



# Maryland Foreclosed Property Registry: Foreclosure Purchaser Instructions



Maryland law requires residential property purchased at a foreclosure sale to be registered with the Commissioner of Financial Regulation within 30 days after the date of the foreclosure sale (see Md. Code Ann., Real Property §7-105.14). Registrations must be submitted and updated through Maryland's electronic **Foreclosure Registration System** (Foreclosed Property Registry) available at <https://www.dllr.state.md.us/ForeclosureSystems/>.

Please refer to the [Help and Resources](#) page available on the Foreclosure Registration System website (link above) for instructions on creating an account and submitting registrations.

## PURCHASER INSTRUCTIONS

- **Foreclosure purchasers must have a user account with the Foreclosure Registration System to access the Foreclosed Property Registry.** It may take several days to activate and/or approve a new user account.
  - Persons that are purchasing property with their individual name, or independent real estate brokers practicing under their individual name, should create an Individual User (Input Agent) account.
  - Foreclosure purchasers that are a company or trust, or are employed by or otherwise representing a company or trust, should create a Company User account. Refer to the appropriate User Guide for assistance, on the [Help and Resources](#) page of the Foreclosure Registration System (link above).
- The Foreclosed Property Registry is one of three submission portals in the Foreclosure Registration System. **The Foreclosed Property Registry is the only portal that purchasers of residential property at a foreclosure sale should use to submit registrations.** If you are a substitute foreclosure purchaser, please contact Financial Regulation staff at the email below before submitting a registration.
- There are two stages of the registration process: initial and final.
  - **Initial registrations** must be submitted by the purchaser **within 30 days after the foreclosure sale.** There is a required \$50 fee that must be paid at the time of submission. Late submissions are assessed a \$100 fee.
  - **Final registrations** must be submitted by the purchaser **within 30 days after the deed is recorded.** The foreclosure sale purchaser must submit the final registration. It cannot be submitted by a subsequent purchaser. There is no fee to submit a final registration.
- If there are changes to certain information contained within the **initial registration**, the registration must be updated **within 21 business days** of those changes being known to the purchaser. See Md. Code Ann., Real Property §7-105.14(d)(5).

If you have questions, please email Financial Regulation staff at [FinReg.ForeclosureSystems@maryland.gov](mailto:FinReg.ForeclosureSystems@maryland.gov). Please consult the appropriate User Guide (link above) for assistance before contacting Financial Regulation.