

NOTICE OF INTENT TO FORECLOSE

(Mortgage Loan Default)

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 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 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.
- Keep a copy of your Loss Mitigation Application, accompanying documents, your mail receipt confirmation, and your date of mailing for your own record.
- Mail your completed Loss Mitigation Application and the accompanying documents using the addressed envelope provided.

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. 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.md.us/finance.*

If you have funds available to bring your loan current, contact [insert contact person to provide reinstatement figure and instructions to reinstate the loan]. Ask for the amount needed to reinstate your loan before sending money.

Attached is a list of state and federal foreclosure-related resources available to help you.

THE MARYLAND FORECLOSURE PROCESS AND TIME LINE

(for Owner-Occupied Mortgage Loans)

A **Notice of Intent to Foreclose** is enclosed with this document. In the notice you will find specific information about the mortgage, an application for loss mitigation, and instructions to complete the application. **THIS IS NOT YET A FORECLOSURE FILING.** A foreclosure action in court may only be filed against you at least 45 days after this notice was mailed.

A **foreclosure action (Order to Docket)** must be filed in court in order to move forward with foreclosure proceedings. It cannot be filed until your loan is 90 days past due, and you have been sent a Notice of Intent to Foreclose.

The Order to Docket (“OTD”) will include one of the following affidavits:

1. **Preliminary Loss Mitigation Affidavit** 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** 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 Foreclosure Mediation.”** **You have only 25 days to request foreclosure mediation after you receive these documents.** To request foreclosure mediation you must send the completed form 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 face-to-face meeting with a representative from your mortgage company to discuss any options available to avoid foreclosure. An Administrative Law Judge, at the Office of Administrative Hearings, will mediate the case within 60 days of your request. The judge cannot make decisions, but will act as a neutral third party in an effort to help you and your mortgage company reach a resolution.

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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.