

Amend **SB 472** (house committee report) by adding the following appropriately numbered SECTION to the bill and renumbering subsequent SECTIONS of the bill accordingly:

SECTION _____. Chapter 51, Property Code, is amended by adding Section 51.013 to read as follows:

Sec. 51.013. COMMUNICATION WITH DEBTOR OR DEBTOR'S REPRESENTATIVE AFTER NOTICE OF DEFAULT. (a) After a notice of default is sent under Section 51.002(d) and a written authorization to communicate with a third party is received by the mortgage servicer from the debtor, a mortgage servicer shall communicate and negotiate with a third party who provides assistance to the debtor, including a family member, licensed attorney, or housing counseling agency approved by the United States Department of Housing and Urban Development.

(b) The notice described in Subsection (a) may be sent through the United States Postal Service or by hand delivery or electronic means.

(c) This section applies only to a lien on residential real property occupied by the debtor as the debtor's homestead.