

# HOUSE BILL NO. 5045

September 24, 2025, Introduced by Reps. BeGole, Neeley, O'Neal, Myers-Phillips, Young, MacDonell, Robinson, Mueller, Harris, Frisbie, Outman, Schmaltz, Borton, Neyer, Scott, Roth, Woolford and Slagh and referred to Committee on Regulatory Reform.

A bill to amend 1966 PA 346, entitled  
"State housing development authority act of 1966,"  
by amending sections 48g and 48i (MCL 125.1448g and 125.1448i),  
section 48g as added by 1981 PA 173 and section 48i as amended by  
2004 PA 540.

## THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1       Sec. 48g. (1) The person making the sale shall execute deeds  
2 specifying the names of the parties in the action, the date of the  
3 land contract or mortgage held by the authority, when and where it  
4 was recorded, a description of the premises sold, and the amount  
5 for which each parcel of land described in the deed was sold. ~~and~~

1 ~~shall indorse upon~~

2       **(2) The person making the sale shall state in each deed**  
 3 **executed under subsection (1) the time it becomes when the deed**  
 4 **will become** operative if the premises are not redeemed according to  
 5 law. Unless the premises or ~~any a~~ parcel of ~~them are~~ **land is**  
 6 redeemed within the time limited for redemption the deed ~~shall~~  
 7 ~~become~~ **becomes** operative as to all parcels not redeemed, and ~~shall~~  
 8 ~~vest vests~~ in the grantee named in the deed or ~~his or her~~ **the**  
 9 **grantee's** heirs or assigns all the right, title, and interest ~~which~~  
 10 ~~that~~ the mortgagor had at the time of the execution of the mortgage  
 11 or at any time ~~thereafter~~ **after the execution of the mortgage.**

12       **(3) ~~(2) The~~ Except as otherwise provided under subsection (4),**  
 13 **the** deed of sale **executed under subsection (1) must,** as soon as  
 14 practicable ~~, and~~ within 20 days after the sale, ~~shall be deposited~~  
 15 **recorded** with the register of deeds of the county in which the ~~land~~  
 16 **property** described in the deed of sale is ~~situated, and the~~  
 17 **located. Upon receipt of the deed of sale, the register of deeds**  
 18 ~~shall indorse upon~~ **do all of the following:**

19       **(a) Endorse** on the deed the time ~~it was~~ **the deed was** received.  
 20 ~~and shall record~~

21       **(b) Record** the deed at length in a book ~~to be provided in his~~  
 22 ~~or her~~ **the register of deed's** office for ~~that the~~ purpose and ~~shall~~  
 23 ~~index of recording deeds.~~

24       **(c) Index** the deed in the regular index of deeds. ~~, and the~~  
 25 ~~fee~~

26       **(4) If a deed is not recorded within the 20-day period**  
 27 **described under subsection (3), the sale is not invalid, but both**  
 28 **of the following apply on the date the deed is recorded:**

29       **(a) The interest on the sum that was bid begins to accrue.**

1           **(b) The applicable redemption period begins.**

2           **(5) The fee** for recording the deed ~~shall must~~ be included  
3 among the other costs and expenses allowed by law.

4           **(6) If the premises or any a parcel of them are redeemed land**  
5 **described in a deed recorded under this section is redeemed,** the  
6 register of deeds shall ~~write~~ **do all of the following:**

7           **(a) Write "redeemed"** on the face of the ~~record deed. the word~~  
8 ~~"redeemed" and shall write at what~~

9           **(b) Write the** date the entry ~~is described under subdivision~~  
10 **(a) was** made. ~~and sign~~

11           **(c) Sign** the entry with ~~his or her the~~ register of deed's  
12 official signature.

13           Sec. 48i. (1) ~~The~~ **Except as otherwise provided under this**  
14 **subsection and section 48g(4), the** mortgagor, the mortgagor's  
15 heirs, executors, administrators, or any person lawfully claiming  
16 under the mortgagor or the mortgagor's heirs, executors, or  
17 administrators may redeem the entire premises sold by paying,  
18 within 6 months from the date of the sale, to the purchaser or the  
19 purchaser's executors, administrators, or assigns, or to the  
20 register of deeds in whose office the deed of sale is deposited as  
21 provided in the court rules, for the benefit of the purchaser, the  
22 sum ~~which that~~ was bid with interest from the date of the sale at  
23 the interest rate provided for by the mortgage. **Notwithstanding**  
24 **this subsection, interest on the sum that was bid begins to accrue**  
25 **after the date the deed was recorded.**

26           (2) ~~The~~ **Except as otherwise provided under this subsection and**  
27 **section 48g(4), the** vendee of a land contract, the vendee's heirs,  
28 executors, administrators, or any person lawfully claiming under  
29 the vendee of a land contract or the vendee's heirs, executors, or

1 administrators of a land contract may redeem the entire premises  
2 sold within 6 months from the date of the sale by paying to the  
3 purchaser or the purchaser's executors, administrators, or assigns,  
4 or to the register of deeds in whose office the deed of sale is  
5 deposited as provided in the court rules, for the benefit of the  
6 purchaser, the sum which was bid with interest from the date of the  
7 sale at the interest rate provided for by the land contract. In  
8 case the sum is paid to the register of deeds, the sum of \$5.00  
9 ~~shall~~**must** be paid to the register of deeds as a fee for the care  
10 and custody of the redemption money. **Notwithstanding this**  
11 **subsection, interest on the sum that was bid begins to accrue after**  
12 **the date the deed was recorded.**

13 (3) ~~Upon~~**On** the payment of sums required under this section,  
14 the deed of sale is void. If a distinct lot or parcel separately  
15 sold is redeemed, leaving a portion of the premises unredeemed,  
16 then the deed of sale is void only as to the portion or portions of  
17 the premises which are redeemed. The register of deeds shall not  
18 determine the amount necessary for redemption. The purchaser shall  
19 attach an affidavit with the deed to be recorded that states the  
20 exact amount required to redeem the property, including any daily  
21 per diem amounts, and the date by which the property must be  
22 redeemed ~~shall~~**must** be stated in the certificate of sale. The  
23 purchaser may include in the affidavit the name of a designee  
24 responsible on behalf of the purchaser to assist the person  
25 redeeming the property in computing the exact amount required to  
26 redeem the property. The designee may charge a fee as stated in the  
27 affidavit and may be authorized by the purchaser to receive  
28 redemption funds. The purchaser shall accept the amount computed by  
29 the designee.

1           (4) The amount stated in any affidavits recorded under this  
2 section ~~shall~~**must** be the amount necessary to satisfy the  
3 requirements for redemption under this section.