Foreclosure Processes on Residential Rental Properties

Business and Labor Interim Committee July 15, 2015

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Utah Code: Section 57-1-25

Section 57-1-25 is located in Title 57, Chapter 1, Conveyances. This chapter is located in Title 57, Real Estate.

Absent further action by the Legislature and pursuant to Utah Code Section 63I-1-257, on December 31, 2016, Subsections 57-1-25(1)(c), (3)(b), and (4) will be repealed. Note: Subsections subject to repeal are shown as stricken.

57-1-25. Notice of trustee's sale -- Description of property -- Time and place of sale.

- (1) The trustee shall give written notice of the time and place of sale particularly describing the property to be sold:
 - (a) by publication of the notice:
 - (i) (A) at least three times;
 - (B) once a week for three consecutive weeks;
 - (C) the last publication to be at least 10 days but not more than 30 days before the date the sale is scheduled; and
 - (D) in a newspaper having a general circulation in each county in which the property to be sold, or some part of the property to be sold, is situated; and
 - (ii) in accordance with Section 45-1-101 for 30 days before the date the sale is scheduled:
 - (b) by posting the notice:
 - (i) at least 20 days before the date the sale is scheduled; and
 - (ii) (A) in some conspicuous place on the property to be sold; and
 - (B) at the office of the county recorder of each county in which the trust property, or some part of it, is located; and
 - (c) if the stated purpose of the obligation for which the trust deed was given as security is to finance residential rental property:
- (i) by posting the notice, including the statement required under Subsection (3)(b):
 - (A) on the primary door of each dwelling unit on the property to be sold, if the property to be sold has fewer than nine dwelling units; or
 - (B) in at least two conspicuous places on the property to be sold, in addition to the posting required under Subsection (1)(b)(ii)(A), if the property to be sold has nine or more dwelling units; or
 - (ii) by mailing the notice, including the statement required under

 Subsection (3)(b), to the occupant of each dwelling unit on the property

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- (2) (a) The sale shall be held at the time and place designated in the notice of sale.
 - (b) The time of sale shall be between the hours of 8 a.m. and 5 p.m.
 - (c) The place of sale shall be clearly identified in the notice of sale under Subsection (1) and shall be at a courthouse serving the county in which the property to be sold, or some part of the property to be sold, is located.
- (3) (a) The notice of sale shall be in substantially the following form:

"Notice of Trustee's Sale

The following described property wil	ll be sold at publi	c auction to the highest
bidder, payable in lawful money of the	he United States	at the time of sale, at
(insert location of sale)	on	(month\day\year),
atm. of said day, for the purpose	e of foreclosing a	trust deed originally
executed by (and, his wi	fe,) as trustors, i	n favor of, covering
real property located at, and m	nore particularly	described as:
(Insert legal de	escription)	
The current beneficiary of the trust of	deed is	and the
record owners of the property as of	the recording of	the notice of default
are and		
Dated(month\day\year	·).	
Trustee	e"	

(b) If the stated purpose of the obligation for which the trust deed was given as security is to finance residential rental property, the notice required under Subsection (1)(c) shall include a statement, in at least 14-point font, substantially as follows:

"Notice to Tenant

As stated in the accompanying Notice of Trustee's Sale, this property is scheduled to be sold at public auction to the highest bidder unless the default in the obligation secured by this property is cured. If the property is sold, you may be allowed under federal law to continue to occupy your rental unit until your rental agreement expires, or until 90 days after the date you are served with a notice to vacate, whichever is later. If your rental or lease agreement expires after the 90-day period, you may need to provide a copy of your rental or lease agreement to the new owner to prove your right to remain on the property longer than 90 days after the sale of the property.

You must continue to pay your rent and comply with other requirements of your rental or lease agreement or you will be subject to eviction for violating your

rental or lease agreement.

The new owner or the new owner's representative will probably contact you after the property is sold with directions about where to pay rent.

