

# Maryland's Foreclosure Registration System: User Guide for *Input Administrators*

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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 Financial Regulation](#), on behalf of the Maryland Department of Labor, 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 was released in July 2021.

**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.

MARYLAND DEPARTMENT OF LABOR  
Foreclosure Registration System

[Login](#)

[Help And Resources](#)

[Office of Financial Regulation](#)

[Email Financial Regulation Staff](#)

**MARYLAND'S FORECLOSURE REGISTRATION SYSTEM**

Username

Password

[LOG IN](#)

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

OFFICE OF FINANCIAL REGULATION  
STATE OF MARYLAND

Welcome to Maryland's integrated Foreclosure Registration System, managed by the Office 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 FORECLOSURE FILING** [Md. Code Ann., Real Property §7-105.2]
- **FORECLOSED PROPERTY REGISTRY** [Md. Code Ann., Real Property §7-105.14]

**The Foreclosure Registration System is only for authorized users. You must have an approved account to use the system.**

- If you are a new user, please select "Create Account" above. You must be authorized to use the system pursuant to the above-referenced statutes and your account may need to be approved before it becomes active.
- 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 §7-105.2(c)(3) and §7-105.14(g)(3).

For assistance with the system, please consult our [Help and Resources](#) page or contact Financial Regulation staff at [FinReg.ForeclosureSystems@maryland.gov](mailto:FinReg.ForeclosureSystems@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.

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## **Creating an 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.dllr.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

# 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.
  - 4) **NOTE:** Input Administrators 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. When you are done, select “Save”.
- 

## Account Validation

All users will be required to validate their account annually. Validation is accomplished by logging into your account. If you fail to log into your account within any twelve month period, you will receive a system-generated e-mail message, informing you that your account will be disabled if you fail to log in within 30 days. Logging in within 30 days will validate your account. If you fail to log in within 14 days of receiving the e-mail, you will receive a reminder via e-mail. If you fail to log in within 30 days of the initial e-mail message, your account will be disabled. If your account is disabled, your company administrator can reactivate it if needed.

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## 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.

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## 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 a Notice of Foreclosure Filing or Foreclosed Property Registration changes, **you may edit the submission**. See the “[Updating a Notice or Registration](#)” section for instructions. A Notice of Intent to Foreclose **may not be edited** after submission.

### Entering a Notice of Intent to Foreclose

Md. Code Ann, Real Property (“RP”) §7-105.1(c)(1) requires that, with limited exceptions, “at least 45 days before the filing of an action to foreclose a mortgage or deed of trust on residential property, the secured party shall send a written notice of intent to foreclose to the mortgagor or grantor and the record owner”; and RP §7-105.1(c)(4)(i) requires that the notice of intent to foreclose shall “be in the form that the Commissioner of Financial Regulation prescribes by regulation”.

There are seven different NOI Appendix form types: A, A(f), A-1, A-1(f), B, C, and C(f). The type of NOI being created depends on the type of lien (mortgage or non-mortgage); and if the foreclosure is for a mortgage default, the type of loan (federally-related or not federally-related), occupancy (owner-occupied or not owner-occupied), and pre-file mediation option (if owner-occupied). See COMAR 09.03.12.02 for guidance on the NOI appendices/form types.

See §7-105.1(c) *et seq* and the Code of Maryland Regulations (“COMAR”) 09.03.12 (Foreclosure Procedures for Residential Property) for additional requirements regarding the notice of intent to foreclose.

**Entering the NOI into the Foreclosure Registration System (FRS) creates the NOI in the form prescribed by regulation. Once the NOI is saved, it can be downloaded as a pdf, printed, and mailed to the borrower(s) and record owner(s).**

**NOTE: Entering the NOI does not submit it to the Commissioner. You must complete the steps for “[Submitting a Notice of Intent to Foreclose](#)” to submit the entered NOI to the Commissioner.**

To enter an NOI manually, follow the steps below for the appropriate NOI form type. An asterisk (\*) on the screen denotes a required field. (See “[Entering Notices of Intent to Foreclose via Automated Data Input](#)” [JUMP LINK] for information on entering multiple NOIs in bulk format.)

At any time during the entry of the NOI, clicking the “Preview” button at the bottom of the page will allow you to preview the NOI form itself, containing the data you have entered. The preview will open in a separate tab in your web browser.

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The notice of intent to foreclose may include a separate addendum, sequenced at the end of the notice of intent to foreclose, with additional information, a notice, or advice relating to default that is required in advance of commencement of a foreclosure by a covenant of the deed of trust or mortgage that is the subject of the notice, or by the servicer, investor, insurer, or government regulator guidelines applicable to the deed of trust or mortgage that is the subject of the notice, provided the additional information, notice, or advice does not contradict any information required to be contained in the notice of intent to foreclose.

Addendum:  Select here if Addendum was included as part of this NOI

After an NOI has been completed and saved in accordance with the instructions below, clicking the “Download as PDF” button will allow you to download a copy of the completed NOI form; this may be printed, and may serve as the actual notice to be mailed to the consumer. Use of this feature to generate the actual notice to be mailed ensures that you are using the NOI form as found in Maryland regulation, and eliminates the need to create the mailed notice separately.

A saved NOI may be edited by clicking the “Edit” button; it must be saved again after editing. Note that if you edit an NOI after mailing but before submission to the Commissioner, you MUST send the corrected version to the borrower(s) and record owner(s).

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The notice of intent to foreclose may include a separate addendum, sequenced at the end of the notice of intent to foreclose, with additional information, a notice, or advice relating to default that is required in advance of commencement of a foreclosure by a covenant of the deed of trust or mortgage that is the subject of the notice, or by the servicer, investor, insurer, or government regulator guidelines applicable to the deed of trust or mortgage that is the subject of the notice, provided the additional information, notice, or advice does not contradict any information required to be contained in the notice of intent to foreclose.

Addendum:  Select here if Addendum was included as part of this NOI

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## NOI form types “A” and “A(f)”:

- 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 “Notice of Intent to Foreclose”.
- 3) Select “+Enter New NOI” to create a new NOI.
- 4) Select the type of NOI form you will be creating: Appendix A or Appendix A(f). See COMAR 09.03.12.02 for guidance on the NOI appendices/forms.
- 5) Enter the date for the NOI.
- 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 NOI 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.

Tax account number: County:

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 NOI.
    - 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 Notice", "County", or "Tax Account Number", select "Cancel".

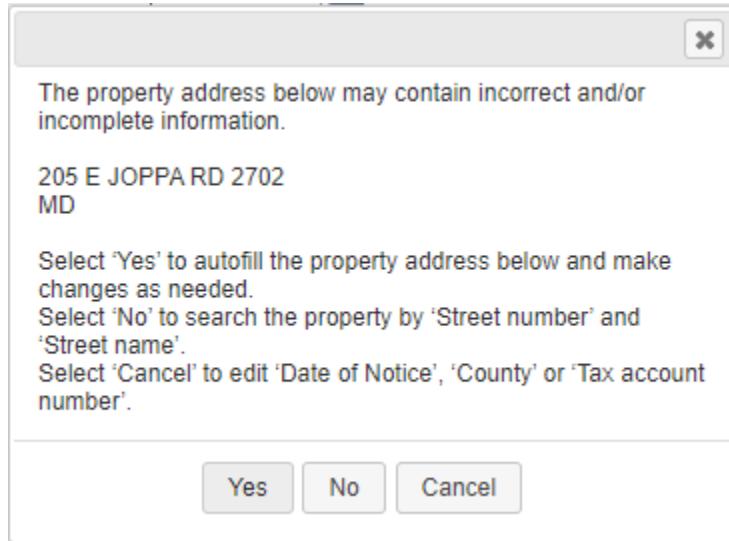
Is the property address displayed below correct?

5314 KENILWORTH AVE  
BALTIMORE, MD 21212-4338

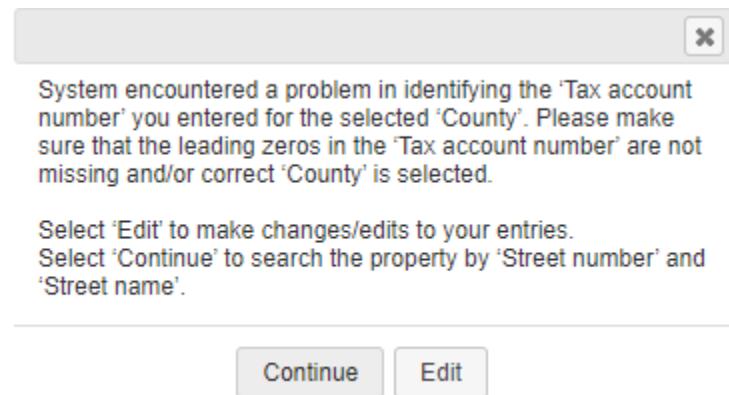
Select 'Yes' if correct to autofill the property address below.  
Select 'No' if incorrect to search the property by 'Street number' and 'Street name'.  
Select 'Cancel' to edit 'Date of Notice', 'County' or 'Tax account number'.

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- 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 NOI.
  - 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 Notice”, “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.

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**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.

**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 saving Notice of Intent to Foreclose.

OR

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

**Property Address**

715 LOVEGROVE ST, BALTIMORE, MD 21202-2304

717 LOVEGROVE ST, BALTIMORE, MD 21202-2304

1101 LOVEGROVE ST, C1, BALTIMORE, MD 21202-2730

1111 LOVEGROVE ST, BALTIMORE, MD 21202-2730

2611 LOVEGROVE ST, BALTIMORE, MD 21218-4532

2634 LOVEGROVE ST, BALTIMORE, MD 21218

**NOTE:** After the property fields address fields are completed, you may preview the NOI pdf. To preview your pdf, scroll to the bottom of the screen and select "Preview".

