purchase price of the residential housing; requires taxpayers to meet eligibility requirements imposed by the state of New York mortgage agency.</p> <p>01/24/13 referred to ways and means</p>		
	<table border="1"> <tr> <td>Pos: No Position</td> <td>Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
Pos: No Position	Pri: 02		
A3317	<p>Fitzpatrick (MS) -- Authorizes the purchase of rehabilitation mortgages by the state of New York mortgage agency</p> <p>Same as S 2046 YOUNG</p> <p>SUMM : Amd S2402, add S2405-f, Pub Auth L Authorizes the state of New York mortgage agency to purchase rehabilitation mortgages from banks within the state during periods when there is an inadequate supply of credit available for new residential mortgages or available for such loans at carrying charges within the financial means of persons and families of low and moderate income.</p> <p>01/24/13 referred to housing</p>		
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A3426	<p>Titone -- Relates to refund anticipation loans</p> <p>No same as</p> <p>SUMM : Add S46, Bank L Relates to refund anticipation loans; requires that at the time a borrower applies for a refund anticipation loan, a facilitator shall disclose to such borrower certain information; defines terms.</p> <p>01/25/13 referred to banks</p>		
	<table border="1"> <tr> <td>Pos: No Position</td> <td>Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
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A3427	<p>Titone -- Relates to the use of powers of attorney in banking transactions</p> <p>No same as</p> <p>SUMM : Add SS9-v & 9-w, Bank L Requires all banking institutions in the state to accept a statutory short form power of attorney and powers of attorney which survive disability or incompetence; references existing provisions relating to powers of attorney in the general obligations law; holds banks harmless for such acceptance unless they have actual written notice of revocation or termination.</p> <p>01/25/13 referred to banks</p>		
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A3511	<p>Robinson -- Provides that every banking institution maintaining checking accounts for customers shall pay checks in the order received within account balance Same as S 1156 BRESLIN SUMM : Add S9-v, Bank L Provides that every banking institution which maintains checking accounts for customers shall pay checks in the order received within account balance; provides such banks may dishonor check for insufficient funds, but then must honor smaller checks within amounts on deposit in the subject account. 01/28/13 referred to banks 02/11/13 reported referred to codes 04/16/13 reported 04/18/13 advanced to third reading cal.142</p>		
<table border="1"> <tr> <td data-bbox="240 495 870 541">Pos: No Position</td> <td data-bbox="870 495 1503 541">Pri: 02</td> </tr> </table>		Pos: No Position	Pri: 02
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A3649	<p>DenDekker -- Establishes the "vehicle lienholder accountability act" No same as SUMM : Amd S2120, V & T L Establishes the "vehicle lienholder accountability act"; requires lienholders to provide notice to the owner of the vehicle when such lienholder assigns his or her security interest and requires such lienholder to execute a release of his or her security interest, within ten days of such assignment. 01/28/13 referred to transportation 02/12/13 reported referred to codes 02/27/13 reported 03/01/13 advanced to third reading cal.70</p>		
<table border="1"> <tr> <td data-bbox="240 919 870 966">Pos: No Position</td> <td data-bbox="870 919 1503 966">Pri: 02</td> </tr> </table>		Pos: No Position	Pri: 02
Pos: No Position	Pri: 02		
A3681	<p>Maisel (MS) -- Permits one-time deferral of two monthly mortgage payments for the balance of the term on a residential mortgage; provides that the term be extended by such deferral No same as SUMM : Add S283, RP L Permits a one-time deferral of two consecutive monthly mortgage payments for the balance of the term of the mortgage on a residential mortgage; provides that the mortgage term be automatically extended by the period of such deferral and that the amount of monthly payments remain the same and not be recalculated. 01/28/13 referred to judiciary</p>		
<table border="1"> <tr> <td data-bbox="240 1268 870 1314">Pos: No Position</td> <td data-bbox="870 1268 1503 1314">Pri: 02</td> </tr> </table>		Pos: No Position	Pri: 02
Pos: No Position	Pri: 02		
A3990	<p>Dinowitz -- Provides for distribution, on the internet, of information to the public regarding credit card and banking rates, charges and other terms Same as S 748 FUSCHILLO SUMM : Amd S520-c, Gen Bus L; add S14-g, Bank L Provides for distribution to the public, over the internet, of information regarding credit card rates, charges, terms and other conditions; further provides for dissemination of information over the internet regarding types of bank accounts available, requirements for opening an account, and all fees charged the customer, including monthly fees and transaction fees. 01/30/13 referred to consumer affairs and protection</p>		
<table border="1"> <tr> <td data-bbox="240 1654 870 1701">Pos: No Position</td> <td data-bbox="870 1654 1503 1701">Pri: 02</td> </tr> </table>		Pos: No Position	Pri: 02
Pos: No Position	Pri: 02		
A4066	<p>Crespo -- Relates to a study on requiring credit card companies to collect certain taxes Same as S 150 DIAZ SUMM : Relates to a study on requiring credit card companies to collect certain taxes and requires the results of the study to be submitted to the legislature. 01/30/13 referred to ways and means</p>		
<table border="1"> <tr> <td data-bbox="240 1898 870 1944">Pos: No Position</td> <td data-bbox="870 1898 1503 1944">Pri: 02</td> </tr> </table>		Pos: No Position	Pri: 02
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A4089			

	<p>Pretlow (MS) -- Prohibits banks from holding for deposit state issued check No same as SUMM : Add S9-e, Bank L Prohibits banks from holding for deposit the funds from checks issued by the state. 01/30/13 referred to banks</p> <table border="1"> <tr> <td>Pos: No Position</td> <td>Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
Pos: No Position	Pri: 02		
A4336	<p>Perry (MS) -- Requires banks to post information about basic banking services No same as SUMM : Amd S14-f, Bank L Requires banks to post information about basic banking services near their exits and entrances, including information concerning minimum balances, initial deposits, maximum fees chargeable, and withdrawal limitations. 02/04/13 referred to banks</p> <table border="1"> <tr> <td>Pos: No Position</td> <td>Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
Pos: No Position	Pri: 02		
A4431A	<p>Raia (MS) -- Permits the offering of savings promotion raffles by authorized banking organizations No same as SUMM : Add S9-v, amd SS96, 234, 383 & 454, Bank L Amends the banking law, in relation to permitting the offering of savings promotion raffles by authorized banking organizations. 02/05/13 referred to banks 05/01/13 amend and recommit to banks 05/01/13 print number 4431a 05/07/13 enacting clause stricken</p> <table border="1"> <tr> <td>Pos: No Position</td> <td>Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
Pos: No Position	Pri: 02		
A4499	<p>Raia (MS) -- Exempts refinancing of certain mortgages from tax on mortgages No same as SUMM : Amd S252-a, Tax L Exempts refinancing of certain mortgages from tax on mortgages. 02/05/13 referred to ways and means</p> <table border="1"> <tr> <td>Pos: No Position</td> <td>Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
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A4528	<p>Robinson -- Extends the effectiveness of certain provisions relating to permissible fees in connection with open end loans Same as S 3588 GRIFFO SUMM : Amd S3, Chap 223 of 1996 Extends the effectiveness of certain provisions relating to permissible fees in connection with open end loans. Eff. Date 05/22/2013 02/05/13 referred to banks 02/11/13 reported 02/21/13 advanced to third reading cal.51 02/27/13 passed assembly 02/27/13 delivered to senate 02/27/13 REFERRED TO BANKS 04/30/13 SUBSTITUTED FOR S3588 04/30/13 3RD READING CAL.428 04/30/13 PASSED SENATE 04/30/13 RETURNED TO ASSEMBLY 05/10/13 delivered to governor 05/22/13 signed chap.32</p> <table border="1"> <tr> <td>Pos: No Position</td> <td>Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
Pos: No Position	Pri: 02		
A4784	<p>Perry (MS) -- Requires banks and financial institutions entering into negotiations to modify a mortgage on real property to be responsible for the continuation of the modification</p>		