The new owner of the property may or may not want to offer to enter into a new rental or lease agreement with you at the expiration of the period described above."

- (4) The failure to provide notice as required under Subsections (1)(c) and (3)(b) or a defect in that notice may not be the basis for challenging or invaliding a trustee's sale.
- (5) A trustee qualified under Subsection 57-1-21(1)(a)(i) or (iv) who exercises a power of sale has a duty to the trustor not to defraud, or conspire or scheme to defraud, the trustor.

Public Law 111-22, (May 20, 2009) TITLE VII--PROTECTING TENANTS AT FORECLOSURE ACT (PTFA)¹

SEC. 701. SHORT TITLE.

This title may be cited as the `Protecting Tenants at Foreclosure Act of 2009'.

SEC. 702. EFFECT OF FORECLOSURE ON PREEXISTING TENANCY.

- (a) In General- In the case of any foreclosure on a federally-related mortgage loan or on any dwelling or residential real property after the date of enactment of this title, any immediate successor in interest in such property pursuant to the foreclosure shall assume such interest subject to--
 - (1) the provision, by such successor in interest of a notice to vacate to any bona fide tenant at least 90 days before the effective date of such notice; and
 - (2) the rights of any bona fide tenant--
 - (A) under any bona fide lease entered into before the notice of foreclosure to occupy the premises until the end of the remaining term of the lease, except that a successor in interest may terminate a lease effective on the date of sale of the unit to a purchaser who will occupy the unit as a primary residence, subject to the receipt by the tenant of the 90 day notice under paragraph (1); or (B) without a lease or with a lease terminable at will under State law, subject to the receipt by the tenant of the 90 day notice under subsection (1).

except that nothing under this section shall affect the requirements for termination of any Federal- or State-subsidized tenancy or of any State or local law that provides longer time periods or other additional protections for tenants.

- (b) Bona Fide Lease or Tenancy- For purposes of this section, a lease or tenancy shall be considered bona fide only if--
 - (1) the mortgagor or the child, spouse, or parent of the mortgagor under the contract is not the tenant;
 - (2) the lease or tenancy was the result of an arms-length transaction; and
 - (3) the lease or tenancy requires the receipt of rent that is not substantially less than fair market rent for the property or the unit's rent is reduced or subsidized due to a Federal, State, or local subsidy.
- (c) Definition-For purposes of this section, the term `federally-related mortgage loan' has the same meaning as in section 3 of the Real Estate Settlement Procedures Act of 1974 (12 U.S.C. 2602). For purposes of this section, the date of a notice of foreclosure shall be deemed to be the date on which complete title to a property is transferred to a successor entity or person as a result of an order of a court or pursuant to provisions in a mortgage, deed of trust, or security deed.

SEC. 703. EFFECT OF FORECLOSURE ON SECTION 8 TENANCIES.

Section 8(o)(7) of the United States Housing Act of 1937 (42 U.S.C. 1437f(o)(7)) is amended-

- (1) by inserting before the semicolon in subparagraph (C) the following: `and in the case of an owner who is an immediate successor in interest pursuant to foreclosure during the term of the lease vacating the property prior to sale shall not constitute other good cause, except that the owner may terminate the tenancy effective on the date of transfer of the unit to the owner if the owner--
 - (i) will occupy the unit as a primary residence; and
 - (ii) has provided the tenant a notice to vacate at least 90 days before the effective date of such notice.'; and
- (2) by inserting at the end of subparagraph (F) the following: `In the case of any foreclosure on any federally-related mortgage loan (as that term is defined in section 3 of the Real Estate Settlement Procedures Act of 1974 (12 U.S.C. 2602)) or on any residential real property in which a recipient of assistance under this subsection resides, the immediate successor in interest in such property pursuant to the foreclosure shall assume such interest subject to the lease between the prior owner and the tenant and to the housing assistance payments contract between the prior owner and the public housing agency for the occupied unit, except that this provision and the provisions related to foreclosure in subparagraph (C) shall not shall not affect any State or local law that provides longer time periods or other additional protections for tenants.