- 9) Enter the names and mailing addresses of the borrowers on the mortgage or deed of trust. If there are more than four borrowers, then you will need to create additional NOI(s).
- 10) Enter the names and mailing addresses of the record owner(s) for the property. If there are more than four record owners, then you will need to create additional NOI(s).
- 11) Enter the name of the secured party. Begin typing the name of the secured party in the text box. If the secured party is on the Nationwide Multistate Licensing System (NMLS), its name should appear in a drop-down list. Select it to autofill (the NMLS ID will also autofill). Be sure you select the correct secured party if there are multiple addresses. If the secured party is not on the NMLS, you must manually enter the full legal name. You may edit the secured party name as needed.

**NOTE:** You may also select certain federal agencies or government-sponsored enterprises from the drop-down list, even though they are not on the NMLS:

- Federal National Mortgage Association (FNMA/Fannie Mae)
- Federal Home Loan Corporation (FHLC/Freddie Mac)
- Government National Mortgage Association (GNMA/Ginnie Mae)
- U.S. Department of Agriculture
- U.S. Department of Housing and Urban Development
- U.S. Department of Veterans Affairs

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**Secured Party**

Begin typing the name of the secured party in the text box below. If the secured party is on the Nationwide Multistate Licensing System (NMLS), its name should appear in a drop-down list. Select it to autofill. If the secured party is not on the NMLS, you must manually enter the full legal name.

Name of Secured Party: <sup>*</sup>	Federal	NMLS ID:	
Telephone Number of Secu	Federal Aviation Administration Federal Credit Union   ID 416669   3920 Whitebrook Drive		
<i>If the secured party is a trust, loan servicer.</i>	Federal Building Federal Credit Union   ID 543343   167 N. Main Street, Suite 102		
	Federal Employees Credit Union   ID 1487662   1509 4th Avenue South		
<b>Loan Servicer</b>	FEDERAL EMPLOYEES CREDIT UNION   ID 458755   FEDERAL BUILDING 210 WALNUT ROOM 132		
Begin typing the name of the should appear in a drop-down	Federal Employees Newark Federal Credit Union   ID 1314269   970 Broad Street Room 132		
<input type="checkbox"/> Select if same as Secur	FEDERAL EMPLOYEES WEST FEDERAL CREDIT UNION   ID 984431   611 W. 6th STREET SUITE 875		
Name of Loan Servicer: <sup>*</sup>	Federal Family Federal Credit Union   ID 440213   125 South State Street Room 2205		
Telephone Number of Loan	FEDERAL HILL MORTGAGE COMPANY, LLC   ID 176351   904 LIGHT STREET		
	Federal Home Loan Corporation (FHLC/Freddie Mac)   ID		
	Federal Mogul Employees Federal Credit Union   ID 808257   29624 Harper		

- 12) Enter the telephone number for the secured party. If the secured party is a trust, real estate mortgage investment conduit (REMIC), or the like, you may insert the telephone number of the secured party's authorized loan servicer.
- 13) Enter the name of the loan servicer. Begin typing the name of the loan servicer in the text box. If the loan servicer is on the NMLS, its name should appear in a drop-down list. Select it to autofill (the NMLS ID will also autofill). Be sure you select the correct loan servicer if there are multiple addresses. If the loan servicer is not on the NMLS, you must manually enter the full legal name. You may edit the loan servicer name as needed.

**Loan Servicer**

Begin typing the name of the loan servicer in the text box below. If the loan servicer is on the Nationwide Multistate Licensing System (NMLS), its name should appear in a drop-down list. Select it to autofill. If the loan servicer is not on the NMLS, you must manually enter the full legal name.

Select if same as Secured Party (will autofill)

Name of Loan Servicer :\*

Well	NMLS ID: <input type="text"/>
------	-------------------------------

Telephone Number of Loan

Wellesley Bank | ID 402247 | 100 Worcester Street Suite 300

Wellesley Municipal Employees Federal Credit Union | ID 809887 | One Hollis St., Suite 105

**Mortgage and Payment Info**

Mortgage Loan Number:\*

WELLINGTON DEJESUS GARCIA | ID 1522647 | 1127 AVIARY RD

Wellington State Bank | ID 434676 | 1000 8th St.

Date of Most Recent Loan

Wellness Federal Credit Union | ID 705054 | 15 Van Dyke Ave

Select if a loan pa

Wells Bank | ID 494794 | 1100 Branch St

Period to Which Most Rece

Wells Fargo Advisors | ID 2234 | One North Jefferson Avenue

Select if the most

Wells Fargo Bank, National Association | ID 399801 | 101 North Phillips Avenue

Date of Default:\*

Wells Fargo Clearing Services, LLC | ID 2234 | One North Jefferson Avenue

Total Amount Required to C

Wells Fargo Home Mortgage of Hawaii, LLC | ID 459096 | 1357 Kapiolani Blvd Ste 910

14) Enter the telephone number for the loan servicer.

15) Enter the mortgage loan number.

16) Select the lien position from the drop-down menu.

17) Enter the date the most recent loan payment was received. If a loan payment has not been made, or if the loan does not require payments (such as a reverse mortgage), select the checkbox "if a loan payment was not received".

18) Enter the date for the period to which most recent loan payment was applied. If the most recent loan payment was note applied, or if a loan payment has not been made or the loan does not require payments, select the checkbox "if the most recent loan payment has not been applied".

19) Enter the date of default.

20) Enter the total amount required to cure default as of the date of this NOI. If a payment is not required to cure the default, you may enter 0.00.

21) Enter the number of days the loan is default (numeric figures only) AND/OR enter the reason the loan is in default, in the appropriate text boxes. At least one of these must be entered. If the default is not payment related, an explanation of the reason for default must be entered.

22) Enter the name of the mortgage lender. Enter the name of the loan servicer. Begin typing the name of the mortgage lender in the text box. If the mortgage lender is on the NMLS, its name should appear in a drop-down list. Select it to autofill (the NMLS ID will also autofill). Be sure you select the correct mortgage lender if there are multiple addresses. If the mortgage lender is not on the NMLS, you must manually enter the full legal name. You may edit the mortgage lender name as needed.

23) Enter the Maryland Mortgage Lender License Number if shown on the mortgage or deed of trust or if otherwise known.

- 24) Enter the name of the mortgage loan originator, if applicable. Begin typing the name of the mortgage loan originator in the text box. If the mortgage loan originator is on the NMLS, their name should appear in a drop-down list. Select it to autofill (the NMLS ID will also autofill). If the mortgage loan originator is not on the NMLS, you must manually enter their full legal name. You may edit the mortgage loan originator's name if needed.
- 25) Enter the Maryland Mortgage Loan Originator License Number if shown on the mortgage or deed of trust or if otherwise known.
- 26) Enter the name and telephone number for the Loss Mitigation Contact. The Loss Mitigation Contact must be authorized to modify the terms of the mortgage loan.
- 27) Enter the name and telephone number for the Reinstatement Contact. The Reinstatement Contact must be able to provide a reinstatement figure and instructions to reinstate the loan.
- 28) Select the checkbox if an addendum is included with the NOI. The NOI may include a separate addendum with additional information relating to the default, provided the additional information does not contradict any information required to be contained in the NOI. See COMAR 09.03.12.02 for additional guidance.
- 29) Select "Save" to save the completed NOI in the system.

You will see this message on the top of the main NOI screen if the save was successful: **NOI [number] has been successfully saved. Please click here to download the notice in PDF format.**

Once the NOI has been successfully saved, it will appear on the grid "Saved NOIs Pending Submission". You may select the NOI from this grid to view, edit, or download and print it for mailing.

**Saving the NOI does not submit it to the Commissioner. You must complete the steps for "Submitting a Notice of Intent to Foreclose" to submit the NOI to the Commissioner.**

**NOTE:** A new dialogue box will appear if the system recognizes the NOI as a duplicate. A duplicate NOI is identified if there is an existing NOI of the same form type with the same property address, loan number and date of default. 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 NOI flagged as a duplicate 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.

ATTENTION



**DUPLICATE WARNING!**

An NOI for this property address, date of default and loan number already exists in the system. The duplicate(s) are shown below. PLEASE CHECK YOUR RECORDS TO ENSURE YOU ARE NOT SAVING OR SUBMITTING A DUPLICATE NOI. If you need to edit or delete a saved NOI you may do so in the NOI details page.

Property Address: 4419 PALL MALL RD  
BALTIMORE, MD 21215

NOI #	Form Type	Status	Loan #	Date	Created By	Borrower(1) / Record Owner(1)
New	A-1	Saved	54123	05/03/2020	Ketan Patel	Patel, Bhakti
40414	A-1	Submitted	54123	05/03/2020	Ketan Patel	Patel, Bhakti

Select "Cancel" to stop this action and return to previous page. (Recommended)

Select "Continue with duplicate" if you intend to proceed with saving/submitting this NOI flagged as a duplicate.

---

**NOI form types “A-1” and “A-1(f)”:**

- 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 “Notice of Intent to Foreclose”.
- 3) Select “+Enter New NOI” to create a new NOI.
- 4) Select the type of NOI form you will be creating: Appendix A or Appendix A(f). See COMAR 09.03.12.02 for guidance on the NOI appendices/forms.
- 5) Enter the date for the NOI.
- 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 NOI 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.

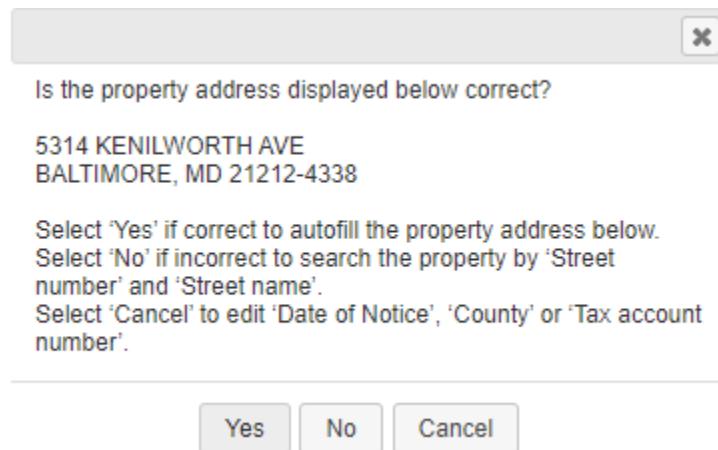
Tax account number: County:

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

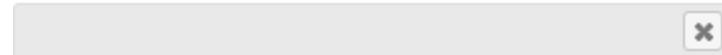
DO NOT enter words or spaces for the tax account number. Enter only letters and numbers, including all zeroes. If the tax account number is unknown, you may go to the [Real Property Search page](#) of the Maryland State Department of Assessments and Taxation website to look up the tax record by address. 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 NOI.
  - 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 Notice", "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 9 to proceed with entering NOI.
  - 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 Notice", "County", or "Tax Account Number", select "Cancel".