	<p>Same as S 5496 PARKER SUMM : Add S6-n, Bank L Requires banks and financial institutions entering into negotiations to modify a mortgage on real property located in this state to be responsible for the continuation of the modification process until its completion regardless of whether the mortgage is sold. 02/08/13 referred to banks</p>		
	<table border="1"> <tr> <td>Pos: No Position</td> <td>Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
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A4860	<p>Gjonaj -- Authorizes municipalities to impose a tax lien upon foreclosed real property for unpaid building code and zoning violation fines and expenses Same as S 2370 KLEIN SUMM : Add S85-b, Gen Muni L Authorizes municipalities to impose a tax lien upon foreclosed real property for unpaid building code and zoning violation fines and expenses. 02/11/13 referred to local governments</p>		
	<table border="1"> <tr> <td>Pos: No Position</td> <td>Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
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A5009	<p>Ryan -- Requires the provision of notice to mortgagors in default for thirty days or more Same as S 3818 KENNEDY SUMM : Add S1304-a, RPAP L Requires the provision of notice to mortgagors in default for thirty days or more regarding assistance and the necessity of maintaining their residences. 02/14/13 referred to judiciary</p>		
	<table border="1"> <tr> <td>Pos: No Position</td> <td>Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
Pos: No Position	Pri: 02		
A5275	<p>Wright -- Establishes a one year moratorium on actions to foreclose a mortgage Same as S 2958 ADDABBO SUMM : Add S1392, RPAP L Establishes a one year moratorium on actions to foreclose a mortgage. 02/22/13 referred to judiciary</p>		
	<table border="1"> <tr> <td>Pos: No Position</td> <td>Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
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A5330	<p>Mosley (MS) -- Requires mortgage lenders and brokers to provide consumer with mortgage bill of rights pamphlet which must be signed by the consumer prior to mortgage application No same as SUMM : Add S35, Bank L Requires mortgage lenders and brokers to provide consumers with a mortgage bill of rights pamphlet which must be read and signed by the consumer prior to applying for a mortgage. 02/22/13 referred to banks</p>		
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A5580	<p>Silver (MS) -- Requires notice to renters of safe deposit boxes regarding fees and charges Same as S 225 SQUADRON SUMM : Add S339, Bank L Requires notice to renters of safe deposit boxes regarding fees and charges. 03/01/13 referred to banks</p>		
	<table border="1"> <tr> <td>Pos: No Position</td> <td>Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
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A5941	<p>Clark (MS) -- Requires automated teller machine operators to install global positioning systems within each machine No same as SUMM : Add S399-y-2, Gen Bus L Requires automated teller machine operators to install global positioning systems within each machine. 03/08/13 referred to banks</p>		
	<table border="1"> <tr> <td>Pos: No Position</td> <td>Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
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A6025	<p>Markey -- Enables senior citizens to cash social security checks without maintaining an account at the bank honoring such check</p>		

	<p>Same as S 71 PERALTA SUMM : Add S6-n, Bank L Directs every banking organization or foreign banking corporation transacting business in this state to cash properly endorsed social security checks presented by the payee, upon sufficient identification, notwithstanding the fact that such payee does not maintain an account with such organization or corporation, upon proof that such payee is sixty-two years of age or older; defines "sufficient identification". 03/13/13 referred to banks</p>		
	<table border="1"> <tr> <td>Pos: No Position</td> <td>Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
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A6845	<p>Boyland -- Provides that the attorney general shall create a mortgage tracking system No same as SUMM : Provides that the attorney general shall create a mortgage tracking system. 04/19/13 referred to banks</p>		
	<table border="1"> <tr> <td>Pos: No Position</td> <td>Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
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A7027	<p>Ryan -- Requires a plaintiff in a mortgage foreclosure action to maintain the subject property in good faith Same as S 4055 GIPSON SUMM : Amd S1307, RPAP L Requires a plaintiff in a mortgage foreclosure action to maintain the subject property in good faith. 04/30/13 referred to judiciary</p>		
	<table border="1"> <tr> <td>Pos: No Position</td> <td>Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
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A7154	<p>Thiele -- Provides that the judgment of sale in a mortgage foreclosure action shall direct that each individual of a group purchasing the premises disclose his or her name Same as S 347 LAVALLE SUMM : Amd S1351, RPAP L Provides that the judgment of sale in a mortgage foreclosure action shall direct that in the event such premises is purchased collectively by more than one individual, the names of each individual purchaser shall be disclosed in writing to the sheriff of the county or referee conducting the sale. 05/03/13 referred to judiciary</p>		
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A7281	<p>Kim -- Requires mortgage lenders and brokers to provide consumer with mortgage bill of rights pamphlet which must be signed by the consumer prior to mortgage application Same as S 73 PERALTA SUMM : Add S35, Bank L Requires mortgage lenders and brokers to provide consumers with a mortgage bill of rights pamphlet which must be read and signed by the consumer prior to applying for a mortgage. 05/10/13 referred to banks</p>		
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A7284B	<p>Dinowitz -- Relates to the personal information of a credit or debit card holder Same as S 1420-B MONTGOMERY SUMM : Amd S520-a, Gen Bus L Relates to the personal information of a credit or debit card holder: adds zip code, email address and home, cell and work telephone numbers to the personal information protected. 05/10/13 referred to consumer affairs and protection 05/28/13 amend and recommit to consumer affairs and protection 05/28/13 print number 7284a 06/03/13 reported referred to codes 06/05/13 reported referred to rules 06/11/13 amend and recommit to rules 7284b</p>		
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A7345B	<p>Robinson (MS) -- Establishes the opt in program for reporting of suspected financial exploitation No same as SUMM : Add Art 2-D S90, Bank L Establishes the opt in program for reporting of suspected financial exploitation. 05/13/13 referred to aging 05/21/13 reported referred to codes 05/30/13 amend and recommit to codes 05/30/13 print number 7345a 05/31/13 amend and recommit to codes 05/31/13 print number 7345b 06/05/13 reported referred to ways and means 06/05/13 reported referred to rules 06/10/13 reported 06/10/13 rules report cal.158 06/10/13 ordered to third reading rules cal.158</p> <table border="1" data-bbox="240 646 1503 688"> <tr> <td>Pos: No Position</td> <td>Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
Pos: No Position	Pri: 02		
A7871	<p>Weinstein -- Provides for summary action to foreclose upon vacant and abandoned residential real property Same as S 5719 SKELOS SUMM : Add S1308, RPAP L Provides for summary action to foreclose upon vacant and abandoned residential real property. 06/06/13 referred to judiciary</p> <table border="1" data-bbox="240 926 1503 968"> <tr> <td>Pos: No Position</td> <td>Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
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S19	<p> DIAZ -- Enacts the Home Equity Fraud Act to control improper activities by home improvement contractors and finance companies Same as A 2852 Clark SUMM : Amd SS595-a, 347 & 592-a, Bank L; add S254-e, RP L; add SS1308 & 1309, RPAP L; amd S771, add S771-b, Gen Bus L; add S5-336, Gen Ob L Enacts the "Home Equity Fraud Act" to control improper activities by home improvement contractors and finance companies; prohibits mortgage brokers or agents from acting as home improvement contractors; provides additional protections for mortgagors and home owners. 01/09/13 REFERRED TO BANKS</p> <table border="1" data-bbox="240 1310 1503 1352"> <tr> <td>Pos: No Position</td> <td>Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
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S44	<p>PERALTA -- Requires a recording officer not to record or accept a transfer or assignment of interest in a mortgage unless accompanied with a mortgage ownership assignment Same as A 1082 Weinstein SUMM : Add S291-k, RP L Requires a recording officer not to record or accept a transfer or assignment of interest in a mortgage unless accompanied with a mortgage ownership assignment document. 01/09/13 REFERRED TO JUDICIARY</p> <table border="1" data-bbox="240 1625 1503 1667"> <tr> <td>Pos: No Position</td> <td>Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
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S67	<p>PERALTA -- Enacts the "consumer credit fairness act" No same as SUMM : Amd SS213, 3012 & 3215, amd RR3016 & 3211, add SS214-f, 306-d & 7515, CPLR Enacts the "consumer credit fairness act"; establishes a 3 year statute of limitations for commencement of a cause of action arising out of a consumer credit transaction where the defendant is a purchaser, borrower or debtor; establishes a notice of lawsuit which must be mailed to the defendant in such a cause of action; establishes certain requirements for the complaint in such an action; provides for arbitration of such actions; requires debt collectors to send consumers</p>		

