

# **NOTICE OF FORECLOSURE ACTION**

**[Owner-Occupied - Preliminary Loss Mitigation Affidavit]**

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

**A foreclosure sale of this property may occur as soon as 68 days from this notice if you do not respond**

If you own and live in this home, you may qualify for alternatives to foreclosure, but you must act quickly.

## **We have included:**

- **Preliminary Loss Mitigation Affidavit** – this is a legal document completed by your mortgage company (sometimes referred to as servicer) explaining that they have not completed an evaluation of your loan for possible alternatives to foreclosure and why.
- **Loss Mitigation Application** – this is the application that your mortgage company will review to see if you qualify for alternatives to foreclosure. If you need help completing this form, please contact a housing counselor (information below).
- **Addressed Envelope to mail the Loss Mitigation Application.**

**YOU ARE NOT ALONE. THERE ARE FREE RESOURCES  
AVAILABLE IN MARYLAND.**

**TO ACCESS FREE HOUSING COUNSELING SERVICES,  
CALL THE MARYLAND HOMEOWNER ASSISTANCE HOTLINE  
AT 1-877-462-7555 OR VISIT [HOMEOWNERASSISTANCE.MARYLAND.GOV](http://HOMEOWNERASSISTANCE.MARYLAND.GOV)**

## **What happens if you do nothing?**

In 28 days or more, you will receive a **Final Loss Mitigation Affidavit**, which will include a form to request **FORECLOSURE MEDIATION**.

- You qualify for foreclosure mediation only after the Final Loss Mitigation Affidavit has been filed with the court.
- You have only 25 days after the mailing date of the final loss mitigation affidavit to request foreclosure mediation so it is important that you continue to open your mail.

**Beware of anyone offering to “save” your home or requesting an upfront fee before providing assistance.** This is illegal in the State of Maryland. *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 <http://www.labor.maryland.gov/finance>.*

***BEFORE YOU MAIL THE LOSS MITIGATION APPLICATION,  
MAKE A COPY FOR YOUR RECORDS***

# **NOTICE OF FORECLOSURE ACTION**

[Owner-Occupied - Final Loss Mitigation Affidavit]

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

**A foreclosure sale of this property may occur as soon as 40 days from this notice if you do not respond**

If you own and live in this home, you may request a meeting with your mortgage company called **FORECLOSURE MEDIATION**, but you must act quickly.

## **We have included:**

- **Request for Foreclosure Mediation** – this is the form you need to complete to request foreclosure mediation. **\*\*This form must be sent back within 25 days - DO NOT DELAY\*\***
- **Final Loss Mitigation Affidavit** – this is a legal document completed by the mortgage company explaining why they have been unable to offer an alternative to foreclosure.
- **2 Addressed envelopes:**
  - Return to the court the original signed Request for Foreclosure Mediation in the envelope marked **“REQUEST FOR FORECLOSURE MEDIATION”**.
  - Mail a copy of the Request for Foreclosure Mediation in the envelope addressed to the foreclosure attorney who represents your mortgage company.

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## **What happens if you do nothing?**

If you do not request foreclosure mediation, the mortgage company may foreclose on your home. If you wish to remain in your home, **PLEASE** contact the MD Homeowner Assistance Hotline. You need to understand your options and the consequences of doing nothing.

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**TO REQUEST FORECLOSURE MEDIATION, TURN THE PAGE**



## **NOTICE OF FORECLOSURE ACTION**

**[Owner-Occupied - Prefile Mediation - No Mediation Agreement]**

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

**A foreclosure sale of this property may occur as soon as 15 days from this notice. You are not entitled to foreclosure mediation.**

We have included the **Final Loss Mitigation Affidavit** – this is a legal document completed by the mortgage company explaining why they have been unable to offer an alternative to foreclosure.

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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.