SEC. 704. SUNSET.

This title, and any amendments made by this title are repealed, and the requirements under this title shall terminate, on December 31, 2014.

123 STAT. 1632, 1660

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¹ The PTFA was clarified and extended in section 1484 of P.L. 111-203 (July 21, 2010).

	Enrolled Copy H.B. 243
1	FORECLOSURE PROCESSES ON
2	RESIDENTIAL RENTAL PROPERTIES
3	2010 GENERAL SESSION
4	STATE OF UTAH
5	Chief Sponsor: Wayne A. Harper
6	Senate Sponsor: Ross I. Romero
7	LONG TYPE F
8 9	LONG TITLE Convert Descriptions
10	General Description: This bill modifies provisions relating to the foreclosure of residential rental property.
11	Highlighted Provisions:
12	This bill:
13	 modifies requirements for notices of trustee's sale if the property to be sold is
14	residential rental property;
15	 modifies unlawful detainer provisions relating to foreclosed residential rental
16	property;
17	• enacts a provision requiring a notice to a tenant of property that is subject to a
18	mortgage foreclosure proceeding;
19	provides a sunset for provisions enacted in this bill; and
20	makes technical changes.
21	Monies Appropriated in this Bill:
22	None
23	Other Special Clauses:
24	None
25	Utah Code Sections Affected:
26	AMENDS:
27	57-1-25, as last amended by Laws of Utah 2009, Chapter 388
28	63I-1-278, as last amended by Laws of Utah 2009, Chapters 161 and 334
29	78B-6-802, as last amended by Laws of Utah 2009, Chapter 146

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EN	NACTS:
	63I-1-257 , Utah Code Annotated 1953
	78B-6-901.5 , Utah Code Annotated 1953
Ве	it enacted by the Legislature of the state of Utah:
	Section 1. Section 57-1-25 is amended to read:
	57-1-25. Notice of trustee's sale Description of property Time and place of
sa	le.
	(1) The trustee shall give written notice of the time and place of sale particularly
de	scribing the property to be sold:
	(a) by publication of the notice:
	(i) (A) at least three times;
	(B) once a week for three consecutive weeks;
	(C) the last publication to be at least 10 days but not more than 30 days before the date
the	e sale is scheduled; and
	(D) in a newspaper having a general circulation in each county in which the property
to	be sold, or some part of the property to be sold, is situated; and
	(ii) in accordance with Section 45-1-101 for 30 days before the date the sale is
sc	heduled; [and]
	(b) by posting the notice:
	(i) at least 20 days before the date the sale is scheduled; and
	(ii) (A) in some conspicuous place on the property to be sold; and
	(B) at the office of the county recorder of each county in which the trust property, or
SO	me part of it, is located[-]; and
	(c) if the stated purpose of the obligation for which the trust deed was given as
se	curity is to finance residential rental property:
	(i) by posting the notice, including the statement required under Subsection (3)(b):
	(A) on the primary door of each dwelling unit on the property to be sold, if the

