Greetings from the Southeast.

Below are some of the newly adopted laws that may be of interest to our clients in the mortgage default arena.

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| **GEORGIA** | |
| BILL # | SUMMARY |
| SB 119 | Modification of the manufactured home de-title process, that may serve to shorten the timeline slightly. Removes requirement that holders of security instruments execute a Certificate of Permanent Location. Only the owner of the home needs to execute it. The Commissioner provides notice to holders of security interests in the manufactured home. Those lienholders maintain a lien on the manufactured home with the same priority as before it became part of the real property and can apply for a certificate of title. Effective July 1, 2025. |

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| **TENNESSEE** | |
| BILL # | SUMMARY |
| HB 1039 | (Effective 07-01-2025) As enacted, specifies certain persons who may submit electronic records for registration with a register of deeds that accepts electronic records under the Uniform Real Property Electronic Recording Act; makes other changes related to the act. This bill authorizes the following persons to submit electronic records for registration with a register of deeds that accepts electronic records: 1) a licensed attorney; 2) a bank, savings and loan association, savings bank or credit union; 3) a federally chartered lending institution, a federal government-sponsored entity, an instrumentality of the federal government, or a person approved as a mortgagee by the U.S. to make federally insured loans; 4) a person licensed to make regulated loans; 5) a licensed title insurance company or title insurance agent; or 6) this state, or any county or municipality, utility district, school district, power district, sanitary district, or other political subdivision of this state, and any agency, authority, branch, bureau, commission, corporation, department, or instrumentality of such political subdivision. |
| HB 0297 | (Effective 04-03-2025) As enacted, clarifies that property that is qualified as agricultural, forest land, or open space land, owned by two individuals, and held under the titles of tenancy by the entireties or of joint tenancy with right of survivorship, is deemed to have unchanged ownership upon the death of an owner if the property is retained by the other owner through a right of survivorship or upon the divorce of the owners if the property is retained by either owner through division and distribution of property in the divorce proceeding. |
| HB 0219 | (Effective 07-01-2025) As enacted, requires foreign persons who purchase land in this state and who file a report of such purchase to the United States department of agriculture under the Agricultural Foreign Investment Disclosure Act to also file the report with the commissioner of agriculture. |
| HB 1127 | (Effective 07-01-2025) Makes the following revisions to present law relative to advertising the sale of land to foreclose a deed of trust, mortgage, or other lien securing the payment of money or other thing of value or under judicial orders or process: 1) requires such advertisement to be made at least two times in a newspaper published in the county where the sale is to be made; 2) requires such advertisement to also be made by a posting online by a third-party internet posting company for at least 20 continuous days; a posting so made must be posted online in a manner such that the posting is publicly viewable to general internet users; 3) requires each postponement or adjournment in which additional newspaper publication is not required (i) to be set to a specified date and time and (ii) to be announced by posting with the third-party internet posting company and announced at the date, time, and location of each scheduled sale date; however, if the sale is postponed or adjourned for less than five days after the original sale, announcement by internet posting is not required; 4) requires a third-party internet posting company to submit the company's root domain website address to the publications division of the secretary of state's office prior to conducting business; a third-party internet posting company must promptly notify the publications division of the secretary of state's office of any change in the company's website address; 5) requires the publications division of the secretary of state's office to create a listing on the secretary of state's website of all third-party internet posting companies and the website address for each third-party internet posting company; 6) authorizes a third-party internet posting company to be held liable for any damages resulting from the company's failure to comply with this amendment; 7) defines, for purposes of such publication law, "location" as (i) the physical place where a sale is being conducted or (ii) the website of the internet-based bidding platform, if a sale is being conducted online; 8) revises present law relative to an officer posting written notices whenever the advertisement cannot be made in a newspaper such that the publication of the sale by the officer must be made by posting online by a third-party internet posting company as described above; 9) requires the advertisement or notice to identify the website of the third-party internet posting company that posts the advertisement; and 10) provides that if the printer will not make the publication of the notice for the rates provided in law, then the officer or person conducting the sale must make publication by written notices as provided in this amendment. |
| HB 0216 | (Effective 07-01-2025) As enacted, creates a legal process through which a person may request the immediate removal of an unlawful occupant of the person’s commercial real property by filing a complaint with the sheriff for the county in which the property is located. |

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| **ALABAMA** | |
| BILL # | SUMMARY |
| HB 300 | Allows for additional filing fees on deeds and mortgages in Choctoaw County Alabama. Effective June 1, 2025. |

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| **MISSISSIPPI** | |
| BILL # | SUMMARY |
| HB 1200 | Defines “squatting” and outlines the process to remove a squatter. Provides that any squatter who commits trespass for any period of time without the authority of the owner shall not accrue rights to the property. Effective July 1, 2025. |
| SB 2328 | Clarifies a provision of the notice provided to tenants in an eviction proceeding related to the timeframe for the removal of personal property from the premises; clarifies when a writ of removal shall be considered executed. Effective upon its passage. |

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| **FLORIDA** | |
| BILL # | SUMMARY |
| HB 157 | *Service of Process.* Expands hours for registered agents for entities to be open for service of process; Clarifies service on certain agents for certain entities and clarifies service on Secretary of State for certain parties. Effective October 1, 2025. |
| HB 615 | *Delivery of notices between landlord and tenant.*  Authorizes electronic delivery of notices by landlord or tenant if certain conditions are met; Amends other parts of Landlord-Tenant laws, including notice regarding security deposit, and landlord’s obligation to maintain premises. Effective July 1, 2025. |
| SB 232 | *Consumer Debt.* Allows email communication that complies with the statute outside of prohibited times to contact a debtor. Effective May 16, 2025. |
| SB 322 | *Property Rights.*  Provides a procedure for requesting the sheriff to remove “squatters” from residential or commercial real property; Adds criminal penalties for property damage and expands criminal liability to commercial property for attempting to sell or selling real property without title or authority. Effective July 1, 2025. |