

Maryland's Foreclosure Registration System: User Guide

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Introduction

This guide provides instructions for users of Maryland's [Foreclosure Registration System](#). The Foreclosure Registration System is a web-based application for submission of those foreclosure-related notices and registrations that are mandated by Maryland law. The [Office of the Commissioner of Financial Regulation](#), on behalf of the Maryland Department of Labor, Licensing and Regulation, manages the administration and maintenance of the system.

The Foreclosure Registration System launched in October 2018 with the Notice of Foreclosure Filing function. The Foreclosed Property Registry function was released in January 2019. The Notice of Intent to Foreclose (NOI) function will be operational for a future launch. Please continue to use the existing [NOI electronic system](#) until further notice.

The Foreclosure Registration System is prohibited for non-authorized uses. You must be an eligible user as defined by Maryland law, with an approved account, to access the information in this system. If you represent a homeowner's association or condominium, or if you own property on the same block as an address in question, you must [contact Financial Regulation](#) staff or your local jurisdiction to request Notice of Foreclosure Filing or Foreclosed Property Registry information.

See the "[Helpful Links and Resources](#)" section for the relevant Maryland statutes, rules, and regulations.

THE DEPARTMENT OF LABOR, LICENSING AND REGULATION

MARYLAND Foreclosure Registration System **TEST**

Login

User Guide
(Revised 2/1/2019)

Office of the
Commissioner of
Financial Regulation

Email Financial
Regulation Staff

Email Technical
Support

MARYLAND'S FORECLOSURE REGISTRATION SYSTEM

Username

Password

LOG IN

[Forgot your password? Reset Password.](#)
[Don't have an account? Create Account.](#)

Welcome to Maryland's integrated Foreclosure Registration System, managed by the Office of the Commissioner of Financial Regulation. The Foreclosure Registration System is for submitting and searching the following foreclosure-related notices and registrations required under Maryland law:

- **Notice of Intent to Foreclose** [Md. Code Ann., Real Property §7-105.1(c) and COMAR 09.03.12.02] (*Notice of Intent to Foreclose functionality is intended to be operational mid-2019, until then use the current electronic system [here](#).*)
- **Notice of Foreclosure Filing** [Md. Code Ann., Real Property §14-126.2]
- **Foreclosed Property Registry** [Md. Code Ann., Real Property §14-126.1]

NOTE: The Foreclosure Registration System is only to be used by authorized users. You must have an approved account to use the system.

- If you are a new user, please select "Create Account" above.
- If you represent a homeowner's association or condominium, or if you own property on the same block as an address in question, you must contact Financial Regulation staff or your local jurisdiction to request specific information from the Foreclosure Registration System. See Md. Code Ann., Real Property §14-126.2(c)(3) and §14-126.1(g)(3).

For assistance with this system, consult the System User Guide or contact Financial Regulation staff at FinReg.ForeclosureSystems@maryland.gov. For bug reports or other technical issues, contact Technical staff at DLOITForeclosureSupport-DLLR@maryland.gov.

[Contact Us](#) | [Accessibility](#) | [Privacy Notice](#) | [System Requirements](#)

Company and Company User Accounts

If you are employed by a company, firm, or trust that is (or represents) a lender, secured party, or purchaser of a foreclosed property, you need a Company Account to submit notices or registrations. The Company Account consists of your company's current legal name and headquarters address.

Description of Company User Roles

There are three levels of users in the Company Account: Company Administrator, Input Administrator, and Input Agent.

Company Administrator User Role

The Company Administrator has authority over all of the company's user accounts, including the responsibility of approving or denying account requests from new users within the company. The Company Administrator also has access to the notices and registrations they submitted and those submitted by all other users affiliated with the Company Account.

The Company Administrator can:

- Approve or deny new user accounts within the company;
- Edit existing user accounts within the company;
- Invite others within the company to create a user account;
- Submit notices or registrations;
- View or print notices or registrations they submitted and those submitted by all other users affiliated with the Company Account;
- Edit or update notices or registrations they submitted and those submitted by all other users affiliated with the Company Account;
- Transfer foreclosed property registrations they submitted or those submitted by all other users affiliated with the Company Account to another company; and
- Accept or reject transferred foreclosed property registrations from another company.

NOTE: The Company Administrator is the only user role that can approve or deny company user account requests. Because of this, there must be at least one Company Administrator per company. A maximum of three Company Administrators are allowed per company.

Input Administrator User Role

An Input Administrator account has access to the notices and registrations they submitted and those submitted by all other users affiliated with the Company Account.

An Input Administrator can:

- Invite others within the company to create a user account;
- Submit notices or registrations;
- View or print notices or registrations they submitted and those submitted by all other users affiliated with the Company Account; and

- Edit or update notices or registrations they submitted and those submitted by all other users affiliated with the Company Account.

Input Agent User Role

An Input Agent only has access to the notices and registrations they submit.

An Input Agent can:

- Submit notices or registrations;
- View or print notices or registrations they submitted; and
- Edit or update notices or registrations they submitted.

Creating a Company User Account

Follow the steps in the next sections to create company user accounts. An asterisk (*) on the screen denotes a required field.

The Company Account and Company Administrator Account must be created and approved before affiliated user accounts are created. If you are the first user to create an account for your company, you must create a Company Administrator account.

Company Account and Company Administrator Account

If you received an email inviting you to create an account, you must click on the link provided in that email to create the account.

If you are creating the account without an invitation, go to <https://www.dllr.state.md.us/foreclosuresystems/> and select "Create Account" (below the login fields). Then select "Company Admin" and "Next".

- 1) Enter the requested information about your company and upload the formation document.

If you are creating the account from an email invitation, you will notice that the information on the screen has been completed and you will not be able to edit the fields. Select "Next" to proceed to the next screen where you will enter the Company Administrator information and invite other company users (step 2 below).

If you are NOT creating the account from an email invitation, begin typing your company name in the "Company" field to prompt a drop-down list of approved Company Accounts. If you see your company name in the drop-down list, select it to auto-fill the remaining fields and then select "Next" to continue to the next screen. If you do not see your company name in the drop-down list, proceed with creating a new Company Account. Enter the complete company name and headquarters address and upload a formation document.

NOTE: The formation document is used by Financial Regulation staff to confirm the name for the Company Account, therefore the document must show the current legal name of your company. All subsequent users in your company will be required to create accounts with this company name.

Formation documents include articles of incorporation and articles of association. Acceptable documents also include copies of resolution filings with the State Department of Assessments and Taxation or certifications from federal industry regulators. If your business is a sole proprietorship,

please upload a signed letter on letterhead stating this (please spell the name of your business exactly as it should appear in the Company Account).

When you are done, select “Next”.

- 2) Enter the requested information for the Company Administrator and create a username.

The email address must be unique, meaning it cannot be used by another account. Please be sure the email address is correct because this is the primary method of communication regarding the account.

The username may contain only alphanumeric characters (letters A-Z or a-z, numbers 0-9) or underscores. The username must start with an alpha character and consist of at least 6 characters and no more than 30 characters.

- 3) *(Optional)* Enter the email addresses of up to two other individuals within your company to invite them to create Company Administrator accounts.

Inviting other individuals to create accounts will automatically affiliate their account with your company. Invited Company Administrators will require approval from an existing Company Administrator. This is to ensure that only known and approved Company Administrators have access to the Company Account. A maximum of three Company Administrators are allowed per company. Please be sure the email addresses are correct. The Office of the Commissioner of Financial Regulation is not responsible if an invitation is sent to the wrong individual because of user error.

Invitations are not sent until your account (the one you are currently creating) is approved. The invitation email will include a unique link. The invited user must click on this link to create their account.

This step is optional. A Company Administrator may invite users any time after their own account is approved. See the “[Inviting New Users](#)” section for instructions.

- 4) *(Optional)* Enter the email addresses of other individuals within the company to invite them to create Input Administrator and/or Input Agent accounts.

Inviting other individuals to create accounts will automatically affiliate their account with your company. Invited Input Administrators or Input Agents do not require approval. Use a comma to separate email addresses. Please be sure the email addresses are correct. The Office of the Commissioner of Financial Regulation is not responsible if an invitation is sent to the wrong individual because of user error.

Invitations are not sent until your account (the one you are currently creating) is approved. The invitation email will include a unique link. The invited user must click on this link to create their account.

This step is optional. A Company Administrator may invite users any time after their own account is approved. See the “[Inviting New Users](#)” section for instructions.

When you are done, select “Next”.

- 5) Review the terms and conditions. Select each box to acknowledge you have read and attest to the statements in the terms and conditions.

- 6) Type your name in the electronic signature field to attest under penalty of perjury to the terms and conditions.

When you are done, select “Create Account”.

You should see this message on the Home screen indicating account creation was successful: **Your request for an account has been successfully submitted. Please check your email for more details.**

If you are creating the Company Account as the first Company Administrator, the account request is sent to Financial Regulation staff for approval. You will receive notification via email within three business days as to whether the account was approved or denied. If approved, you will receive a temporary password in the email notification. The first time you log in, you will be required to change this password.

If you are a subsequent Company Administrator, the account request is sent to other current Company Administrators in your company for approval. If approved, you will receive an email notification with your temporary password. The first time you log in, you will be required to change this password.

