

**Title 09  
DEPARTMENT OF  
LABOR, LICENSING, AND REGULATION**

**Subtitle 03 COMMISSIONER OF FINANCIAL REGULATION**

***09.03.11 Foreclosure Procedures***

*Authority: Real Property Article, §7-105.1(d)(2)(vii),  
Annotated Code of Maryland*

**Notice of Emergency Action**

[08-165-E]

The Joint Committee on Administrative, Executive, and Legislative Review has granted emergency status to new Regulation .02 under a new chapter, **COMAR 09.03.11 Foreclosure Procedures**.

**Emergency status began: May 23, 2008.**

**Emergency status expires: November 19, 2008.**

**Comparison to Federal Standards**

There is no corresponding federal standard to this emergency action.

**Economic Impact on Small Businesses**

The emergency action has minimal or no economic impact on small businesses.

**.02 Notice of Filing.**

*The following form shall be used to comply with the Notice of Filing requirements set forth in Real Property Article, §7-105.1, Annotated Code of Maryland:*

***NOTICE***

***AN ACTION TO FORECLOSE THE MORTGAGE/DEED OF TRUST ON THE PROPERTY LOCATED AT  
[INSERT ADDRESS] HAS BEEN FILED IN THE CIRCUIT COURT FOR (COUNTY).***

***A FORECLOSURE SALE OF THE PROPERTY MAY OCCUR AT ANY TIME AFTER 45 DAYS FROM THE DATE  
THAT THIS NOTICE IS SERVED ON YOU.***

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07/01/2008

*YOU MAY STOP THE SALE AND REINSTATE YOUR MORTGAGE LOAN BY PAYING ALL AMOUNTS DUE ON YOUR LOAN, PLUS FEES AND COSTS OF THE FORECLOSURE ACTION, AT ANY TIME UP TO 1 BUSINESS DAY BEFORE THE SALE. PLEASE CONTACT [INSERT NAME OF AUTHORIZED AGENT OF SECURED PARTY] AT [INSERT TELEPHONE NUMBER] TO OBTAIN THE AMOUNT DUE TO CURE THE DEFAULT ON YOUR MORTGAGE LOAN AND INSTRUCTIONS FOR DELIVERING THE PAYMENT.*

*YOU ARE URGED TO OBTAIN LEGAL ADVICE TO DISCUSS OTHER OPTIONS TO STOP THE FORECLOSURE SALE, WHICH MAY INCLUDE FILING A MOTION FOR INJUNCTION WITH THE CIRCUIT COURT OR A PETITION FOR BANKRUPTCY IN FEDERAL BANKRUPTCY COURT. A MOTION FOR INJUNCTION OR A BANKRUPTCY PETITION MUST BE FILED BEFORE THE FORECLOSURE SALE OCCURS.*

*IF YOU ARE INTERESTED IN SELLING YOUR HOME TO AVOID A FORECLOSURE SALE, YOU MAY WISH TO CONTACT A LICENSED REAL ESTATE BROKER OR SALESPERSON AS SOON AS POSSIBLE.*

*HOUSING COUNSELING AND FINANCIAL ASSISTANCE PROGRAMS ARE AVAILABLE THROUGH THE MARYLAND DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT. PLEASE CALL 877-462-7555 FOR INFORMATION ON AVAILABLE RESOURCES.*

*SOME PEOPLE MAY APPROACH YOU ABOUT "SAVING" YOUR HOME. YOU SHOULD BE CAREFUL ABOUT ANY SUCH PROMISES.*

*THE STATE ENCOURAGES YOU TO BECOME INFORMED ABOUT YOUR OPTIONS IN FORECLOSURE BEFORE ENTERING INTO ANY AGREEMENTS WITH ANYONE IN CONNECTION WITH THE FORECLOSURE OF YOUR HOME. THERE ARE GOVERNMENT AGENCIES AND NONPROFIT ORGANIZATIONS THAT YOU MAY CONTACT FOR HELPFUL INFORMATION ABOUT THE FORECLOSURE PROCESS. FOR THE NAME AND TELEPHONE NUMBER OF AN ORGANIZATION NEAR YOU, PLEASE CALL THE CONSUMER PROTECTION DIVISION OF THE OFFICE OF THE ATTORNEY GENERAL OF MARYLAND at 1-888-743-0023. THE STATE DOES NOT GUARANTEE THE ADVICE OF THESE ORGANIZATIONS.*

***DO NOT DELAY DEALING WITH THE FORECLOSURE BECAUSE YOUR OPTIONS WILL BECOME MORE LIMITED AS TIME PASSES.***

SARAH BLOOM RASKIN  
Commissioner of Financial Regulation