**NOTICE OF INTENT TO FORECLOSE**

**LOSS MITIGATION PACKET**

**Contains:**

* Maryland Foreclosure Process and Timeline (Loss Mitigation/Postfile Mediation)
* Instructions for Loss Mitigation
* Loss Mitigation Application

Version: 03/22/2022

**The Maryland**

**Foreclosure Process AND TIMELINE**

Owner-Occupied Property - Loss Mitigation and Postfile Mediation Option – Not Federally Related Mortgage Loan

**A Notice of Intent to Foreclose** is enclosed with this document. In this notice you will find specific information about the mortgage, an application for loss mitigation, and instructions to complete the application. **THIS IS NOT YET A FORECLOSURE FILING.** A foreclosure action, called an order to docket or complaint to foreclose (the "OTD"), may not be filed against you in court until at least 45 days after the post mark date of this notice was mailed and your loan is 90 days past due. The OTD must be filed in Circuit Court in order to move forward with foreclosure proceedings.

You will receive a copy of the OTD and it will include one of the following affidavits:

1. **Preliminary Loss Mitigation Affidavit, which** will be filed with the OTD if the mortgage company has not started or completed the review of your loan for foreclosure alternatives known as loss mitigation. An application for loss mitigation will be included in the OTD. **Complete and return the application immediately**; OR
2. **Final Loss Mitigation Affidavit, which** will be filed with the OTD if the mortgage company believes it has no available alternatives to foreclosure. This affidavit will come with a **“Request for Postfile Foreclosure Mediation,” an application, and instructions. You have only 25 days to request foreclosure mediation after you receive these documents.** To request foreclosure mediation you must send the completed application with a non-refundable fee of $50 to the Circuit Court.

\* If the OTD includes a Preliminary Loss Mitigation Affidavit, **open all future mail** because you may receive a Final Loss Mitigation Affidavit in as soon as 28 days.

**TO ACCESS FREE HOUSING COUNSELING SERVICES,**

**CALL THE MARYLAND HOMEOWNER ASSISTANCE HOTLINE AT 1-877-462-7555 OR VISIT**

[**HOMEOWNERASSISTANCE.MARYLAND.GOV**](http://homeownerassistance.maryland.gov/)

**Foreclosure Mediation:**

You will have the opportunity to request foreclosure mediation after you receive the Final Loss Mitigation Affidavit. Foreclosure mediation is a process that allows you, a representative from your mortgage company, and a neutral third party mediator from the Maryland Office of Administrative Hearings to meet and discuss alternatives to foreclosure. The goal of foreclosure mediation is to help you avoid foreclosure. At mediation, you and your mortgage company may agree to an option to avoid foreclosure. However, making a request for foreclosure mediation does not guarantee a loan modification or other relief.

INSTRUCTIONS FOR LOSS MITIGATION

■ Contact [insert name of an agent or employee of the secured party authorized to modify the terms of the mortgage loan. The agent or employee may be an individual or group of individuals or a department such as “loss mitigation department”] at [insert the telephone number of the agent or employee] to discuss options available to avoid foreclosure.

■ You should seek housing counseling services now. Free resources are available at the Maryland Homeowner Assistance Hotline at 1-877-462-7555 or go to **homeownerassistance.maryland.gov.**

■ Complete the enclosed Loss Mitigation Application according to its instructions and include copies of all requested documents.

■ Mail your completed Loss Mitigation Application and the accompanying documents using the addressed envelope provided.

■ Keep a copy of your Loss Mitigation Application, accompanying documents, your mail receipt confirmation, and the date of mailing for your own record.