

1 AN ACT concerning civil law.

2 **Be it enacted by the People of the State of Illinois,**
3 **represented in the General Assembly:**

4 Section 1. Short title. This amendatory Act may be referred
5 to as the Save Our Neighborhoods Act of 2010.

6 Section 5. The Illinois Housing Development Act is amended
7 by adding Sections 7.30 and 7.31 as follows:

8 (20 ILCS 3805/7.30 new)

9 Sec. 7.30. Foreclosure Prevention Program.

10 (a) The Authority shall establish and administer a
11 Foreclosure Prevention Program. The Authority shall use moneys
12 in the Foreclosure Prevention Program Fund, and any other funds
13 appropriated for this purpose, to make grants to (i) approved
14 counseling agencies for approved housing counseling and (ii)
15 approved community-based organizations for approved
16 foreclosure prevention outreach programs. The Authority shall
17 promulgate rules to implement this Program and may adopt
18 emergency rules as soon as practicable to begin implementation
19 of the Program.

20 (b) Subject to appropriation, the Authority shall make
21 grants from the Foreclosure Prevention Program Fund as follows:

22 (1) 25% of the moneys in the Fund shall be used to make

1 grants to approved counseling agencies that provide
2 services in Illinois outside of the City of Chicago. Grants
3 shall be based upon the number of foreclosures filed in an
4 approved counseling agency's service area, the capacity of
5 the agency to provide foreclosure counseling services, and
6 any other factors that the Authority deems appropriate.

7 (2) 25% of the moneys in the Fund shall be distributed
8 to the City of Chicago to make grants to approved
9 counseling agencies located within the City of Chicago for
10 approved housing counseling or to support foreclosure
11 prevention counseling programs administered by the City of
12 Chicago.

13 (3) 25% of the moneys in the Fund shall be used to make
14 grants to approved community-based organizations located
15 outside of the City of Chicago for approved foreclosure
16 prevention outreach programs.

17 (4) 25% of the moneys in the Fund shall be used to make
18 grants to approved community-based organizations located
19 within the City of Chicago for approved foreclosure
20 prevention outreach programs.

21 As used in this Section:

22 "Approved community-based organization" means a
23 not-for-profit entity that provides educational and financial
24 information to residents of a community through in-person
25 contact. "Approved community-based organization" does not
26 include a not-for-profit corporation or other entity or person

1 that provides legal representation or advice in a civil
2 proceeding or court-sponsored mediation services, or a
3 governmental agency.

4 "Approved foreclosure prevention outreach program" means a
5 program developed by an approved community-based organization
6 that includes in-person contact with residents to provide (i)
7 pre-purchase and post-purchase home ownership counseling, (ii)
8 education about the foreclosure process and the options of a
9 mortgagor in a foreclosure proceeding, and (iii) programs
10 developed by an approved community-based organization in
11 conjunction with a State or federally chartered financial
12 institution.

13 (c) As used in this Section, "approved counseling agencies"
14 and "approved housing counseling" have the meanings ascribed to
15 those terms in Section 15-1502.5 of the Code of Civil
16 Procedure.

17 (20 ILCS 3805/7.31 new)

18 Sec. 7.31. Abandoned Residential Property Municipality
19 Relief Program.

20 (a) The Authority shall establish and administer an
21 Abandoned Residential Property Municipality Relief Program.
22 The Authority shall use moneys in the Abandoned Residential
23 Property Municipality Relief Fund, and any other funds
24 appropriated for this purpose, to make grants to municipalities
25 to assist with removal costs and securing or enclosing costs

1 incurred by the municipality pursuant to Section 11-20-15.1 of
2 the Illinois Municipal Code, as approved by the Authority under
3 the Program. The Authority shall promulgate rules for the
4 administration, operation, and maintenance of the Program and
5 may adopt emergency rules as soon as practicable to begin
6 implementation of the Program.

7 (b) Subject to appropriation, the Authority shall make
8 grants from the Abandoned Residential Property Municipality
9 Relief Fund as follows:

10 (1) 75% of the moneys in the Fund shall be distributed
11 to municipalities, other than the City of Chicago, to
12 assist with removal costs and securing or enclosing costs
13 incurred by the municipality pursuant to Section
14 11-20-15.1 of the Illinois Municipal Code.