	<p>a written notice of their rights under state law along with their initial debt collection correspondence; such notice would contain information such as who and when a principal creditor may contact a debtor about the debt owed as well as the fact that a principal creditor cannot disclose information affecting a consumer debtor's reputation for creditworthiness if the principal creditor knows or has reason to know such information is false; applies to consumer rather than commercial debts.</p> <p>01/09/13 REFERRED TO JUDICIARY</p> <table border="1"> <tr> <td>Pos: No Position</td> <td>Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
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S71	<p>PERALTA -- Enables senior citizens to cash social security checks without maintaining an account at the bank honoring such check</p> <p>Same as A 6025 Markey</p> <p>SUMM : Add S6-n, Bank L Directs every banking organization or foreign banking corporation transacting business in this state to cash properly endorsed social security checks presented by the payee, upon sufficient identification, notwithstanding the fact that such payee does not maintain an account with such organization or corporation, upon proof that such payee is sixty-two years of age or older; defines "sufficient identification".</p> <p>01/09/13 REFERRED TO BANKS</p> <table border="1"> <tr> <td>Pos: No Position</td> <td>Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
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S73	<p>PERALTA -- Requires mortgage lenders and brokers to provide consumer with mortgage bill of rights pamphlet which must be signed by the consumer prior to mortgage application</p> <p>Same as A 7281 Kim</p> <p>SUMM : Add S35, Bank L Requires mortgage lenders and brokers to provide consumers with a mortgage bill of rights pamphlet which must be read and signed by the consumer prior to applying for a mortgage.</p> <p>01/09/13 REFERRED TO BANKS</p> <table border="1"> <tr> <td>Pos: No Position</td> <td>Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
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S83	<p>PERALTA -- Regulates debt collection practices; repealer</p> <p>No same as</p> <p>SUMM : Rpld & add Art 29-H SS600 - 603-a, Gen Bus L Enacts the fair debt collection practices act; prohibits debt collectors and creditors from attempting to collect debts by threatening violence, falsely accusing any person of fraud or of a crime, making or threatening to make false accusations to a credit reporting agency, falsely threatening that non-payment will result in arrest, or making other groundless threats; prohibits certain harassing activities by debt collectors; establishes rules for contacting third parties and consumers; provides for private right of action and enforcement by attorney general.</p> <p>01/09/13 REFERRED TO CONSUMER PROTECTION</p> <table border="1"> <tr> <td>Pos: No Position</td> <td>Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
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S113	<p>PERALTA -- Establishes time restrictions for court issued consent orders for work performance to remove or remedy conditions in such petition</p> <p>Same as A 355 Dinowitz</p> <p>SUMM : Amd S777, RPAP L Establishes time restrictions for court issued consent orders for work performance to remove or remedy dangerous conditions or building code violations; permits sixty days for consent orders to be performed by an owner, mortgagee, or lienor of record and further restricts such person from using consent orders more than once.</p> <p>01/09/13 REFERRED TO HOUSING, CONSTRUCTION AND COMMUNITY DEVELOPMENT</p> <table border="1"> <tr> <td>Pos: No Position</td> <td>Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
Pos: No Position	Pri: 02		
S150	<p>DIAZ -- Relates to a study on requiring credit card companies to collect certain taxes</p> <p>Same as A 4066 Crespo</p>		

	<p>SUMM : Relates to a study on requiring credit card companies to collect certain taxes and requires the results of the study to be submitted to the legislature. 01/09/13 REFERRED TO INVESTIGATIONS AND GOVERNMENT OPERATIONS</p> <p>Pos: No Position Pri: 02</p>
S225	<p>SQUADRON -- Requires notice to renters of safe deposit boxes regarding fees and charges Same as A 5580 Silver SUMM : Add S339, Bank L Requires notice to renters of safe deposit boxes regarding fees and charges. 01/09/13 REFERRED TO BANKS</p> <p>Pos: No Position Pri: 02</p>
S248	<p>SAMPSON -- Requires brokers who receive monies in a fiduciary capacity to deposit such monies in an interest on broker account No same as SUMM : Add S443-b, RP L; amd SS97-v & 98, St Fin L Requires brokers who receive monies in a fiduciary capacity to deposit such monies in an interest on broker (IOBA) account. 01/09/13 REFERRED TO JUDICIARY</p> <p>Pos: No Position Pri: 02</p>
S303	<p>MARTINS -- Provides that a lender may receive not more than 20% of the future appreciation of property secured by a reverse mortgage granted to a person 60 years old or older Same as A 35 Farrell SUMM : Amd S280, RP L Provides that a lender providing a reverse mortgage to a person who is 60 years of age or older may receive not more than 20% of the future appreciation of property secured by the mortgage as consideration for providing such reverse mortgage. 01/09/13 REFERRED TO JUDICIARY</p> <p>Pos: No Position Pri: 02</p>
S317	<p> DIAZ -- Prohibits mortgagee from refusing to accept partial mortgage payments Same as A 2069 Stevenson SUMM : Add S254-e, RP L Prohibits mortgagee from refusing to accept partial mortgage payments. Criminal Sanction Impact. 01/09/13 REFERRED TO JUDICIARY</p> <p>Pos: No Position Pri: 02</p>
S347	<p>LAVALLE -- Provides that the judgment of sale in a mortgage foreclosure action shall direct that each individual of a group purchasing the premises disclose his or her name Same as A 7154 Thiele SUMM : Amd S1351, RPAP L Provides that the judgment of sale in a mortgage foreclosure action shall direct that in the event such premises is purchased collectively by more than one individual, the names of each individual purchaser shall be disclosed in writing to the sheriff of the county or referee conducting the sale. 01/09/13 REFERRED TO HOUSING, CONSTRUCTION AND COMMUNITY DEVELOPMENT 02/27/13 1ST REPORT CAL.91 02/28/13 2ND REPORT CAL. 03/04/13 ADVANCED TO THIRD READING 04/15/13 PASSED SENATE 04/15/13 DELIVERED TO ASSEMBLY 04/15/13 referred to judiciary</p> <p>Pos: No Position Pri: 02</p>

