**A** **BILL**

TO AMEND THE CODE OF LAWS OF SOUTH CAROLINA, 1976, BY ADDING SECTION 27‑32‑312 SO AS TO PROVIDE THAT THE NONJUDICIAL FORECLOSURE PROCEDURES CONTAINED IN ARTICLE 3, CHAPTER 32, TITLE 27, “TIMESHARE LIEN FORECLOSURE ACT”, DO NOT APPLY TO A MORTGAGOR OR AN OBLIGOR WHO IS A CURRENT MEMBER OF THE UNITED STATES ARMED FORCES, REGARDLESS OF THE DATE WHEN THE MORTGAGE IN QUESTION ORIGINATED, OR TO A PERSON ENTITLED TO PROTECTION UNDER THE SERVICEMEMBERS CIVIL RELIEF ACT.

Be it enacted by the General Assembly of the State of South Carolina:

SECTION 1. Article 3, Chapter 32, Title 27 of the 1976 Code is amended by adding:

“Section 27‑32‑312. Notwithstanding another provision of law, the nonjudicial foreclosure procedures contained in this article may not be used to foreclose a mortgage lien or an assessment lien against a timeshare estate of either a mortgagor or an obligor who is a:

(1) current member of the United States Armed Forces, regardless of the date when the mortgage in question originated; or

(2) person entitled to protection under the Servicemembers Civil Relief Act of 2003, 50 U.S.C. App. Sec. 501 et seq.”

SECTION 2. This act takes effect upon approval by the Governor.

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