

SB0671_RichardKaplowitz_FAV
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TESTIMONY ON SB#0671 - POSITION: FAVORABLE

Foreclosure Proceedings - Residential Mortgagors and Grantors - Access to Counsel

TO: Chair Smith, Vice Chair Waldstreicher, and members of the Judicial Proceedings Committee

FROM: Richard Keith Kaplowitz

My name is Richard Kaplowitz. I am a resident of District 3. I am submitting this testimony in support of SB#0671, Foreclosure Proceedings - Residential Mortgagors and Grantors - Access to Counsel

This bill is an attempt to ensure that the legal rights are protected when a foreclosure is occurring so that the individuals involved do not become homeless through failure to comprehend and react legally and correctly to resolve that situation. If you do not know your rights, then you basically have none and can be taken advantage of by those with the resources to proceed in a legal manner.

For many, the lack of financial resources can also retard their access to legal representation and this bill will create a Special Fund so that legal representation is no longer a financial decision. People's rights can and should be protected, it is the ethical and moral choice that Maryland should make for its citizens.

Passage of this bill is a step to making Maryland a state that values everyone and provides equal opportunity within the legal system to everyone. It provides specific paths to stop and fix persons not being able to exercise or invoke their legal rights.

I respectfully urge this committee to return a favorable report on SB0671.