S348	<p>LAVALLE -- Provides that the judgment of sale in a mortgage foreclosure action shall direct that payment by the purchaser be made by means of a bank officer's check No same as SUMM : Amd S1351, RPAP L Provides that the judgment of sale in a mortgage foreclosure action shall direct that payment by the purchaser be made by means of a bank or credit union officer's check or certified check. 01/09/13 REFERRED TO HOUSING, CONSTRUCTION AND COMMUNITY DEVELOPMENT</p> <table border="1" data-bbox="240 390 1495 432"> <tr> <td>Pos: No Position</td> <td>Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
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S546	<p>KENNEDY -- Provides that microbusinesses in New York are eligible for small business revolving loans and the linked deposit interest rate reductions No same as SUMM : Add S131-a, Ec Dev L; amd S213, St Fin L; amd S16-t, UDC Act Provides that microbusinesses in New York are eligible for small business revolving loans and the linked deposit interest rate reductions. 01/09/13 REFERRED TO COMMERCE, ECONOMIC DEVELOPMENT AND SMALL BUSINESS</p> <table border="1" data-bbox="240 739 1495 781"> <tr> <td>Pos: No Position</td> <td>Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
Pos: No Position	Pri: 02		
S633	<p>STAVISKY -- Relates to creating a forty-eight hour grace period from due date of credit card bill No same as SUMM : Add S515-a, Gen Bus L Relates to creating a forty-eight hour grace period from due date of credit card bill. 01/09/13 REFERRED TO CONSUMER PROTECTION 01/14/13 RECOMMIT, ENACTING CLAUSE STRICKEN</p> <table border="1" data-bbox="240 1016 1495 1058"> <tr> <td>Pos: No Position</td> <td>Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
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S703	<p>SAMPSON -- Prohibits banking organizations from issuing mail-loan checks without request or application therefor Same as A 2792 Pretlow SUMM : Amd S9-t, Bank L Prohibits banking organizations from issuing mail-loan checks without request or application therefor; provides that failure to destroy or return a mail-loan check does not constitute an acceptance thereof; provides that mail-loan checks shall have the transaction fee and interest rate included on the check. 01/09/13 REFERRED TO BANKS</p> <table border="1" data-bbox="240 1360 1495 1402"> <tr> <td>Pos: No Position</td> <td>Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
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S748	<p>FUSCHILLO -- Provides for distribution, on the internet, of information to the public regarding credit card and banking rates, charges and other terms Same as A 3990 Dinowitz SUMM : Amd S520-c, Gen Bus L; add S14-g, Bank L Provides for distribution to the public, over the internet, of information regarding credit card rates, charges, terms and other conditions; further provides for dissemination of information over the internet regarding types of bank accounts available, requirements for opening an account, and all fees charged the customer, including monthly fees and transaction fees. 01/09/13 REFERRED TO CONSUMER PROTECTION 02/27/13 REPORTED AND COMMITTED TO FINANCE</p> <table border="1" data-bbox="240 1789 1495 1831"> <tr> <td>Pos: No Position</td> <td>Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
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S785	<p>DIAZ -- Provides that issuers of debit and credit cards shall pay sales and use taxes directly to the commissioner of taxation and finance Same as A 157 Kavanagh SUMM : Add S1168, Tax L Provides that issuers of debit and credit cards shall pay sales and use</p>		

	<p>taxes directly to the state tax commission. 01/09/13 REFERRED TO INVESTIGATIONS AND GOVERNMENT OPERATIONS</p>		
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S1101	<p>MAZIARZ -- Requires a principal creditor to send a notice of delinquency to the debtor and co-signer of an account Same as A 1845 Gibson SUMM : Amd S600, add S601-a, Gen Bus L Requires a principal creditor to send a notice of delinquency to the debtor and co-signer of an account. 01/09/13 REFERRED TO CONSUMER PROTECTION</p>		
	<table border="1"> <tr> <td>Pos: No Position</td> <td>Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
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S1156	<p>BRESLIN -- Provides that every banking institution maintaining checking accounts for customers shall pay checks in the order received within account balance Same as A 3511 Robinson SUMM : Add S9-v, Bank L Provides that every banking institution which maintains checking accounts for customers shall pay checks in the order received within account balance; provides such banks may dishonor check for insufficient funds, but then must honor smaller checks within amounts on deposit in the subject account. 01/09/13 REFERRED TO BANKS</p>		
	<table border="1"> <tr> <td>Pos: No Position</td> <td>Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
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S1229	<p>PERKINS -- Establishes the home ownership assistance program Same as A 2770 Wright SUMM : Add Art IX SS170 - 176, Pub Hous L Establishes the home ownership assistance program; allows qualified individuals to receive home ownership assistance payments when they purchase an eligible home; defines who is eligible for such assistance payments and how much those assistance payments will be. 01/09/13 REFERRED TO HOUSING, CONSTRUCTION AND COMMUNITY DEVELOPMENT</p>		
	<table border="1"> <tr> <td>Pos: No Position</td> <td>Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
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S1420B	<p>MONTGOMERY -- Relates to the personal information of a credit or debit card holder Same as A 7284-B Dinowitz SUMM : Amd S520-a, Gen Bus L Relates to the personal information of a credit or debit card holder: adds zip code, email address and home, cell and work telephone numbers to the personal information protected. 01/09/13 REFERRED TO CONSUMER PROTECTION 04/29/13 1ST REPORT CAL.442 04/30/13 2ND REPORT CAL. 05/01/13 ADVANCED TO THIRD READING 05/29/13 AMENDED ON THIRD READING 1420A 06/11/13 AMENDED ON THIRD READING 1420B</p>		
	<table border="1"> <tr> <td>Pos: No Position</td> <td>Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
Pos: No Position	Pri: 02		
S2046	<p>YOUNG -- Authorizes the purchase of rehabilitation mortgages by the state of New York mortgage agency Same as A 3317 Fitzpatrick SUMM : Amd S2402, add S2405-f, Pub Auth L Authorizes the state of New York mortgage agency to purchase rehabilitation mortgages from banks within the state during periods when there is an inadequate supply of credit available for new residential mortgages or available for such loans at carrying charges within the financial means of persons and families of low and moderate income. 01/09/13 REFERRED TO CORPORATIONS, AUTHORITIES AND COMMISSIONS</p>		