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58	property to be sold has fewer than nine dwelling units; or	
59	(B) in at least two conspicuous places on the property to be sold, in addition to the	
60	posting required under Subsection (1)(b)(ii)(A), if the property to be sold has nine or more	
61	dwelling units; or	
62	(ii) by mailing the notice, including the statement required under Subsection (3)(b), to	
63	the occupant of each dwelling unit on the property to be sold.	
64	(2) (a) The sale shall be held at the time and place designated in the notice of sale.	
65	(b) The time of sale shall be between the hours of 8 a.m. and 5 p.m.	
66	(c) The place of sale shall be clearly identified in the notice of sale under Subsection	
67	(1) and shall be at a courthouse serving the county in which the property to be sold, or some	
68	part of the property to be sold, is located.	
69	(3) (a) The notice of sale shall be in substantially the following form:	
70	Notice of Trustee's Sale	
71	The following described property will be sold at public auction to the highest bidder,	
72	payable in lawful money of the United States at the time of sale, at (insert location of sale)	
73	on(month\day\year), atm. of said day, for the purpose of	
74	foreclosing a trust deed originally executed by (and, his wife,) as trustors, in favor	
75	of, covering real property located at, and more particularly described as:	
76	(Insert legal description)	
77	The current beneficiary of the trust deed is and the record	
78	owners of the property as of the recording of the notice of default are	
79	and	
80	Dated(month\day\year).	
81		Trustee
82	(b) If the stated purpose of the obligation for which the trust deed was given as	
83	security is to finance residential rental property, the notice required under Subsection (1)(c)	
84	shall include a statement, in at least 14-point font, substantially as follows:	
85	"Notice to Tenant	

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repealed July 1, 2019.

As stated in the accompanying Notice of Trustee's Sale, this property is scheduled to be
sold at public auction to the highest bidder unless the default in the obligation secured by this
property is cured. If the property is sold, you may be allowed under federal law to continue to
occupy your rental unit until your rental agreement expires, or until 90 days after the date you
are served with a notice to vacate, whichever is later. If your rental or lease agreement expires
after the 90-day period, you may need to provide a copy of your rental or lease agreement to
the new owner to prove your right to remain on the property longer than 90 days after the sale
of the property.
You must continue to pay your rent and comply with other requirements of your rental
or lease agreement or you will be subject to eviction for violating your rental or lease
agreement.
The new owner or the new owner's representative will probably contact you after the
property is sold with directions about where to pay rent.
The new owner of the property may or may not want to offer to enter into a new rental
or lease agreement with you at the expiration of the period described above."
(4) The failure to provide notice as required under Subsections (1)(c) and (3)(b) or a
defect in that notice may not be the basis for challenging or invaliding a trustee's sale.
Section 2. Section 63I-1-257 is enacted to read:
63I-1-257. Repeal dates, Title 57.
Subsections 57-1-25(1)(c), (3)(b), and (4) are repealed December 31, 2012.
Section 3. Section 63I-1-278 is amended to read:
63I-1-278. Repeal dates, Title 78A and Title 78B.
(1) The Office of the Court Administrator, created in Section 78A-2-105, is repealed
July 1, 2018.
(2) The case management program coordinator in Subsection 78A-2-108(4) is
repealed July 1, 2009.
(3) Section 78B-3-421, regarding medical malpractice arbitration agreements, is

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114	(4) Alternative Dispute Resolution Act, created in Title 78B, Chapter 6, Part 2, is
115	repealed July 1, 2016.
116	(5) The following are repealed December 31, 2012:
117	(a) Subsection 78B-6-802(1)(i);
118	(b) the language in Subsection 78B-6-802(1)(a) that states "except as provided in
119	Subsection (1)(i)"; and
120	(c) the language in Subsection 78B-6-802(1)(b) that states "and except as provided in
121	Subsection (1)(i)".
122	(6) Section 78B-6-901.5, regarding notice to tenants on residential rental property to
123	be foreclosed, is repealed December 31, 2012.
124	Section 4. Section 78B-6-802 is amended to read:
125	78B-6-802. Unlawful detainer by tenant for a term less than life.
126	(1) A tenant holding real property for a term less than life, is guilty of an unlawful
127	detainer if the tenant:
128	(a) except as provided in Subsection (1)(i), continues in possession, in person or by
129	subtenant, of the property or any part of it, after the expiration of the specified term or period
130	for which it is let to him, which specified term or period, whether established by express or
131	implied contract, or whether written or parol, shall be terminated without notice at the
132	expiration of the specified term or period;
133	(b) having leased real property for an indefinite time with monthly or other periodic
134	rent reserved and except as provided in Subsection (1)(i):
135	(i) continues in possession of it in person or by subtenant after the end of any month
136	or period, in cases where the owner, the owner's designated agent, or any successor in estate of
137	the owner, 15 calendar days or more prior to the end of that month or period, has served notice
138	requiring the tenant to quit the premises at the expiration of that month or period; or
139	(ii) in cases of tenancies at will, remains in possession of the premises after the
140	expiration of a notice of not less than five calendar days;
141	(c) continues in possession, in person or by subtenant, after default in the payment of

