

**BILL/BANKERS**

<b>Bill No.</b>	
<a href="#">A88</a>	<p><b>Dinowitz</b> -- Relates to prohibiting pre-payment penalties for mortgages secured by real property owned in a cooperative form of ownership            Same as S 1323 HOYLMAN-SIGAL  <b>SUMM</b> : Amd §5-501, Gen Ob L Prohibits pre-payment penalties for mortgages secured by real property owned in a cooperative form of ownership where over fifty percent of the units are shareholder occupied.            01/08/25 referred to judiciary</p>
<a href="#">A96</a>	<p><b>Pheffer Amato</b> -- Relates to instruction in financial management            Same as S 1272 ADDABBO  <b>SUMM</b> : Add §819, Ed L Requires instruction in financial management for all students in grades four through eight.            01/08/25 referred to education</p>
<a href="#">A109</a>	<p><b>Berger</b> -- Establishes that instruction in financial education be provided to pupils in grades nine, ten, eleven or twelve            Same as S 95 COMRIE  <b>SUMM</b> : Add §803-c, Ed L Establishes that instruction in financial education be provided to pupils in grades nine through twelve; establishes what should be included in such curriculum including the basics of financial planning, budgeting, borrowing, interest rates, personal insurance policies, etc.            01/08/25 referred to education</p>
<a href="#">A117</a>	<p><b>Zaccaro</b> -- Relates to overdraft fees charged by banking organizations            No same as  <b>SUMM</b> : Add §§37-b, 135 &amp; 6-q, amd §456, Bank L Requires banks to report to the superintendent annually on the amount of revenue earned from overdraft fees; prohibits banks from imposing overdraft fees during a ten day grace period; regulates the imposition of overdraft and NSF fees.            01/08/25 referred to banks</p>
<a href="#">A148</a>	<p><b>Pirozzolo</b> -- Imposes a fee on customers who initiate international wire transfers without a valid social security number or taxpayer identification number            No same as  <b>SUMM</b> : Add §651-c, Bank L Imposes a fee of not less than twenty per centum of transaction amounts equal to or exceeding one thousand dollars on customers who initiate international wire transfers without a valid social security number or taxpayer identification number.            01/08/25 referred to banks</p>

<p><a href="#">A162</a></p>	<p><b>Rosenthal</b> -- Relates to the provision of legal representation to certain persons in eviction, ejectment and foreclosure proceedings  No same as  <b>SUMM</b> : Add Art 18-C §§723 - 723-f, amd §717, County L Requires counties and/or cities to establish a plan for providing legal counsel to persons who are defendants or respondents in eviction, ejectment and foreclosure proceedings and who are financially unable to obtain counsel; defines eligible person as one whose gross individual income is not in excess of one hundred twenty-five percent of the federal income official poverty line; requires the state to match dollar for dollar the amount counties appropriate for their plans.  01/08/25 referred to judiciary</p>
<p><a href="#">A163</a></p>	<p><b>Cruz</b> -- Enacts the "community financial services access and modernization act of 2024"  No same as  <b>SUMM</b> : Amd Bank L, generally Enacts the "community financial services access and modernization act"; modernizes existing statute to reflect the full scope of financial services available at neighborhood "check cashing" establishments; provides for a comprehensive regulatory framework for the delivery of the expanded financial services currently being offered.  01/08/25 referred to banks  01/08/25 enacting clause stricken</p>
<p><a href="#">A174</a></p>	<p><b>Carroll R</b> -- Prohibits rent minimums in mortgages  Same as S 1163 KRUEGER  <b>SUMM</b> : Add §284, RP L Prohibits rent minimums in all mortgages regardless of when issued.  01/08/25 referred to judiciary</p>
<p><a href="#">A182</a></p>	<p><b>Cruz</b> -- Relates to homeowner natural disaster preparedness, home safety and loss prevention courses  No same as  <b>SUMM</b> : Amd §2346, Ins L Requires the department of financial services to fulfill certain requirements to implement homeowner natural disaster preparedness, home safety and loss prevention courses.  01/08/25 referred to insurance</p>
<p><a href="#">A213</a></p>	<p><b>Vanel</b> -- Establishes a task force to study the impact of a state-issued cryptocurrency on the state of New York  No same as  <b>SUMM</b> : Establishes a task force to study the impact of a state-issued cryptocurrency on the state of New York.  01/08/25 referred to governmental operations</p>
<p><a href="#">A222</a></p>	<p><b>Vanel</b> -- Relates to liability for misleading, incorrect, contradictory or harmful information provided to a user by a chatbot</p>