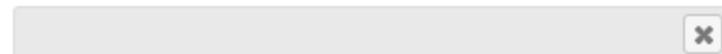
205 E JOPPA RD 2702  
MD

Select 'Yes' to autofill the property address below and make changes as needed.

Select 'No' to search the property by 'Street number' and 'Street name'.

Select 'Cancel' to edit 'Date of Notice', 'County' or 'Tax account number'.

- 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.



Select 'Edit' to make changes/edits to your entries.  
Select 'Continue' to search the property by 'Street number' and 'Street 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.

#### 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 saving Notice of Intent to Foreclose.

OR

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

Property Address
715 LOVEGROVE ST, BALTIMORE, MD 21202-2304
717 LOVEGROVE ST, BALTIMORE, MD 21202-2304
1101 LOVEGROVE ST, C1, BALTIMORE, MD 21202-2730
1111 LOVEGROVE ST, BALTIMORE, MD 21202-2730
2611 LOVEGROVE ST, BALTIMORE, MD 21218-4532
2634 LOVEGROVE ST, BALTIMORE, MD 21218

[Continue](#)

**NOTE:** After the property fields address fields are completed, you may preview the NOI pdf. To preview your pdf, scroll to the bottom of the screen and select “Preview”.

- 9) Enter the names and mailing addresses of the borrowers on the mortgage or deed of trust. If there are more than four borrowers, then you will need to create additional NOI(s).
- 10) Enter the names and mailing addresses of the record owner(s) for the property. If there are more than four record owners, then you will need to create additional NOI(s).
- 11) Enter the name of the secured party. Begin typing the name of the secured party in the text box. If the secured party is on the Nationwide Multistate Licensing System (NMLS), its name should appear in a drop-down list. Select it to autofill (the NMLS ID will also autofill). Be sure you select the correct secured party if there are multiple addresses. If the secured party is not on the NMLS, you must manually enter the full legal name. You may edit the secured party name as needed.

**NOTE:** You may also select certain federal agencies or government-sponsored enterprises from the drop-down list, even though they are not on the NMLS:

- Federal National Mortgage Association (FNMA/Fannie Mae)
- Federal Home Loan Corporation (FHLC/Freddie Mac)
- Government National Mortgage Association (GNMA/Ginnie Mae)
- U.S. Department of Agriculture
- U.S. Department of Housing and Urban Development
- U.S. Department of Veterans Affairs

**Secured Party**

Begin typing the name of the secured party in the text box below. If the secured party is on the Nationwide Multistate Licensing System (NMLS), its name should appear in a drop-down list. Select it to autofill. If the secured party is not on the NMLS, you must manually enter the full legal name.

Name of Secured Party:<sup>\*</sup>

Federal

NMLS ID:

Telephone Number of Secured Party:

If the secured party is a trust, real estate mortgage investment conduit (REMIC), or the like, you may insert the telephone number of the secured party's authorized loan servicer.

Federal Aviation Administration Federal Credit Union | ID 416669 | 3920 Whitebrook Drive

Federal Building Federal Credit Union | ID 543343 | 167 N. Main Street, Suite 102

Federal Employees Credit Union | ID 1487662 | 1509 4th Avenue South

FEDERAL EMPLOYEES CREDIT UNION | ID 458755 | FEDERAL BUILDING 210 WALNUT ROOM 132

Federal Employees Newark Federal Credit Union | ID 1314269 | 970 Broad Street Room 132

FEDERAL EMPLOYEES WEST FEDERAL CREDIT UNION | ID 984431 | 611 W. 6th STREET SUITE 875

Federal Family Federal Credit Union | ID 440213 | 125 South State Street Room 2205

FEDERAL HILL MORTGAGE COMPANY, LLC | ID 176351 | 904 LIGHT STREET

Federal Home Loan Corporation (FHLC/Freddie Mac) | ID |

Federal Mogul Employees Federal Credit Union | ID 808257 | 29624 Harper

Loan Servicer  
Begin typing the name of the loan servicer in the text box below. If the loan servicer is on the NMLS, its name should appear in a drop-down list. Select it to autofill. If the loan servicer is not on the NMLS, you must manually enter the full legal name. Select if same as Secured PartyName of Loan Servicer:<sup>\*</sup>

Well

Telephone Number of Loan Servicer:

- 12) Enter the telephone number for the secured party. If the secured party is a trust, real estate mortgage investment conduit (REMIC), or the like, you may insert the telephone number of the secured party's authorized loan servicer.

- 13) Enter the name of the loan servicer. Begin typing the name of the loan servicer in the text box. If the loan servicer is on the NMLS, its name should appear in a drop-down list. Select it to autofill (the NMLS ID will also autofill). Be sure you select the correct loan servicer if there are multiple addresses. If the loan servicer is not on the NMLS, you must manually enter the full legal name. You may edit the loan servicer name as needed.

**Loan Servicer**

Begin typing the name of the loan servicer in the text box below. If the loan servicer is on the Nationwide Multistate Licensing System (NMLS), its name should appear in a drop-down list. Select it to autofill. If the loan servicer is not on the NMLS, you must manually enter the full legal name.

 Select if same as Secured Party (will autofill)Name of Loan Servicer:<sup>\*</sup>

Well

NMLS ID:

Telephone Number of Loan Servicer:

Wellesley Bank | ID 402247 | 100 Worcester Street Suite 300

Wellesley Municipal Employees Federal Credit Union | ID 809887 | One Hollis St., Suite 105

Mortgage and Payment Info

Mortgage Loan Number:<sup>\*</sup>

WELLINGTON DEJESUS GARCIA | ID 1522647 | 1127 AVIARY RD

Date of Most Recent Loan

 Select if a loan payment was made during the reporting period

Wellington State Bank | ID 434676 | 1000 8th St.

Wellness Federal Credit Union | ID 705054 | 15 Van Dyke Ave

Period to Which Most Recent Payment

 Select if the most recent payment was made during the reporting period

Wells Fargo Advisors | ID 2234 | One North Jefferson Avenue

Wells Fargo Bank, National Association | ID 399801 | 101 North Phillips Avenue

Date of Default:<sup>\*</sup> 

Wells Fargo Clearing Services, LLC | ID 2234 | One North Jefferson Avenue

Total Amount Required to Cure:<sup>\*</sup> 

Wells Fargo Home Mortgage of Hawaii, LLC | ID 459096 | 1357 Kapiolani Blvd Ste 910

- 14) Enter the telephone number for the loan servicer.

- 15) Enter the mortgage loan number.

- 16) Select the lien position from the drop-down menu.

- 17) Enter the date the most recent loan payment was received. If a loan payment has not been made, or if the loan does not require payments (such as a reverse mortgage), select the checkbox "if a loan payment was not received".
- 18) Enter the date for the period to which most recent loan payment was applied. If the most recent loan payment was not applied, or if a loan payment has not been made or the loan does not require payments, select the checkbox "if the most recent loan payment has not been applied".
- 19) Enter the date of default.
- 20) Enter the total amount required to cure default as of the date of this NOI. If a payment is not required to cure the default, you may enter 0.00.
- 21) Enter the number of days the loan is default (numeric figures only) *AND/OR* enter the reason the loan is in default, in the appropriate text boxes. At least one of these must be entered. If the default is not payment related, an explanation of the reason for default must be entered.
- 22) Enter the name of the mortgage lender. Enter the name of the loan servicer. Begin typing the name of the mortgage lender in the text box. If the mortgage lender is on the NMLS, its name should appear in a drop-down list. Select it to autofill (the NMLS ID will also autofill). Be sure you select the correct mortgage lender if there are multiple addresses. If the mortgage lender is not on the NMLS, you must manually enter the full legal name. You may edit the mortgage lender name as needed.
- 23) Enter the Maryland Mortgage Lender License Number if it appears on the mortgage or deed of trust, or if it is otherwise known.
- 24) Enter the name of the mortgage loan originator, if applicable. Begin typing the name of the mortgage loan originator in the text box. If the mortgage loan originator is on the NMLS, their name should appear in a drop-down list. Select it to autofill (the NMLS ID will also autofill). If the mortgage loan originator is not on the NMLS, you must manually enter their full legal name. You may edit the mortgage loan originator's name if needed.
- 25) Enter the Maryland Mortgage Loan Originator License Number if it appears on the mortgage or deed of trust or if it is otherwise known.
- 26) Enter the name and telephone number for the Reinstatement Contact. The Reinstatement Contact must be able to provide the amount needed to reinstate the loan.
- 27) Enter the name of the secured party or authorized representative offering pre-file mediation.
- 28) Enter the name and telephone number for the Loss Mitigation Contact. The Loss Mitigation Contact must be authorized to discuss options available to avoid foreclosure.
- 29) Enter the name of authorized representative for the secured party that can confirm receipt confirm receipt of the prefile mediation application.
- 30) Select the first button to enter the mailing address for the prefile mediation application, and then enter the name of the representative of secured party and address at which the representative of secured party will receive mediation applications.

- 31) Select the second button to indicate than an addressed envelope for returning the prefile mediate application is enclosed with the NOI.
- 32) Select the checkbox if an addendum is included with the NOI. The NOI may include a separate addendum with additional information relating to the default, provided the additional information does not contradict any information required to be contained in the NOI. See COMAR 09.03.12.02 for additional guidance.
- 33) Select “Save” to save the completed NOI in the system.