Input Administrator Account

If you received an email inviting you to create an account, you must click on the link provided in that email to create the account.

If you are creating the account without an invitation, go to <https://www.dlr.state.md.us/foreclosuresystems/> and select “Create Account” (below the login fields). Then select “Input Admin” and “Next”.

- 1) Enter the requested information for the Input Administrator and create a username.

If you are creating the account from an email invitation, you will notice that the “Company” and “Email” fields have been completed for you and you will not be able to edit these fields. This is to ensure that the account is affiliated with the correct company and Company Administrator(s).

If you are NOT creating the account from an email invitation, begin typing your company name in the “Company” field to prompt a drop-down list of approved Company Accounts. If you see your company in the drop-down list, select it to auto-fill the name (be sure you are selecting the correct name). If you do not see your company in the drop-down list, you will not be able to proceed until a Company Account with a Company Administrator has been created and approved.

The email address must be unique, meaning it cannot be used by another account. Please be sure the email address is correct because this is the primary method of communication regarding the account.

The username may contain only alphanumeric characters (letters A-Z or a-z, numbers 0-9) or underscores. The username must start with an alpha character and consist of at least 6 characters and no more than 30 characters.

- 2) *(Optional)* Enter the email addresses of other individuals within the company to invite them to create Input Agent accounts.

Inviting other individuals to create accounts will automatically affiliate their account with your company. Invited Input Agents do not require approval. Please be sure the email addresses are correct. Financial Regulation is not responsible if an invitation is sent to the wrong individuals because of user error.

Invitations are not sent until your account (the one you are currently creating) is approved/active. The invitation email will include a unique link. The invited user must click on this link to create their account.

This step is optional. An Input Administrator may invite users any time after their own account is approved/active. See the “[Inviting New Users](#)” section for instructions.

When you are done, select “Next”.

- 3) Review the terms and conditions. Select each box to acknowledge you have read and attest to the statements in the terms and conditions.
- 4) Type your name in the electronic signature field to attest under penalty of perjury to the terms and conditions.

When you are done, select “Create Account”.

If you are creating the account from an email invitation, you should see this message on the Home screen indicating account creation was successful: **Your account has been successfully created. Please check your email for your login information.** No further approval is required and you will receive an email with your username and a temporary password. The first time you log in, you will be required to change this password.

If you are NOT creating the account from an email invitation, you should see this message on the Home screen indicating account creation was successful: **Your request for an account has been successfully submitted. Please check your email for more details.** The account will need approval from a Company Administrator. Upon selecting “Create Account”, an email is sent to all Company Administrators in your company notifying them that a user account request is pending. You will receive notification via email when a Company Administrator approves or denies your account. If approved, you will receive a temporary password in the email notification. The first time you log in, you will be required to change this password

Input Agent Account

If you received an email inviting you to create an account, you must click on the link provided in that email to create the account.

If you are creating the account without an invitation, go to <https://www.dllr.state.md.us/foreclosuresystems/> and select “Create Account” (below the login fields). Then select “Input Agent” and “Next”.

- 1) Enter the requested information for the Input Agent and create a username.

If you are creating the account from an email invitation, you will notice that the “Company” and “Email” fields have been completed for you and you will not be able to edit these fields. This is to ensure that the account is affiliated with the correct company and Company Administrator(s).

If you are NOT creating the account from an email invitation, begin typing your company name in the “Company” field to prompt a drop-down list of approved Company Accounts. If you see your company in the drop-down list, select it to auto-fill the name (be sure you are selecting the correct name). If you do not see your company in the drop-down list, you will not be able to proceed until a Company Account with a Company Administrator has been created and approved.

The email address must be unique, meaning it cannot be used by another account. Please be sure the email address is correct because this is the primary method of communication regarding the account.

The username may contain only alphanumeric characters (letters A-Z or a-z, numbers 0-9) or underscores. The username must start with an alpha character and consist of at least 6 characters and no more than 30 characters.

When you are done, select “Next”.

- 2) Review the terms and conditions. Select each box to acknowledge you have read and attest to the statements in the terms and conditions.
- 3) Type your name in the electronic signature field to attest under penalty of perjury to the terms and conditions.

When you are done, select “Create Account”.

If you are creating the account from an email invitation, you should see this message on the Home screen indicating account creation was successful: **Your account has been successfully created. Please check your email for your login information.** No further approval is required and you will receive an email with your username and a temporary password. The first time you log in, you will be required to change this password.

If you are NOT creating the account from an email invitation, you should see this message on the Home screen indicating account creation was successful: **Your request for an account has been successfully submitted. Please check your email for more details.** The account will need approval from a Company Administrator. Upon selecting “Create Account”, an email is sent to all Company Administrators in your company notifying them that a user account request is pending. You will receive notification via email when a Company Administrator approves or denies your account. If approved, you will receive a temporary password in the email notification. The first time you log in, you will be required to change this password.

Individual User Account

If you are an individual who is acting in their own capacity as a lender, secured party, or foreclosure sale purchaser, or if you are an independent real estate agent/broker acting in your professional capacity representing a foreclosure sale purchaser, follow the instructions below to create your account. An asterisk (*) on the screen denotes a required field.

NOTE: If you purchased foreclosed property at an auction using your first and last name, you are considered an Individual User and should follow these instructions. If you purchased foreclosed property using an LLC, you must create a Company Account as a Company Administrator. See the “[Company and Company User Accounts](#)” section for instructions on creating this type of account.

Creating an Individual User Account

Go to <https://www.dlir.state.md.us/foreclosuresystems/> and select “Create Account” (below the login fields). Then select “Input Agent” and “Next”.

- 1) Enter the requested information for the Input Agent and create a username.

Enter “NA” for “Position title” and “Company”. Do not use lowercase letters or punctuation. Entering anything other than “NA” for these fields will delay activation of your account.

If you are an independent real estate agent or broker (i.e. not working under one company), you must also write “NA” for Company and then select “Yes” in response to the question “Are you an independent Real Estate Agent or Broker?”

The email address must be unique, meaning it cannot be used by another account. Please be sure the email address is correct because this is the primary method of communication regarding the account.

The username may contain only alphanumeric characters (letters A-Z or a-z, numbers 0-9) or underscores. The username must start with an alpha character and consist of at least 6 characters and no more than 30 characters.

When you are done, select “Next”.

- 2) Review the terms and conditions. Select each box to acknowledge you have read and attest to the statements in the terms and conditions.
- 3) Type your name in the electronic signature field to attest under penalty of perjury to the terms and conditions.

When you are done, select “Create Account”.

You should see this message on the Home screen indicating account creation was successful: **Your account has been successfully created. Please check your email for your login information.** Upon selecting “Create Account”, you will receive an email with your username and a temporary password. The first time you log in, you will be required to change this password.

Government User Account

Government Users are Maryland state, county, and municipal officials authorized in their official capacity to request access to the Foreclosure Registration System. Government Users can only search and view notices of foreclosure or foreclosed property registrations concerning properties located within their county jurisdiction. Government User accounts need Financial Regulation staff approval.

Pursuant to RP §7-105.14(d)(6), the Office of the Commissioner of Financial Regulation is required to send prompt email notifications to county and municipal users when an initial foreclosed property registration in their jurisdiction is submitted or updated. These are automatic emails that can only be limited by county; some local government users may wish to create a filter in their email inbox to push messages to a separate folder.

Follow the instructions below to create a Government User account. An asterisk (*) on the screen denotes a required field.

Creating a Government User Account

Go to <https://www.dlir.state.md.us/foreclosuresystems/> and select “Create Account” (below the login fields). Then select “Government User” (bottom of page) and “Next”.

- 1) Enter the requested information for the Government User and create a username.

The email address must be unique, meaning it cannot be used by another account. Please be sure the email address is correct because this is the primary method of communication regarding the account.

The username may contain only alphanumeric characters (letters A-Z or a-z, numbers 0-9) or underscores. The username must start with an alpha character and consist of at least 6 characters and no more than 30 characters.

- 2) Select the appropriate jurisdiction(s). Local officials are only permitted access to foreclosure notices or registrations for the jurisdiction in which they work.

When you are done, select “Next”.

- 3) Enter your response to “What information are you requesting from this system?” in the text field.

- 4) Select the appropriate purpose(s) for how you will use this information. You may select more than one purpose. If you select “Other”, you will be required to type in the other purpose.

- 5) Review the terms and conditions. Select each box to acknowledge you have read and attest to the statements in the terms and conditions.

- 6) Type your name in the electronic signature field to attest under penalty of perjury to the terms and conditions.

When you are done, select “Create Account”.

You should see this message on the Home screen indicating account creation was successful: **Your request for an account has been successfully submitted. Please check your email for more details.**

Upon selecting “Create Account”, the request is sent to Financial Regulation staff for approval and you will receive an email notification that your account is pending approval.

You will receive another notification via email within three business days as to whether the account was approved or denied. If approved, you will receive a temporary password in the email notification. The first time you log in, you will be required to change this password.