	<p>No same as</p> <p><b>SUMM</b> : Add §390-f, Gen Bus L Imposes liability for misleading, incorrect, contradictory or harmful information to a user by a chatbot that results in financial loss or other demonstrable harm.</p> <p>01/08/25 referred to consumer affairs and protection</p>
<a href="#">A257</a>	<p><b>Rozić</b> -- Restricts the disclosure of personal information by businesses</p> <p>No same as</p> <p><b>SUMM</b> : Amd Art 39-F Art Head, add §899-cc, Gen Bus L Restricts the disclosure of personal information by businesses; provides that a business that retains a customer's personal information shall make available to the customer free of charge access to, or copies of, all of the customer's personal information retained by the business.</p> <p>01/08/25 referred to consumer affairs and protection</p>
<a href="#">A258</a>	<p><b>Vanel</b> -- Provides for income access services in the state</p> <p>No same as</p> <p><b>SUMM</b> : Add Art 9-B §§374-aa - 374-mm, amd §§36, 37, 39 &amp; 44, Bank L Provides for the licensing and regulation of income access services in the state.</p> <p>01/08/25 referred to banks</p>
<a href="#">A305</a>	<p><b>Cruz</b> -- Increases the maximum civil penalty</p> <p>No same as</p> <p><b>SUMM</b> : Amd §1308, RPAP L Relates to increasing the maximum civil penalty from \$500 to \$1000 per day per property for each day the mortgagee or agent of the mortgagee has been in violation.</p> <p>01/08/25 referred to judiciary</p>
<a href="#">A342</a>	<p><b>Cruz</b> -- Establishes the end toxic home flipping act</p> <p>Same as S 574 SALAZAR</p> <p><b>SUMM</b> : Add §11-2120, NYC Ad Cd Establishes the end toxic home flipping act; imposes a tax on the transfer of certain residential properties which are sold within two years of the prior conveyance of such property; exempts certain purchases of residential properties from mortgage recording taxes; imposes a tax on the transfer of certain properties in the city of New York which are sold for one million dollars or more.</p> <p>01/08/25 referred to ways and means</p>
<a href="#">A343</a>	<p><b>Cruz</b> -- Establishes a temporary state assistance fund to provide legal counsel in certain bankruptcy proceedings and providing for the administration thereof</p> <p>No same as</p> <p><b>SUMM</b> : Add §94-e, Exec L Establishes a temporary state assistance fund to provide legal counsel for bankruptcy proceedings under chapter eleven of the federal bankruptcy code; provides for the administration thereof.</p> <p>01/08/25 referred to judiciary</p>

<a href="#">A390</a>	<p><b>Stirpe</b> -- Requires transmitters of money to provide a certain warning to consumers  No same as  <b>SUMM</b> : Add §652-c, Bank L Requires transmitters of money to provide a warning which informs consumers of certain fraudulent activities that may occur.  01/08/25 referred to banks</p>
<a href="#">A421</a>	<p><b>Anderson</b> -- Includes establishing a branch in a banking development district as a factor indicating that a bank is helping to meet the credit needs of its entire community for purposes of assessing such bank; repealer  Same as S 812 SANDERS  <b>SUMM</b> : Amd §28-b, rpld §28-b sub 3 ¶(a) sub¶ 10-a, Bank L (as proposed in S.6648 &amp; A.6090) Includes establishing a branch in a banking development district as a factor indicating that a banking institution is helping to meet the credit needs of its entire community for purposes of assessing such banking institution.  01/08/25 referred to banks</p>
<a href="#">A439</a>	<p><b>Solages</b> -- Removes dealers of ammunition from certain provisions regarding the use of certain merchant category-codes by payment card networks  Same as S 745 MYRIE  <b>SUMM</b> : Amd §529-a, Gen Bus L (as proposed in S.8479-A &amp; A.9862-A) Removes dealers of ammunition from certain provisions that require the use of certain merchant category-codes by payment card networks for firearm merchants.  01/08/25 referred to consumer affairs and protection</p>
<a href="#">A682</a>	<p><b>Hevesi</b> -- Relates to the regulation and licensing of on-demand pay providers  No same as  <b>SUMM</b> : Add Art 9-B §§374-aa - 374-ee, Bank L Relates to the regulation and licensing of employer-integrated and non-verified on-demand pay providers.  01/08/25 referred to banks</p>
<a href="#">A773</a>	<p><b>Rosenthal</b> -- Relates to the use of automated decision tools by banks for the purposes of making lending decisions  No same as  <b>SUMM</b> : Add §103-a, Bank L Relates to the use of automated decision tools by banks for the purposes of making lending decisions; allows loan applicants to consent to or opt out of such use.  01/08/25 referred to banks</p>
<a href="#">A837</a>	<p><b>Kim</b> -- Enacts the "empire state enhanced public payment system act"  No same as  <b>SUMM</b> : Add §4-b, St Fin L; amd §301, Fin Serv L; amd §5, UDC Act Enacts</p>