15 (2) 25% of the moneys in the Fund shall be distributed
16 to the City of Chicago to assist with removal costs and
17 securing or enclosing costs incurred by the municipality
18 pursuant to Section 11-20-15.1 of the Illinois Municipal
19 Code.

20 Section 10. The Illinois Municipal Code is amended by
21 changing Section 11-20-15.1 as follows:

22 (65 ILCS 5/11-20-15.1)

23 Sec. 11-20-15.1. Lien for costs of removal, securing, and
24 enclosing on abandoned residential property.

1 (a) If the municipality elects to incur a removal cost
2 pursuant to subsection (d) of Section 11-20-7, subsection (d)
3 of Section 11-20-8, subsection (d) of Section 11-20-12, or
4 subsection (e) of Section 11-20-13, or a securing or enclosing
5 cost pursuant to Section 11-31-1.01 with respect to an
6 abandoned residential property, then that cost is a lien upon
7 the underlying parcel of that abandoned residential property.
8 This lien is superior to all other liens and encumbrances,
9 except tax liens and as otherwise provided in this Section.

10 (b) To perfect a lien under this Section, the municipality
11 must, within one year after the cost is incurred for the
12 activity, file notice of the lien in the office of the recorder
13 in the county in which the abandoned residential property is
14 located or, if the abandoned residential property is registered
15 under the Torrens system, in the office of the Registrar of
16 Titles of that county, a sworn statement setting out:

17 (1) a description of the abandoned residential
18 property that sufficiently identifies the parcel;

19 (2) the amount of the cost of the activity;

20 (3) the date or dates when the cost for the activity
21 was incurred by the municipality; and

22 (4) a statement that the lien has been filed pursuant
23 to subsection (d) of Section 11-20-7, subsection (d) of
24 Section 11-20-8, subsection (d) of Section 11-20-12,
25 subsection (e) of Section 11-20-13, or Section 11-31-1.01,
26 as applicable.

1 If, for any abandoned residential property, the
2 municipality engaged in any activity on more than one occasion
3 during the course of one year, then the municipality may
4 combine any or all of the costs of each of those activities
5 into a single notice of lien.

6 (c) To enforce a lien pursuant to this Section, the
7 municipality must maintain contemporaneous records that
8 include, at a minimum: (i) a dated statement of finding by the
9 municipality that the property for which the work is to be
10 performed has become abandoned residential property, which
11 shall include (1) the date when the property was first known or
12 observed to be unoccupied by any lawful occupant or occupants,
13 (2) a description of the actions taken by the municipality to
14 contact the legal owner or owners of the property identified on
15 the recorded mortgage, or, if known, any agent of the owner or
16 owners, including the dates such actions were taken, and (3) a
17 statement that no contacts were made with the legal owner or
18 owners or their agents as a result of such actions, (ii) a
19 dated certification by an authorized official of the
20 municipality of the necessity and specific nature of the work
21 to be performed, (iii) a copy of the agreement with the person
22 or entity performing the work that includes the legal name of
23 the person or entity, the rate or rates to be charged for
24 performing the work, and an estimate of the total cost of the
25 work to be performed, (iv) detailed invoices and payment
26 vouchers for all payments made by the municipality for such

1 work, and (v) a statement as to whether the work was engaged
2 through a competitive bidding process, and if so, a copy of all
3 proposals submitted by the bidders for such work.

4 (d) A lien under this Section shall be enforceable
5 exclusively at the hearing for confirmation of sale of the
6 abandoned residential property that is held pursuant to
7 subsection (b) of Section 15-1508 of the Code of Civil
8 Procedure and shall be limited to a claim of interest in the
9 proceeds of the sale and subject to the requirements of this
10 Section. Any mortgagee who holds a mortgage on the property, or
11 any beneficiary or trustee who holds a deed of trust on the
12 property, may contest the lien or the amount of the lien at any
13 time during the foreclosure proceeding upon motion and notice
14 in accordance with court rules applicable to motions generally.
15 Grounds for forfeiture of the lien or the superior status of
16 the lien granted by subsection (a) of this Section shall
17 include, but not be limited to, a finding by the court that:
18 (i) the municipality has not complied with subsection (b) or
19 (c) of this Section, (ii) the scope of the work was not
20 reasonable under the circumstances, (iii) the work exceeded the
21 authorization for the work to be performed under subsection (a)
22 of Section 11-20-7, subsection (a) of Section 11-20-8,
23 subsection (a) of Section 11-20-12, subsection (a) of Section
24 11-20-13, or subsection (a) of Section 11-31-1.01, as
25 applicable, or (iv) the cost of the services rendered or
26 materials provided was not commercially reasonable. Forfeiture

1 of the superior status of the lien otherwise granted by this
2 Section shall not constitute a forfeiture of the lien as a
3 subordinate lien.

