

# MARYLAND'S **FORECLOSED** PROPERTY REGISTRY:



## FACTSHEET

### **What is the Maryland Foreclosed Property Registry?**

The Maryland Foreclosed Property Registry (the "Registry") is an online, password-protected system managed by the Office of the Commissioner of Financial Regulation in the Maryland Department of Labor, Licensing and Regulation ("DLLR"). Effective October 2012, in accordance with Maryland Code, Real Property Article § 14-126.1, every residential property purchased at a foreclosure sale must be registered in this system.

### **What is the purpose of the Registry?**

After a company or individual buys a property at a foreclosure sale, it can take many months before the deed is recorded in the public land records. Registration on the Foreclosed Property Registry enables local jurisdictions to identify parties responsible for foreclosed properties during this crucial time period between property purchase and deed recordation – when unoccupied homes may fall into disrepair and it can be difficult to identify or contact the new owner. The Foreclosed Property Registry closes this gap by creating one centralized database of information.

### **Who can access the information in the Registry?**

DLLR may grant access to the Registry only to State agencies and local jurisdictions, including counties and municipal corporations, to facilitate: code enforcement, property maintenance and nuisance abatement, law enforcement and emergency services, and other related activities that primarily fall under the responsibility of local authorities. The information contained in the Registry is by law not a public record, and DLLR cannot grant access to the general public. DLLR, or a local jurisdiction which has been granted access by DLLR, may provide information about a specific property to a person who owns property on the same block or a homeowners association or condominium in which the property is located.

### **What is the process for registering a foreclosed property?**

Purchasers are required to submit an initial registration of the property within 30 days after the foreclosure sale. Several data points are gathered including the name, address, and telephone number of the purchaser, their legal representative, and the property maintenance company, as well as occupancy status of the property (if known). The purchaser is also required to complete a final registration within 30 days after their new deed has been recorded.

### **How is compliance with registration enforced?**

The statute that created the Registry empowers local jurisdictions with the authority to enforce compliance with registration requirements. A jurisdiction may enact a local law that imposes a civil penalty for failure to register a property in an amount not to exceed \$1,000. A jurisdiction may also recoup the cost spent on any nuisance abatement or maintenance action taken on a property in the Registry as a charge on the real property tax bill.

**To learn more, please visit the Registry website at** <https://www.dllr.state.md.us/ForeclosureRegistry/>



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