	<p>the "the empire state enhanced public payment system act" directing the department of financial services to develop, establish, and maintain a value storage and payment platform consisting of a digital master account and coordinate a system of individual wallets that enable payments to move between such individual wallets or payment accounts for use of New York residents.</p> <p>01/08/25 referred to banks</p>
<a href="#">A913</a>	<p><b>Sayegh</b> -- Relates to when and how notification of a data breach is to be provided to the department of financial services</p> <p>Same as S 804 COMRIE</p> <p><b>SUMM</b> : Amd §899-aa, Gen Bus L (as proposed in S.2659-B &amp; A.8872-A) Relates to when and how notification of a data breach is to be provided to the department of financial services.</p> <p>01/08/25 referred to consumer affairs and protection</p>
<a href="#">A969</a>	<p><b>Pheffer Amato</b> -- Relates to requiring all banking organizations to have a notary public available during business hours</p> <p>No same as</p> <p><b>SUMM</b> : Add §6-q, Bank L Requires all banking organizations to have a notary public available during business hours; permits banking organizations to charge a fee for such service.</p> <p>01/08/25 referred to banks</p>
<a href="#">A974</a>	<p><b>Rozić</b> -- Relates to enacting the NY data protection act</p> <p>No same as</p> <p><b>SUMM</b> : Add Art 42-A §§1200 - 1207, Gen Bus L Enacts the New York privacy act to require companies to disclose their methods of de-identifying personal information, to place special safeguards around data sharing and to allow consumers to obtain the names of all entities with whom their information is shared.</p> <p>01/08/25 referred to consumer affairs and protection</p>
<a href="#">A1111</a>	<p><b>Simon (MS)</b> -- Establishes a reverse mortgage loan program for seniors and requires counseling</p> <p>No same as</p> <p><b>SUMM</b> : Add §2405-g, Pub Auth L Establishes a reverse loan mortgage loan program for seniors; provides for the state of NY mortgage agency to establish many of the parameters for the implementation of the program; defines terms; requires a care needs assessment of each applicant; provides that area agencies on aging shall provide counseling and assistance to applicants; requires independent counseling in compliance with HUD regulations; directs the state of New York mortgage agency to issue an annual report to the governor and the legislature.</p> <p>01/09/25 referred to housing</p>

<p><a href="#">A1337</a></p>	<p><b>Clark</b> -- Establishes a course of study in financial education for certain students  No same as  <b>SUMM</b> : Add §803-c, Ed L Establishes a half-credit course in financial education delivered by means of a comprehensive financial literacy program for all pupils in grades nine, ten, eleven or twelve.  01/09/25 referred to education</p>
<p><a href="#">A1374</a></p>	<p><b>Dinowitz</b> -- Relates to identity theft prevention and mitigation services in the case of a security breach  No same as  <b>SUMM</b> : Amd §899-aa, Gen Bus L Requires certain businesses to offer identity theft prevention and mitigation services in the case of a security breach; exempts businesses under financial hardship.  01/09/25 referred to consumer affairs and protection</p>
<p><a href="#">A1434</a></p>	<p><b>Braunstein</b> -- Creates an excise tax on the collection of consumer data by commercial data collectors  No same as  <b>SUMM</b> : Add §186-h, Tax L Creates an excise tax on the collection of consumer data by commercial data collectors.  01/09/25 referred to ways and means</p>
<p><a href="#">A1515</a></p>	<p><b>Weprin (MS)</b> -- Directs the superintendent of banks to promulgate rules and regulations requiring licensed cashers of checks to file suspicious activity reports  No same as  <b>SUMM</b> : Amd §371, Bank L Directs the superintendent of banks to promulgate rules and regulations requiring licensed cashers of checks to file suspicious activity reports.  01/10/25 referred to banks</p>
<p><a href="#">A1605</a></p>	<p><b>Taylor</b> -- Establishes the savings bank, savings and loan association or credit union municipal deposit program  No same as  <b>SUMM</b> : Amd §§10 &amp; 11, Gen Muni L; add §454-a, Bank L Establishes the savings bank, savings and loan association or credit union municipal deposit program.  01/10/25 referred to banks</p>
<p><a href="#">A1608</a></p>	<p><b>Rosenthal</b> -- Relates to penalties for failure to comply with maintenance and reporting of vacant and abandoned properties, and reporting and release of information  Same as S 925 KAVANAGH  <b>SUMM</b> : Amd §§1308 &amp; 1310, RPAP L Relates to penalties for failure to comply with maintenance and reporting of vacant and abandoned properties,</p>

