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State of Minnesota

HOUSE OF REPRESENTATIVES

NINETY-FOURTH SESSION

H. F. No. 3479

02/19/2026 Authored by Freiberg
02/26/2026 The bill was read for the first time and referred to the Committee on Commerce Finance and Policy
Adoption of Report: Amended and re-referred to the Committee on Judiciary Finance and Civil Law

1.1 A bill for an act
1.2 relating to mortgage foreclosures; clarifying right to postpone a mortgage sale;
1.3 amending Minnesota Statutes 2024, section 580.07, subdivision 3; Minnesota
1.4 Statutes 2025 Supplement, section 580.07, subdivision 2.

1.5 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MINNESOTA:

1.6 Section 1. Minnesota Statutes 2025 Supplement, section 580.07, subdivision 2, is amended
1.7 to read:

1.8 Subd. 2. Postponement by mortgagor or owner. (a) If all or a part of the property to
1.9 be sold is classified as homestead under section 273.124 and contains one to four dwelling
1.10 units, the mortgagor or owner, or, if the mortgagor or owner is deceased, the personal
1.11 representatives or any person entitled to a transfer of ownership by devise, descent, or
1.12 operation of law, may, in the manner provided in this subdivision, postpone the sale to the
1.13 first date that is not a Saturday, Sunday, or legal holiday and is:

1.14 (1) five months after the originally scheduled date of sale if the original statutory
1.15 redemption period was is six months under section 580.23, subdivision 1; or

1.16 (2) 11 months after the originally scheduled date of sale if the original statutory
1.17 redemption period was is 12 months under section 580.23, subdivision 2.

1.18 (b) To postpone a foreclosure sale pursuant to this subdivision, at any time after the first
1.19 publication of the notice of mortgage foreclosure sale under section 580.03, or a postponed
1.20 sale date in a subsequent notice of postponement under subdivision 1, but at least 15 days
1.21 prior to the scheduled sale date specified in that notice, the mortgagor shall: (i) execute a
1.22 sworn affidavit in the form set forth in subdivision 3, (ii) record the affidavit in the office
1.23 of each county recorder and registrar of titles where the mortgage was recorded, and (iii)

2.1 file with the sheriff conducting the sale and deliver to the attorney foreclosing the mortgage  
2.2 a copy of the recorded affidavit, showing the date and office in which the affidavit was  
2.3 recorded. Recording of the affidavit and postponement of the foreclosure sale pursuant to  
2.4 this subdivision shall automatically reduce the mortgagor's redemption period under section  
2.5 580.23 to five weeks. The postponement of a foreclosure sale pursuant to this subdivision  
2.6 does not require any change in the contents of the notice of sale, service of the notice of  
2.7 sale if the occupant was served with the notice of sale prior to postponement under this  
2.8 subdivision, or publication of the notice of sale if publication was commenced prior to  
2.9 postponement under this subdivision, notwithstanding the service and publication time  
2.10 periods specified in section 580.03, but the sheriff's certificate of sale shall indicate the  
2.11 actual date of the foreclosure sale and the actual length of the mortgagor's redemption period.  
2.12 No notice of postponement need be published. An affidavit complying with subdivision 3  
2.13 shall be prima facie evidence of the facts stated therein, and shall be entitled to be recorded.  
2.14 Acceptance of a defective or untimely affidavit by a party conducting the foreclosure shall  
2.15 not invalidate the foreclosure of the mortgage, unless the affidavit is procured as part of  
2.16 conduct in violation of chapter 325N.

2.17 (c) The right to postpone a foreclosure sale pursuant to this subdivision may be exercised  
2.18 only once, ~~regardless whether the mortgagor reinstates the mortgage prior to the postponed~~  
2.19 ~~mortgage foreclosure sale~~ during each foreclosure proceeding commenced under this chapter  
2.20 or chapter 581.

2.21 ~~(b)~~ (d) If the automatic stay under United States Code, title 11, section 362, applies to  
2.22 ~~the~~ a mortgage foreclosure proceeding after a ~~mortgagor or owner~~ requests postponement  
2.23 of ~~the~~ a sheriff's sale under this section, then when the automatic stay is no longer applicable,  
2.24 the ~~mortgagor's or owner's~~ election to shorten the redemption period to five weeks under  
2.25 this section remains applicable to the mortgage foreclosure that was postponed.

2.26 ~~(e) Except for the circumstances set forth in paragraph (b),~~ (e) This section does not  
2.27 reduce the mortgagor's redemption period under section 580.23 for any subsequent  
2.28 foreclosure of the mortgage.

2.29 ~~(d)~~ (f) The right of a mortgagor or owner to postpone a foreclosure sale under this section  
2.30 applies to a foreclosure by action taken under chapter 581.

2.31 **EFFECTIVE DATE.** This section is effective the day following final enactment and  
2.32 applies to foreclosures with a notice of pendency under Minnesota Statutes, chapter 580,  
2.33 or a lis pendens for a foreclosure under Minnesota Statutes, chapter 581, recorded on or  
2.34 after that date.

3.1 Sec. 2. Minnesota Statutes 2024, section 580.07, subdivision 3, is amended to read:

3.2 Subd. 3. **Affidavit form.** The affidavit referred to in subdivision 2 shall be in substantially  
3.3 the following form and shall contain all of the following information.

3.4 STATE OF .....

3.5 COUNTY OF .....

3.6 ..... (whether one or more, "Owner"),  
3.7 being first duly sworn on oath, states as follows:

3.8 1. (He is) (She is) (They are) the owner(s) or mortgagor(s) of the real property (the  
3.9 "Property") situated in ..... (Name of) County, Minnesota, legally described in the  
3.10 attached published Notice of Mortgage Foreclosure Sale (the "Notice of Sale") or the notice  
3.11 of postponement under section 580.07, subdivision 1 ("Postponement Notice"), and make  
3.12 this affidavit for the purpose of postponing the foreclosure sale of the Property scheduled  
3.13 for ..... pursuant to Minnesota Statutes, section 580.07, subdivision 2, for five months from  
3.14 the date scheduled in the attached Notice of Sale or Postponement Notice if the original  
3.15 redemption period is six months, or for 11 months if the original redemption period is 12  
3.16 months.

3.17 2. The Property is classified as homestead under Minnesota Statutes, section 273.124,  
3.18 is occupied by Owner as a homestead, and is improved with not more than four dwelling  
3.19 units.

3.20 3. Owner has elected to shorten Owner's redemption period from any foreclosure sale  
3.21 of the Property to five weeks in exchange for the postponement of the foreclosure sale for  
3.22 five months if the original redemption period was six months, or for 11 months if the original  
3.23 redemption period was 12 months.

3.24 ..... (signature(s) of owner)

3.25 Signed and sworn to (or affirmed) before me on ..... (date) by .....  
3.26 (name(s) of person(s) making statement).

3.27 ..... (signature of notary public)

3.28 Notary Public

3.29 **EFFECTIVE DATE.** This section is effective the day following final enactment and  
3.30 applies to foreclosures with a notice of pendency under Minnesota Statutes, chapter 580,  
3.31 or a lis pendens for a foreclosure under Minnesota Statutes, chapter 581, recorded on or  
3.32 after that date.