

SENATE BILL NO. 527

September 04, 2025, Introduced by Senator MCBROOM and referred to Committee on Local Government.

A bill to amend 1961 PA 236, entitled
"Revised judicature act of 1961,"
by amending sections 3208 and 3212 (MCL 600.3208 and 600.3212),
section 3212 as amended by 2019 PA 142.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 Sec. 3208. **(1)** Notice that ~~the~~**a** mortgage will be foreclosed
2 **under this chapter** by a sale of the mortgaged premises, or ~~some~~
3 part of ~~them, shall~~**the premises, must** be given by publishing the
4 ~~same~~**notice** for 4 successive weeks at least once in each week, in a
5 newspaper published in the county where the premises included in

1 the mortgage and intended to be sold, or ~~some part of them, are~~
2 ~~situated.~~ **the premises, is located.** If no newspaper is published in
3 the county, the notice ~~shall must~~ be published in a newspaper
4 published in an adjacent county. ~~In every case within~~

5 (2) **Within** 15 days after the first publication of the notice
6 **under subsection (1),** a true copy ~~shall or the notice must~~ be
7 posted in a conspicuous place ~~upon on~~ any part of the premises
8 described in the notice.

9 (3) **If the sale of the premises is to be held online, the**
10 **person conducting the sale shall post notice of the sale on the**
11 **website of the county in which the premises, or part of the**
12 **premises, is located and shall give notice of the sale by any other**
13 **means that the person considers necessary to ensure that the public**
14 **is aware of the sale.**

15 Sec. 3212. (1) A notice of foreclosure by advertisement must
16 include all of the following:

17 (a) The names of the mortgagor, the original mortgagee, and
18 the foreclosing assignee, if any.

19 (b) The date of the mortgage and the date the mortgage was
20 recorded.

21 (c) The amount claimed to be due on the mortgage on the date
22 of the notice.

23 (d) A description of the mortgaged premises that substantially
24 conforms with the description contained in the mortgage.

25 (e) A description of the property by giving its street
26 address, if any. The validity of the notice and the validity of any
27 eventual sale under this chapter are not affected by the fact that
28 the street address in the notice is erroneous or that the street
29 address is omitted.

(f) For a mortgage executed after December 31, 1964, the length of the redemption period as determined under section 3240.

(g) A statement that if the property is sold at a foreclosure sale under this chapter, under section 3278 the borrower will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period.

(h) The name, address, and telephone number of the attorney for the party foreclosing the mortgage.

(i) For a residential mortgage, a statement in the following form: "Attention homeowner: If you are a military service member on active duty, if your period of active duty has concluded less than 90 days ago, or if you have been ordered to active duty, please contact the attorney for the party foreclosing the mortgage at the telephone number stated in this notice.".

(j) ~~A statement~~ **Statements** in the following form:

(i) "Notice of foreclosure by advertisement. Notice is given under section 3212 of the revised judicature act of 1961, 1961 PA 236, MCL 600.3212, that the ~~following~~ mortgage **described in this notice** will be foreclosed by a sale of the mortgaged premises, or ~~some part of them,~~ **the mortgaged premises**, at a public auction sale to the highest bidder ~~for cash or cashier's check at the place of holding the circuit court in _____ County,~~ starting promptly at (time), on ~~(date)~~ **(date)**.".

(ii) One of the following statements, as applicable:

(A) "The public auction sale will be conducted in person at the place that the circuit court is held in _____ County. The mortgaged premises will be sold for cash, a cashier's check, or a wire transfer.".

1 **(B) "The public auction sale will be held online. Details of**
2 **how to participate in or observe the online auction, and how the**
3 **mortgaged premises will be sold, may be viewed at (website**
4 **address) .".**

5 **(iii) ~~The~~"The** amount due on the mortgage may be greater on the
6 day of the sale. Placing the highest bid at the sale does not
7 automatically entitle the purchaser to free and clear ownership of
8 the property. A potential purchaser is encouraged to contact the
9 county register of deeds office or a title insurance company,
10 either of which may charge a fee for this information.".

11 (2) The party foreclosing the mortgage shall not publish a
12 notice of foreclosure under this chapter in a newspaper in which
13 the party foreclosing, or its agent, has a majority ownership
14 interest.

15 Enacting section 1. This amendatory act does not take effect
16 unless Senate Bill No. 528 of the 103rd Legislature is enacted into
17 law.