

NOTICE OF INTENT TO FORECLOSE

[Owner-Occupied Property - Mortgage Loan Default - Pre-file Mediation Offer – Not Federally Related Mortgage Loan]

This Notice is Required by Maryland Law (Real Property Article, §7-105.1, Annotated Code of Maryland).

You are at risk of losing your home to foreclosure. You have missed one or more payments on your mortgage loan or you are otherwise in default. If you do not bring the loan current, or reach an agreement with your mortgage company to avoid foreclosure (such as a loan modification, repayment plan, or other alternative to foreclosure), a foreclosure action may be filed in court as early as 45 days from the post mark date of this notice.

READ THIS ENTIRE NOTICE CAREFULLY AS IT CONTAINS INFORMATION ABOUT FORECLOSURE MEDIATION AND OTHER OPTIONS AVAILABLE TO YOU.

Foreclosure mediation is a process that allows you, a representative from your mortgage company, and a neutral third party mediator from the Maryland Office of Administrative Hearings to meet and discuss alternatives to foreclosure. The goal of foreclosure mediation is to help you avoid foreclosure. However, participating in foreclosure mediation does not guarantee a loan modification or other relief.

PREFILE MEDIATION: If you choose to participate in foreclosure mediation at this time (before a foreclosure action is filed against you), please refer to the enclosed Prefile Mediation Packet.

LOSS MITIGATION: If you do not choose to participate in foreclosure mediation at this time, please refer to the enclosed Loss Mitigation Packet.

Beware of anyone offering to “save” your home or requesting an upfront fee before providing assistance. *If you believe you have been a victim of a scam, please contact Maryland's Office of Financial Regulation by calling 410-230-6077 or visiting www.labor.maryland.gov/finance.* Free resources are available at the Maryland Homeowner Assistance Hotline at 1-877-462-7555 or go to homeownerassistance.maryland.gov. *Attached is a list of government and nonprofit foreclosure-related resources available to help you.*

If you have funds available to bring your loan current, contact [insert name and telephone number of contact person to provide reinstatement figure] before sending any money to your mortgage company. When you call, ask for the amount needed and instructions to reinstate your loan.

REGARDLESS OF WHETHER YOU PARTICIPATE IN PREFILE MEDIATION, YOU SHOULD SEEK HOUSING COUNSELING SERVICES AS SOON AS POSSIBLE.

**TO ACCESS FREE HOUSING COUNSELING SERVICES,
CALL THE MARYLAND HOMEOWNER ASSISTANCE HOTLINE
AT 1-877-462-7555 OR VISIT
HOMEOWNERASSISTANCE.MARYLAND.GOV**

The following is important information about your mortgage loan:

Date of Notice: _____

Address of Property Subject to This Notice: _____

Name of Borrower(s): _____

Mailing Address of Borrower(s): _____

Name of Record Owner (if different from Borrower(s)): _____

Mailing Address of Record Owner (if different from Borrower(s)): _____

Name of Secured Party: _____

Telephone Number of Secured Party: _____

[If the secured party is a trust, real estate mortgage investment conduit (REMIC), or the like, the secured party may insert the telephone number of its authorized loan servicer.]

Name of Loan Servicer (if different from Secured Party): _____

Telephone Number of Loan Servicer (if applicable): _____

Mortgage Loan Number: _____

Lien Position (Indicate whether first or subordinate lien): _____

Date Most Recent Loan Payment Received: _____

Period to Which Most Recent Mortgage Loan Payment Was Applied: _____

Date of Default: _____

Total Amount Required to Cure Default as of the Date of this Notice: _____

If you choose to reinstate your loan by paying all past due payments and fees, please call the mortgage company and ask for the total amount required to cure the default and reinstate the loan.

[Note type of default by inserting one or both of the following two default statements:] (1) Your mortgage loan payment is currently [insert number of days payment past due] past due and is in default. (2) Your mortgage loan is in default because [insert type of default other than a past-due payment]: _____

Name of Mortgage Lender (if applicable): _____

Maryland Mortgage Lender License Number (if applicable): _____

Name of Mortgage Loan Originator (if applicable): _____

Maryland Mortgage Loan Originator License Number (if applicable): _____

NOTE: The data contained in this Notice of Intent to Foreclose is electronically filed with the Commissioner of Financial Regulation in accordance with COMAR 09.03.12.02.