	Pos: No Position	Pri: 02
S2047	YOUNG -- Grants tax credit for downpayment made on residential housing Same as A 3316 Fitzpatrick SUMM : Amd S606, Tax L Grants credit against personal income tax to purchasers of residential housing in the amount of any down payment made on such housing; provides that the maximum credit shall not exceed 5 percent of the purchase price of the residential housing; requires taxpayers to meet eligibility requirements imposed by the state of New York mortgage agency. 01/09/13 REFERRED TO INVESTIGATIONS AND GOVERNMENT OPERATIONS	
	Pos: No Position	Pri: 02
S2091	GALLIVAN -- Relates to rate filings for title insurance No same as SUMM : Amd S2305, Ins L Relates to rate filings for title insurance. 01/10/13 REFERRED TO INSURANCE 06/03/13 REPORTED AND COMMITTED TO RULES	
	Pos: No Position	Pri: 02
S2228	MAZIARZ -- Relates to electronic or wire transfers to personal accounts No same as SUMM : Add S9-v, Bank L Requires banks to provide written receipts for deposits over \$1000 to personal accounts via electronic or wire transfers. 01/14/13 REFERRED TO BANKS	
	Pos: No Position	Pri: 02
S2312	DEFRANCISCO -- Allows a mortgagor to receive an assignment of mortgage in lieu of a discharge of mortgage when the mortgagor is refinancing an existing loan No same as SUMM : Amd S275, RP L Allows a mortgagor to receive an assignment of mortgage in lieu of a discharge of mortgage when the mortgagor is refinancing an existing loan. 01/15/13 REFERRED TO JUDICIARY 06/10/13 COMMITTEE DISCHARGED AND COMMITTED TO RULES 06/10/13 ORDERED TO THIRD READING CAL.1179 06/11/13 PASSED SENATE 06/11/13 DELIVERED TO ASSEMBLY 06/11/13 referred to judiciary	
	Pos: No Position	Pri: 02
S2370	KLEIN -- Authorizes municipalities to impose a tax lien upon foreclosed real property for unpaid building code and zoning violation fines and expenses Same as A 4860 Gjonaj SUMM : Add S85-b, Gen Muni L Authorizes municipalities to impose a tax lien upon foreclosed real property for unpaid building code and zoning violation fines and expenses. 01/16/13 REFERRED TO LOCAL GOVERNMENT	
	Pos: No Position	Pri: 02
S2454	SAVINO -- Enacts the "consumer credit fairness act" Same as A 2678 Weinstein SUMM : Amd SS213, 3012, 3215, R3016 & R3211, add SS214-f, 306-d & 7515, CPLR Enacts the "consumer credit fairness act"; establishes a 3 year statute of limitations for commencement of a cause of action arising out of a consumer credit transaction where the defendant is a purchaser, borrower or debtor; establishes a notice of lawsuit which must be mailed to the defendant in such a cause of action; establishes certain requirements for the complaint in such an action; provides for arbitration of such actions; requires debt collectors to send consumers a written notice of their	

	<p>rights under state law along with their initial debt collection correspondence; such notice would contain information such as who and when a principal creditor may contact a debtor about the debt owed as well as the fact that a principal creditor cannot disclose information affecting a consumer debtor's reputation for creditworthiness if the principal creditor knows or has reason to know such information is false; applies to consumer rather than commercial debts.</p> <p>01/17/13 REFERRED TO JUDICIARY</p> <p>Pos: No Position Pri: 02</p>
S2456	<p>LANZA -- Provides exemption for first time home buyer from a mortgage or recording tax imposed by a municipality Same as A 907 Weprin SUMM : Add S268, Tax L Provides exemption for first time home buyer from a mortgage or recording tax imposed by a municipality pursuant to article 11 of the tax law; directs commissioner of taxation and finance to establish qualifications and procedures for obtaining such exemption.</p> <p>01/17/13 REFERRED TO INVESTIGATIONS AND GOVERNMENT OPERATIONS</p> <p>Pos: No Position Pri: 02</p>
S2700	<p>PARKER -- Requires that notice of increase in mortgage escrow account be given in advance No same as SUMM : Add S5-603, Gen Ob L Provides that a mortgage investing institution that maintains a mortgage on any real property in the state of New York shall give ten days written notice prior to requiring payment of an increase in the amount of escrow if the dollar amount of such increase is more than five percent of the total monthly payment; provides that no service charge shall be imposed for the giving of such notice; defines that term "mortgage investing institutions" as any banking organization or other entity engaged in the business of offering mortgage financing to the public or investing in mortgages.</p> <p>01/23/13 REFERRED TO JUDICIARY</p> <p>Pos: No Position Pri: 02</p>
S2867	<p>SMITH -- Relates to refinancing of an existing mortgage loan No same as SUMM : Amd S595-a, Bank L Relates to refinancing of an existing mortgage loan; provides for a separate disclosure which compares monthly payments under the previous mortgage with the combined monthly payments for the new mortgage loan, property tax and insurance.</p> <p>01/24/13 REFERRED TO BANKS</p> <p>Pos: No Position Pri: 02</p>
S2868	<p>SMITH -- Provides a definition of the word "timely" for purposes of real property insurance escrow accounts No same as SUMM : Amd S6-k, Bank L Provides a definition of the word "timely" for purposes of real property insurance escrow accounts.</p> <p>01/24/13 REFERRED TO BANKS</p> <p>Pos: No Position Pri: 02</p>
S2869	<p>SMITH -- Relates to unauthorized entities, unregistered mortgage brokers and mortgage fraud No same as SUMM : Add S78-a, amd SS590 & 598, Bank L; amd Art 187 Art Head, amd SS187.00, 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.</p>

	01/24/13 REFERRED TO BANKS 02/12/13 REPORTED AND COMMITTED TO CODES Pos: No Position Pri: 02
S2873	SMITH -- Relates to the imposition of fees for investigations and applications for banking institutions No same as SUMM : Amd SS18-a & 34, Bank L Relates to the imposition of fees for investigations and applications for banking institutions. 01/24/13 REFERRED TO BANKS Pos: No Position Pri: 02
S2911	PARKER -- Prohibits employer withdrawal from direct deposit account without notice to and permission from account owner No same as SUMM : Add S8-a, Bank L Prohibits employer withdrawal from direct deposit account without notice to and permission from account owner, who must be given 15 days notice of withdrawal and must give depository bank written permission therefor; provides that this section shall not be construed to supersede any such withdrawal otherwise authorized by law or court order. 01/25/13 REFERRED TO BANKS Pos: No Position Pri: 02
S2933	FARLEY -- Relates to the preservation of books and records of banking institutions No same as SUMM : Add S36-b, amd SS75-g & 576, Bank L Provides that requirements relating to the preservation of certain banking records may be satisfied by maintenance of original papers or other records, photographic reproductions, or records stored in electronic storage media. 01/25/13 REFERRED TO BANKS 06/05/13 1ST REPORT CAL.1129 06/10/13 2ND REPORT CAL. 06/11/13 ADVANCED TO THIRD READING 06/12/13 PASSED SENATE 06/12/13 DELIVERED TO ASSEMBLY 06/12/13 referred to banks Pos: No Position Pri: 02
S2958	ADDABBO -- Establishes a one year moratorium on actions to foreclose a mortgage Same as A 5275 Wright SUMM : Add S1392, RPAP L Establishes a one year moratorium on actions to foreclose a mortgage. 01/25/13 REFERRED TO HOUSING, CONSTRUCTION AND COMMUNITY DEVELOPMENT 03/11/13 NOTICE OF COMMITTEE CONSIDERATION - REQUESTED 04/29/13 DEFEATED IN HOUSING, CONSTRUCTION AND COMMUNITY DEVELOPMENT Pos: No Position Pri: 02
S3240	PARKER -- Prohibits a service charge or minimum balance requirement for attorney trust accounts No same as SUMM : Add S9-v, Bank L Prohibits a bank or trust company from charging a service charge or requiring a minimum balance for attorney trust or IOLA accounts that are non-interest bearing in nature; defines attorney trust account. 01/31/13 REFERRED TO BANKS