Account Management

Updating Your Own Account

All users have the ability to edit their own accounts to keep their information up-to-date. To edit your account:

- 1) Go to <https://www.dllr.state.md.us/Foreclosuresystems/Logon.aspx> and log in to your account with your username and password. If you have forgotten your password, select “Reset Password”.
- 2) After you have logged in, select “My Account” in the side menu.
- 3) Select “Edit” to update available fields.

NOTE: Company Users will not be able to change their user role, username, or company name. If this information needs to be updated, contact a Company Administrator for assistance. If you are a Company Administrator, you will need to contact another Company Administrator and/or Financial Regulation staff to update your user role, username, or company name.

Government Users will not be able to change their user role, username, jurisdiction, or the responses to the account submission questions. Individual Users will not be able to change their user role or username. You will need to contact Financial Regulation staff to update this information for these user roles.

- 4) When you are done, select “Save”.

Account Validation

All users will be required to validate their account annually.

Instructions for account validation will be added after January 2019.

Inviting New Users

Company Administrators and Input Administrators have the ability to invite other individuals to create accounts affiliated with the company. Company Administrators can send invitations to create an account for any company user role (i.e. Company Administrator, Input Administrator, or Input Agent). Input Administrators can only send invitations to create an Input Agent account. **Utilizing this invitation feature is the most efficient method for creating user accounts affiliated with the correct company.**

To invite others to create an account:

- 1) Go to <https://www.dllr.state.md.us/Foreclosuresystems/Logon.aspx> and log in to your account with your username and password. If you have forgotten your password, select “Reset Password”.
- 2) After you have logged in, select “My Account” in the side menu.

- 3) Enter the email addresses for the individuals you are inviting to create user accounts with the company in the appropriate fields in the lower right corner of the page. Please be sure the email addresses are correct. Financial Regulation is not responsible if an invitation is sent to the wrong individuals because of user error.

- 4) Select "Invite".

An email with a unique link will be sent to the email addresses you entered. The invited users must click on this link to create their accounts.

Invitations to create Input Administrator and Input Agent accounts will not need approval and become active upon account creation. Invitations to create a Company Administrator account will need approval from an existing Company Administrator. This is to ensure that only known and approved Company Administrators have access to the Company Account.

Managing Other Accounts

Company Administrators have additional account management privileges for the company and company users. These privileges are: approving account requests from new users, updating company account information, updating accounts of other company users, and enabling/disabling accounts of other users.

Approving User Accounts

If a user creates an account affiliated with an existing company without an invitation, then that account will need to be approved by a Company Administrator before it can become an active account. New Company Administrator accounts will always need approval, even if the new account was created through an email invitation. This is to ensure that only known and approved Company Administrators have access to the Company Account.

All Company Administrators will receive a notification via email that an account request is pending. Any Company Administrator can approve or deny an account. To approve or deny a pending account:

- 1) Go to <https://www.dlir.state.md.us/Foreclosuresystems/Logon.aspx> and log in to your account with your username and password. If you have forgotten your password, select "Reset Password".
- 2) After you have logged in, select "My Company" in the side menu.
The grid on the company page lists company users in alphabetical order by last name. You can switch between ascending or descending order for any column by clicking the column heading.
- 3) Sort the "Account Status" order by clicking on the column heading so that the "Pending" accounts are moved to the top of the list. Select the name of the user you would like to approve/deny. This will bring you to the user details page for that account.
- 4) Select "Approve" to approve the account. Select "Deny" to deny the account.

If you would like to change the user information prior to approval, select "Edit", make any appropriate changes, then select "Approve".

An email will be sent to the user notifying them of approval or denial. If the account is approved, the notification email will include a temporary password to log in.

- 5) If there are additional pending users, repeat steps 3 and 4.

Updating the Company Account

Company Administrators have the ability to edit the headquarters address and formation document in the Company Account. To edit the Company Account:

- 1) Go to <https://www.dllr.state.md.us/Foreclosuresystems/Logon.aspx> and log in to your account with your username and password. If you have forgotten your password, select “Reset Password”.
- 2) After you have logged in, select “My Company” in the side menu.
- 3) Select “Edit” to update the available text fields and/or upload a new formation document.

NOTE: You will not be able to update the company name. If the name of the company is incorrect, you must contact Financial Regulation staff for assistance.

Updating Other User Accounts

Company Administrators have the ability to edit other user accounts within the company, including other Company Administrators. To edit the accounts of other users within the company:

- 1) Go to <https://www.dllr.state.md.us/Foreclosuresystems/Logon.aspx> and log in to your account with your username and password. If you have forgotten your password, select “Reset Password”.
- 2) After you have logged in, select “My Company” in the side menu.
The grid on the company page lists company users in alphabetical order by last name. You can switch between ascending or descending order for any column by clicking the column heading.
- 3) Select the name of the user whose account you would like to update. This will bring you to the user details page for that account.
- 4) Select “Edit” to update the text available text fields, including user role and username.
- 5) When you are done, select “Save”.

Enabling/Disabling Other User Accounts

Company Administrators have the ability to enable and disable other user accounts within the company, including other Company Administrators. To enable/disable the accounts of other users within the company:

- 1) Follow Steps 1 through 3 in the previous section “[Updating Other User Accounts](#)”.
- 2) Select “Enable account” if an account is currently disabled and you would like to activate it. Select “Disable account” if an account is currently active you would like to disable it.

If the account is pending, enable/disable will not be an option. See the “[Approving User Accounts](#)” section for instructions.

Submitting a Notice or Registration

You must have the correct type of account to submit a notice or registration. See “[Company and Company User Accounts](#)” or “[Individual User Account](#)” sections for instructions on creating one of these accounts.

If there is an error or the information contained in the notice or registration changes, **you may edit the submission**. See the “[Updating a Notice or Registration](#)” section for instructions.

Submitting a Notice of Foreclosure Filing

Md. Code Ann, Real Property (“RP”) §7-105.2 requires a notice of foreclosure be submitted within seven days of the filing of an order to docket or complaint to foreclose a mortgage or deed of trust on residential property. RP §7-105.2(a)(7) defines residential property as “real property improved by four or fewer dwelling units that are designed principally and are intended for human habitation.” If there are multiple properties subject to foreclosure on one mortgage or deed of trust, each property must be submitted as a separate notice of foreclosure filing.

To submit a notice of foreclosure filing, follow the steps below. An asterisk (*) on the screen denotes a required field.

- 1) Go to <https://www.dlir.state.md.us/Foreclosuresystems/Logon.aspx> and log in to your account with your username and password. If you have forgotten your password, select “Reset Password”.
- 2) After you have logged in, hover the mouse over “Submit Notice or Registration” in the side menu and select “Notice of Foreclosure Filing”.
- 3) Enter the date the Order to Docket or Complaint to Foreclose was filed.
- 4) Select the jurisdiction in which the property is located from the “County” drop-down list.
- 5) Enter the tax account number for the property. Do not enter words or spaces for the tax account number. Include all zeros, if any.

If you do not know the tax account number, you may use the [Real Property Search page](#) on the Maryland State Department of Assessments and Taxation (SDAT) website to look up the property address and associated tax account number. SDAT uses the term “property account identifier” – this is the same as tax account number. If you copy-and-paste the account identifier, you must remove words and spaces in order for the system to recognize it.

When you are done, select “Continue”.

NOTE: The county and tax account number are used to identify and auto-fill the property address in a standardized format. The ability to search the Notice of Foreclosure database for specific properties is a crucial function of the Foreclosure Registration System. Using the tax account number to standardize the format of property addresses entered into the system significantly reduces the chance that an address will be entered incorrectly or inconsistently.

SUBMIT NOTICE OF FORECLOSURE FILING

Date of filing Order to Docket or Complaint to Foreclose:* 

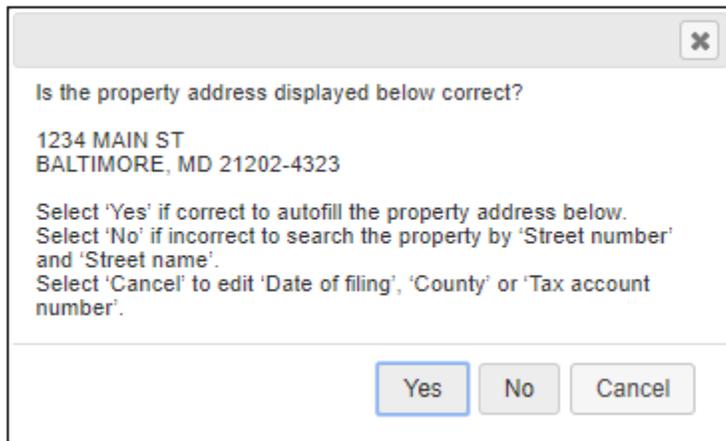
County:* Tax account number:*

The county and tax account number are used to identify the property address in a standardized format.

DO NOT enter words or spaces for the tax account number. Enter only letters and numbers, including all zeroes. If the tax account number is unknown, you may go to the [Real Property Search page](#) of the Maryland State Department of Assessments and Taxation website to look up the tax record by address. The "property account identifier" is the same as the "tax account number".