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any rent or other amounts due and after a notice in writing requiring in the alternative the payment of the rent and other amounts due or the surrender of the detained premises, has remained uncomplied with for a period of three calendar days after service, which notice may be served at any time after the rent becomes due;

- (d) assigns or sublets the leased premises contrary to the covenants of the lease, or commits or permits waste on the premises after service of a three calendar days' notice to quit;
- (e) sets up or carries on any unlawful business on or in the premises after service of a three calendar days' notice to quit;
- (f) suffers, permits, or maintains on or about the premises any nuisance, including nuisance as defined in Section 78B-6-1107 after service of a three calendar days' notice to quit;
- (g) commits a criminal act on the premises and remains in possession after service of a three calendar days' notice to quit; [or]
- (h) continues in possession, in person or by subtenant, after a neglect or failure to perform any condition or covenant of the lease or agreement under which the property is held, other than those previously mentioned, and after notice in writing requiring in the alternative the performance of the conditions or covenant or the surrender of the property, served upon the tenant and upon any subtenant in actual occupation of the premises remains uncomplied with for three calendar days after service[-]; or
- (i) (i) is a tenant under a bona fide tenancy as provided in Section 702 of the Protecting Tenants at Foreclosure Act of 2009, Pub. L. 111-22; and
- (ii) continues in possession after the effective date of a notice to vacate given in accordance with Section 702 of the Protecting Tenants at Foreclosure Act of 2009, Pub. L. 111-22.
- (2) Within three calendar days after the service of the notice, the tenant, any subtenant in actual occupation of the premises, any mortgagee of the term, or other person interested in its continuance may perform the condition or covenant and thereby save the lease from forfeiture, except that if the covenants and conditions of the lease violated by the lessee cannot

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170	afterwards be performed, or the violation cannot be brought into compliance, the notice
171	provided for in Subsections (1)(d) through (g) may be given.
172	(3) Unlawful detainer by an owner resident of a mobile home is determined under
173	Title 57, Chapter 16, Mobile Home Park Residency Act.
174	(4) The notice provisions for nuisance in Subsections (1)(d) through (g) do not apply
175	to nuisance actions provided in Sections 78B-6-1107 through 78B-6-1114.
176	Section 5. Section 78B-6-901.5 is enacted to read:
177	78B-6-901.5. Notice to tenant on residential property to be foreclosed.
178	(1) As used in this section, "residential rental property" means property on which a
179	mortgage was given to secure an obligation the stated purpose of which is to finance
180	residential rental property.
181	(2) Within 20 days after filing an action under this part to foreclose property that
182	includes or constitutes residential rental property, the plaintiff in the action shall:
183	(a) post a notice:
184	(i) on the primary door of each dwelling unit on the property that is the subject of the
185	foreclosure action, if the property has fewer than nine dwelling units; or
186	(ii) in at least three conspicuous places on the property that is the subject of the
187	foreclosure action, if the property to be sold has nine or more dwelling units; or
188	(b) mail a notice to the occupant of each dwelling unit on the property that is the
189	subject of the foreclosure action.
190	(3) The notice required under Subsection (2) shall:
191	(a) be in at least 14-point font;
192	(b) include the name and address of:
193	(i) the owner of the property;
194	(ii) the trustor or mortgagor, as the case may be, on the instrument creating a security
195	interest in the property:
196	(iii) the trustee or mortgagee, as the case may be, on the instrument; and
197	(iv) the beneficiary, if the instrument is a trust deed;