4 (e) Upon payment of the amount of a lien filed under this
5 Section by the mortgagee, servicer, owner, or any other person,
6 the municipality shall release the lien, and the release may be
7 filed of record by the person making such payment at the
8 person's sole expense as in the case of filing notice of lien.

9 (f) Notwithstanding any other provision of this Section, a
10 municipality may not file a lien pursuant to this Section for
11 activities performed pursuant to Section 11-20-7, Section
12 11-20-8, Section 11-20-12, Section 11-20-13, or Section
13 11-31-1.01, if: (i) the mortgagee or servicer of the abandoned
14 residential property has provided notice to the municipality
15 that the mortgagee or servicer has performed or will perform
16 the remedial actions specified in the notice that the
17 municipality otherwise might perform pursuant to subsection
18 (d) of Section 11-20-7, subsection (d) of Section 11-20-8,
19 subsection (d) of Section 11-20-12, subsection (e) of Section
20 11-20-13, or Section 11-31-1.01, provided that the remedial
21 actions specified in the notice have been performed or are
22 performed or initiated in good faith within 30 days of such
23 notice; or (ii) the municipality has provided notice to the
24 mortgagee or servicer of a problem with the property requiring
25 the remedial actions specified in the notice that the
26 municipality otherwise would perform pursuant to subsection

1 (d) of Section 11-20-7, subsection (d) of Section 11-20-8,
2 subsection (d) of Section 11-20-12, subsection (e) of Section
3 11-20-13, or Section 11-31-1.01, and the mortgagee or servicer
4 has performed or performs or initiates in good faith the
5 remedial actions specified in the notice within 30 days of such
6 notice.

7 (g) This Section and subsection (d) of Section 11-20-7,
8 subsection (d) of Section 11-20-8, subsection (d) of Section
9 11-20-12, subsection (e) of Section 11-20-13, or Section
10 11-31-1.01 shall apply only to activities performed, costs
11 incurred, and liens filed after the effective date of this
12 amendatory Act of the 96th General Assembly.

13 (h) For the purposes of this Section and subsection (d) of
14 Section 11-20-7, subsection (d) of Section 11-20-8, subsection
15 (d) of Section 11-20-12, subsection (e) of Section 11-20-13, or
16 Section 11-31-1.01:

17 "Abandoned residential property" means any type of
18 permanent residential dwelling unit, including detached single
19 family structures, and townhouses, condominium units and
20 multifamily rental apartments covering the entire property,
21 and manufactured homes treated under Illinois law as real
22 estate and not as personal property, that has been unoccupied
23 by any lawful occupant or occupants for at least 90 days, and
24 for which after such 90 day period, the municipality has made
25 good faith efforts to contact the legal owner or owners of the
26 property identified on the recorded mortgage, or, if known, any

1 agent of the owner or owners, and no contact has been made. A
2 property for which the municipality has been given notice of
3 the order of confirmation of sale pursuant to subsection (b-10)
4 of Section 15-1508 of the Code of Civil Procedure shall not be
5 deemed to be an abandoned residential property for the purposes
6 of subsection (d) of Section 11-20-7, subsection (d) of Section
7 11-20-8, subsection (d) of Section 11-20-12, subsection (e) of
8 Section 11-20-13, and Section 11-31-1.01 of this Code.

9 "MERS program" means the nationwide Mortgage Electronic
10 Registration System approved by Fannie Mae, Freddie Mac, and
11 Ginnie Mae that has been created by the mortgage banking
12 industry with the mission of registering every mortgage loan in
13 the United States to lawfully make information concerning each
14 residential mortgage loan and the property securing it
15 available by Internet access to mortgage originators,
16 servicers, warehouse lenders, wholesale lenders, retail
17 lenders, document custodians, settlement agents, title
18 companies, insurers, investors, county recorders, units of
19 local government, and consumers.