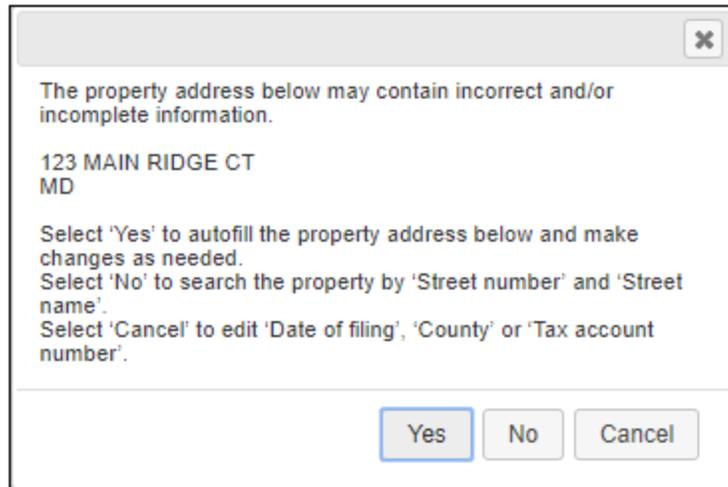
6) Upon selecting “Continue”, the system will attempt to identify the property address based on the county and tax account number you have entered. This may take several seconds. A dialogue box will appear with one of three possible messages.

- a. If the system identified an address from the tax account number you entered, you will see a message with the full property address. You have three options:
 - If the property address is correct, select “Yes” to auto-fill the property address in the appropriate fields. Then skip ahead to step 8 to proceed with entering the notice of foreclosure.
 - If the property address is not correct, select “No” to search for the property by street number and street name. See step 7 for instructions on searching by street number/name.
 - If you would like to change your entries for “Date of Filing”, “County”, or “Tax Account Number”, select “Cancel”.

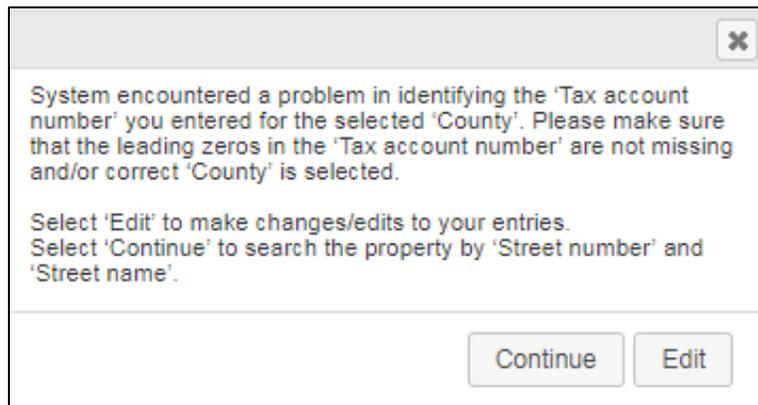


- b. If the system identified a property address but that address is incomplete, you will see a message with the partial property address. You have three options:
 - If the address is mostly correct, select “Yes” and the partial address will auto-fill in the appropriate fields. You must complete the remaining address fields manually. After completing the address, skip ahead to step 8 to proceed with entering the notice of foreclosure.

- If the address is completely incorrect, select “No” to search for the property by street number and street name. See step 7 for instructions on searching by street number/name.
- If you would like to change your entries for “Date of Filing”, “County”, or “Tax Account Number”, select “Cancel”.



- c. If the system is unable to identify an address based on the tax account number entered, the message will state that the system encountered a problem identifying the tax account number. You have two options:
- If there is an error with the County and/or Tax Account Number, select “Edit” to make changes to these entries.
 - If you would like to proceed, select “Continue”. You will be prompted to search by street number and street name. See step 7 for instructions on searching by street number/name.



7) Enter the street number and street name if prompted.

Property Address Search

Street number Street name*

Do not enter street name suffixes (Avenue, Street, Lane, etc.) or the directionals (N, NW, S, SW, etc.)

The street name is required. Do not enter suffixes (e.g. Street, Road, Avenue, Lane, Circle, etc.) after the street name. Do not enter a directional (e.g. N, S, E, W, NE, etc.) prior to or after the street name.

Select "Search". A list of property addresses will appear in numerically ascending order.

- If you see the correct property address, select it to auto-fill in the appropriate fields. If the address is partial, you will be able to manually complete the missing information.

NOTE: The tax account number will also auto-fill when you select the property address. If you edit the property address after it has auto-filled, the tax account number will be cleared and you will be required to manually enter the tax account number.

- If you do not see the correct property address, select "Continue" at the bottom of the page. You will have to enter the entire address and tax account number manually.

Property Address Search

Street number Street name*

Do not enter street name suffixes (Avenue, Street, Lane, etc.) or the directionals (N, NW, S, SW, etc.)

Search Results

Select the property address from the list of results below. If you do not see the correct address, select an address that best matches the property you are registering. You may edit the selected address as needed before submitting the Notice of Foreclosure.

OR

If there are no search results, click 'Continue' to enter the property address manually.

Property Address
310 W PRESTION ST, 100, BALTIMORE, MD 21209-1301
310 W PRESTION ST, 200, BALTIMORE, MD 21209-1301
310 W PRESTION ST, 300, BALTIMORE, MD 21209-1302

Once the property address fields are completed, you may proceed with entering the Notice of Foreclosure.

- 8) Select the status of the property from the drop-down list for "Vacancy status".
- 9) Enter the requested information for the person authorized to make the sale. RP §7-105.2(a)(6) defines the person authorized to make the sale as "the person designated under the Maryland Rules to sell residential property subject to foreclosure." You must enter a first name and last name or company. Enter both name and company if you have this information.

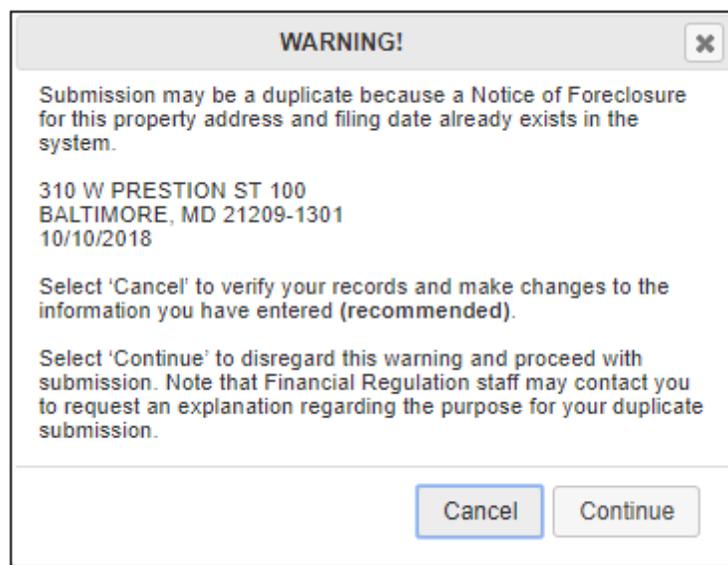
- 10) Enter the requested information for the person authorized to manage or maintain the property prior to the foreclosure sale, if known. You must enter a first name and last name or company. Enter both name and company if you have this information.
- 11) Enter the requested information for the property owner(s), if known. You must enter a first name and last name or company. Enter both name and company if you have this information. You may enter up to four separate owners. If there are more than four property owners, enter the first four listed on the deed. Select “address same as property” if the owner’s address and the property address are identical. This will auto-fill the owner address fields.
- 12) Review all the information to ensure what you have entered is accurate. When you are done, select “Submit.”

You will see this message on a new screen if the submission was successful: **Your submission is successful. Please click [here](#) to download your submission in PDF format. You can edit or update this submission. See the System User Guide for instructions.**

NOTE: A new dialogue box will appear if the system recognizes the Notice of Foreclosure as a duplicate. A duplicate Notice of Foreclosure is identified if there is an existing Notice with the same property address and filing date. If your Notice of Foreclosure is flagged as a duplicate, it indicates that another user has already submitted a Notice for this property and foreclosure filing. **DO NOT SUBMIT A DUPLICATE NOTICE WITHOUT CAUSE.** Duplicate submissions result in inaccurate reporting and data analysis and affect the overall integrity of the database.

If you see the dialogue box notifying you of a potential duplicate, you have two options:

- To cancel submission, verify your records, and make changes to the information you have entered, select “Cancel” (*recommended*).
- To proceed with submitting the Notice of Foreclosure, select “Continue”. **Please be aware that if you choose to continue, Financial Regulation staff may contact you and the prior submitter for an explanation regarding the reason(s) for the duplicate submission.**



Submitting a Foreclosed Property Registration

Md. Code Ann., Real Property (“RP”) §7-105.14 establishes the Foreclosed Property Registry for information relating to foreclosure sales of residential property. RP §7-105.14(a)(7) defines residential property as “real property improved by four or fewer dwelling units that are designed principally and are intended for human habitation.”

Submitting an Initial Registration

Initial registrations must be submitted within 30 days after a foreclosure sale of residential property. There is a fee of \$50 for an initial registration. If the initial registration is submitted after the 30 day time period, the fee is \$100. The registration fee is nonrefundable, pursuant to RP §7-105.14(e)(3).