You will see this message on the top of the main NOI screen if the save was successful: **NOI [number] has been successfully saved. Please click [here](#) to download the notice in PDF format.**

Once the NOI has been successfully saved, it will appear on the grid “Saved NOIs Pending Submission”. You may select the NOI from this grid to view, edit, or download and print it for mailing.

**Saving the NOI does not submit it to the Commissioner. You must complete the steps for “Submitting a Notice of Intent to Foreclose” to submit the NOI to the Commissioner.**

**NOTE:** A new dialogue box will appear if the system recognizes the NOI as a duplicate. A duplicate NOI is identified if there is an existing NOI of the same form type with the same property address, loan number and date of default. 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 NOI flagged as a duplicate 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.

**ATTENTION**

**DUPLICATE WARNING!**  
An NOI for this property address, date of default and loan number already exists in the system. The duplicate(s) are shown below. PLEASE CHECK YOUR RECORDS TO ENSURE YOU ARE NOT SAVING OR SUBMITTING A DUPLICATE NOI. If you need to edit or delete a saved NOI you may do so in the NOI details page.

<u>Property Address:</u>	4419 PALL MALL RD BALTIMORE, MD 21215
--------------------------	--

NOI #	Form Type	Status	Loan #	Date	Created By	Borrower(1) / Record Owner(1)
New 40414	A-1	Saved Submitted	54123	05/03/2020 05/03/2020	Ketan Patel Ketan Patel	Patel, Bhakti Patel, Bhakti

Select “Cancel” to stop this action and return to previous page. (Recommended)

Select “Continue with duplicate” if you intend to proceed with saving/submitting this NOI flagged as a duplicate.

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## NOI form types “C” and “C(f)”:

- 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 “Notice of Intent to Foreclose”.
- 3) Select “+Enter New NOI” to create a new NOI.
- 4) Select the type of NOI form you will be creating: Appendix A or Appendix A(f). See COMAR 09.03.12.02 for guidance on the NOI appendices/forms.
- 5) Enter the date for the NOI.
- 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 NOI 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.

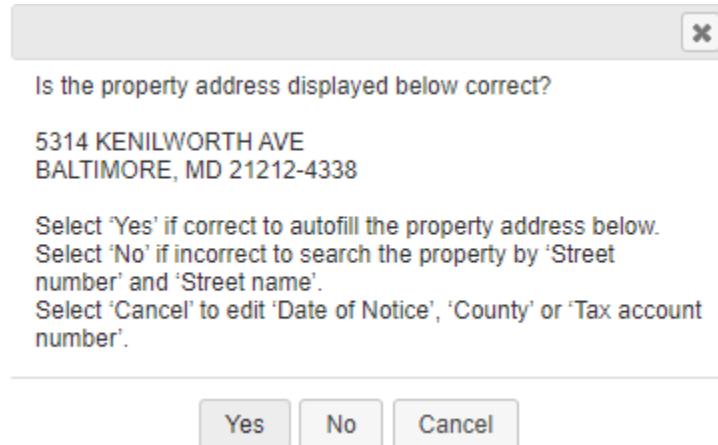
Tax account number:<sup>\*</sup>  County:<sup>\*</sup>

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

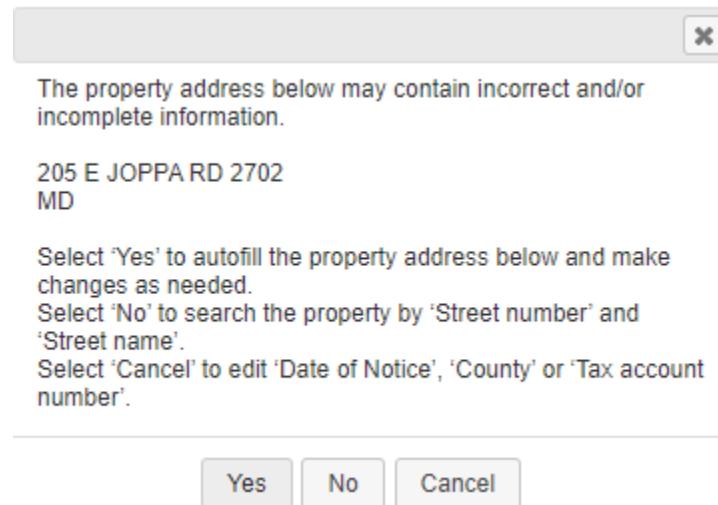
DO NOT enter words or spaces for the tax account number. Enter only letters and numbers, including all zeroes. If the tax account number is unknown, you may go to the [Real Property Search page](#) of the Maryland State Department of Assessments and Taxation website to look up the tax record by address. 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 NOI.
    - 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 Notice”, “County”, or “Tax Account Number”, select “Cancel”.

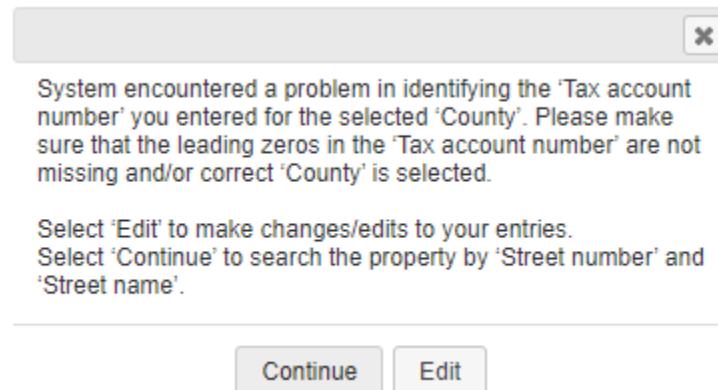


- b. If the system identified a property address but that address is incomplete, you will see a message with the partial property address. You have three options:
  - If the address is mostly correct, select “Yes” and the partial address will auto-fill in the appropriate fields. You must complete the remaining address fields manually. After completing the address, skip ahead to step 9 to proceed with entering NOI.
  - 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 Notice”, “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:	<input type="text"/>	Street name: <sup>*</sup>	<input type="text"/>
Do not enter street name suffixes (Avenue, Street, Lane, etc.) or the directionals (N, NW, S, SW, etc.)			
<input type="button" value="Search"/> <input type="button" value="Reset"/>			

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.

**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 saving Notice of Intent to Foreclose.

OR

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

**Property Address**

715 LOVEGROVE ST, BALTIMORE, MD 21202-2304

717 LOVEGROVE ST, BALTIMORE, MD 21202-2304

1101 LOVEGROVE ST, C1, BALTIMORE, MD 21202-2730

1111 LOVEGROVE ST, BALTIMORE, MD 21202-2730

2611 LOVEGROVE ST, BALTIMORE, MD 21218-4532

2634 LOVEGROVE ST, BALTIMORE, MD 21218

**Continue**

**NOTE:** After the property fields address fields are completed, you may preview the NOI pdf. To preview your pdf, scroll to the bottom of the screen and select "Preview".

- 9) Enter the names and mailing addresses of the borrowers on the mortgage or deed of trust. If there are more than four borrowers, then you will need to create additional NOI(s).
- 10) Enter the names and mailing addresses of the record owner(s) for the property. If there are more than four record owners, then you will need to create additional NOI(s).
- 11) Enter the name of the secured party. Begin typing the name of the secured party in the text box. If the secured party is on the Nationwide Multistate Licensing System (NMLS), its name should appear in a drop-down list. Select it to autofill (the NMLS ID will also autofill). Be sure you select the correct secured party if there are multiple addresses. If the secured party is not on the NMLS, you must manually enter the full legal name. You may edit the secured party name as needed.

**NOTE:** You may also select certain federal agencies or government-sponsored enterprises from the drop-down list, even though they are not on the NMLS:

- Federal National Mortgage Association (FNMA/Fannie Mae)
- Federal Home Loan Corporation (FHLC/Freddie Mac)
- Government National Mortgage Association (GNMA/Ginnie Mae)
- U.S. Department of Agriculture
- U.S. Department of Housing and Urban Development
- U.S. Department of Veterans Affairs

**Secured Party**

Begin typing the name of the secured party in the text box below. If the secured party is on the Nationwide Multistate Licensing System (NMLS), its name should appear in a drop-down list. Select it to autofill. If the secured party is not on the NMLS, you must manually enter the full legal name.

Name of Secured Party:<sup>\*</sup>

Federal

NMLS ID:

Telephone Number of Secu

Federal Aviation Administration Federal Credit Union | ID 416669 | 3920 Whitebrook Drive

If the secured party is a trust,  
loan servicer.

Federal Building Federal Credit Union | ID 543343 | 167 N. Main Street, Suite 102

rized

**Loan Servicer**

Begin typing the name of the  
loan servicer in the text box.  
Its name should appear in a drop-down

Federal Employees Credit Union | ID 1487662 | 1509 4th Avenue South

name

 Select if same as Secur

FEDERAL EMPLOYEES CREDIT UNION | ID 458755 | FEDERAL BUILDING 210 WALNUT ROOM 132

Name of Loan Servicer:<sup>\*</sup>

Federal Employees Newark Federal Credit Union | ID 1314269 | 970 Broad Street Room 132

Telephone Number of Loan

FEDERAL EMPLOYEES WEST FEDERAL CREDIT UNION | ID 984431 | 611 W. 6th STREET SUITE 875

Federal Family Federal Credit Union | ID 440213 | 125 South State Street Room 2205

FEDERAL HILL MORTGAGE COMPANY, LLC | ID 176351 | 904 LIGHT STREET

Federal Home Loan Corporation (FHLC/Freddie Mac) | ID |

Federal Mogul Employees Federal Credit Union | ID 808257 | 29624 Harper

- 12) Enter the telephone number for the secured party. If the secured party is a trust, real estate mortgage investment conduit (REMIC), or the like, you may insert the telephone number of the secured party's authorized loan servicer.
- 13) Enter the name of the loan servicer. Begin typing the name of the loan servicer in the text box. If the loan servicer is on the NMLS, its name should appear in a drop-down list. Select it to autofill (the NMLS ID will also autofill). Be sure you select the correct loan servicer if there are multiple addresses. If the loan servicer is not on the NMLS, you must manually enter the full legal name. You may edit the loan servicer name as needed.