	<p>and reporting and release of information; provides for the sharing of information between municipalities; provides for enforcement for failure to report on abandoned and vacant properties. 01/10/25 referred to judiciary</p>
<a href="#">A1625</a>	<p><b>Solages</b> -- Establishes the homeownership protection program No same as <b>SUMM</b> : Add §265-c, RP L Establishes the homeowner protection program; provides that the department of law shall establish the homeowner protection program to ensure the availability of free housing counseling and legal services to homeowners for the purposes of mitigating threats to homeownership; provides that the department of law shall provide grants to eligible not-for-profit housing counseling organizations and legal services organizations to provide services under the program. 01/10/25 referred to housing</p>
<a href="#">A1654</a>	<p><b>Taylor</b> -- Prohibits certain debt arrears from being reported to consumer reporting agencies No same as <b>SUMM</b> : Add §399-zzzzzz, Gen Bus L Prohibits reporting debt arrears of an individual which are due to a COVID-19 related hardship to a consumer reporting agency; provides for the removal of such information from an individual's file with such agency. 01/10/25 referred to consumer affairs and protection</p>
<a href="#">S70</a>	<p><b>KAVANAGH</b> -- Relates to mortgage loan servicers No same as <b>SUMM</b> : Amd §595-b, Bank L Provides that any person who has been injured by reason of any violation of any such rules, regulations or policies as the superintendent may promulgate may bring an action in his or her own name; assert a counterclaim; or, if an action is commenced by the mortgagee or anyone acting on its behalf, bring a third party claim, against either the mortgagee and/or the mortgage servicer to enjoin any violations thereof; authorizes damages; makes related provisions. 01/08/25 REFERRED TO BANKS</p>
<a href="#">S94</a>	<p><b>COMRIE</b> -- Requires high schools to provide a course in financial literacy and requires students to complete such course as a condition of graduation No same as <b>SUMM</b> : Add §802-b, Ed L Requires high schools in grades nine through twelve to provide a course in financial literacy; requires students to complete such course as a condition of graduation. 01/08/25 REFERRED TO EDUCATION</p>
<a href="#">S95</a>	<p><b>COMRIE</b> -- Establishes that instruction in financial education be provided to pupils in grades nine, ten, eleven or twelve</p>