To submit an initial registration, follow the steps below. An asterisk (*) on the screen denotes a required field.

- 1) Go to <https://www.dllr.state.md.us/Foreclosuresystems/Logon.aspx> and log in to your account with your username and password. If you have forgotten your password, select “Reset Password”.
- 2) After you have logged in, hover the mouse over “Submit Notice or Registration” in the side menu and select “Foreclosed Property Registry” to go to the FPR grid page.
- 3) Select “+Enter Initial FPR” near the upper left corner of the page to go to the Submit Initial Foreclosed Property Registration page.
- 4) Enter the date of the foreclosure sale. Be certain this is the correct date as it will determine whether your registration fee is \$50 or \$100.
- 5) Select the jurisdiction in which the property is located from the “County” drop-down list.
- 6) Enter the tax account number for the property. Do not enter words or spaces for the tax account number. Include all zeros, if any.

If you do not know the tax account number, you may use the [Real Property Search page](#) on the Maryland State Department of Assessments and Taxation (SDAT) website to look up the property address and associated tax account number. SDAT uses the term “property account identifier” – this is the same as tax account number. If you copy-and-paste the account identifier, you must remove words and spaces in order for the system to recognize it.

When you are done, select “Continue”.

NOTE: The county and tax account number are used to identify and auto-fill the property address in a standardized format. The ability to search the Foreclosed Property Registry for specific properties is a crucial function of the Foreclosure Registration System. Using the tax account number to standardize the format of property addresses entered into the system significantly reduces the chance that an address will be entered incorrectly or inconsistently.

SUBMIT INITIAL FORECLOSED PROPERTY REGISTRATION

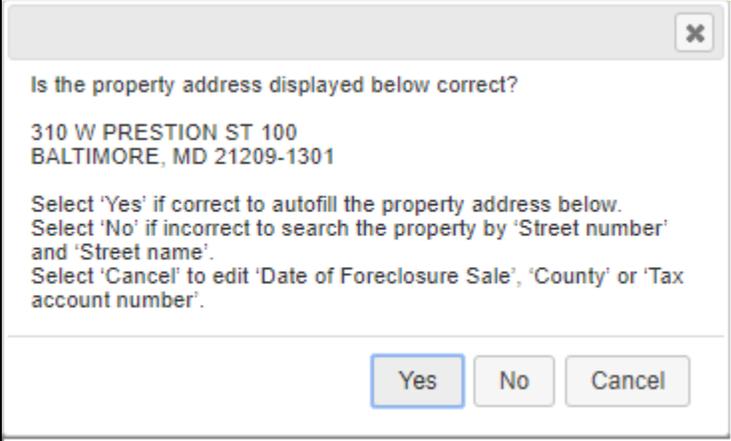
Date of Foreclosure Sale:* 

County:* Tax Account Number:*

The county and tax account number are used to identify the property address in a standardized format.

DO NOT enter words or spaces for the tax account number. Enter only letters and numbers, including all zeroes. If the tax account number is unknown, you may go to the [Real Property Search page](#) of the Maryland State Department of Assessments and Taxation website to look up the tax record by address. The "property account identifier" is the same as the "tax account number".

- 7) Upon selecting "Continue", the system will attempt to identify the property address based on the county and tax account number you have entered. This may take several seconds. A dialogue box will appear with one of three possible messages.
- a. If the system identified an address from the tax account number you entered, you will see a message with the full property address. You have three options:
 - If the property address is correct, select "Yes" to auto-fill the property address in the appropriate fields. Then skip ahead to step 9 to proceed with entering the initial registration.
 - If the property address is not correct, select "No" to search for the property by street number and street name. See step 8 for instructions on searching by street number/name.
 - If you would like to change your entries for "Date of Foreclosure Sale", "County", or "Tax Account Number", select "Cancel".



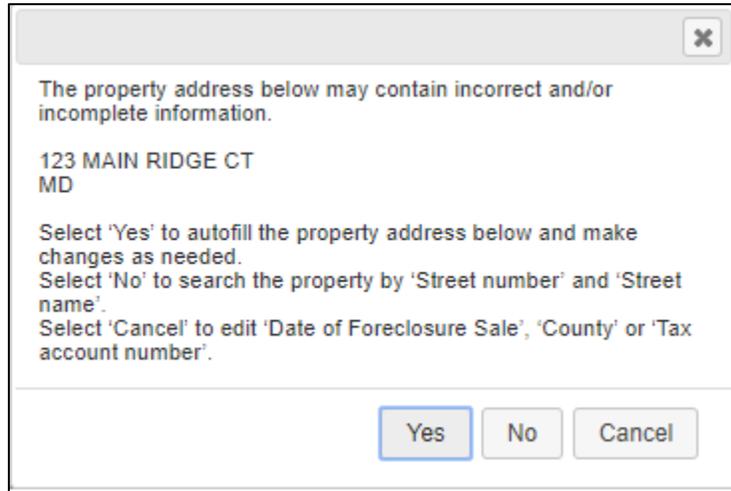
Is the property address displayed below correct?

310 W PRESTION ST 100
BALTIMORE, MD 21209-1301

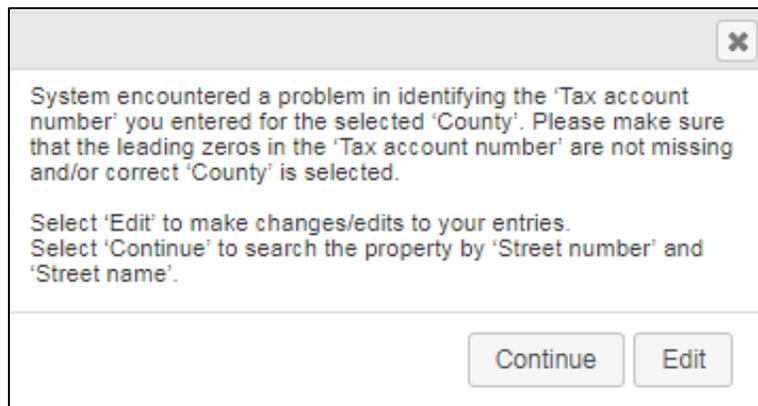
Select 'Yes' if correct to autofill the property address below.
Select 'No' if incorrect to search the property by 'Street number'
and 'Street name'.
Select 'Cancel' to edit 'Date of Foreclosure Sale', 'County' or 'Tax
account number'.

- b. If the system identified a property address but that address is incomplete, you will see a message with the partial property address. You have three options:
 - If the address is mostly correct, select "Yes" and the partial address will auto-fill in the appropriate fields. You must complete the remaining address fields manually. After completing the address, skip ahead to step 9 to proceed with entering the initial registration.

- If the address is completely incorrect, select “No” to search for the property by street number and street name. See step 8 for instructions on searching by street number/name.
- If you would like to change your entries for “Date of Foreclosure Sale”, “County”, or “Tax Account Number”, select “Cancel”.



- c. If the system is unable to identify an address based on the tax account number entered, the message will state that the system encountered a problem identifying the tax account number. You have two options:
- If there is an error with the County and/or Tax Account Number, select “Edit” to make changes to these entries.
 - If you would like to proceed, select “Continue”. You will be prompted to search by street number and street name. See step 8 for instructions on searching by street number/name.



8) Enter the street number and street name if prompted.

Property Address Search

Street number Street name*

Do not enter street name suffixes (Avenue, Street, Lane, etc.) or the directionals (N, NW, S, SW, etc.)

The street name is required. Do not enter suffixes (e.g. Street, Road, Avenue, Lane, Circle, etc.) after the street name. Do not enter a directional (e.g. N, S, E, W, NE, etc.) prior to or after the street name.

Select "Search". A list of property addresses will appear in numerically ascending order.

- If you see the correct property address, select it to auto-fill in the appropriate fields. If the address is partial, you will be able to manually complete the missing information.

NOTE: The tax account number will also auto-fill when you select the property address. If you edit the property address after it has auto-filled, the tax account number will be cleared and you will be required to manually enter the tax account number.

- If you do not see the correct property address, select "Continue" at the bottom of the page. You will have to enter the entire address and tax account number manually.

Property Address Search

Street number Street name*

Do not enter street name suffixes (Avenue, Street, Lane, etc.) or the directionals (N, NW, S, SW, etc.)

Search Results

Select the property address from the list of results below. If you do not see the correct address, select an address that best matches the property you are registering. You may edit the selected address as needed before submitting the Initial Foreclosed Property Registration.

OR

If there are no search results, click 'Continue' to enter the property address manually.

Property Address
310 W PRESTION ST, 100, BALTIMORE, MD 21209-1301
310 W PRESTION ST, 200, BALTIMORE, MD 21209-1301
310 W PRESTION ST, 300, BALTIMORE, MD 21209-1302

Once the property address fields are completed, you may proceed with entering the initial registration.

- 9) Select the status of the property, to the best of the foreclosure purchaser’s knowledge at the time of registration, from the drop-down list for “Vacancy status”.
- 10) Select the property type from the drop-down list for “Property Type”.
- 11) Select the correct response as to whether the foreclosure purchaser has possession of the property from the drop-list for “Purchaser in possession?”

