

NOTICE OF INTENT TO FORECLOSE

[Owner-Occupied Property - Mortgage Loan Default - No Prefile Mediation Offer – Not Federally Related Mortgage Loan]

This Notice is Required by Maryland Law (Real Property Article, §7-105.1(c), 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, otherwise cure the default, 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.

There may be options available to avoid foreclosure, but you must act immediately.
You should seek housing counseling services now.

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

Please follow the instructions that are outlined below.

- Read this entire notice carefully and act immediately.
- Contact [insert name of an agent or employee of the secured party authorized to modify the terms of the mortgage loan. The agent or employee may be an individual or group of individuals or a department such as “loss mitigation department”] at [insert the telephone number of the agent or employee] to discuss options available to avoid foreclosure.
- Complete the enclosed Loss Mitigation Application according to its instructions and include copies of all requested documents.
- Mail your completed Loss Mitigation Application and the accompanying documents using the addressed envelope provided.
- Keep a copy of your Loss Mitigation Application, accompanying documents, your mail receipt confirmation, and the date of mailing for your own record.

If you have already sent a Loss Mitigation Application to your mortgage company, please call your mortgage company at the number above to confirm the status of your request.

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 the Commissioner 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 contact person to provide reinstatement figure and instructions to reinstate the loan] before sending any money to your mortgage company. When you call, ask for the amount needed to reinstate your loan.

THE MARYLAND FORECLOSURE PROCESS AND TIMELINE

[Owner-Occupied - Mortgage Loan Default - No Offer of Prefile Mediation]

A **Notice of Intent to Foreclose** is enclosed with this document. In this notice you will find specific information about your mortgage, an application for loss mitigation, and instructions to complete the application. **THIS IS NOT YET A FORECLOSURE FILING.** A foreclosure action, called an order to docket or complaint to foreclose (the "OTD"), may not be filed against you in court until at least 45 days after this Notice was mailed. The OTD must be filed in Circuit Court in order to move forward with foreclosure proceedings.

The OTD cannot be filed until your loan is 90 days past due, and you have been sent this notice.

You will receive a copy of the OTD and it will include one of the following affidavits:

1. **Preliminary Loss Mitigation Affidavit, which** will be filed with the OTD if the mortgage company has not started or completed the review of your loan for foreclosure alternatives known as loss mitigation. An application for loss mitigation will be included in the OTD. **Complete and return the application immediately;** OR
2. **Final Loss Mitigation Affidavit, which** will be filed with the OTD if the mortgage company believes it has no available alternatives to foreclosure. This affidavit will come with a **“Request for Postfile Foreclosure Mediation,” an application, and instructions. You have only 25 days to request foreclosure mediation after you receive these documents.** To request foreclosure mediation you must send the completed application with a non-refundable fee of \$50 to the Circuit Court.

* If your order to docket includes a Preliminary Loss Mitigation Affidavit, **open all future mail** because you may receive a Final Loss Mitigation Affidavit in as soon as 28 days.

Foreclosure Mediation:

You will have the opportunity to request foreclosure mediation after you receive the Final Loss Mitigation Affidavit. 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. At mediation, you and your mortgage company may agree to an option to avoid foreclosure. However, making a request for foreclosure mediation does not guarantee a loan modification or other relief.

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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 wish 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.