20 (i) Any entity or person who performs a removal, securing,
21 or enclosing activity pursuant to the authority of a
22 municipality under subsection (d) of Section 11-20-7,
23 subsection (d) of Section 11-20-8, subsection (d) of Section
24 11-20-12, subsection (e) of Section 11-20-13, or Section
25 11-31-1.01, may, in its, his, or her own name, file a lien
26 pursuant to subsection (b) of this Section and appear in a

1 foreclosure action on that lien pursuant to subsection (d) of
2 this Section in the place of the municipality, provided that
3 the municipality shall remain subject to subsection (c) of this
4 Section, and such party shall be subject to all of the
5 provisions in this Section as if such party were the
6 municipality.

7 (i-5) All amounts received by the municipality for costs
8 incurred pursuant to this Section for which the municipality
9 has been reimbursed under Section 7.31 of the Illinois Housing
10 Development Act shall be remitted to the State Treasurer for
11 deposit into the Abandoned Residential Property Municipality
12 Relief Fund.

13 (j) If prior to subsection (d) of Section 11-20-7,
14 subsection (d) of Section 11-20-8, subsection (d) of Section
15 11-20-12, and subsection (e) of Section 11-20-13 becoming
16 inoperative a lien is filed pursuant to any of those
17 subsections, then the lien shall remain in full force and
18 effect after the subsections have become inoperative, subject
19 to all of the provisions of this Section. If prior to the
20 repeal of Section 11-31-1.01 a lien is filed pursuant to
21 Section 11-31-1.01, then the lien shall remain in full force
22 and effect after the repeal of Section 11-31-1.01, subject to
23 all of the provisions of this Section.

24 (Source: P.A. 96-856, eff. 3-1-10.)

25 Section 15. The Code of Civil Procedure is amended by

1 changing Section 15-1502.5 and by adding Sections 15-1504.1 and
2 15-1507.1 as follows:

3 (735 ILCS 5/15-1502.5)

4 (Section scheduled to be repealed on April 6, 2011)

5 Sec. 15-1502.5. Homeowner protection.

6 (a) As used in this Section:

7 "Approved counseling agency" means a housing counseling
8 agency approved by the U.S. Department of Housing and Urban
9 Development.

10 "Approved Housing Counseling" means in-person counseling
11 provided by a counselor employed by an approved counseling
12 agency to all borrowers, or documented telephone counseling
13 where a hardship would be imposed on one or more borrowers. A
14 hardship shall exist in instances in which the borrower is
15 confined to his or her home due to medical conditions, as
16 verified in writing by a physician or the borrower resides 50
17 miles or more from the nearest approved counseling agency. In
18 instances of telephone counseling, the borrower must supply all
19 necessary documents to the counselor at least 72 hours prior to
20 the scheduled telephone counseling session.

21 "Delinquent" means past due with respect to a payment on a
22 mortgage secured by residential real estate.

23 "Department" means the Department of Financial and
24 Professional Regulation.

25 "Secretary" means the Secretary of Financial and

1 Professional Regulation or other person authorized to act in
2 the Secretary's stead.

3 "Sustainable loan workout plan" means a plan that the
4 mortgagor and approved counseling agency believe shall enable
5 the mortgagor to stay current on his or her mortgage payments
6 for the foreseeable future when taking into account the
7 mortgagor income and existing and foreseeable debts. A
8 sustainable loan workout plan may include, but is not limited
9 to, (1) a temporary suspension of payments, (2) a lengthened
10 loan term, (3) a lowered or frozen interest rate, (4) a
11 principal write down, (5) a repayment plan to pay the existing
12 loan in full, (6) deferred payments, or (7) refinancing into a
13 new affordable loan.

14 (b) Except in the circumstance in which a mortgagor has
15 filed a petition for relief under the United States Bankruptcy
16 Code, no mortgagee shall file a complaint to foreclose a
17 mortgage secured by residential real estate until the
18 requirements of this Section have been satisfied.

19 (c) Notwithstanding any other provision to the contrary,
20 with respect to a particular mortgage secured by residential
21 real estate, the procedures and forbearances described in this
22 Section apply only once per subject mortgage.