- 12) Enter the requested information for the foreclosure purchaser(s). RP §7-105.14(a)(4) defines the foreclosure purchaser as “the person identified as the purchaser on the report of sale required by Maryland Rule 14–305 for a foreclosure sale of residential property.” You must enter a first name and last name or company. Enter both name and company if you have this information.
- 13) Enter the requested information for the person, including a substitute purchaser, who is authorized to accept legal service for the foreclosure purchaser. You must enter a first name and last name or company. Enter both name and company if you have this information.
- 14) Enter the requested information for the person, to the best of the foreclosure purchaser’s knowledge at the time of registration, who is responsible for the maintenance of the property. You must enter a first name and last name or company. Enter both name and company if you have this information.
- 15) Review all the information to ensure what you have entered is accurate. When you are done, select “Next.”
- 16) **Carefully read the items in the “ATTENTION” dialogue box.**

Select “Continue” to proceed to the payment page. By doing so you are acknowledging that you understand the conditions regarding the foreclosure sale date (or duplicate submission warning, if applicable), the registration fee, and the requirement to update certain information in the initial registration within 21 business days after a change in this information is known to the purchaser. The information required to be updated is:

- The name and address of the person, including a substitute purchaser, who is authorized to accept legal service for the foreclosure purchaser;
- Whether the foreclosed property is vacant;
- The name, telephone number, and street address of the person who is responsible for the maintenance of the property; and
- Whether the foreclosure purchaser has possession of the property.

Select “Cancel” if you need to make changes to the initial registration or if you do not understand the conditions and requirements. Contact Financial Regulation for additional guidance if needed.

- 17) Enter the card number, expiration date, and security code on the credit or debit card for payment of the registration fee. MasterCard, Visa, and Discover are the only acceptable forms of payment. Checks, cash, or money orders cannot be accepted.

PayPal is the service used to process all registration fee payments; the PayPal ID is the unique number assigned to your transaction by PayPal. Please note that card information is not stored by the Foreclosure Registration System or the Office of the Commissioner of Financial Regulation.

- 18) When you are done, select “Pay and Submit FPR”. Please be patient, as it may take several seconds to process the transaction.

You will see this message on the screen if the transaction and submission was successful: **Your registration payment and submission is successful. You should receive an email confirmation shortly. Please click [here](#) to download the registration in PDF format. See the System User Guide for instructions if the registration needs to be updated.**

If you receive an error message that the transaction failed, please confirm you are using one of the accepted card types and review the payment information to be sure you entered it correctly.

Submitting a Final Registration

Final registrations must be submitted within 30 days after a deed transferring title to the property has been recorded. There is no fee to submit a final registration.

To submit a final registration, follow the steps below. An asterisk (*) on the screen denotes a required field.

- 1) Go to <https://www.dllr.state.md.us/Foreclosuresystems/Logon.aspx> and log in to your account with your username and password. If you have forgotten your password, select “Reset Password”.
- 2) After you have logged in, hover the mouse over “Submit Notice or Registration” in the side menu and select “Foreclosed Property Registry” to go to the FPR grid page.
- 3) **If you know the FPR ID** (a unique identification number assigned to the registration upon submission of an initial), enter that number in the “FPR ID” field near the top right corner of the page and select “+Enter Final FPR”.

If you do NOT know the FPR ID, locate the initial registration in the grid and select “Enter Final” to go to the Submit Final Foreclosed Property Registration page.

NOTE: The purchaser company field in the grid will be blank if a company name was not entered for the purchaser (i.e. if only a first name and last name was entered).

- 4) Confirm that the property address is correct. If the address is incorrect, it must be edited in the Foreclosed Property Registration Details page. (See the “[Updating a Foreclosed Property Registration](#)” section for instructions.)
- 5) Enter the date of the ratification of the sale.
- 6) Enter the date the (purchaser’s) deed was recorded.
- 7) Enter the requested information for the owner(s) on the deed. You must enter a first name and last name or company. Enter both name and company if both are shown on the deed. You may enter up to two separate owners. If there are more than two owners, enter the first two listed on the deed.
- 8) When you are done, select “Submit”.

You will see this message on the screen if submission is successful: **Final registration has been successfully submitted.**

Searching the System Databases

All users with an active and approved account can search the system to view and print notices or registrations. Users can also download spreadsheets of search results to do further analysis.

A user's search function will be limited based on their type of account:

- **Company Administrators** and **Input Administrators** can search, view, and print notices or registrations submitted by themselves and any user within their company.
- **Input Agents** (Company and Individual) can only search, view, and print notices or registrations they have submitted.
- **Government Users** can search, view, and print notices of foreclosure filings or foreclosed property registrations submitted for properties located within the user's employment jurisdiction (county).

Searching the Notice of Foreclosure Filing Database

To search the Notice of Foreclosure Filing database:

- 1) Go to <https://www.dlr.state.md.us/Foreclosuresystems/Logon.aspx> and log in to your account with your username and password. If you have forgotten your password, select "Reset Password".
- 2) After you have logged in, select "Search Submissions" in the side menu; then select "Notice of Foreclosure Filing" under "Select the system you would like search".
- 3) You must enter at least one of the search criteria on this page (maximum of three). Criteria with text boxes allow for searches of partial words or phrases, referred to as a "wildcard" search.

Explanation of the search criteria follows:

- a. **JURISDICTION** is the county in which the property is located.
If you are a local Government User, you will see that your jurisdiction has been pre-selected. If you are a state Government User, you will be able to search by jurisdiction or statewide.
- b. **PROPERTY STREET ADDRESS** is the address as entered in the "Address Line 1" field.
Enter a string of characters or partial words/phrases to do a wildcard search. For example, entering only "100" will show all properties that contain "100" in their Address Line 1, such as "100", "1002", and "2100"; and entering only "park" will show all properties that contain "park" in their Address Line 1, such as "PARK AVE", "PARKSIDE DR", and "DRUID PARK LAKE DR".
- c. **CITY** is the city in which the property is located.
- d. **ZIP CODE** is the five-digit zip code in which the property is located.
- e. **TAX ACCOUNT NUMBER** is the tax account number for the property, also referred to as a "property account identifier" by the State Department of Assessments and Taxation. Enter

only the letters and numbers contained in the tax account number. Do not enter words or spaces.

- f. FORECLOSURE FILING DATE is the date the Order to Docket or Complaint to Foreclose was filed. You may enter a single date or two dates to search over a range.
 - g. NOTICE SUBMISSION DATE is the date the Notice of Foreclosure was initially submitted to the Foreclosure Registration System. You may enter a single date or two dates to search over a range.
 - h. VACANCY STATUS search options are “vacant”, “not vacant”, or “unknown”.
 - i. SUBMITTED BY is the name of the individual and/or company that submitted the Notice of Foreclosure. You may enter partial names to do a wildcard search. You do not need to enter text into all the fields to search by this criterion.
 - j. AUTHORIZED SELLER is the name of the individual and/or company that is identified on the Notice of Foreclosure as the “person authorized to make the sale”. You may enter partial names to do a wildcard search. You do not need to enter text into all the fields to search by this criterion.
 - k. MAINTENANCE PERSON is the name of the individual and/or company that is identified on the Notice of Foreclosure as the “person authorized to manage or maintain the property prior to the sale”. You may enter partial names to do a wildcard search. You do not need to enter text into all the fields to search by this criterion.
 - l. PROPERTY OWNER is the name of the individual and/or company that is identified on the Notice of Foreclosure as the owner of the property. You may enter partial names to do a wildcard search. You do not need to enter text into all the fields to search by this criterion.
- 4) After entering the criteria, select “Search”.

A list of the properties that match your search criteria will display in a grid in ascending order by street number/property address. You can switch between ascending or descending order for a column by clicking the heading.

NOTE: When searching by “PROPERTY OWNER”, only the first property owner will show on the grid of search results, even if more than one owner was entered during submission. The system, however, does consider multiple property owners as search criteria. You can view the additional property owner(s) on the Notice of Foreclosure Details page or by downloading the results spreadsheet.

- 5) Select a property street address in the grid to view the notice of foreclosure filing for that property. Once on the Notice of Foreclosure Details page, select “Download as PDF” for a copy of the notice of foreclosure filing in a printable PDF format. The PDF copy of the notice of foreclosure filing will also include the name of the individual and company that submitted the notice and the submission date, as well as the name of the individual and company that last updated the notice.

Select “Return to Search Results” to go back to the results of the search. If you use the Back button in your web browser the search page will be reset.

Select “Edit” to update any of the information in the notice of foreclosure filing. See the section “[Updating a Notice of Foreclosure Filing](#)” for further instructions on this feature. The “Edit” option is not available for Government Users.

- 6) Select the icon at the top of the grid to download a spreadsheet of the search results in Microsoft Excel. The spreadsheet will have columns for all of the available search criteria.

Searching the Foreclosed Property Registry

To search the Foreclosed Property Registry:

- 1) Go to <https://www.dllr.state.md.us/Foreclosuresystems/Logon.aspx> and log in to your account with your username and password. If you have forgotten your password, select “Reset Password”.
- 2) After you have logged in, select “Search Submissions” in the side menu; then select “Foreclosed Property Registry” under “Select the system you would like search”.
- 3) You must enter at least one of the search criteria on this page (maximum of three). Criteria with text boxes allow for searches of partial words or phrases, referred to as a “wildcard” search.