**Loan Servicer**

Begin typing the name of the loan servicer in the text box below. If the loan servicer is on the Nationwide Multistate Licensing System (NMLS), its name should appear in a drop-down list. Select it to autofill. If the loan servicer is not on the NMLS, you must manually enter the full legal name.

 Select if same as Secured Party (will autofill)Name of Loan Servicer:<sup>\*</sup>

Well

NMLS ID:

Telephone Number of Loan

Wellesley Bank | ID 402247 | 100 Worcester Street Suite 300

**Mortgage and Payment Info**Mortgage Loan Number:<sup>\*</sup>

Wellesley Municipal Employees Federal Credit Union | ID 809887 | One Hollis St., Suite 105

Date of Most Recent Loan

WELLINGTON DEJESUS GARCIA | ID 1522647 | 1127 AVIARY RD

 Select if a loan pa

Wellington State Bank | ID 434676 | 1000 8th St.

Period to Which Most Rece

Wellness Federal Credit Union | ID 705054 | 15 Van Dyke Ave

 Select if the most

Wells Bank | ID 494794 | 1100 Branch St

Date of Default:<sup>\*</sup> 

Wells Fargo Advisors | ID 2234 | One North Jefferson Avenue

Total Amount Required to C

Wells Fargo Bank, National Association | ID 399801 | 101 North Phillips Avenue

Wells Fargo Clearing Services, LLC | ID 2234 | One North Jefferson Avenue

Wells Fargo Home Mortgage of Hawaii, LLC | ID 459096 | 1357 Kapiolani Blvd Ste 910

- 14) Enter the telephone number for the loan servicer.

- 15) Enter the mortgage loan number.

- 16) Select the lien position from the drop-down menu.

- 17) Enter the date the most recent loan payment was received. If a loan payment has not been made, or if the loan does not require payments (such as a reverse mortgage), select the checkbox "if a loan payment was not received".
- 18) Enter the date for the period to which most recent loan payment was applied. If the most recent loan payment was not applied, or if a loan payment has not been made or the loan does not require payments, select the checkbox "if the most recent loan payment has not been applied".
- 19) Enter the date of default.
- 20) Enter the total amount required to cure default as of the date of this NOI. If a payment is not required to cure the default, you may enter 0.00
- 21) Enter the number of days the loan is default (numeric figures only) *AND/OR* enter the reason the loan is in default, in the appropriate text boxes. At least one of these must be entered. If the default is not payment related, an explanation of the reason for default must be entered.
- 22) Enter the name of the mortgage lender. Enter the name of the loan servicer. Begin typing the name of the mortgage lender in the text box. If the mortgage lender is on the NMLS, its name should appear in a drop-down list. Select it to autofill (the NMLS ID will also autofill). Be sure you select the correct mortgage lender if there are multiple addresses. If the mortgage lender is not on the NMLS, you must manually enter the full legal name. You may edit the mortgage lender name as needed.
- 23) Enter the Maryland Mortgage Lender License Number if it appears on the mortgage or deed of trust or if it is otherwise known.
- 24) Enter the name of the mortgage loan originator, if applicable. Begin typing the name of the mortgage loan originator in the text box. If the mortgage loan originator is on the NMLS, their name should appear in a drop-down list. Select it to autofill (the NMLS ID will also autofill). If the mortgage loan originator is not on the NMLS, you must manually enter their full legal name. You may edit the mortgage loan originator's name if needed.
- 25) Enter the Maryland Mortgage Loan Originator License Number if it appears on the mortgage or deed of trust or if it is otherwise known.
- 26) Enter the contact number for the borrower to dispute the occupancy determination.
- 27) Enter the name and telephone number for the Loss Mitigation Contact. The Loss Mitigation Contact must be authorized to modify the terms of the mortgage loan.
- 28) Enter the name and telephone number for the Reinstatement Contact. The Reinstatement Contact must be able to provide a reinstatement figure and instructions to reinstate the loan.
- 29) Enter the name of the agent that inspected or certified through the means the occupancy status of the property. Enter the date the agent made the occupancy status determination.
- 30) Select the checkbox if an addendum is included with the NOI. The NOI may include a separate addendum with additional information relating to the default, provided the additional information does not contradict any information required to be contained in the NOI. See COMAR 09.03.12.02 for additional guidance.

31) Select “Save” to save the completed NOI in the system.

You will see this message on the top of the main NOI screen if the save was successful: **NOI [number] has been successfully saved. Please click here to download the notice in PDF format.**

Once the NOI has been successfully saved, it will appear on the grid “Saved NOIs Pending Submission”. You may select the NOI from this grid to view, edit, or download and print it for mailing.

**Saving the NOI does not submit it to the Commissioner. You must complete the steps for “Submitting a Notice of Intent to Foreclose” to submit the NOI to the Commissioner.**

**NOTE:** A new dialogue box will appear if the system recognizes the NOI as a duplicate. A duplicate NOI is identified if there is an existing NOI of the same form type with the same property address, loan number and date of default. 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 NOI flagged as a duplicate 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.

**ATTENTION**

**DUPLICATE WARNING!**  
An NOI for this property address, date of default and loan number already exists in the system. The duplicate(s) are shown below. PLEASE CHECK YOUR RECORDS TO ENSURE YOU ARE NOT SAVING OR SUBMITTING A DUPLICATE NOI. If you need to edit or delete a saved NOI you may do so in the NOI details page.

Property Address:	4419 PALL MALL RD BALTIMORE, MD 21215					
NOI #	Form Type	Status	Loan #	Date	Created By	Borrower(1) / Record Owner(1)
New	A-1	Saved	54123	05/03/2020	Ketan Patel	Patel, Bhakti
40414	A-1	Submitted	54123	05/03/2020	Ketan Patel	Patel, Bhakti

Select “Cancel” to stop this action and return to previous page. (Recommended)

Select “Continue with duplicate” if you intend to proceed with saving/submitting this NOI flagged as a duplicate.

---

### **NOI form type “B”:**

- 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 “Notice of Intent to Foreclose”.

- 3) Select “+Enter New NOI” to create a new NOI.
- 4) Select the type of NOI form you will be creating: Appendix B. See COMAR 09.03.12.02 for guidance on the NOI appendices/forms.
- 5) Enter the date for the NOI.
- 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 NOI 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.

Tax account number:<sup>\*</sup>  County:<sup>\*</sup>

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 NOI.
    - 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 Notice”, “County”, or “Tax Account Number”, select “Cancel”.

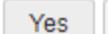
 Is the property address displayed below correct?

5314 KENILWORTH AVE  
BALTIMORE, MD 21212-4338

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 Notice', 'County' or 'Tax account number'.

 Yes    No    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 9 to proceed with entering NOI.
  - 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 Notice", "County", or "Tax Account Number", select "Cancel".

 The property address below may contain incorrect and/or incomplete information.

205 E JOPPA RD 2702  
MD

Select 'Yes' to autofill the property address below and make changes as needed.

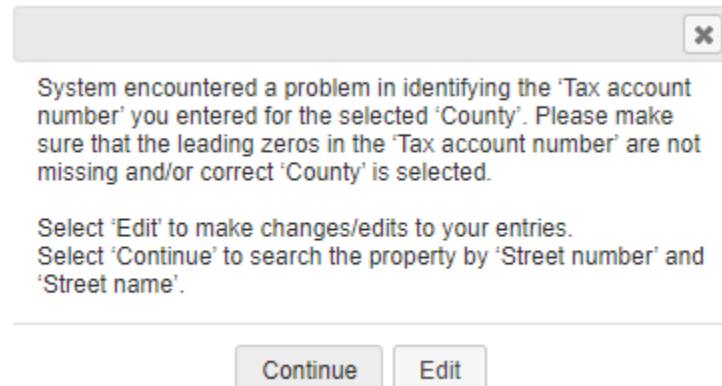
Select 'No' to search the property by 'Street number' and 'Street name'.

Select 'Cancel' to edit 'Date of Notice', 'County' or 'Tax account number'.

 Yes    No    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.

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**Property Address Search**

Street number:	<input type="text"/>	Street name: <sup>*</sup>	<input type="text"/>
Do not enter street name suffixes (Avenue, Street, Lane, etc.) or the directionals (N, NW, S, SW, etc.)			
		<a href="#">Search</a>	<a href="#">Reset</a>

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.

#### 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 saving Notice of Intent to Foreclose.

OR

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

Property Address
715 LOVEGROVE ST, BALTIMORE, MD 21202-2304
717 LOVEGROVE ST, BALTIMORE, MD 21202-2304
1101 LOVEGROVE ST, C1, BALTIMORE, MD 21202-2730
1111 LOVEGROVE ST, BALTIMORE, MD 21202-2730
2611 LOVEGROVE ST, BALTIMORE, MD 21218-4532
2634 LOVEGROVE ST, BALTIMORE, MD 21218

[Continue](#)

**NOTE:** After the property fields address fields are completed, you may preview the NOI pdf. To preview your pdf, scroll to the bottom of the screen and select “Preview”.

- 9) Enter the names and mailing addresses of the record owner(s) for the property. If there are more than four record owners, then you will need to create additional NOI(s).
- 10) Enter the type of lien (e.g. past-due homeowner's or condominium association fees or past-due contractual payments giving rise to a mechanic's lien).
- 11) Enter the list of options and instructions to cure the lien default, including but not limited to the appropriate contact information.
- 12) Enter the name of the secured party. Begin typing the name of the secured party in the text box. If the secured party is on the Nationwide Multistate Licensing System (NMLS), its name should appear in a drop-down list. Select it to autofill (the NMLS ID will also autofill). Be sure you select the correct secured party if there are multiple addresses. If the secured party is not on the NMLS, you must manually enter the full legal name. You may edit the secured party name as needed.