	Pos: No Position	Pri: 02
S3263	<p>PARKER -- Makes provisions for privacy in banking, insurance, and other financial transactions, forbidding disclosure of personal information without prior consent No same as SUMM : Add Art 29-AAAA SS522 - 522-i, Gen Bus L Makes provisions for privacy in banking, insurance, and other financial transactions, forbidding disclosure of personal information without prior consent granted by the customer to the financial institution; requires written notice of privacy policies and practices be given to customers; requires security and confidentiality safeguards; prohibits disclosure of account number or access code information; provides for enforcement by the attorney general and authorizes private actions. 01/31/13 REFERRED TO CONSUMER PROTECTION</p>	
	Pos: No Position	Pri: 02
S3513	<p>O'BRIEN -- Provides for the regulation by the department of environmental conservation of business transaction paper containing bisphenol A No same as SUMM : Add S37-0508, En Con L Prohibits the distribution and use of paper containing bisphenol A for the recording of any business transaction. 02/05/13 REFERRED TO ENVIRONMENTAL CONSERVATION</p>	
	Pos: No Position	Pri: 02
S3534	<p>GALLIVAN -- Relates to a plaintiff in a mortgage foreclosure action obtaining a judgment of foreclosure and sale in good faith No same as SUMM : Amd S1307, RPAP L Relates to a plaintiff in a mortgage foreclosure action obtaining a judgment of foreclosure and sale in good faith. 02/05/13 REFERRED TO HOUSING, CONSTRUCTION AND COMMUNITY DEVELOPMENT</p>	
	Pos: No Position	Pri: 02
S3559	<p>GRIFFO -- Increases the penalty for robbery of property from a bank; makes the crime a class C felony Same as A 2485 Lavine SUMM : Amd SS592 & 592-a, Bank L; amd S160.10, Pen L Increases the penalty for robbery of property from a bank; makes the crime a class C felony. Criminal Sanction Impact. 02/05/13 REFERRED TO BANKS 02/12/13 REPORTED AND COMMITTED TO CODES 06/05/13 1ST REPORT CAL.1153 06/10/13 2ND REPORT CAL. 06/11/13 ADVANCED TO THIRD READING</p>	
	Pos: No Position	Pri: 02
S3561	<p>GRIFFO -- Extends certain provisions relating to the Gramm-Leach-Bliley act No same as SUMM : Amd SS1452 & 1462, Tax L; amd SS11-640 & 11-646, NYC Ad Cd Extends certain provisions relating to the Gramm-Leach-Bliley act. 02/05/13 REFERRED TO INVESTIGATIONS AND GOVERNMENT OPERATIONS</p>	
	Pos: No Position	Pri: 02
S3569	<p>SMITH -- Includes credit unions and federal credit unions within the definition of bank, trust company or national bank for purpose of banking development district program No same as</p>	

SUMM : Amd SS96-d & 451, Bank L Includes credit unions and federal credit unions within the definition of bank, trust company or national bank for the purpose of the banking development district program (which was created to encourage the establishment of bank branches in geographic locations where there is a demonstrated need for banking services); directs the banking board to promulgate rules and regulations to authorize the participation of credit unions and federal credit unions in such program; and provides that for purposes of such program, a credit union may include in its membership any person or organization located within a local community, neighborhood or rural district where there is a demonstrated need for banking services.

02/06/13 REFERRED TO BANKS

Pos: No Position

Pri: 02

[S3588](#)

GRIFFO -- Extends the effectiveness of certain provisions relating to permissible fees in connection with open end loans

Same as A 4528 Robinson

SUMM : Amd S3, Chap 223 of 1996 Extends the effectiveness of certain provisions relating to permissible fees in connection with open end loans.

02/07/13 REFERRED TO BANKS

04/23/13 1ST REPORT CAL.428

04/24/13 2ND REPORT CAL.

04/29/13 ADVANCED TO THIRD READING

04/30/13 SUBSTITUTED BY A4528

A04528 Robinson

02/05/13 referred to banks

02/11/13 reported

02/21/13 advanced to third reading cal.51

02/27/13 passed assembly

02/27/13 delivered to senate

02/27/13 REFERRED TO BANKS

04/30/13 SUBSTITUTED FOR S3588

04/30/13 3RD READING CAL.428

04/30/13 PASSED SENATE

04/30/13 RETURNED TO ASSEMBLY

05/10/13 delivered to governor

05/22/13 signed chap.32

Pos: No Position

Pri: 02

[S3818](#)

KENNEDY -- Requires the provision of notice to mortgagors in default for thirty days or more
Same as A 5009 Ryan

SUMM : Add S1304-a, RPAP L Requires the provision of notice to mortgagors in default for thirty days or more regarding assistance and the necessity of maintaining their residences.

02/21/13 REFERRED TO HOUSING, CONSTRUCTION AND COMMUNITY DEVELOPMENT

Pos: No Position

Pri: 02

[S3838](#)

FARLEY -- Relates to mortgage foreclosure by power of sale

No same as

SUMM : Add Art 14 SS1401 - 1421, RPAP L Relates to permitting foreclosure of real property improved by a non-residential building or certain multi-family buildings by the power of sale; establishes an effective non-judicial proceeding for uncontested commercial mortgage foreclosure.

02/21/13 REFERRED TO HOUSING, CONSTRUCTION AND COMMUNITY DEVELOPMENT

	Pos: No Position	Pri: 02
S4038	<p>YOUNG -- Authorizes the purchase of construction mortgages by the state of New York mortgage agency Same as A 3200 Fitzpatrick SUMM : Amd S2402, add S2405-f, Pub Auth L Authorizes the state of New York mortgage agency to purchase construction mortgages from banks within the state during periods when there is an inadequate supply of credit available for new residential mortgages or available for such loans at carrying charges within the financial means of persons and families of low and moderate income. 03/05/13 REFERRED TO CORPORATIONS, AUTHORITIES AND COMMISSIONS</p>	
	Pos: No Position	Pri: 02
S4055	<p>GIPSON -- Requires a plaintiff in a mortgage foreclosure action to maintain the subject property in good faith Same as A 7027 Ryan SUMM : Amd S1307, RPAP L Requires a plaintiff in a mortgage foreclosure action to maintain the subject property in good faith. 03/06/13 REFERRED TO HOUSING, CONSTRUCTION AND COMMUNITY DEVELOPMENT</p>	
	Pos: No Position	Pri: 02
S4277	<p>GALLIVAN -- Requires a plaintiff in a mortgage foreclosure action to maintain the subject property in good faith Same as A 824-A Kearns SUMM : Amd S1307, RPAP L Requires a plaintiff in a mortgage foreclosure action to maintain the subject property in good faith. 03/19/13 REFERRED TO HOUSING, CONSTRUCTION AND COMMUNITY DEVELOPMENT</p>	
	Pos: No Position	Pri: 02
S4407	<p>ADDABBO -- Relates to the denial of certain insurance claims Same as A 832 Miller SUMM : Add S3407-b, Ins L; add S99-x, Gen Muni L Relates to the denial of certain insurance claims and requires municipal and government entities to notify mortgagees and lien holders when such entities are denied access to inspect certain real properties. 03/26/13 REFERRED TO INSURANCE</p>	
	Pos: No Position	Pri: 02
S4453	<p>SAVINO -- Prohibits employer retaliation against employees in the financial services industry Same as A 815 Abinanti SUMM : Amd S740, Lab L Prohibits employer retaliation against employees in the financial services industry. 04/03/13 REFERRED TO LABOR 06/03/13 1ST REPORT CAL.952 06/04/13 2ND REPORT CAL. 06/05/13 ADVANCED TO THIRD READING</p>	
	Pos: No Position	Pri: 02
S5292	<p>KENNEDY -- Requires certain individuals or entities to maintain a property in good condition during the term of foreclosure No same as SUMM : Amd S1307, RPAP L; add S270.40, Pen L Requires certain individuals or entities to maintain a property in good condition during the term of foreclosure; creates a class B</p>	