23 Except for mortgages secured by residential real estate in
24 which any mortgagor has filed for relief under the United
25 States Bankruptcy Code, if a mortgage secured by residential
26 real estate becomes delinquent by more than 30 days the

1 mortgagee shall send via U.S. mail a notice advising the
2 mortgagor that he or she may wish to seek approved housing
3 counseling. Notwithstanding anything to the contrary in this
4 Section, nothing shall preclude the mortgagor and mortgagee
5 from communicating with each other during the initial 30 days
6 of delinquency or reaching agreement on a sustainable loan
7 workout plan, or both.

8 No foreclosure action under Part 15 of Article XV of the
9 Code of Civil Procedure shall be instituted on a mortgage
10 secured by residential real estate before mailing the notice
11 described in this subsection (c).

12 The notice required in this subsection (c) shall state the
13 date on which the notice was mailed, shall be headed in bold
14 14-point type "GRACE PERIOD NOTICE", and shall state the
15 following in 14-point type: "YOUR LOAN IS MORE THAN 30 DAYS
16 PAST DUE. YOU MAY BE EXPERIENCING FINANCIAL DIFFICULTY. IT MAY
17 BE IN YOUR BEST INTEREST TO SEEK APPROVED HOUSING COUNSELING.
18 YOU HAVE A GRACE PERIOD OF 30 DAYS FROM THE DATE OF THIS NOTICE
19 TO OBTAIN APPROVED HOUSING COUNSELING. DURING THE GRACE PERIOD,
20 THE LAW PROHIBITS US FROM TAKING ANY LEGAL ACTION AGAINST YOU.
21 YOU MAY BE ENTITLED TO AN ADDITIONAL 30 DAY GRACE PERIOD IF YOU
22 OBTAIN HOUSING COUNSELING FROM AN APPROVED HOUSING COUNSELING
23 AGENCY. A LIST OF APPROVED COUNSELING AGENCIES MAY BE OBTAINED
24 FROM THE ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL
25 REGULATION."

26 The notice shall also list the Department's current

1 consumer hotline, the Department's website, and the telephone
2 number, fax number, and mailing address of the mortgagee. No
3 language, other than language substantially similar to the
4 language prescribed in this subsection (c), shall be included
5 in the notice. Notwithstanding any other provision to the
6 contrary, the grace period notice required by this subsection
7 (c) may be combined with a counseling notification required
8 under federal law.

9 The sending of the notice required under this subsection
10 (c) means depositing or causing to be deposited into the United
11 States mail an envelope with first-class postage prepaid that
12 contains the document to be delivered. The envelope shall be
13 addressed to the mortgagor at the common address of the
14 residential real estate securing the mortgage.

15 (d) Until 30 days after mailing the notice provided for
16 under subsection (c) of this Section, no legal action shall be
17 instituted under Part 15 of Article XV of the Code of Civil
18 Procedure.

19 (e) If, within the 30-day period provided under subsection
20 (d) of this Section, an approved counseling agency provides
21 written notice to the mortgagee that the mortgagor is seeking
22 approved counseling services, then no legal action under Part
23 15 of Article XV of the Code of Civil Procedure shall be
24 instituted for 30 days after the date of that notice. The date
25 that such notice is sent shall be stated in the notice, and
26 shall be sent to the address or fax number contained in the

1 Grace Period Notice required under subsection (c) of this
2 Section. During the 30-day period provided under this
3 subsection (e), the mortgagee or counselor or both may prepare
4 and proffer to the mortgagee a proposed sustainable loan
5 workout plan. The mortgagee will then determine whether to
6 accept the proposed sustainable loan workout plan. If the
7 mortgagee and the mortgagor agree to a sustainable loan workout
8 plan, then no legal action under Part 15 of Article XV of the
9 Code of Civil Procedure shall be instituted for as long as the
10 sustainable loan workout plan is complied with by the
11 mortgagor.

12 The agreed sustainable loan workout plan and any
13 modifications thereto must be in writing and signed by the
14 mortgagee and the mortgagor.

15 Upon written notice to the mortgagee, the mortgagor may
16 change approved counseling agencies, but such a change does not
17 entitle the mortgagor to any additional period of forbearance.

18 (f) If the mortgagor fails to comply with the sustainable
19 loan workout plan, then nothing in this Section shall be
20 construed to impair the legal rights of the mortgagee to
21 enforce the contract.

22 (g) A counselor employed by a housing counseling agency or
23 the housing counseling agency that in good faith provides
24 counseling shall not be liable to a mortgagee or mortgagor for
25 civil damages, except for willful or wanton misconduct on the
26 part of the counselor in providing the counseling.