**NOTE:** You may also select certain federal agencies or government-sponsored enterprises from the drop-down list, even though they are not on the NMLS:

- Federal National Mortgage Association (FNMA/Fannie Mae)
- Federal Home Loan Corporation (FHLC/Freddie Mac)
- Government National Mortgage Association (GNMA/Ginnie Mae)
- U.S. Department of Agriculture
- U.S. Department of Housing and Urban Development
- U.S. Department of Veterans Affairs

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#### Secured Party

Begin typing the name of the secured party in the text box below. If the secured party is on the Nationwide Multistate Licensing System (NMLS), its name should appear in a drop-down list. Select it to autofill. If the secured party is not on the NMLS, you must manually enter the full legal name.

Name of Secured Party: <sup>*</sup>	<input type="text" value="Federal"/>	NMLS ID: <input type="text"/>
Telephone Number of Secured Party:	Federal Aviation Administration Federal Credit Union   ID 416669   3920 Whitebrook Drive	
If the secured party is a trust, loan servicer:	Federal Building Federal Credit Union   ID 543343   167 N. Main Street, Suite 102	
Loan Servicer	Federal Employees Credit Union   ID 1487662   1509 4th Avenue South	
Begin typing the name of the loan servicer. Its name should appear in a drop-down list.	FEDERAL EMPLOYEES CREDIT UNION   ID 458755   FEDERAL BUILDING 210 WALNUT ROOM 132	
<input type="checkbox"/> Select if same as Secured Party	Federal Employees Newark Federal Credit Union   ID 1314269   970 Broad Street Room 132	
Name of Loan Servicer: <sup>*</sup>	FEDERAL EMPLOYEES WEST FEDERAL CREDIT UNION   ID 984431   611 W. 6th STREET SUITE 875	
Telephone Number of Loan Servicer:	Federal Family Federal Credit Union   ID 440213   125 South State Street Room 2205	
	FEDERAL HILL MORTGAGE COMPANY, LLC   ID 176351   904 LIGHT STREET	
	Federal Home Loan Corporation (FHLC/Freddie Mac)   ID	
	Federal Mogul Employees Federal Credit Union   ID 808257   29624 Harper	

- 13) Enter the telephone number for the secured party or the authorized representative for the secured party.
- 14) Select the lien position from the drop-down menu.

- 15) Enter the date the most recent payment on the debt was received or select the checkbox to indicate that no payment has been received.
- 16) Enter a description of the nature of the default (e.g. "Your home owners' association fees are currently \_\_\_ days past due").
- 17) Enter the name and telephone number of an agent or employee of the agency pursuing the debt who has the authority to reinstate the debt or work out payment arrangements.
- 18) Select the checkbox if an addendum is included with the NOI. The NOI may include a separate addendum with additional information relating to the default, provided the additional information does not contradict any information required to be contained in the NOI. See COMAR 09.03.12.02 for additional guidance.
- 19) Select "Save" to save the completed NOI in the system.

You will see this message on the top of the main NOI screen if the save was successful: **NOI [number] has been successfully saved. Please click [here](#) to download the notice in PDF format.**

Once the NOI has been successfully saved, it will appear on the grid "Saved NOIs Pending Submission". You may select the NOI from this grid to view, edit, or download and print it for mailing.

**Saving the NOI does not submit it to the Commissioner. You must complete the steps for "Submitting a Notice of Intent to Foreclose" to submit the NOI to the Commissioner.**

**NOTE:** A new dialogue box will appear if the system recognizes the NOI as a duplicate. 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 NOI flagged as a duplicate 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.

ATTENTION



**DUPLICATE WARNING!**

An NOI for this property address, date of default and loan number already exists in the system. The duplicate(s) are shown below. PLEASE CHECK YOUR RECORDS TO ENSURE YOU ARE NOT SAVING OR SUBMITTING A DUPLICATE NOI. If you need to edit or delete a saved NOI you may do so in the NOI details page.

Property Address: 4419 PALL MALL RD  
BALTIMORE, MD 21215

NOI #	Form Type	Status	Loan #	Date	Created By	Borrower(1) / Record Owner(1)
New	A-1	Saved	54123	05/03/2020	Ketan Patel	Patel, Bhakti
40414	A-1	Submitted	54123	05/03/2020	Ketan Patel	Patel, Bhakti

Select "Cancel" to stop this action and return to previous page. (Recommended)

Select "Continue with duplicate" if you intend to proceed with saving/submitting this NOI flagged as a duplicate.

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## Submitting a Notice of Intent to Foreclose

Md. Code Ann, Real Property ("RP") §7-105.1(c)(3) requires that "a copy of the notice of intent to foreclose shall be sent to the Commissioner of Financial Regulation". COMAR 09.03.12.02(e) requires the copy of the NOI to be submitted to the Commissioner through the online electronic system within 5 business days of mailing.

A NOI must be entered and saved in the Foreclosure Registration System before it can be submitted to the Commissioner – see "[Entering of Notice of Intent to Foreclose](#)" for instructions.

Follow the steps below to submit an NOI. 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 "Notice of Intent to Foreclose".
- 3) There are three ways to get to the NOI submission screen from the main NOI page:
  - a. Enter the NOI ID number in the text box on the right side of the screen, and then select "+Submit to OCFR". (An NOI ID number is automatically assigned to every NOI when it is created in the system.)

OR
  - b. For an NOI shown in your "Saved NOIs Pending Submission" grid, select "View" to go to the details page. Scroll down to select "Submit". If you need to edit the NOI prior to submission, select "Edit" and then "Save" after completing the edits. **NOTE:** You will not be able to edit the NOI after it is submitted to OCFR.

OR

- c. In the “Saved NOIs Pending Submission” grid, select (or de-select) the checkboxes for the NOIs, and then scroll to the bottom of the grid and select “Submit”. This method allows you to submit multiple NOIs at the same time. Up to 25 NOIs may be submitted at once.

**NOTE:** A new dialogue box will appear if the system recognizes the NOI as a 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 NOI flagged as a duplicate select “Continue with duplicate”. Please be aware that if you choose to continue, Financial Regulation staff may contact you for an explanation regarding the reason(s) for the duplicate submission.

- 4) On the NOI submission screen, enter the date the NOI was mailed. If submitting multiple NOIs, you will be asked if the mailing date is the same for each. If all were mailed on the same date, select “Yes,” and you may enter a single date at the top of the dialog box, which will populate the mailing date field for each of the NOIs being submitted, or you may enter individual dates for each; if you are submitting multiple NOIs which were not all mailed on the same date, select “No,” and enter the date for each NOI individually.

Submit To OCFR

**NOIs Pending Submission**

NOI ID	Property Street Address	Borrower / Record Owner	Date of Mailing
30262	12 orange lane	Smith, Robert	<input style="width: 100px; height: 20px; border: 1px solid #ccc;" type="text"/> mm/dd/yyyy

Enter the date each NOI was mailed to the borrower(s) before making a selection below.

Upon selecting “Submit the above NOI(s) to OCFR” you certify that all information being submitted to the Office of the Commissioner of Financial Regulation is true and accurate to the best of your knowledge; and that a complete Notice of Intent to Foreclose, with all required accompanying material, has been mailed on the date(s) indicated above to person(s) named therein, as required by COMAR 09.03.12.02.

Submit the above NOI(s) to OCFR  
 Do not submit and return to previous page

Continue Cancel

**Submit To OCFR**

Is the date that the NOIs Mailed the same for all the NOIs?  Yes  No  

**NOIs Pending Submission**

NOI ID	Property Street Address	Borrower / Record Owner	Date of Mailing
30262	12 orange lane	Smith, Robert	<input type="text" value="mm/dd/yyyy"/> 
30263	23 Sun Drive	Jones, Jane	<input type="text" value="mm/dd/yyyy"/> 
30387	104 JACKPINE DR	McDonald, James	<input type="text" value="mm/dd/yyyy"/> 

Enter the date each NOI was mailed to the borrower(s) before making a selection below.

Upon selecting "Submit the above NOI(s) to OCFR" you certify that all information being submitted to the Office of the Commissioner of Financial Regulation is true and accurate to the best of your knowledge; and that a complete Notice of Intent to Foreclose, with all required accompanying material, has been mailed on the date(s) indicated above to person(s) named therein, as required by COMAR 09.03.12.02.

Submit the above NOI(s) to OCFR  
 Do not submit and return to previous page

- 5) You must certify to the accuracy of the NOI and mailing date before submission. Read the certification language, and if you agree to the certification and are ready to submit, choose "Submit the above NOI(s) to OCFR", and then select "Continue". If you do not agree, choose "Do not submit and return to previous page", and then select "Continue". Select "Cancel" to cancel the submission request.

If one NOI was submitted, you will see this message on the top of the main NOI screen if the submission was successful: **NOI [NUMBER] mailed on mm/dd/yyy has been successfully submitted to the OCFR. Please click here to download NOI receipt as proof of submission.**

If multiple NOIs were submitted, you will see this message on the top of the main NOI screen if the submission was successful: **NOIs have been successfully submitted to the OCFR. Please click on the NOI ID link to download NOI receipt as proof of submission NOI ID [NUMBER] NOI ID [NUMBER]....**

**NOTE:** You can also download NOI submission receipts at a later date. See ["Search for a Submitted NOI"](#) 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.

- 30) 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".

- 31) After you have logged in, hover the mouse over “Submit Notice or Registration” in the side menu and select “Notice of Foreclosure Filing”.
- 32) Enter the date the Order to Docket or Complaint to Foreclose was filed.
- 33) Select the jurisdiction in which the property is located from the “County” drop-down list.
- 34) 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.