	<p>misdemeanor for any person who violates such provisions. Criminal Sanction Impact. 05/15/13 REFERRED TO HOUSING, CONSTRUCTION AND COMMUNITY DEVELOPMENT</p>		
	<table border="1"> <tr> <td>Pos: No Position</td> <td>Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
Pos: No Position	Pri: 02		
S5450	<p>FARLEY -- Relates to the authority of the superintendent to suspend the license of a mortgage banker or broker for cause No same as SUMM : Amd S595, Bank L Authorizes the superintendent of financial services to suspend the license of a mortgage banker or broker for cause. 05/16/13 REFERRED TO BANKS</p>		
	<table border="1"> <tr> <td>Pos: No Position</td> <td>Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
Pos: No Position	Pri: 02		
S5478	<p>PARKER -- Relates to the report of suspected financial exploitation No same as SUMM : Add S9-v, Bank L Relates to the report of suspected financial exploitation; requires the superintendent of the department of financial services to develop guidelines relating to reporting suspected financial exploitation; provides that a third party who reports suspected financial abuse shall have immunity from any civil or criminal liability as a result. 05/16/13 REFERRED TO BANKS</p>		
	<table border="1"> <tr> <td>Pos: No Position</td> <td>Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
Pos: No Position	Pri: 02		
S5496	<p>PARKER -- Requires banks and financial institutions entering into negotiations to modify a mortgage on real property to be responsible for the continuation of the modification Same as A 4784 Perry SUMM : Add S6-n, Bank L Requires banks and financial institutions entering into negotiations to modify a mortgage on real property located in this state to be responsible for the continuation of the modification process until its completion regardless of whether the mortgage is sold. 05/16/13 REFERRED TO BANKS</p>		
	<table border="1"> <tr> <td>Pos: No Position</td> <td>Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
Pos: No Position	Pri: 02		
S5675	<p>ADAMS -- Relates to the report of suspected financial exploitation Same as A 1783-B Millman SUMM : Add S9-v, Bank L Relates to the report of suspected financial exploitation; requires the superintendent of the department of financial services to develop guidelines relating to reporting suspected financial exploitation; provides that a financial institution who reports suspected financial abuse shall have immunity from any civil or criminal liability as a result. 06/03/13 REFERRED TO BANKS</p>		
	<table border="1"> <tr> <td>Pos: No Position</td> <td>Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
Pos: No Position	Pri: 02		
S5719	<p>SKELOS -- Provides for summary action to foreclose upon vacant and abandoned residential real property Same as A 7871 Weinstein SUMM : Add S1308, RPAP L Provides for summary action to foreclose upon vacant and abandoned residential real property. 06/07/13 REFERRED TO HOUSING, CONSTRUCTION AND COMMUNITY DEVELOPMENT</p>		
	<table border="1"> <tr> <td>Pos: No Position</td> <td>Pri: 02</td> </tr> </table>	Pos: No Position	Pri: 02
Pos: No Position	Pri: 02		
03 (Results Count = 27)			
Bill No.			
A461			

	<p>Englebright (MS) -- Prohibits imposition of surcharges at automated teller machines on public university property No same as SUMM : Add S9-v, Bank L Prohibits imposing surcharges on automated teller machines located on state university of New York or city university of New York property. 01/09/13 referred to banks</p> <p>Pos: No Position Pri: 03</p>
A1111	<p>Heastie -- Requires banks to disclose negative consequences of establishing alternative payment schedule on a loan No same as SUMM : Add S129-a, Bank L Requires banks to disclose any negative consequences of establishing an alternative payment schedule on a loan. 01/09/13 referred to banks</p> <p>Pos: No Position Pri: 03</p>
A1696	<p>Galef -- Establishes a commission to study the feasibility of establishing a bank owned by the state of New York and report thereon within 2 years No same as SUMM : Establishes a commission to study the feasibility of establishing a bank owned by the state of New York or an authority constituted by the state of New York and report within 1 year. 01/09/13 referred to banks</p> <p>Pos: No Position Pri: 03</p>
A1788	<p>Millman (MS) -- Increases the fees notaries public are entitled to from two to five dollars Same as S 1399 MONTGOMERY SUMM : Amd S136, Exec L Increases the fees certain notaries public are entitled to receive. 01/09/13 referred to governmental operations</p> <p>Pos: No Position Pri: 03</p>
A2339	<p>Rodriguez -- Requires banks to accept the Matricula consular and the Tarjeta consular identification cards as valid identification for banking transactions No same as SUMM : Add S4-d, Bank L Requires banks to accept the Matricula consular identification card issued by the Mexican Consulate General and the Tarjeta Cosular identification card issued by the Ecuadorian Consulate General as valid identification for all banking transactions. 01/14/13 referred to banks</p> <p>Pos: No Position Pri: 03</p>
A2470	<p>Crespo -- Requires banking institutions to accept the Dominican consular identification card as a valid form of identification for all banking transactions Same as S 858 DIAZ SUMM : Add S9-v, Bank L Requires banking institutions to accept the Dominican consular identification card, issued by the consulate general of the Dominican Republic, as a valid form of identification for all banking transactions. 01/15/13 referred to banks</p> <p>Pos: No Position Pri: 03</p>
A2549	<p>Gabryszak (MS) -- Requires financial institutions to notify a customer prior to charging a fee based on account inactivity No same as SUMM : Add S9-v, Bank L Requires financial institutions to notify a customer thirty days prior to charging a fee based on account inactivity; such notice shall include a telephone number and the full contact information of a representative of the financial institution responsible for resolving</p>

