



Chippewa County Board of Commissioners

Resolution 2026-03

Supporting Michigan House Bills 5152 and 5153

WHEREAS, the Office of the Register of Deeds is charged with maintaining accurate, accessible, and secure land records that form the foundation of real property ownership, economic development, and public trust in local governments; and

WHEREAS, predatory practices have been identified where third-party firms target vulnerable residents who are facing mortgage foreclosure and convince them to sell either their property or their statutory rights to surplus foreclosure proceeds and redemption for a fraction of the true value, often stripping residents of tens of thousands of dollars in home equity; and

WHEREAS, House Bills 5152 and 5153 have been introduced in the Michigan Legislature to amend the Revised Judicature Act of 1961, providing critical protection for homeowners during mortgage foreclosure proceedings; and

WHEREAS, House Bill 5153 would directly stop this predatory model by making a mortgagor's right to surplus money and right of redemption non-assignable and non-transferable after a notice of foreclosure is recorded, except through legitimate testate or intestate succession; and

WHEREAS, House Bill 5152 would further protect homeowners by requiring a mandatory "Notice of Rights" for any conveyance of property after a foreclosure notice is recorded, ensuring the seller fully understands they are waiving their rights to redemption, occupancy, and surplus proceeds; and

WHEREAS, the Michigan Association of Registers of Deeds recognizes that one of the roles of the Register of Deeds Office is to protect the property rights of the public and recognizes House Bills 5152 and 5153 are securing said rights.

WHEREAS, the Michigan Association of Registers of Deeds fully supports House Bills 5152 and 5153, which will protect State of Michigan residents from foreclosure fraud, preserve home equity for families, and reduce the burden on local government resources.

NOW, THEREFORE, BE IT RESOLVED that the Chippewa Board of Commissioners are also in support of House Bills 5152 and 5153 which will safeguard Chippewa's residents during the foreclosure process and lessen the strain on county resources.

BE IT FURTHER RESOLVED, that a copy of this resolution be transmitted to the Governor of Michigan, the Chippewa County's state legislative delegation, and other Counties as a communication.

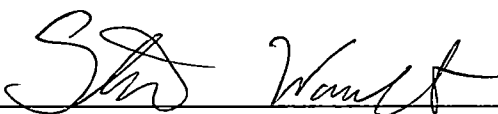
BE IT FINALLY RESOLVED, the Chippewa County Board of Commissioners asks the Michigan Association of Counties advocate on behalf of this legislation in the Michigan House of Representatives and the Michigan State Senate.

Resolution 2026-03 – Supporting House Bills 5152 and 5153

STATE OF MICHIGAN)
) ss.
COUNTY OF CHIPPEWA)

I hereby certify that the foregoing is a true and complete copy of the resolution adopted by the County Board of Commissioners of Chippewa County at a regular meeting held on the date first stated above, and I further certify that public notice of such meeting was given as provided by law.

Resolution Declared: Adopted



Steven Woodgate, County Clerk