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**SUBMIT NOTICE OF FORECLOSURE FILING**

Date of filing Order to Docket or Complaint to Foreclose:

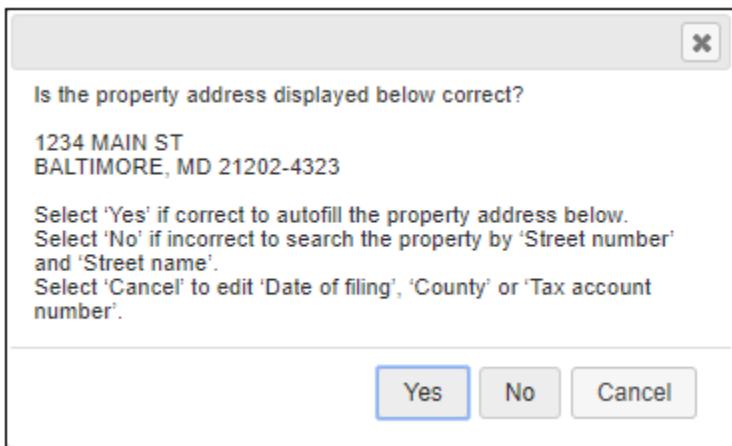
County:  Tax account number:

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

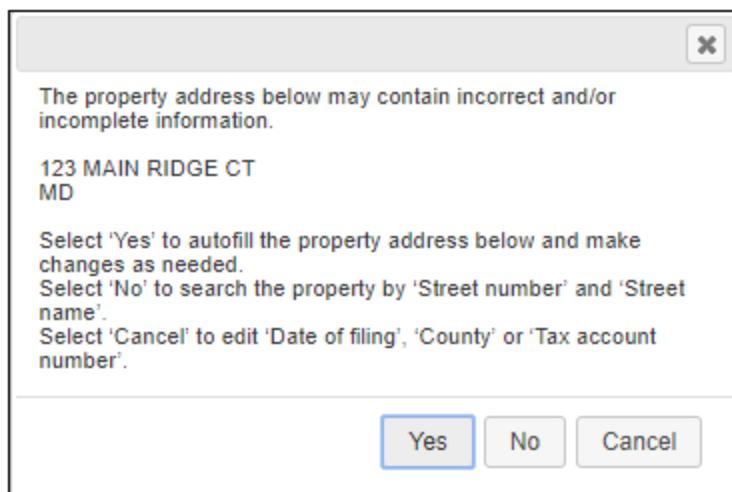
DO NOT enter words or spaces for the tax account number. Enter only letters and numbers, including all zeroes. If the tax account number is unknown, you may go to the [Real Property Search page](#) of the Maryland State Department of Assessments and Taxation website to look up the tax record by address.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

- 35) 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.
  - d. 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”.

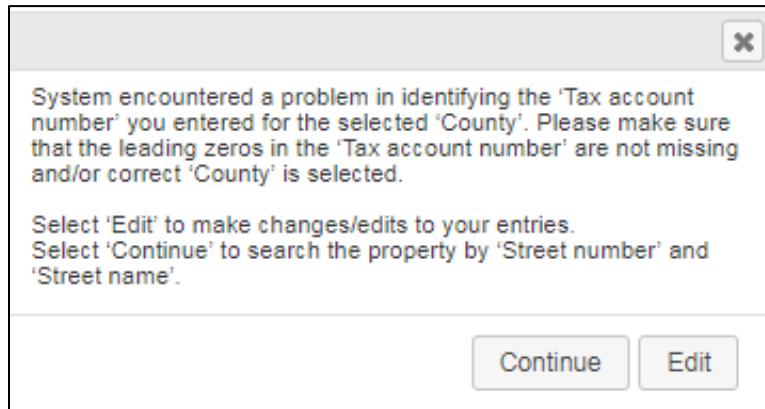


- If the system identified a property address but that address is incomplete, you will see a message with the partial property address. You have three options:
  - If the address is mostly correct, select “Yes” and the partial address will auto-fill in the appropriate fields. You must complete the remaining 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”.



- 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.



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

**Property Address Search**

Street number:	<input type="text"/>	Street name:*	<input type="text"/>
Do not enter street name suffixes (Avenue, Street, Lane, etc.) or the directionals (N, NW, S, SW, etc.)			
<input type="button" value="Search"/> <input type="button" value="Reset"/>			

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.

## SUBMIT NOTICE OF FORECLOSURE FILING

Date of filing Order to Docket or Complaint to Foreclose:<sup>\*</sup>  

County:<sup>\*</sup>  

Tax account number:<sup>\*</sup>

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".

### Property Address Search

Street number:

Street name:<sup>\*</sup>

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

300 N CHARLES ST, BALTIMORE, MD 21201-4305

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

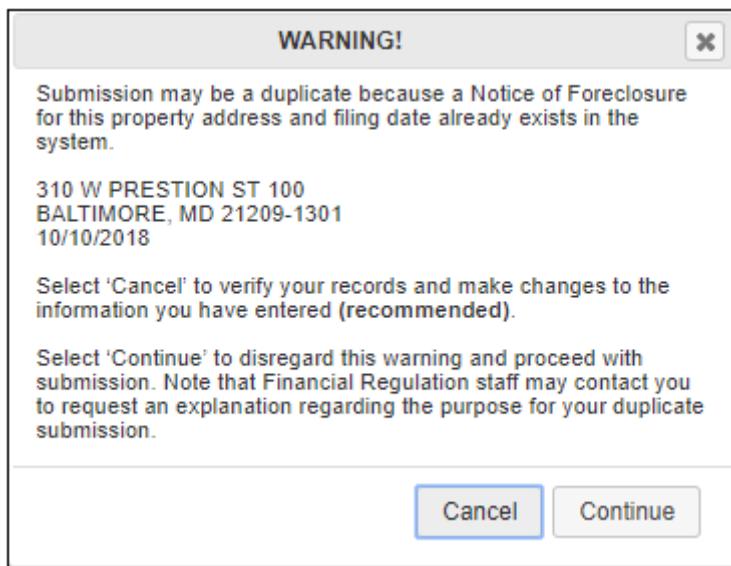
- 37) Select the status of the property from the drop-down list for "Vacancy status".
- 38) Enter the requested information for the person authorized to make the sale. RP §7-105.2(a)(6) defines the person authorized to make the sale as "the person designated under the Maryland Rules to sell residential 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.
- 39) 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.
- 40) 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.
- 41) 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”.

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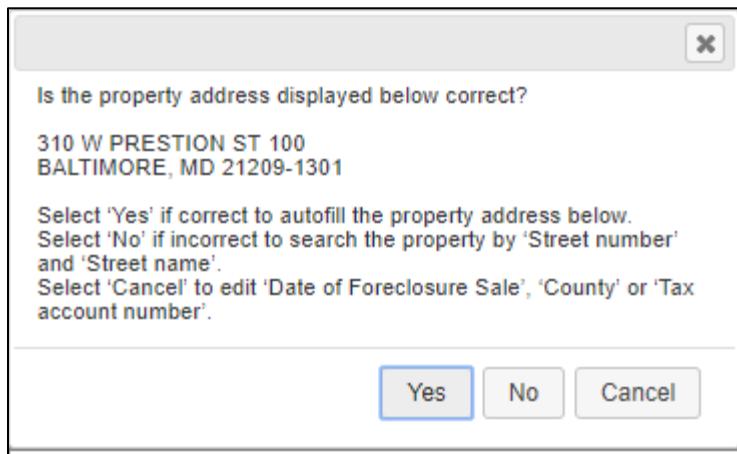
#### Property Address Search

Street number:

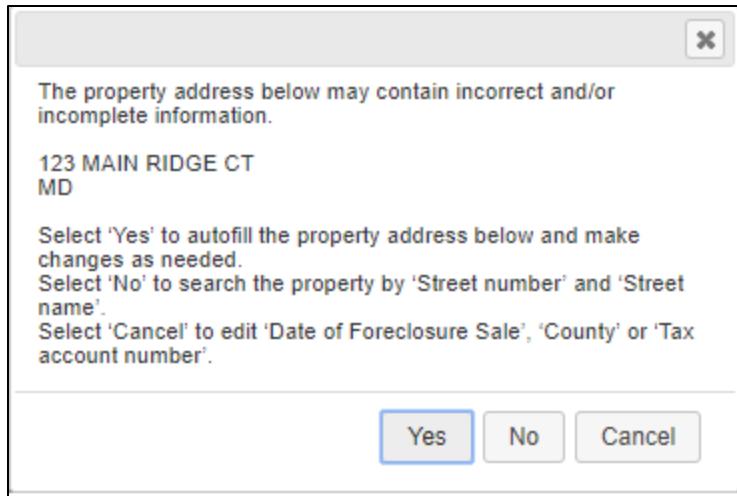
Street name: \*

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

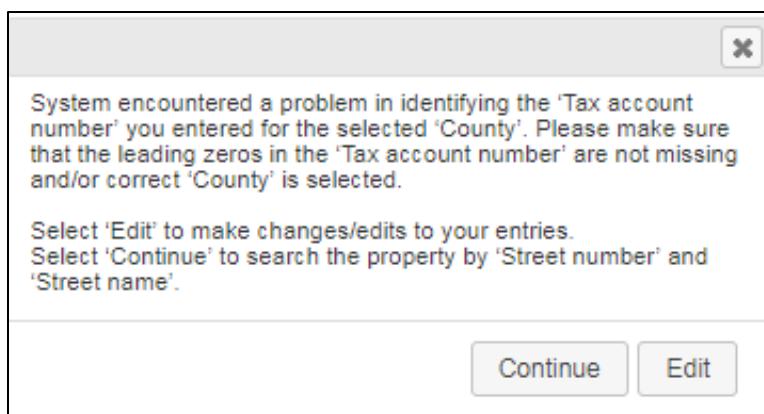
- 7) Upon selecting “Continue”, the system will attempt to identify the property address based on the county and tax account number you have entered. This may take several seconds. A dialogue box will appear with one of three possible messages.
- If the system identified an address from the tax account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



- 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.

#### SUBMIT NOTICE OF FORECLOSURE FILING

Date of filing Order to Docket or Complaint to Foreclose:<sup>\*</sup>  

County:<sup>\*</sup>

Tax account number:<sup>\*</sup>

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".