	<p>Same as A 109 Berger</p> <p><b>SUMM</b> : Add §803-c, Ed L Establishes that instruction in financial education be provided to pupils in grades nine through twelve; establishes what should be included in such curriculum including the basics of financial planning, budgeting, borrowing, interest rates, personal insurance policies, etc.</p> <p>01/08/25 REFERRED TO EDUCATION</p>
<a href="#">S105</a>	<p><b>COMRIE</b> -- Enacts the "consumer and small business protection act"</p> <p>No same as</p> <p><b>SUMM</b> : Amd §349, Gen Bus L Enacts the "Consumer and Small business Protection Act"; relates to standing for persons affected by prohibited or unlawful business practices; expands prohibited acts to include unfair, deceptive or abusive acts.</p> <p>01/08/25 REFERRED TO CONSUMER PROTECTION</p>
<a href="#">S114</a>	<p><b>CLEARE</b> -- Prohibits state chartered banking institutions from investing in and providing financing for private prisons</p> <p>No same as</p> <p><b>SUMM</b> : Add §12, Bank L Prohibits state chartered banking institutions from investing in and providing financing for private prisons.</p> <p>01/08/25 REFERRED TO BANKS</p>
<a href="#">S126</a>	<p><b>COMRIE</b> -- Relates to legal representation in certain mortgage foreclosure actions</p> <p>No same as</p> <p><b>SUMM</b> : Add §1308-a, amd §1303, RPAP L; amd Art 18-B Art Head, §722, County L Provides for free legal representation in certain mortgage foreclosure actions where the homeowner is financially unable to obtain counsel; requires notice of such availability.</p> <p>01/08/25 REFERRED TO HOUSING, CONSTRUCTION AND COMMUNITY DEVELOPMENT</p>
<a href="#">S163</a>	<p><b>RAMOS</b> -- Mandates acceptance of the New York city identity card as a primary form of identification at all covered entities</p> <p>No same as</p> <p><b>SUMM</b> : Add §13, Bank L Enacts the pro-banking act to mandate acceptance of the New York city identity card as a primary form of identification at all covered entities, including all banking organizations, foreign banking corporations, and interstate branches.</p> <p>01/08/25 REFERRED TO BANKS</p>
<a href="#">S363</a>	<p><b>GIANARIS</b> -- Establishes the "New York junk fee prevention act"</p> <p>No same as</p> <p><b>SUMM</b> : Add §396-yy, Gen Bus L Establishes the "New York junk fee prevention act"; requires clear and conspicuous pricing practices regarding</p>

	<p>trash junk fees. 01/08/25 REFERRED TO CONSUMER PROTECTION</p>
<a href="#">S386</a>	<p><b>RYAN S</b> -- Relates to small business savings accounts No same as <b>SUMM</b> : Add §50, amd §§209 &amp; 612, Tax L Relates to small business savings accounts; provides tax incentives for contributions and distributions. 01/08/25 REFERRED TO INVESTIGATIONS AND GOVERNMENT OPERATIONS</p>
<a href="#">S448</a>	<p><b>HOYLMAN-SIGAL</b> -- Enacts the Empowering People in Rights Enforcement (EMPIRE) Worker Protection Act No same as <b>SUMM</b> : Add Art 37 §§1150 - 1153, Lab L Enacts the "Empowering People in Rights Enforcement (EMPIRE) Worker Protection Act"; relates to the delegation of state enforcement authority to private actors; authorizes an affected employee, whistleblower, representative organization or an organizational deputy to initiate a public enforcement action on behalf of the commissioner for certain provisions of the labor law, or any regulation promulgated thereunder. 01/08/25 REFERRED TO LABOR</p>
<a href="#">S574</a>	<p><b>SALAZAR</b> -- Establishes the end toxic home flipping act Same as A 342 Cruz <b>SUMM</b> : Add §11-2120, NYC Ad Cd Establishes the end toxic home flipping act; imposes a tax on the transfer of certain residential properties which are sold within two years of the prior conveyance of such property; exempts certain purchases of residential properties from mortgage recording taxes; imposes a tax on the transfer of certain properties in the city of New York which are sold for one million dollars or more. 01/08/25 REFERRED TO CITIES 1</p>
<a href="#">S745</a>	<p><b>MYRIE</b> -- Removes dealers of ammunition from certain provisions regarding the use of certain merchant category-codes by payment card networks Same as A 439 Solages <b>SUMM</b> : Amd §529-a, Gen Bus L (as proposed in S.8479-A &amp; A.9862-A) Removes dealers of ammunition from certain provisions that require the use of certain merchant category-codes by payment card networks for firearm merchants. 01/08/25 REFERRED TO RULES</p>
<a href="#">S804</a>	<p><b>COMRIE</b> -- Relates to when and how notification of a data breach is to be provided to the department of financial services Same as A 913 Sayegh <b>SUMM</b> : Amd §899-aa, Gen Bus L (as proposed in S.2659-B &amp; A.8872-A) Relates to when and how notification of a data breach is to be provided to the</p>

