Maryland's Foreclosure Registration System: User Guide for *Government Users*

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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.

Government User Account

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

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

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

Creating a Government User Account

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

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

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

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

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

   When you are done, select "Next".

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

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

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

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

   When you are done, select "Create Account".

You should see this message on the Home screen indicating account creation was successful: **Your request for an account has been successfully submitted. Please check your email for more details.** Upon selecting "Create Account", the request is sent to Financial Regulation staff for approval and you will receive an email notification that your account is pending approval.

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

Account Management

Updating Your Own Account

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

1) Go to https://www.dllr.state.md.us/Foreclosuresystems/Logon.aspx and log in to your account with your username and password. If you have forgotten your password, select "Reset Password".

2) After you have logged in, select "My Account" in the side menu.

3) Select "Edit" to update available fields.

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

4) When you are done, select "Save".

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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. As a government user, your account can be reactivated by Financial Regulation staff.

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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:

- **Government Users** can search, view, and print notices of foreclosure filings or foreclosed property registrations submitted for properties located within the user's employment jurisdiction (county).

Searching the Notice of Foreclosure Filing Database

To search the Notice of Foreclosure Filing database:

1) Go to https://www.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 "Notice of Foreclosure Filing" under "Select the system you would like search".

3) You must enter at least one of the search criteria on this page (maximum of three). Criteria with text boxes allow for searches of partial words or phrases, referred to as a "wildcard" search.

   Explanation of the search criteria follows:

   a. JURISDICTION is the county in which the property is located.

      If you are a local Government User, you will see that your jurisdiction has been pre-selected. If you are a state Government User, you will be able to search by jurisdiction or statewide.

   b. PROPERTY STREET ADDRESS is the address as entered in the "Address Line 1" field.

      Enter a string of characters or partial words/phrases to do a wildcard search. For example, entering only "100" will show all properties that contain "100" in their Address Line 1, such as "100", "1002", and "2100"; and entering only "park" will show all properties that contain "park" in their Address Line 1, such as "PARK AVE", "PARKSIDE DR", and "DRUID PARK LAKE DR".

   c. CITY is the city in which the property is located.

   d. ZIP CODE is the five-digit zip code in which the property is located.

   e. TAX ACCOUNT NUMBER is the tax account number for the property, also referred to as a "property account identifier" by the State Department of Assessments and Taxation. Enter only the letters and numbers contained in the tax account number. Do not enter words or spaces.

   f. FORECLOSURE FILING DATE is the date the Order to Docket or Complaint to Foreclose was filed. You may enter a single date or two dates to search over a range.

g. NOTICE SUBMISSION DATE is the date the Notice of Foreclosure was initially submitted to the Foreclosure Registration System. You may enter a single date or two dates to search over a range.

h. VACANCY STATUS search options are "vacant", "not vacant", or "unknown".

i. SUBMITTED BY is the name of the individual and/or company that submitted the Notice of Foreclosure. You may enter partial names to do a wildcard search. You do not need to enter text into all the fields to search by this criterion.

j. AUTHORIZED SELLER is the name of the individual and/or company that is identified on the Notice of Foreclosure as the "person authorized to make the sale". You may enter partial names to do a wildcard search. You do not need to enter text into all the fields to search by this criterion.

k. MAINTENANCE PERSON is the name of the individual and/or company that is identified on the Notice of Foreclosure as the "person authorized to manage or maintain the property prior to the sale". You may enter partial names to do a wildcard search. You do not need to enter text into all the fields to search by this criterion.

l. PROPERTY OWNER is the name of the individual and/or company that is identified on the Notice of Foreclosure as the owner of the property. You may enter partial names to do a wildcard search. You do not need to enter text into all the fields to search by this criterion.

4) After entering the criteria, select "Search".

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

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

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

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

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

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

Searching the Foreclosed Property Registry

To search the Foreclosed Property Registry:

1) Go to https://www.dllr.state.md.us/Foreclosuresystems/Logon.aspx and log in to your account with your username and password. If you have forgotten your password, select "Reset Password".

2) After you have logged in, select "Search Submissions" in the side menu; then select "Foreclosed Property Registry" under "Select the system you would like search".

3) You must enter at least one of the search criteria on this page (maximum of three). Criteria with text boxes allow for searches of partial words or phrases, referred to as a "wildcard" search.

   Explanation of the search criteria follows:

   a. JURISDICTION is the county in which the property is located.

      If you are a local Government User, you will see that your jurisdiction has been pre-selected. If you are a state Government User, you will be able to search by jurisdiction or statewide.

   b. PROPERTY STREET ADDRESS is the address as entered in the "Address Line 1" field.