	<p>any matter relating to the fee. 01/16/13 referred to banks</p> <p>Pos: No Position Pri: 03</p>
A2760	<p>Reilich -- Provides that no issuer of a credit card shall send unsolicited, blank checks to a card member residing in New York state No same as SUMM : Amd S520, Gen Bus L Provides that no issuer of a credit card shall send unsolicited, blank checks to a credit card member residing in New York state. 01/17/13 referred to consumer affairs and protection 05/07/13 held for consideration in consumer affairs and protection</p> <p>Pos: No Position Pri: 03</p>
A2796	<p>Reilich (MS) -- Makes provisions with respect to the direct payment of wages in a financial institution No same as SUMM : Amd S192, Lab L Makes provisions with respect to the direct payment or deposit of wages in a bank or other financial institution; provides that employers are not authorized to select or mandate a specific bank or other financial institution for purposes of making deposits for employees. 01/18/13 referred to labor</p> <p>Pos: No Position Pri: 03</p>
A3533	<p>Simanowitz -- Establishes that instruction in financial education be provided to pupils in grades nine, ten, eleven or twelve No same as SUMM : Add S803-b, Ed L Establishes that instruction in financial education be provided to pupils in grades nine through twelve; establishes what should be included in such curriculum including the basics of financial planning, budgeting, borrowing, interest rates, personal insurance policies, etc. 01/28/13 referred to education</p> <p>Pos: No Position Pri: 03</p>
A3815	<p>Miller -- Requires the mortgage bill of rights pamphlet on residential mortgages Same as S 254 SAMPSON SUMM : Add S35, Bank L Requires the mortgage bill of rights pamphlet on residential mortgages shall be in 8 most popularly spoken languages in the state. 01/29/13 referred to banks</p> <p>Pos: No Position Pri: 03</p>
A4482	<p>Lentol -- Raises the monetary value of damaged property that is considered criminal mischief or securities fraud Same as S 3356 HASSELL-THOMPSON SUMM : Amd SS145.05 & 145.10, Pen L; amd S352-c, Gen Bus L Raises the monetary value of damaged property that is considered criminal mischief or securities fraud. Criminal Sanction Impact. 02/05/13 referred to codes</p> <p>Pos: No Position Pri: 03</p>
A5175B	<p>Crespo -- Requires a study and report on banking products and services offered in low income communities Same as S 5505 PARKER, S 4659-A SQUADRON SUMM : Requires a study and report on banking products and services offered in low income communities.</p>

	<p>02/20/13 referred to banks 02/26/13 amend and recommit to banks 02/26/13 print number 5175a 05/10/13 amend and recommit to banks 05/10/13 print number 5175b 05/20/13 reported referred to ways and means</p> <p>Pos: No Position Pri: 03</p>
A5604	<p>Englebright (MS) -- Relates to reporting of financial exploitation; and establishes a financial exploitation, outreach, education and training program and fund Same as S 2162 VALESKY SUMM : Add S9-v, Bank L; amd S202, add S219-a, Eld L; add S99-u, St Fin L Relates to reporting of financial exploitation; establishes a financial exploitation, outreach, education and training program and fund. 03/04/13 referred to banks</p> <p>Pos: No Position Pri: 03</p>
A6748	<p>Barron -- Relates to procedure and evidence at mandatory settlement conferences in residential foreclosure actions and requires good faith settlement discussions No same as SUMM : Amd R3408, CPLR Relates to procedures at mandatory settlement conferences in residential foreclosure actions and requires good faith settlement discussions in connection with such foreclosure actions. 04/17/13 referred to judiciary</p> <p>Pos: No Position Pri: 03</p>
A7892	<p>Millman -- Authorizes banks to refuse payment of moneys when there is reason to believe that a vulnerable adult is being financially exploited Same as S 5707 ADAMS SUMM : Amd S473, Soc Serv L; amd S4, Bank L Authorizes banks to refuse payment of moneys when there is reason to believe that a vulnerable adult is being financially exploited. 06/07/13 referred to aging</p> <p>Pos: No Position Pri: 03</p>
S254	<p>SAMPSON -- Requires the mortgage bill of rights pamphlet on residential mortgages Same as A 3815 Miller SUMM : Add S35, Bank L Requires the mortgage bill of rights pamphlet on residential mortgages shall be in 8 most popularly spoken languages in the state. 01/09/13 REFERRED TO BANKS</p> <p>Pos: No Position Pri: 03</p>
S858	<p>DIAZ -- Requires banking institutions to accept the Dominican consular identification card as a valid form of identification for all banking transactions Same as A 2470 Crespo SUMM : Add S9-v, Bank L Requires banking institutions to accept the Dominican consular identification card, issued by the consulate general of the Dominican Republic, as a valid form of identification for all banking transactions. 01/09/13 REFERRED TO BANKS</p> <p>Pos: No Position Pri: 03</p>
S1245	<p>PERKINS -- Relates to the credit for servicing certain mortgages No same as SUMM : Amd S1456, Tax L Relates to the credit for servicing certain mortgages. 01/09/13 REFERRED TO INVESTIGATIONS AND GOVERNMENT OPERATIONS</p>

	Pos: No Position	Pri: 03
S1399	MONTGOMERY -- Increases the fees notaries public are entitled to from two to five dollars Same as A 1788 Millman SUMM : Amd S136, Exec L Increases the fees certain notaries public are entitled to receive. 01/09/13 REFERRED TO FINANCE Pos: No Position Pri: 03	
S2162	VALESKY -- Relates to reporting of financial exploitation; and establishes a financial exploitation, outreach, education and training program and fund Same as A 5604 Englebright SUMM : Add S9-v, Bank L; amd S202, add S219-a, Eld L; add S99-u, St Fin L Relates to reporting of financial exploitation; establishes a financial exploitation, outreach, education and training program and fund. 01/14/13 REFERRED TO BANKS Pos: No Position Pri: 03	
S2596	GRIFFO -- Authorizing trust companies to make affiliated investments and to receive fiduciary compensation for making such investments No same as SUMM : Add S100-e, Bank L Authorizes trust companies to make affiliated investments and to receive fiduciary compensation for making such investments. 01/22/13 REFERRED TO BANKS Pos: No Position Pri: 03	
S2910	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 S9-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 amounts, at interest rate, over periods of six months, one year, and three years. 01/25/13 REFERRED TO BANKS Pos: No Position Pri: 03	
S3356	HASSELL-THOMPSON -- Raises the monetary value of damaged property that is considered criminal mischief or securities fraud Same as A 4482 Lentol SUMM : Amd SS145.05 & 145.10, Pen L; amd S352-c, Gen Bus L Raises the monetary value of damaged property that is considered criminal mischief or securities fraud. Criminal Sanction Impact. 02/01/13 REFERRED TO CODES Pos: No Position Pri: 03	
S4659A	SQUADRON -- Requires a study and report on banking products and services offered in low income communities Same as S 5505 PARKER, A 5175-B Crespo SUMM : Requires a study and report on banking products and services offered in low income communities. 04/17/13 REFERRED TO BANKS 05/30/13 AMEND AND RECOMMIT TO BANKS 05/30/13 PRINT NUMBER 4659A Pos: No Position Pri: 03	
S5505		

PARKER -- Requires a study and report on banking products and services offered in low income communities
Same as A 5175-B Crespo, S 4659-A SQUADRON
SUMM : Requires a study and report on banking products and services offered in low income communities.

05/16/13 REFERRED TO BANKS

Pos: No Position

Pri: 03

[S5707](#)

ADAMS -- Authorizes banks to refuse payment of moneys when there is reason to believe that a vulnerable adult is being financially exploited
Same as A 7892 Millman
SUMM : Amd S473, Soc Serv L; amd S4, Bank L Authorizes banks to refuse payment of moneys when there is reason to believe that a vulnerable adult is being financially exploited.

06/06/13 REFERRED TO AGING

06/12/13 COMMITTEE DISCHARGED AND COMMITTED TO RULES

06/12/13 ORDERED TO THIRD READING CAL.1301

06/12/13 PASSED SENATE

06/12/13 DELIVERED TO ASSEMBLY

06/12/13 referred to aging

Pos: No Position

Pri: 03