	<p>department of financial services. 01/08/25 REFERRED TO RULES</p>
<a href="#">S812</a>	<p><b>SANDERS</b> -- Includes establishing a branch in a banking development district as a factor indicating that a bank is helping to meet the credit needs of its entire community for purposes of assessing such bank; repealer Same as A 421 Anderson <b>SUMM</b> : Amd §28-b, rpld §28-b sub 3 ¶(a) sub¶ 10-a, Bank L (as proposed in S.6648 &amp; A.6090) Includes establishing a branch in a banking development district as a factor indicating that a banking institution is helping to meet the credit needs of its entire community for purposes of assessing such banking institution. 01/08/25 REFERRED TO RULES</p>
<a href="#">S925</a>	<p><b>KAVANAGH</b> -- Relates to penalties for failure to comply with maintenance and reporting of vacant and abandoned properties, and reporting and release of information Same as A 1608 Rosenthal <b>SUMM</b> : Amd §§1308 &amp; 1310, RPAP L Relates to penalties for failure to comply with maintenance and reporting of vacant and abandoned properties, and reporting and release of information; provides for the sharing of information between municipalities; provides for enforcement for failure to report on abandoned and vacant properties. 01/08/25 REFERRED TO HOUSING, CONSTRUCTION AND COMMUNITY DEVELOPMENT</p>
<a href="#">S1082</a>	<p><b>RAMOS</b> -- Establishes the New York title guaranty program and the New York title guaranty corporation; repealer No same as <b>SUMM</b> : Add Art 10-D Title 4 §§3974 &amp; 3975, Pub Auth L; add §92-j, St Fin L; rpld Art 64, Ins L Establishes the New York title guaranty program to provide title insurance for real property within the state; establishes the New York title guaranty corporation to implement the New York title guaranty program. 01/08/25 REFERRED TO CORPORATIONS, AUTHORITIES AND COMMISSIONS</p>
<a href="#">S1163</a>	<p><b>KRUEGER</b> -- Prohibits rent minimums in mortgages Same as A 174 Carroll R <b>SUMM</b> : Add §284, RP L Prohibits rent minimums in all mortgages regardless of when issued. 01/08/25 REFERRED TO JUDICIARY</p>
<a href="#">S1272</a>	<p><b>ADDABBO</b> -- Relates to instruction in financial management Same as A 96 Pheffer Amato <b>SUMM</b> : Add §819, Ed L Requires instruction in financial management for all</p>

	<p>students in grades four through eight. 01/09/25 REFERRED TO EDUCATION</p>
<a href="#">S1293</a>	<p><b>BORRELLO</b> -- Prevents the financial exploitation of older and vulnerable adults No same as <b>SUMM</b> : Add §359-eeee, Gen Bus L Allows for investment advisers and firms to disclose potential financial exploitation of elderly and vulnerable adults to the commissioner of the department of financial services and to halt disbursements from an account if an adviser or firm believes that financial exploitation is occurring. 01/09/25 REFERRED TO CONSUMER PROTECTION</p>
<a href="#">S1323</a>	<p><b>HOYLMAN-SIGAL</b> -- Relates to prohibiting pre-payment penalties for mortgages secured by real property owned in a cooperative form of ownership Same as A 88 Dinowitz <b>SUMM</b> : Amd §5-501, Gen Ob L Prohibits pre-payment penalties for mortgages secured by real property owned in a cooperative form of ownership where over fifty percent of the units are shareholder occupied. 01/09/25 REFERRED TO JUDICIARY</p>
<a href="#">S1426</a>	<p><b>LIU</b> -- Directs the department of financial services to periodically inspect residential real properties for which a lender has a duty to maintain No same as <b>SUMM</b> : Amd §§1307, 1308 &amp; 1310, RPAP L Directs the department of financial services to periodically inspect residential real properties for which a lender has a duty to maintain; authorizes the department of financial services or the municipality to impose a \$500 a day civil penalty for the failure of a lender to maintain an abandoned property that it has a duty to maintain; requires such lenders to register with the statewide vacant and abandoned property electronic registry. 01/09/25 REFERRED TO HOUSING, CONSTRUCTION AND COMMUNITY DEVELOPMENT</p>
<a href="#">S1475</a>	<p><b>BORRELLO</b> -- Excludes certain real property conveyances from the written notice requirement No same as <b>SUMM</b> : Amd §291, RP L Excludes real property conveyances from the written notice requirement when such property is being conveyed by the state of New York or any of its political subdivisions as part of a foreclosure proceeding. 01/10/25 REFERRED TO JUDICIARY</p>