

			Owner Occupied (Above the threshold)	Owner Occupied (Below the threshold)	Non Owner Occupied (all)	
Bill Section Numbers	Civil Code Section	Description	Conducted more than 175 foreclosures in any calendar year on residential real properties, containing no more than four dwelling units.	Conducted 175 or fewer foreclosures in any calendar year on residential real properties, containing no more than four dwelling units.	All Real Property	Dates
1	N/A	Legislative findings and intent- Economic impact of a wave of foreclosures that began in 2007.		-	-	
2	2920.5	Definitions - "Mortgage servicer", "foreclosure prevention alternative", "borrower" and first lien.	Yes	Yes	Potentially "Yes", but limited as few HOBR sections apply.	Effective 1/1/13
3	2923.4	Purpose - Borrowers to be considered for available loss mitigation programs, if any.	Yes	Yes	Potentially "Yes", but limited as few HOBR sections apply.	Effective 1/1/13
4	2923.5	Notice and Contact provisions	No	Yes	No	Effective 1/1/13; replaced by new version on 1/1/18
6	2923.55	Notice and Contact provisions	Yes	No	No	Effective 1/1/13, sunsets 1-1-18
7	2923.6	Legislative findings and intent re: Pooling and Servicing agreement as it relates to modifications; loan modification procedures and appeals	Yes	Yes, as to subdivisions (a) & (b); No as to subsection (c) - (h)	No	Effective 1/1/13; replaced by new version on 1/1/18
9	2923.7	Single Point of Contact	Yes	No	No	Effective 1/1/13
10	2924(a)(5)	Notice after postponement and holder of beneficial interest	Yes	Yes	No	2924(a)(5) becomes inoperative on 1/1/18
10	2924(a)(6)	Authority to initiate a foreclosure	Yes	Yes	Yes	Effective 1-1-13
12	2924.9	5-business day notice after NOD regarding Foreclosure Prevention Alternatives	Yes	No	No	Effective 1/1/13, sunsets 1-1-18
13	2924.10	Modification Application	Yes	No	No	Repealed 1/1/18 unless later enacted statute.
14	2924.11	Prohibits "dual tracking" -- foreclosure prevention alternatives and requirements of servicer.	Yes	No	No	Effective 1/1/13; replaced by new version on 1/1/18

16	2924.12	Injunctive relief; private right of action; attorneys' fees and BFP/BFE protection.	Yes	No, because 2924.19 covers this for those below the threshold	Yes, but only as to violations of 2924.17	Effective 1/1/13; replaced by new version on 1/1/18
18	2924.15	HOBR covered loans: first lien on owner-occupied, personal residence containing fewer than 4 dwelling units and securing a loan for personal, family or household purposes.	Yes	Yes	No	Effective 1/1/13; replaced by new version on 1/1/18
20	2924.17	Requires foreclosure notices and declarations to be reviewed, complete and accurate and based upon competent evidence. Civil Penalties.	Yes	Yes	Yes	Effective 1/1/13, sunsets 1-1-18
21	2924.18	Prohibits "dual tracking" -- foreclosure prevention alternatives and requirements of servicer.	Yes	Yes	No	Effective 1/1/13, sunsets 1-1-18
22	2924.19	Injunctive relief; private right of action; attorneys' fees and BFP/BFE protection.	No, because 2924.12 covers this for those above the threshold	Yes	Yes, but only as to violations of 2924.17	Effective 1/1/13, sunsets 1-1-18
23	2924.20	Authorizes adoption of Regulations by the DOC, DFI and DRE	Yes	Yes	Maybe as to 2924.17	Effective 1-1-13
24	N/A	Severability provision	Yes	Yes	Yes	Effective 1-1-13
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