

four units and removes the requirement that the residential real property be owner-occupied.

**SHB 1108 -** H AMD **10**  
By Representative Orwall

**Sec.**

**4** . RCW 61.24.031 and 2014 c 164 s 2 are each amended to read as follows:

(b) A beneficiary or authorized agent shall make initial contact with the borrower by letter to provide the borrower with information required under (c) of this subsection and by telephone as required under subsection (5) of this section. The letter required under this subsection must be mailed in accordance with subsection (5)(a) of this section and must include the information described in (c) of this subsection and subsection (5)(e)(i) through (iv) of this section.

(c) The letter required under this subsection, developed by the department pursuant to RCW 61.24.033, at a minimum shall include:

(i) A paragraph printed in no less than twelve-point font and bolded that reads:

[2014 c 164 § 2; 2012 c 185 § 4; 2011 c 58 § 5; 2009 c 292 § 2.]

EFFECT: (1) Removes the requirement that residential real property of up to four units be owner-occupied for purposes of the application of the mediation requirement under the Foreclosure Fairness Program.

(2) Modifies the exemption from the mediation requirement so that the exemption is based on the number of trustee sales of residential real property of up to four units, rather than owner-occupied residential real property.

(3) Removes the "owner-occupied" requirement from the definition of "residential real property" and expands that definition to include residential real property of up to four units in the provisions requiring a notice of mediation prior to a trustee's sale.

(4) Removes the "owner-occupied" requirement from the definition of "residential real property" and expands that definition to include residential real property of up to four units in the provisions requiring the issuance of a notice of default and participation in mediation prior to recording a notice of the trustee's sale.

(5) Extends the applicability of the provisions related to issuing a notice of default to residential real property of up to