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#### Property Address Search

Street number:

Street name:<sup>\*</sup>

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

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#### 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

300 N CHARLES ST, BALTIMORE, MD 21201-4305

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 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:

- **Input Administrators** can search, view, and print notices or registrations submitted by themselves and any user within their company.

## Searching Notices of Intent to Foreclose

The method used for searching for an NOI in the Foreclosure Registration System will depend on whether the NOI has been submitted to the Commissioner (i.e. if it has been entered and saved, but not yet submitted); or if the NOI has been submitted, the date of submission.

### Search for a Saved NOI (Not Submitted)

- 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 "Notice of Intent to Foreclose".
- 3) The grid on this page displays the NOIs that have been entered and saved in the Foreclosure Registration System, in ascending order by date. Company Administrators and Input Administrators have the ability to filter the results to see all the NOIs submitted by all accounts in the company. Input Agents can only see the NOIs that they have submitted.

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

- 4) From the grid, select "View" to go to the NOI details page. Scroll to the bottom of the page for these options:
  - a. Select "Edit" to update the information entered for the NOI. Select "Save" to save your changes after editing. Select "Cancel" to return to the NOI as it was before the changes.
  - b. Select "Submit" to submit this NOI to OCFR. See "[Submitting a Notice of Intent to Foreclose](#)" for submission instructions.
  - c. Select "Delete" to delete this NOI. All the data for the NOI is deleted and cannot be recovered.
  - d. Select "Download as PDF" to download the NOI for printing, ready for mailing to the borrower(s) and record owner(s).
  - e. Select "Return to Previous Page" to go back to the main NOI page with the grid.
- 5) From the grid, select "Print" to download the NOI in PDF. The NOI can be printed and/or mailed to the borrower(s) and record owner(s).

## **Search for a Submitted NOI**

- 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. Under “Select the type of notice or registration”, choose the appropriate date option. “Submitted before July 1, 2021” will search the legacy NOI system; and “Submitted on or after July 1, 2021” will search this Foreclosure Registration System.

### **TO SEARCH NOIs SUBMITTED *PRIOR TO* July 1, 2021**

- 3) After selecting “Submitted before July 1, 2021”, choose whether you are searching NOIs on mortgage defaults or NOIs on non-mortgage defaults (i.e. NOIs for other liens, e.g. homeowner’s association dues, mechanic’s liens, etc.).

Next, choose whether you are searching for the NOI submission receipt(s), which will be downloaded as a PDF, or whether you would like the search results in a spreadsheet, which will be downloaded as a .csv Excel file.

- 4) Enter the date range you are searching and indicate whether or not you would like to include duplicates in your search results. Duplicates in this search are defined as multiple NOIs with the same property address submitted in a 60-day period.
- 5) Select “Continue”. If there are NOIs that meet your search criteria, the PDF or Excel file will download from the system.

### **TO SEARCH NOIs SUBMITTED *ON OR AFTER* July 1, 2021**

- 6) After selecting “Submitted on or after July 1, 2021”, the search criteria fields will appear. 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. Choice “statewide” to search all the counties and Baltimore City.

- 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. LOAN NUMBER is the loan number that was included with the NOI, if applicable.

- f. NOI FORM TYPE is a drop-down menu to filter by the Appendix type.

- 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 words or spaces.
- h. DATE OF DEFAULT is the date entered on an NOI in the “Date of Default” field. You may enter a single date or two dates to search over a range.
- i. DATE OF NOTICE is the date entered on an NOI in the “Date of Notice” field. You may enter a single date or two dates to search over a range.
- j. DATE LAST SAVED is the date an NOI was saved in the system. If an NOI has been saved multiple times, i.e. if it was edited and re-saved, this criteria will search the most recent “saved” date. You may enter a single date or two dates to search over a range.
- k. DATE MAILED TO BORROWER is the date entered on an NOI submission page under “Date of Mailing”. You may enter a single date or two dates to search over a range.
- l. DATE SUBMITTED TO OCFR is the date an NOI was submitted to the Office of Financial Regulation. You may enter a single date or two dates to search over a range.
- m. SUBMITTED BY is the name of the individual and/or company that submitted the NOI. 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. BORROWER(S) is the name of the individual and/or company that is identified on an NOI under “Name of Borrower”. The system will search all the borrower names identified on an NOI if you use this criterion. 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. RECORD OWNER(S) is the name of the individual and/or company that is identified on an NOI under “Name of Borrower”. The system will search all the record owner names identified on an NOI if you use this criterion. 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. SECURED PARTY is the name of the individual and/or company that is identified on the NOI under “Name of Secured Party”. 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. LOAN SERVICER is the name of the individual and/or company that is identified on the NOI under “Name of Loan Servicer”. 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. MORTGAGE LENDER is the name of the individual and/or company that is identified on the NOI under “Name of Mortgage Lender”. 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.
- s. MORTGAGE LOAN ORIGINATOR is the name of the individual and/or company that is identified on the NOI under “Mortgage Loan Originator”. 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.

- t. Select the SHOW DUPLICATES checkbox to display all the submitted NOIs that have been flagged as duplicates. For NOI form types (Appendices) A, A(f), A-1, A-1(f), C and C(f), a duplicate is defined as two or more NOIs that are same form type, with an identical property address, loan number, and date of default. For NOI form type (Appendix) B, a duplicate is defined as two or more NOIs with an identical property address and date of default.

7) 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 NOI ID number. You can switch between ascending or descending order for a column by clicking the heading.

8) Select a property street address or NOI ID in the search results grid to view the NOI details for that property. Scroll to the bottom of the page for these options:

- a. Select “Print Receipt” to download the NOI submission receipt in PDF.
- b. Select “Download as PDF” to download a copy of the NOI that was submitted.
- c. Select “Copy” to create a new NOI with all the same information (you may have to scroll up the page to select “Continue” in the dialogue box). The NOI can then be updated as needed and saved. The COPY function may be used to create additional NOIs for the same property, borrower/owner, and loan or lien.
- d. Select “Return to Previous Page” to go back to the search results.

**NOTE:** Once an NOI has been submitted, it cannot be edited or changed.

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

Select the PDF icon at the top of the search results grid to download one PDF document with all the submission receipts for the NOIs in the search results.

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## **Obtaining Copies of Notices of Intent to Foreclose or Receipts of Submission**

Copies of NOIs, and receipts proving submission of an NOI to the Commissioner, may be generated for submitted NOIs. Instructions are included within “[Search for a Submitted NOI](#)” above.

**NOTE:** Copies of NOIs are available only for NOIs submitted on or after July 1, 2021.

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## **Searching the Notice of Foreclosure Filing Database**

To search the Notice of Foreclosure Filing database:

- 2) 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”.
- 3) 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”.
- 4) 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.
- 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.

- I. 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.
- 5) 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.

- 6) 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.

- 7) 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.
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## 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.
- 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

If there is an error or the information contained in a Notice of Foreclosure Filing or Foreclosed Property Registration changes, **you may edit the submission**. A Notice of Intent to Foreclose **may not be edited** after submission.

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

- **Input Administrators** can update notices or registrations submitted by any user within their company.

## 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.**

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## Updating a Foreclosed Property Registration

To update a foreclosed property registration:

- 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 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

## Importing NOI and FPR Data from Legacy Systems

If you have questions, concerns, or need further clarification after reading the instructions below, please contact Financial Regulation staff at [FinReg.ForeclosureSystems@maryland.gov](mailto:FinReg.ForeclosureSystems@maryland.gov) or (410) 230-6245 before completing the data import process.

### Importing NOI Data from the Legacy System

The Notice of Intent to Foreclose submission and search pages in the Foreclosure Registration System replace the previous NOI Electronic System, a separate web-based system (now referred to as “legacy system”). If you need to access data on your NOIs submitted through the legacy system, the data must be imported into your current user account. You can import only data associated with your user account in the legacy system, as the legacy system did not associate users with companies. NOIs submitted through the legacy system are not associated with companies.

To import NOIs from the legacy system to your user 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 “Legacy Data Import” in the side menu.
- 3) Select “NOI Electronic System (NOI).”
- 4) 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.
- 5) **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”.
- 6) 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.

You should see this message indicating the import was successful: **Your legacy NOIs were successfully imported. Your NOIs are accessible through the "Search Submissions" page. To search legacy Notices of Intent to Foreclose, select the 'Submitted before July 1, 2021' radio button on the search submission page.**

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## **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.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 “Legacy Data Import” in the side menu.
- (3) Select “Foreclosed Property Registry (FPR).”
- (4) 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.
- (5) 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”.
- (6) 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.

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.**

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# Input Admin User Functionalities

1. I can invite users after my account has been approved.
2. I can view my company's details and users.
3. I will receive an email when my account has been enabled or disabled.
4. I can enter and save a **Notice of Intent to Foreclose (NOI)**.
5. I can submit NOIs.
6. I can search NOIs saved by anyone in my company.
7. I can search NOIs submitted by anyone in my company.
8. I can download a spreadsheet or .pdf of submitted NOI search results.
9. I can view NOIs saved or submitted by anyone in my company.
10. I can generate copies of NOIs submitted by anyone in my company.
11. I can generate submission receipts for NOIs submitted by anyone in my company.
12. I can submit a **Notice of Foreclosure Filing (NOF)**.
13. I can search NOFs that I have access to.
14. I can download a spreadsheet of NOF search results.
15. I can view NOFs that I have access to.
16. I can update NOFs that I have access to.
17. I can download and print NOF submissions I have access to.
18. I can submit an initial **Foreclosed Property Registration (FPRs)** and pay with a credit/debit card.
19. I can view initial FPRs that I have access to in a grid.
20. I can update an initial FPR that I have access to.
21. I can submit a final FPR for an initial FPR that I have access to.
22. I can search FPRs that I have access to.
23. I can download a spreadsheet of FPR search results.
24. I can view and update FPRs with final FPRs submissions.
25. I can download and print FPR submissions I have access to.
26. I can view, update, and download/print FPRs that were entered by another company once transfer is accepted by my company's CA.

## 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 “[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](mailto: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](mailto: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.

