

JAN 28 2009

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## A BILL FOR AN ACT

RELATING TO CIVIL RELIEF FOR MILITARY RESERVE COMPONENT  
PERSONNEL.

**BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:**

1           SECTION 1. Chapter 636, Hawaii Revised Statutes, is  
2 amended by adding a new section to be appropriately designated  
3 and to read as follows:

4           "§636-           Extension of foreclosure. If at any time a lien  
5 is entered against a reservist in any branch of the United  
6 States armed forces upon real property owned by the reservist,  
7 no proceeding may be commenced in any court to enforce the lien  
8 until one year after the person redeploys from active duty."

9           SECTION 2. Chapter 657D, Hawaii Revised Statutes, is  
10 amended by adding a new section to part III to be appropriately  
11 designated and to read as follows:

12           "§657D-           Extension of foreclosure. If at any time a  
13 person in the Hawaii national guard defaults upon any obligation  
14 to make payments on a loan secured by a mortgage upon real  
15 property owned by the person, no proceeding may be commenced in  
16 any court to enforce the obligation arising out of nonpayment  
17 until one year after the person redeploys from active duty."



1 SECTION 3. Chapter 667, Hawaii Revised Statutes, is  
2 amended by adding a new section to be appropriately designated  
3 and to read as follows:

4 "§667- Extension of foreclosure. If at any time a  
5 reservist in any branch of the United States armed forces  
6 defaults upon any obligation to make payments on a loan secured  
7 by a mortgage upon real property owned by the person, no  
8 proceeding may be commenced in any court to enforce the  
9 obligation arising out of nonpayment until one year after the  
10 person redeploys from active duty."

11 SECTION 4. This Act shall take effect upon its approval.

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**Report Title:**

National Guard; Foreclosure

**Description:**

Extends foreclosure for one year after redeployment from active duty for national guard and reservists.