**Beware of anyone offering to “save” your home or requesting an upfront fee before providing assistance.** This is illegal in the State of Maryland. *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 <http://www.labor.maryland.gov/finance>.*

## **NOTICE OF FORECLOSURE ACTION**

[Owner-Occupied - Prefile Mediation - Mediation Agreement]

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

**A foreclosure sale of this property may occur as  
soon as 15 days from this notice**

**\*\*Check the mediation agreement you received at the mediation session to confirm that no further mediation was provided under the agreement.**

**\*\*If your mortgage company agreed to additional mediation in the prefile mediation agreement, contact [insert secured party contact person] immediately.**

We have included the **Final Loss Mitigation Affidavit** – this is a legal document completed by the mortgage company explaining why they have been unable to offer an alternative to foreclosure.

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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.

**Beware of anyone offering to “save” your home or requesting an upfront fee before providing assistance.** This is illegal in the State of Maryland. *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 <http://www.labor.maryland.gov/finance>.*

# **NOTICE OF FORECLOSURE ACTION**

[Not Owner-Occupied]

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

**A foreclosure sale of this property may occur as soon as 45 days from this notice.**

If you have not done so already, you should contact your mortgage company immediately! Programs may be available through your mortgage company to prevent foreclosure, but you MUST ACT NOW!

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.

**Beware of anyone offering to “save” your residential property or requesting an upfront fee before providing assistance.** This is illegal in the State of Maryland. *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 <http://www.labor.maryland.gov/finance>.*

## **NOTICE OF FORECLOSURE ACTION**

**[Certificate of Vacancy or Certificate of Property Unfit for Human Habitation]**

This Notice is Required by Maryland Law (Real Property Article, §7-105.13(f), Annotated Code of Maryland).

**[Name of County or Municipal Corporation] has issued a Certificate of [Insert “Vacancy” or “Property Unfit for Human Habitation”] with respect to the property described in the attached foreclosure action (the “Certificate”). This Certificate allows a foreclosure action to proceed against your property on an expedited basis and without certain protections that would otherwise be afforded to you. You may challenge this Certificate by following the procedures described in the enclosures, but must do so promptly. Your challenge must be filed with the [name of County] Circuit Court.**

### **We have included:**

- **A description of the procedure to challenge the Certificate of [Insert “Vacancy” or “Property Unfit for Human Habitation”]** – this provides the steps you must take in Court to challenge this Certificate.
- **A template motion** – this is form you must complete to challenge the Certificate of [Insert “Vacancy” or “Property Unfit for Human Habitation”]. You must file this motion in your foreclosure action and must serve a copy of this motion on the secured party. If you need help completing this motion, please contact a housing counselor (information below).

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.

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**Beware of anyone offering to “save” your residential property or requesting an upfront fee before providing assistance.** This is illegal in the State of Maryland. *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 <http://www.labor.maryland.gov/finance> to file a complaint with the Office.*

# **NOTICE OF FORECLOSURE ACTION**

[Vacant and Abandoned Property]

This Notice is Required by Maryland Law (Real Property Article, §7-105.18(f)(4), Annotated Code of Maryland).

**The property described in the attached foreclosure action has been found to be vacant and abandoned. You may challenge this finding. Your challenge must be filed with the [name of County] Circuit Court no later than 20 days after you have been served with this Notice.**

[Name of County] Circuit Court granted a petition filed by [secured party] concerning the residential property located at [address]. [Name of County] Circuit Court found that the property is vacant and abandoned and a foreclosure action has been filed against the property based on this finding. Unless you successfully challenge this finding, the foreclosure will be expedited and certain protections will not apply because the property has been found to be vacant and abandoned.

You have the right to challenge the [name of County] Circuit Court's finding that the property is vacant and abandoned. You must file such a challenge with the [name of County] Circuit Court **no later than 20 days after you have been served with this Notice**. If your challenge is upheld, the secured party must comply with the normal foreclosure timeline and procedures.

If either you or another occupant resides in the home, you should contact [insert name of Substitute Trustee or mortgage company] **IMMEDIATELY** at [insert number] to inform them that the property is not vacant and abandoned. Regardless, if you do not cure the default or reach an agreement with your mortgage company to avoid foreclosure, you may lose your property.

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