Explanation of the search criteria follows:

- a. JURISDICTION is the county in which the property is located.
If you are a local Government User, you will see that your jurisdiction has been pre-selected. If you are a state Government User, you will be able to search by jurisdiction or statewide.
- b. PROPERTY STREET ADDRESS is the address as entered in the “Address Line 1” field.
Enter a string of characters or partial words/phrases to do a wildcard search. For example, entering only “100” will show all properties that contain “100” in their Address Line 1, such as “100”, “1002”, and “2100”; and entering only “park” will show all properties that contain “park” in their Address Line 1, such as “PARK AVE”, “PARKSIDE DR”, and “DRUID PARK LAKE DR”.
- c. CITY is the city in which the property is located.
- d. ZIP CODE is the five-digit zip code in which the property is located.
- e. FPR ID is the unique identification number automatically assigned to a registration by the system. The FPR ID is created after the initial registration is submitted.
- f. The SHOW DUPLICATES checkbox will limit the search to duplicate registrations.
“Duplicates” is defined as two or more registrations with the same property address *and* the same foreclosure sale date. The property address must be exactly the same to be identified as a duplicate (including city, state, and zip code with zip +4 if entered). The results will include the first registration submitted as well as the subsequent duplicate submissions.

- g. TAX ACCOUNT NUMBER is the tax account number for the property, also referred to as a “property account identifier” by the State Department of Assessments and Taxation. Enter only the letters and numbers contained in the tax account number. Do not enter spaces or punctuation.
- Foreclosed property registrations that were submitted on or before January, 1 2019 will default to the word “LEGACY” and a string of characters in the tax account number field. This is because tax account numbers were not required in the prior registry (which was replaced by this system on January 2, 2019). “Legacy” indicates the FPR is from the *legacy registry* and the string of characters is the *company code* of the user that submitted the FPR to the legacy registry. This field can be modified, so a Company User or Individual User may update the FPR to the correct tax account number if desired.
- h. FORECLOSURE SALE DATE is the date the of the foreclosure sale. You may enter a single date or two dates to search over a range.
- i. RATIFICATION DATE is the date of the ratification of the sale. You may enter a single date or two dates to search over a range.
- j. DEED RECORDED DATE is the date the purchaser/owner deed was recorded. You may enter a single date or two dates to search over a range.
- k. INITIAL FPR SUBMISSION DATE is the date the initial registration was submitted to the Foreclosure Registration System. You may enter a single date or two dates to search over a range.
- l. FINAL FPR SUBMISSION DATE is the date the final registration was submitted to the Foreclosure Registration System. You may enter a single date or two dates to search over a range.
- m. RESPONSIBLE ACCOUNT is the name of the individual and/or company that currently has access to the registration. This could be the individual and/or company that submitted the initial or final registration, or it could be the individual and/or company that received the registration through a transfer. You may enter partial names to do a wildcard search. You do not need to enter text into all the fields to search by this criterion.
- n. FORECLOSURE SALE PURCHASER is the name of the individual and/or company that is identified on the initial registration as the “foreclosure purchaser(s)”. You may enter partial names to do a wildcard search. You do not need to enter text into all the fields to search by this criterion.
- o. ACCEPTING LEGAL is the name of the individual and/or company that is identified on the initial registration as “Accepting Legal Services”. You may enter partial names to do a wildcard search. You do not need to enter text into all the fields to search by this criterion.
- p. MAINTENANCE PERSON is the name of the individual and/or company that is identified on the initial registration as “Responsible for Maintenance”. You may enter partial names to do a wildcard search. You do not need to enter text into all the fields to search by this criterion

- q. OWNER ON DEED is the name of the individual and/or company that is identified on the final registration as the owner on the deed. You may enter partial names to do a wildcard search. You do not need to enter text into all the fields to search by this criterion.
- r. VACANCY STATUS search options are “vacant”, “not vacant”, or “unknown”.
- s. TRANSFER STATUS search options are “pending”, “accepted”, “rejected”, or “original”. “Original” indicates the registration has not been transferred. See the section [“Transferring FPRs and Accepting/Rejecting FPR Transfers”](#) for more information about this function.

- 4) After entering the criteria, select “Search”.

A list of the properties that match your search criteria will display in a grid in ascending order by street number/property address. You can switch between ascending or descending order for a column by clicking the heading.

NOTE: When searching by “FORECLOSURE PURCHASER” or “OWNER ON DEED”, only the first purchaser or owner will show on the grid of search results, even if more than one purchaser or owner was entered during submission of the registration. The system, however, does consider second purchasers/owners as search criteria. You can view the second purchaser/owner on the Foreclosed Property Registration Details page or by downloading the results spreadsheet.

- 5) Select a property street address in the grid to view the details for that foreclosed property registration.

Once on the Foreclosed Property Registration Details page, select “Download as PDF” for a copy of the foreclosed property registration in a printable PDF format. In addition to the information shown on the screen, the PDF copy of the foreclosed property registration will also include the name of the individual and company that submitted the initial registration and the initial submission date; and if applicable, the name of the individual and company that last updated the initial registration and the date the registration was updated, and the name of the individual and company that submitted the final registration and the final submission date.

Select “Return to Search Results” to go back to the results of the search. If you use the Back button in your web browser the search page will be reset.

Select “Edit” to update any of the information in the foreclosed property registration, except the Date of Foreclosure Sale or FPR ID. See the section [“Updating a Foreclosed Property Registration”](#) for further instructions on this feature. The “Edit” option is not available for Government Users.

- 6) Select the icon at the top of the grid to download a spreadsheet of the search results in Microsoft Excel. The spreadsheet will have columns for all of the available search criteria as well as payment information.

Updating a Notice or Registration

Notices and registrations can be updated if there is an error or if the information contained within the submission has changed.

To update a notice or registration, you must be the correct type of account.

- **Company Administrators** and **Input Administrators** can update notices or registrations submitted by any user within their company.
- **Input Agents** (Company and Individual) can only update notices or registrations they have submitted.
- **Government Users** cannot update notices or registrations because this user role does not make submissions.

See the “[Company and Company User Accounts](#)” or “[Individual User Account](#)” sections for instructions on creating one of these account types.

Updating a Notice of Foreclosure Filing

To update a Notice of Foreclosure:

- 1) Follow Steps 1 through 5 in the previous section, “[Searching the Notice of Foreclosure Filing Database](#)” to view the notice of foreclosure filing that needs to be updated.
- 2) Once you are in the Notice of Foreclosure Details page for the notice that needs to be updated, select “Edit”.

You are permitted to edit any field in the notice of foreclosure filing.

NOTE: The County, Tax Account Number, and Property Address should always be consistent with each other. When you update a notice of foreclosure filing, the system will not verify these fields to confirm they are all correct. To ensure the information entered into the notice is completely accurate, you should be aware of the following:

- *If you edit the COUNTY, the TAX ACCOUNT NUMBER and PROPERTY ADDRESS may also need updating. Double-check your entries in these fields before continuing to the next step.*
 - *If you edit the TAX ACCOUNT NUMBER, the COUNTY and PROPERTY ADDRESS may also need updating. Double-check your entries in these fields before continuing to the next step.*
 - *If you edit the PROPERTY ADDRESS, the COUNTY and TAX ACCOUNT NUMBER may also need updating. Double-check your entries in these fields before continuing to the next step.*
- 3) After completing all your edits and double-checking the COUNTY, TAX ACCOUNT NUMBER, and PROPERTY ADDRESS, select “Save”.

You should see this message indicating the update was successful: **Changes successfully saved.**

Updating a Foreclosed Property Registration

To update a foreclosed property registration:

- 1) Go to <https://www.dlir.state.md.us/Foreclosuresystems/Logon.aspx> and log in to your account with your username and password. If you have forgotten your password, select “Reset Password”.
- 2) Follow steps 1 through 5 in the section, “[Searching the Foreclosed Property Registry](#)” to go to the Foreclosed Property Registration Details page for the registration that you are updating.

You may also quickly access an initial registration by hovering the mouse over “Submit Notice or Registration” in the side menu and then selecting “Foreclosed Property Registry”. Locate the initial registration in the grid and then select “View Initial” to go to the Foreclosed Property Registration Details page.

- 3) Once you are in the Foreclosed Property Registration Details page, select “Edit”.

You are permitted to edit any field in the foreclosed property registration, except the date of foreclosure sale and the FPR ID.

NOTE: The County, Tax Account Number, and Property Address should always be consistent with each other. When you update a foreclosed property registration, the system will not verify these fields to confirm they are all correct. To ensure the information entered into the foreclosed property registration is completely accurate, you should be aware of the following:

- *If you edit the COUNTY, the TAX ACCOUNT NUMBER and PROPERTY ADDRESS may also need updating. Double-check your entries in these fields before continuing to the next step.*
 - *If you edit the TAX ACCOUNT NUMBER, the COUNTY and PROPERTY ADDRESS may also need updating. Double-check your entries in these fields before continuing to the next step.*
 - *If you edit the PROPERTY ADDRESS, the COUNTY and TAX ACCOUNT NUMBER may also need updating. Double-check your entries in these fields before continuing to the next step.*
- 4) After completing all your edits and double-checking the COUNTY, TAX ACCOUNT NUMBER, and PROPERTY ADDRESS, select “Save”.

