

NOTICE OF INTENT TO FORECLOSE

(Not An Owner-Occupied 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 property 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.

**Your mortgage company has determined
that you do NOT live in this property.**

**IF THIS IS YOUR PRIMARY RESIDENCE:
PLEASE CALL _____**

**NOTE: An owner-occupant has additional
options for foreclosure prevention.**

Please follow the instructions that are outlined below.

- Read this entire Notice carefully and act immediately.
- If you live in this property as your primary residence, please call [insert contact again for homeowner to dispute occupancy determination]. Free resources are available at the Maryland HOPE Hotline at 1-877-462-7555 or go to www.MDHOPE.org.
- 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 to avoid foreclosure.

If you have already requested loss mitigation assistance from 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 property or requesting an upfront fee before providing assistance. *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 <http://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.

You may be eligible for certain programs to avoid foreclosure.

Call your mortgage company for more information.

**NOTICE REGARDING
OCCUPANCY DETERMINATION**

Based upon inspection or certification of occupancy status through other means (proof attached, if applicable), it is my belief that this property is not owner-occupied.

AGENT: _____

DATE: _____

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