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198	(c) contain the legal description and address of the property; and
199	(d) include a statement in substantially the following form:
200	"Notice to Tenant
201	An action to foreclose the property described in this notice has been filed. If the
202	foreclosure action is pursued to its conclusion, the described property will be sold at public
203	auction to the highest bidder unless the default in the obligation secured by this property is
204	cured.
205	If the property is sold, you may be allowed under federal law to continue to occupy
206	your rental unit until your rental agreement expires, or until 90 days after the sale of the
207	property at auction, whichever is later. If your rental or lease agreement expires after the
208	90-day period, you may need to provide a copy of your rental or lease agreement to the new
209	owner to prove your right to remain on the property longer than 90 days after the sale of the
210	property.
211	You must continue to pay your rent and comply with other requirements of your rental
212	or lease agreement or you will be subject to eviction for violating your rental or lease
213	agreement.
214	The new owner or the new owner's representative will probably contact you after the
215	property is sold with directions about where to pay rent.
216	The new owner of the property may or may not want to offer to enter into a new rental
217	or lease agreement with you at the expiration of the period described above."
218	(4) The failure to provide notice as required under this section or a defect in that

notice may not be the basis for challenging or defending a foreclosure action or for invaliding

a sale of the property pursuant to a foreclosure action.

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Current Utah law with references to expired federal law

Note: Text referencing expired federal law is highlighted.

- 57-1-25. Notice of trustee's sale -- Description of property -- Time and place of sale.
- 63I-1-257. Repeal dates, Title 57.
- 78B-6-802. Unlawful detainer by tenant for a term less than life.
- 78B-6-901.5. Notice to tenant on residential property to be foreclosed.

57-1-25. Notice of trustee's sale -- Description of property -- Time and place of sale.

- (1) The trustee shall give written notice of the time and place of sale particularly describing the property to be sold:
 - (a) by publication of the notice:
 - (i) (A) at least three times;
 - (B) once a week for three consecutive weeks;
 - (C) the last publication to be at least 10 days but not more than 30 days before the date the sale is scheduled; and
 - in a newspaper having a general circulation in each county in which the property to be sold, or some part of the property to be sold, is situated; and
 - (ii) in accordance with Section 45-1-101 for 30 days before the date the sale is scheduled:
 - (b) by posting the notice:
 - (i) at least 20 days before the date the sale is scheduled; and
 - (ii) (A) in some conspicuous place on the property to be sold; and
 - (B) at the office of the county recorder of each county in which the trust property, or some part of it, is located; and
 - (c) if the stated purpose of the obligation for which the trust deed was given as security is to finance residential rental property:
 - (i) by posting the notice, including the statement required under Subsection (3)(b):
 - (A) on the primary door of each dwelling unit on the property to

be sold, if the property to be sold has fewer than nir	ne
dwelling units; or	

- (B) in at least two conspicuous places on the property to be sold, in addition to the posting required under Subsection (1)(b)(ii)(A), if the property to be sold has nine or more dwelling units; or
- (ii) by mailing the notice, including the statement required under Subsection (3)(b), to the occupant of each dwelling unit on the property to be sold.
- (2) (a) The sale shall be held at the time and place designated in the notice of sale.
 - (b) The time of sale shall be between the hours of 8 a.m. and 5 p.m.
 - (c) The place of sale shall be clearly identified in the notice of sale under Subsection (1) and shall be at a courthouse serving the county in which the property to be sold, or some part of the property to be sold, is located.
- (3) (a) The notice of sale shall be in substantially the following form:

Notice of Trustee's Sale

The following descr	ibed property w	ill be sold at pub	olic auction to	o the
highest bidder, pay	able in lawful m	oney of the Unite	ed States at	the time of
sale, at (insert loca	tion of sale)		_on	
(month	n\day\year), at _	m. of said day	, for the purp	oose of
foreclosing a trust of	leed originally e	executed by	_ (and,	his wife,)
as trustors, in favor	of, coveri	ng real property	located at _	, and
more particularly de	escribed as:			
(Insert legal des	cription)		
The current benefic	ciary of the trust	deed is		
and the record own	ers of the prope	erty as of the rec	ording of the	e notice of
default are	a	nd		
Dated	(month\day\yea	ır).		
				Trustee

(b) If the stated purpose of the obligation for which the trust deed was given as security is to finance residential rental property, the notice required under Subsection (1)(c) shall include a statement, in at least 14-point font, substantially as follows:

"Notice to Tenant

As stated in the accompanying Notice of Trustee's Sale, this property is scheduled to be sold at public auction to the highest bidder unless the default in the obligation secured by this property is cured. If the property is sold, you may be allowed under federal law to continue to occupy your rental unit until your rental agreement expires, or until 90 days after the date you are served with a notice to vacate, whichever is later. If your rental or lease agreement expires after the 90-day period, you may need to provide a copy of your rental or lease agreement to the new owner to prove your right to remain on the property longer than 90 days after the sale of the property.

You must continue to pay your rent and comply with other requirements of your rental or lease agreement or you will be subject to eviction for violating your rental or lease agreement.

The new owner or the new owner's representative will probably contact you after the property is sold with directions about where to pay rent. The new owner of the property may or may not want to offer to enter into a new rental or lease agreement with you at the expiration of the period described above."

- (4) The failure to provide notice as required under Subsections (1)(c) and (3)(b) or a defect in that notice may not be the basis for challenging or invaliding a trustee's sale.
- (5) A trustee qualified under Subsection 57-1-21(1)(a)(i) or (iv) who exercises a power of sale has a duty to the trustor not to defraud, or conspire or scheme to defraud, the trustor.

63I-1-257. Repeal dates, Title 57.

- (1) Subsections 57-1-25(1)(c), (3)(b), and (4) are repealed December 31, 2016.
- (2) Subsection 57-16-4(12), on July 1, 2017, is modified to read as follows:"(12) The mobile home park shall have a copy of this chapter posted at all times in a conspicuous place in a common area of the mobile home park."
- (3) Title 57, Chapter 16a, Mobile Home Park Helpline, is repealed July 1, 2017.

78B-6-802. Unlawful detainer by tenant for a term less than life.

- (1) A tenant holding real property for a term less than life, is guilty of an unlawful detainer if the tenant:
 - (a) except as provided in Subsection (1)(i), continues in possession, in person or by subtenant, of the property or any part of it, after the expiration of the specified term or period for which it is let to him, which specified term or period, whether established by express or implied contract, or whether written or parol, shall be terminated without notice at the expiration of the specified term or period;
 - (b) having leased real property for an indefinite time with monthly or other periodic rent reserved and except as provided in Subsection (1)(i):
 - (i) continues in possession of it in person or by subtenant after the end of any month or period, in cases where the owner, the owner's designated agent, or any successor in estate of the owner, 15 calendar days or more prior to the end of that month or period, has served notice requiring the tenant to quit the premises at the expiration of that month or period; or
 - (ii) in cases of tenancies at will, remains in possession of the premises after the expiration of a notice of not less than five calendar days;
 - (c) continues in possession, in person or by subtenant, after default in the payment of any rent or other amounts due and after a notice in writing requiring in the alternative the payment of the rent and other amounts due or the surrender of the detained premises, has remained uncomplied with for a period of three calendar days after service, which notice may be served at any time after the rent becomes due;
 - (d) assigns or sublets the leased premises contrary to the covenants of the lease, or commits or permits waste on the premises after service of a three calendar days' notice to quit;
 - (e) sets up or carries on any unlawful business on or in the premises after service of a three calendar days' notice to quit;
 - (f) suffers, permits, or maintains on or about the premises any nuisance, including nuisance as defined in Section 78B-6-1107 after service of a three calendar days' notice to quit;
 - (g) commits a criminal act on the premises and remains in possession after service of a three calendar days' notice to quit;