1 (h) There shall be no waiver of any provision of this
2 Section.

3 (i) It is the General Assembly's intent that compliance
4 with this Section shall not prejudice a mortgagee in ratings of
5 its bad debt collection or calculation standards or policies.

6 (j) This Section shall not apply, or shall cease to apply,
7 to residential real estate that is not occupied as a principal
8 residence by the mortgagor.

9 (k) This Section is repealed July 1, 2013 ~~2 years after the~~
10 ~~effective date of this amendatory Act of the 95th General~~
11 ~~Assembly.~~

12 (Source: P.A. 95-1047, eff. 4-6-09.)

13 (735 ILCS 5/15-1504.1 new)

14 Sec. 15-1504.1. Filing fee for Foreclosure Prevention
15 Program Fund.

16 (a) With respect to residential real estate, at the time of
17 the filing of a foreclosure complaint, the plaintiff shall pay
18 to the clerk of the court in which the foreclosure complaint is
19 filed a fee of \$50 for deposit into the Foreclosure Prevention
20 Program Fund, a special fund created in the State treasury. The
21 clerk shall remit the fee to the State Treasurer as provided in
22 this Section to be expended for the purposes set forth in
23 Section 7.30 of the Illinois Housing Development Act. All fees
24 paid by plaintiffs to the clerk of the court as provided in
25 this Section shall be disbursed within 60 days after receipt by

1 the clerk of the court as follows: (i) 98% to the State
2 Treasurer for deposit into the Foreclosure Prevention
3 Counseling Program Fund, and (ii) 2% to the clerk of the court
4 for administrative expenses related to implementation of this
5 Section.

6 (b) Not later than March 1 of each year, the clerk of the
7 court shall submit to the Illinois Housing Development
8 Authority a report of the funds collected and remitted pursuant
9 to this Section during the preceding year.

10 (735 ILCS 5/15-1507.1 new)

11 Sec. 15-1507.1. Judicial sale fee for Abandoned
12 Residential Property Municipality Relief Fund.

13 (a) Upon and at the sale of residential real estate under
14 Section 15-1507, the purchaser shall pay to the person
15 conducting the sale pursuant to Section 15-1507 a fee for
16 deposit into the Abandoned Residential Property Municipality
17 Relief Fund, a special fund created in the State treasury. The
18 fee shall be calculated at the rate of \$1 for each \$1,000 or
19 fraction thereof of the amount paid by the purchaser to the
20 person conducting the sale, as reflected in the receipt of sale
21 issued to the purchaser, provided that in no event shall the
22 fee exceed \$300. No fee shall be paid by the mortgagee
23 acquiring the residential real estate pursuant to its credit
24 bid at the sale or by any mortgagee, judgment creditor, or
25 other lienor acquiring the residential real estate whose rights

1 in and to the residential real estate arose prior to the sale.
2 Upon confirmation of the sale under Section 15-1508, the person
3 conducting the sale shall remit the fee to the clerk of the
4 court in which the foreclosure case is pending. The clerk shall
5 remit the fee to the State Treasurer as provided in this
6 Section, to be expended for the purposes set forth in Section
7 7.31 of the Illinois Housing Development Act.

8 (b) All fees paid by purchasers as provided in this Section
9 shall be disbursed within 60 days after receipt by the clerk of
10 the court as follows: (i) 98% to the State Treasurer for
11 deposit into the Abandoned Residential Property Municipality
12 Relief Fund, and (ii) 2% to the clerk of the court for
13 administrative expenses related to implementation of this
14 Section.

15 (c) Not later than March 1 of each year, the clerk of the
16 court shall submit to the Illinois Housing Development
17 Authority a report of the funds collected and remitted during
18 the preceding year pursuant to this Section.

19 (d) Subsections (a) and (b) of this Section shall become
20 inoperative on January 1, 2016. This Section is repealed on
21 March 2, 2016.

22 Section 20. The State Finance Act is amended by adding
23 Sections 5.755 and 5.756 as follows:

24 (30 ILCS 105/5.755 new)

1 Sec. 5.755. The Foreclosure Prevention Program Fund.

2 (30 ILCS 105/5.756 new)

3 Sec. 5.756. The Abandoned Residential Property
4 Municipality Relief Fund.

5 Section 99. Effective date. This Act takes effect 60 days
6 after becoming law.