

NOTICE OF INTENT TO FORECLOSE

(Alternative/Other Liens)

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

There is a lien against your home that could result in foreclosure. You are receiving this because you have defaulted on your [list type of lien- such as, by way of example but not limitation, past-due homeowners' or condominium association fees, or past-due contractual payments giving rise to a mechanic's lien]. If you do not bring this default current or otherwise cure this default, we may file a foreclosure action against you as early as 45 days from the date of this notice.

There may be options available to avoid foreclosure, but you must act immediately.

**TO ACCESS FREE HOUSING COUNSELING SERVICES,
CALL THE MARYLAND HOPE HOTLINE AT
1-877-462-7555 OR GO TO WWW.MDHOPE.ORG**

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 agency pursuing the debt who has authority to reinstate the debt or work out payment arrangements] at [insert the telephone number of the agent or employee] to discuss options to avoid foreclosure.
- [Insert list of options to cure the default with specific instructions, including, but not limited to contact information and instructions to cure the default]:

- **If you believe you have already made arrangements with the person contacting you for this debt, please call that person 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. Free resources are available at the Maryland HOPE Hotline at 1-877-462-7555 or go to www.MDHOPE.org. *If you believe you have been a victim of a scam, please contact the Office of the Maryland Commissioner of Financial Regulation by calling 410-230-6077 or visiting www.dllr.state.ms.us/finance.*

The following is important information about your mortgage loan:

Date of Notice: _____

Name of Record Owner: _____

Record Owner's Mailing Address: _____

Property Address: _____

Name of Secured Party: _____

Telephone Number of Secured Party: _____

(This may be the telephone number of the representative of the secured party.)

Lien Position [Indicate whether first or subordinate lien]: _____

Date of Receipt of Most Recent Payment on Debt: _____

Date of Default: _____

[Insert description of the nature of the default such as, by way of example but not limitation:

“Your homeowners' association fees are currently ___ days past due”]: _____

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.