      Enter a string of characters or partial words/phrases to do a wildcard search. For example, entering only "100" will show all properties that contain "100" in their Address Line 1, such as "100", "1002", and "2100"; and entering only "park" will show all properties that contain "park" in their Address Line 1, such as "PARK AVE", "PARKSIDE DR", and "DRUID PARK LAKE DR".

   c. CITY is the city in which the property is located.

   d. ZIP CODE is the five-digit zip code in which the property is located.

   e. FPR ID is the unique identification number automatically assigned to a registration by the system. The FPR ID is created after the initial registration is submitted.

   f. The SHOW DUPLICATES checkbox will limit the search to duplicate registrations. "Duplicates" is defined as two or more registrations with the same property address *and* the same foreclosure sale date. The property address must be exactly the same to be identified as a duplicate (including city, state, and zip code with zip +4 if entered). The results will include the first registration submitted as well as the subsequent duplicate submissions.

   g. TAX ACCOUNT NUMBER is the tax account number for the property, also referred to as a "property account identifier" by the State Department of Assessments and Taxation. Enter only the letters and numbers contained in the tax account number. Do not enter spaces or punctuation.

      Foreclosed property registrations that were submitted on or before January, 1 2019 will default to the word "LEGACY" and a string of characters in the tax account number field. This is because tax account numbers were not required in the prior registry (which was replaced by this system on January 2, 2019). "Legacy" indicates the FPR is from the *legacy registry*

and the string of characters is the *company code* of the user that submitted the FPR to the legacy registry. This field can be modified, so a Company User or Individual User may update the FPR to the correct tax account number if desired.

h. FORECLOSURE SALE DATE is the date the of the foreclosure sale. You may enter a single date or two dates to search over a range.

i. RATIFICATION DATE is the date of the ratification of the sale. You may enter a single date or two dates to search over a range.

j. DEED RECORDED DATE is the date the purchaser/owner deed was recorded. You may enter a single date or two dates to search over a range.

k. INITIAL FPR SUBMISSION DATE is the date the initial registration was submitted to the Foreclosure Registration System. You may enter a single date or two dates to search over a range.

l. FINAL FPR SUBMISSION DATE is the date the final registration was submitted to the Foreclosure Registration System. You may enter a single date or two dates to search over a range.

m. RESPONSIBLE ACCOUNT is the name of the individual and/or company that currently has access to the registration. This could be the individual and/or company that submitted the initial or final registration, or it could be the individual and/or company that received the registration through a transfer. You may enter partial names to do a wildcard search. You do not need to enter text into all the fields to search by this criterion.

n. FORECLOSURE SALE PURCHASER is the name of the individual and/or company that is identified on the initial registration as the "foreclosure purchaser(s)". You may enter partial names to do a wildcard search. You do not need to enter text into all the fields to search by this criterion.

o. ACCEPTING LEGAL is the name of the individual and/or company that is identified on the initial registration as "Accepting Legal Services". You may enter partial names to do a wildcard search. You do not need to enter text into all the fields to search by this criterion.

p. MAINTENANCE PERSON is the name of the individual and/or company that is identified on the initial registration as "Responsible for Maintenance". You may enter partial names to do a wildcard search. You do not need to enter text into all the fields to search by this criterion

q. OWNER ON DEED is the name of the individual and/or company that is identified on the final registration as the owner on the deed. You may enter partial names to do a wildcard search. You do not need to enter text into all the fields to search by this criterion.

r. VACANCY STATUS search options are "vacant", "not vacant", or "unknown".

s. TRANSFER STATUS search options are "pending", "accepted", "rejected", or "original". "Original" indicates the registration has not been transferred. See the section "Transferring FPRs and Accepting/Rejecting FPR Transfers" for more information about this function.

4) After entering the criteria, select "Search".

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

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

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

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

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

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

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

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Government User Functionalities

1. I will receive an email when my account has been enabled or disabled.
2. I can search **Notices of Foreclosure Filing (NOFs)** that I have access to.
3. I can download a spreadsheet of NOF search results.
4. I can view NOFs that I have access to.
5. I can download and print NOF submissions I have access to.
6. I can search **Foreclosed Property Registrations (FPRs)** that I have access to.
7. I can download a spreadsheet of FPR search results.
8. I can view FPRs I have access to.
9. I can download and print FPRs I have access to.
10. I will receive notification emails when an initial FPR is submitted or updated in my county jurisdiction.

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 or (410) 230-6245 if you need assistance with any of the topics covered in this User Guide, or if you have questions about the statutes, instructions, or procedures for the Foreclosure Registration System.

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

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