You should see this message indicating the update was successful: **Changes successfully saved.**

Other Functions: Foreclosed Property Registry

Importing FPR Data from the Legacy Registry

The Foreclosed Property Registry submission and search pages in the Foreclosure Registration System replace the previous [Foreclosed Property Registry](#), a separate web-based registry in use from October 2012 through January 2019 (now referred to as “legacy registry”). Foreclosed property registrations (FPRs) that were submitted to the legacy registry have been migrated to the current Foreclosure Registration System and are accessible to Government Users and Financial Regulation staff.

If you are a Company User (*Company Admin, Input Admin, or Input Agent*) or Individual User (*Input Agent - NA*), and you need access to your FPRs and/or your company’s FPRs from the legacy registry, the data must be imported into your current user account. Importing legacy FPR data will also enable you to submit a final registration in the current system for an initial registration that was submitted in the legacy registry.

To import FPRs from the legacy registry to your user account:

- 1) Go to <https://www.dlir.state.md.us/Foreclosuresystems/Logon.aspx> and log in to your account with your username and password. If you have forgotten your password, select “Reset Password”.
- 2) After you have logged in, select “Legacy Data Import” in the side menu.
- 3) Enter your login credentials (i.e. username and password) from the legacy registry and select “Next”. If you have forgotten your password, go to the [Log In page](#) of the legacy registry, enter your username and select “I forgot my password”. A temporary password will be emailed to you.

NOTE FOR COMPANY USERS:

The FPRs associated with the login credentials you enter will be added to your current company account. **You must be certain that the FPRs you submitted to the legacy registry with these login credentials belong to the company on your user account in this system.**

- 4) **Review the terms and conditions.** Select each box to acknowledge you have read and attest under penalty of perjury to the statements in the terms and conditions. Please note that this process is not reversible. Then select “Import”.
- 5) A dialogue box will appear stating the number of records you are importing to your account and the name of the company from legacy registry user account. Select “Yes” to continue with the import. Select “No” to cancel and return to the Terms and Conditions page.

NOTE FOR COMPANY USERS:

The first Company Admin or Input Admin from your company to import FPRs will import *all* FPRs from the company associated with the legacy registry login credentials entered in the previous page. This is to ensure that all FPRs are accessible to the Company Admin or Input Admin, even if the users that submitted those FPRs to the legacy registry are not active on the current Foreclosure Registration System. However, this does not assign the FPRs to the users’ accounts. The other users in the company should go through the import process as well in order to assign their FPRs to their user accounts.

You should see this message indicating the import was successful: **Your legacy FPRs are successfully imported. These FPRs have been added to your company submissions and are accessible through the "Search Submissions" page and the "Submit Foreclosed Property Registry" page.**

If you have questions, concerns, or need further clarification, please contact Financial Regulation staff at FinReg.ForeclosureSystems@maryland.gov or (410) 230-6245 *before* completing the data import process.

Transferring FPRs and Accepting/Rejecting FPR Transfers

Company Administrators have the ability to transfer foreclosed property registrations (FPRs) *to another company*, and to accept or reject transferred registrations *from another company*.

If the foreclosure sale purchaser moves registration and compliance responsibilities for a property from one company to another, **the original company (or the company currently responsible for the registration) must initiate the transfer process to the subsequent company.** The receiving company cannot access the registration until it accepts the transfer from the sending company.

To transfer a foreclosed property registration from your company to another company:

- 1) Go to <https://www.dllr.state.md.us/Foreclosuresystems/Logon.aspx> and log in to your account with your username and password. If you have forgotten your password, select "Reset Password".
- 2) Follow steps 1 through 5 in the section, "[Searching the Foreclosed Property Registry](#)" to go to the Foreclosed Property Registration Details page for the registration that you are transferring.

You may also quickly access an initial registration by hovering the mouse over "Submit Notice or Registration" in the side menu and then selecting "Foreclosed Property Registry". Locate the initial registration in the grid and then select "View Initial" to go to the Foreclosed Property Registration Details page.

- 3) Once you are in the Foreclosed Property Registration Details page, scroll down to "Transfer Foreclosed Property Registration". In the "Company" field, begin typing the name of the company to which you are transferring the registration. This will prompt a drop-down list of companies with approved accounts in the system.

If you do not see the company's name it means that there is no account in the system for that company. The transfer cannot be initiated until the receiving company has an approved account.

Select the correct company and then select "Transfer".

- 4) **Carefully read the Terms and Conditions in the "ATTENTION" dialogue box.**

Select "Continue" to initiate the transfer. By doing so you are acknowledging that you are authorized to transfer the registration and you understand the transfer is not reversible, and that your company remains responsible for the registration until it is accepted by the receiving company.

Select "Cancel" to return to the Foreclosed Property Registration Details page.

You will see this message indicating the transfer was successfully initiated: **Transfer is successfully initiated from "{YOUR COMPANY}" to "{RECEIVING COMPANY}" by "{YOUR LAST NAME, YOUR**

FIRST NAME)” on {DATE} and action is pending by the transferee. A notification email is successfully sent to all the administrators of “{RECEIVING COMPANY}” company.

Notification emails will be sent to the Company Admin(s) of the receiving company. The transfer will be in a “pending” status until the receiving company takes an action. While the transfer is “pending”, you company will be able to access the registration and your company remains responsible for updating the registration and/or submitting a final registration until acceptance by the receiving company.

If you receive a notification email, follow these steps to accept or reject a foreclosed property registration *from another company*:

- 1) Go to <https://www.dlir.state.md.us/Foreclosuresystems/Logon.aspx> and log in to your account with your username and password. If you have forgotten your password, select “Reset Password”.
- 2) After you have logged in, hover the mouse over “Submit Notice or Registration” in the side menu and select “Foreclosed Property Registry” to go to the FPR grid page. Scroll down to the second grid titled “All FPRs Pending Transfer”. This grid shows all outgoing transfers (sent *from your company* to another company) and incoming transfers (sent *to your company* from another company) that are pending action.

Select “View” next to the INCOMING transfer you wish to accept or reject.

- 3) Once you are in the Foreclosed Property Registration Details page, scroll down to the “Transfer Foreclosed Property Registration” section. To accept the transfer of this foreclosed property registration to your company, it must be assigned to a user account.

Select the user in your company you would like to assign this registration to, and then select “Accept and Assign”. The abbreviations next to the name represent the user role (CA=Company Admin; IAD=Input Admin; IAG=Input Agent). You may assign the registration to yourself.

Select “Reject” to reject the transfer.

- 4) **Carefully read the conditions in the “ATTENTION” dialogue box.**

Select “Continue” to proceed with accepting or rejecting the transfer. Select “Cancel” to return to the Foreclosed Property Registration Details Page.

Please note that accepting a transferred registration will move all responsibilities for that registration to your company, including submitting updates and/or a final registration. Also note that acceptance of a transfer cannot be reversed.

You will see this message at the bottom of the Foreclosed Property Registration Details page indicating the transfer was successfully accepted and assigned: **Transfer is successfully accepted and assigned. A notification email is successfully sent to all the administrators of “{SENDING COMPANY}” company.** The administrators for the company that initiated the transfer will receive an email notification that the transfer has been accepted. The user that you assigned the registration to will also receive an email notification.

You will see this message at the top of the FPR grid page indicating the transfer was successfully rejected: **Transfer has been rejected. A notification email is successfully sent to all the administrators of “{SENDING COMPANY}” company.** The administrators for the company that initiated the transfer will receive an email notification that the transfer has been rejected.

Helpful Links and Resources

Maryland Foreclosure Laws and Rules

The Maryland Code links below will take you to the LexisNexis website. You must scroll to “Real Property” and select the “plus” (+) sign to expand to the appropriate title, subtitle, and section.

NOTICE OF INTENT TO FORECLOSE: Md. Code Ann., [Real Property §7-105.1\(c\)](#) and Code of Maryland Regulations [\(COMAR\) 09.03.12.02](#).

NOTICE OF FORECLOSURE FILING: Md. Code Ann., [Real Property §7-105.2](#)

FORECLOSED PROPERTY REGISTRY: Md. Code Ann., [Real Property §7-105.14](#)

SALES OF PROPERTY: [Maryland Rules, Title 14](#)

See the “[Maryland Foreclosure Laws and Industry Resources](#)” page on the Financial Regulation website for additional links to foreclosure-related statutes, regulations, and industry advisories.

Contact Us

Contact Financial Regulation staff at FinReg.ForeclosureSystems@maryland.gov or (410) 230-6245 if you need assistance with any of the topics covered in this User Guide, or if you have questions about the statutes, instructions, or procedures for the Foreclosure Registration System.

Contact technical staff at DLOITForeclosureSupport-DLLR@maryland.gov to report a bug, glitch, or other technical issue in the Foreclosure Registration System.

If you are unsure, please email or call Financial Regulation before contacting technical staff.