- (h) continues in possession, in person or by subtenant, after a neglect or failure to perform any condition or covenant of the lease or agreement under which the property is held, other than those previously mentioned, and after notice in writing requiring in the alternative the performance of the conditions or covenant or the surrender of the property, served upon the tenant and upon any subtenant in actual occupation of the premises remains uncomplied with for three calendar days after service; or
- (i) is a tenant under a bona fide tenancy as provided in Section 702 of the Protecting Tenants at Foreclosure Act of 2009, Pub. L. 111-22; and
 - (ii) continues in possession after the effective date of a notice to vacate given in accordance with Section 702 of the Protecting Tenants at Foreclosure Act of 2009, Pub. L. 111-22.
- (2) Within three calendar days after the service of the notice, the tenant, any subtenant in actual occupation of the premises, any mortgagee of the term, or other person interested in its continuance may perform the condition or covenant and thereby save the lease from forfeiture, except that if the covenants and conditions of the lease violated by the lessee cannot afterwards be performed, or the violation cannot be brought into compliance, the notice provided for in Subsections (1)(d) through (g) may be given.
- (3) Unlawful detainer by an owner resident of a mobile home is determined under Title 57, Chapter 16, Mobile Home Park Residency Act.
- (4) The notice provisions for nuisance in Subsections (1)(d) through (g) do not apply to nuisance actions provided in Sections 78B-6-1107 through 78B-6-1114.

78B-6-901.5. Notice to tenant on residential property to be foreclosed.

- (1) As used in this section, "residential rental property" means property on which a mortgage was given to secure an obligation the stated purpose of which is to finance residential rental property.
- (2) Within 20 days after filing an action under this part to foreclose property that includes or constitutes residential rental property, the plaintiff in the action shall:
 - (a) post a notice:
 - (i) on the primary door of each dwelling unit on the property that is the subject of the foreclosure action, if the property has fewer than nine dwelling units; or

- in at least three conspicuous places on the property that is the subject of the foreclosure action, if the property to be sold has nine or more dwelling units; or
- (b) mail a notice to the occupant of each dwelling unit on the property that is the subject of the foreclosure action.
- (3) The notice required under Subsection (2) shall:
 - (a) be in at least 14-point font;
 - (b) include the name and address of:
 - (i) the owner of the property;
 - (ii) the trustor or mortgagor, as the case may be, on the instrument creating a security interest in the property;
 - (iii) the trustee or mortgagee, as the case may be, on the instrument; and
 - (iv) the beneficiary, if the instrument is a trust deed;
 - (c) contain the legal description and address of the property; and
 - (d) include a statement in substantially the following form:

"Notice to Tenant

An action to foreclose the property described in this notice has been filed. If the foreclosure action is pursued to its conclusion, the described property will be sold at public auction to the highest bidder unless the default in the obligation secured by this property is cured.

If the property is sold, you may be allowed under federal law to continue to occupy your rental unit until your rental agreement expires, or until 90 days after the sale of the property at auction, whichever is later. If your rental or lease agreement expires after the 90-day period, you may need to provide a copy of your rental or lease agreement to the new owner to prove your right to remain on the property longer than 90 days after the sale of the property.

You must continue to pay your rent and comply with other requirements of your rental or lease agreement or you will be subject to eviction for violating your rental or lease agreement.

The new owner or the new owner's representative will probably contact you after the property is sold with directions about where to pay rent. The new owner of the property may or may not want to offer to enter into a new rental or lease agreement with you at the expiration of the period

described above."

(4) The failure to provide notice as required under this section or a defect in that notice may not be the basis for challenging or defending a foreclosure action or for invaliding a sale of the property pursuant to a foreclosure action.