



**AMERICANS FOR
PROSPERITY**
NORTH DAKOTA

HB 1199

Senate Finance and Taxation

March 23rd, 2021

10:15 AM

Chairman Bell and members of the Senate Finance and Taxation Committee,

For the record, my name is Cale Dunwoody and I serve as a Grassroots Engagement Director for Americans for Prosperity-North Dakota. Our organization priorities limited government and greater personal choice, which allows citizens to reach their full potential.

House Bill 1199 is a pre-emptive measure to prevent widespread Home Equity abuses in North Dakota. This bill minimizes the potential for government overreach and ensures our friends and neighbors are subject to proportional consequences. While Home Equity theft may not be quite as prevalent in North Dakota as in Michigan, there still exists the potential for abuse.

North Dakota is a place of common sense and we believe this bill is common sense. Counties need to satisfy any debts that may have accrued during a home foreclosure, but it is important for the homeowner to receive the remaining equity. Today, I am respectfully asking this committee to support this bill and keep North Dakotans' home equity in their pockets.

I will stand for any questions.

Respectfully,

Cale Dunwoody
Grassroots Engagement Director
Americans for Prosperity-North Dakota