



CALIFORNIA CIVIL CODE SECTION 2924.13-

ELIMINATION OF SUBORDINATE ZOMBIE LOANS AND REQUIREMENTS TO FORECLOSE ON SUBORDINATE MORTGAGES

THURSDAY, OCTOBER 30TH, 2025

Program: 12:00PM – 1:00PM

This Zoom Webinar will address the provisions of California Civil Code Section 2924.13 which became effective on June 30 of this year. The initial purpose of the statute was to enable Borrowers to prevent the foreclosure of subordinate "zombie loans" which were originated decades ago. The statute now enables Borrowers to prevent the foreclosure of subordinate mortgage loans when the mortgage servicer or lender has not contacted the Borrower for more than three years. In addition, the statute sets forth "Unlawful Practices" by mortgage servicers in connection with subordinate mortgage loans which can enable the Borrower to challenge or mitigate the foreclosure of such loans. In addition, the statute sets forth compliance requirements for servicers of subordinate mortgage loans that are a prerequisite to foreclosure of such loans.

ORANGE COUNTY BAR ASSOCIATION
BANKING & LENDING SECTION
OCTOBER MEETING: ZOOM WEBINAR

SPEAKER:

JULIA LEAH GREENFIELD
GREEN FIELD LAW OFFICES

APPROVED FOR 1.0
MCLE CREDIT

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Banking & Lending and Corporate Counsel Section Member:	\$0
OCBA Attorney (Non-Section Member):	\$25
Non-OCBA Member Attorney:	\$35

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OCBA BANKING & LENDING SECTION MEETING – OCTOBER 30TH, 2025

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