

## States responding to mortgage crisis

*by UPI*

ST. PAUL, Minn. -- Lawmakers in some states, saying they're tired of waiting for a federal response, have started taking forceful steps to help U.S. homeowners avoid foreclosures. Aggressive measures -- from moratoriums on foreclosures to payment deferrals for some subprime mortgage holders -- are being considered by state legislators frustrated by what they view as an inadequate response from their federal counterparts, The Wall Street Journal reported Friday. Congress is considering several mortgage-related bills, but state officials say the federal plans include little to help individual borrowers facing foreclosure. "We have a crisis in mortgage foreclosures, and this seemed like the boldest way that we could respond to the problem," said Minnesota state Sen. Ellen Anderson, a sponsor of a bill that would let some borrowers defer paying a portion of the amount owed for up to a year without being considered delinquent. The legislation faces industry opposition and a possible veto. Ohio officials, meanwhile, said more than 1,000 attorneys agreed to work with certain borrowers free to try to block foreclosures. Moratorium measures have been introduced in Illinois and Massachusetts, and signed into law in Maryland.

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