**NOTICE OF INTENT TO FORECLOSE**

[Not Owner-Occupied Property - Mortgage Loan Default – Federally Related Mortgage Loan]

This Notice is Required by Maryland Law (Real Property Article, §7-105.1, Annotated Code of Maryland).

You are at risk of losing your property to foreclosure. You have missed one or more payments on your mortgage loan or you are otherwise in default. If you do not bring the loan current, otherwise cure the default, or reach an agreement with your mortgage company to avoid foreclosure (such as a loan modification, repayment plan or other alternative to foreclosure) a foreclosure action may be filed in court as early as 45 days from the date of this notice.

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| --- |
| **Your mortgage company has determined****that you do NOT live in this property.** **IF this is your primary residence:**  **please cALL \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_****NOTE: An owner-occupant has additional****options to avoid foreclosure.** |

**Please follow the instructions that are outlined below.**

■ Read this entire Notice carefully and act immediately.

■ If you live in this property as your primary residence, please call [insert contact again for borrower to dispute occupancy determination]. Free resources are available at the Maryland Homeowner Assistance Hotline at 1-877-462-7555 or go to [homeownerassistance.maryland.gov](http://homeownerassistance.maryland.gov/).

■ 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 to avoid foreclosure.

If you have already requested loss mitigation assistance from your mortgage company, please call your mortgage company at the number above to confirm the status of your request.

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Beware of anyone offering to “save” your property or requesting an upfront fee before providing assistance. *If you believe you have been a victim of a scam, please contact Maryland's Office of the Commissioner of Financial Regulation by calling* 410-230-6077 *or visiting* [www.labor.maryland.gov/finance](http://www.labor.maryland.gov/finance).

If you have funds available to bring your loan current, contact [insert contact person to provide reinstatement figure and instructions to reinstate the loan] before sending any money to your mortgage company. When you call, ask for the amount needed to reinstate your loan.

***You may be eligible for certain programs to avoid foreclosure.***

***Call your mortgage company for more information.***

**The following is important information about your mortgage loan:**

Date of Notice: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Address of Property Subject to This Notice: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Name of Borrower(s): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Mailing Address of Borrower(s): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Name of Record Owner (if different from Borrower(s)): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Mailing Address of Record Owner (if different from Borrower(s)): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Name of Secured Party: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Telephone Number of Secured Party: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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

Name of Loan Servicer (if different from Secured Party): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Telephone Number of Loan Servicer (if applicable): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Mortgage Loan Number: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Lien Position (Indicate whether first or subordinate lien): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date Most Recent Loan Payment Received: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Period to Which Most Recent Mortgage Loan Payment Was Applied: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date of Default: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Total Amount Required to Cure Default as of the Date of this Notice: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

(If you wish to reinstate your loan by paying all past due payments and fees, please call the mortgage company and ask for the total amount required to cure the default and reinstate the loan.)

[Note type of default by inserting one or both of the following two default statements: (1) Your mortgage loan payment is currently (insert number of days payment past due) past due and is in default; (2) Your mortgage loan is in default because (insert type of default other than a past-due payment)]: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Name of Mortgage Lender (if applicable): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Maryland Mortgage Lender License Number (if applicable): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Name of Mortgage Loan Originator (if applicable): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Maryland Mortgage Loan Originator License Number (if applicable): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**NOTE: The data contained in this Notice of Intent to Foreclose is electronically filed with the Commissioner of Financial Regulation in accordance with COMAR 09.03.12.02**

**NOTICE REGARDING**

**OCCUPANCY DETERMINATION**

Based upon inspection or certification of occupancy status through other means (proof attached, if applicable), on [insert date] it was determined by [insert name of occupancy determination agent] that this property is not owner-occupied.

**The Maryland**

**Foreclosure Process AND TIMELINE**

 [Not Owner-Occupied - Mortgage Loan Default - Federally Related Mortgage Loan]

**A Notice of Intent to Foreclose** is enclosed with this document. In the Notice you will find specific information about your mortgage. **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 this Notice was mailed and more than 120 days have elapsed since you first missed your mortgage loan payment.
* The OTD must be filed in Circuit Court in order to move forward with foreclosure proceedings.
* Once the OTD is filed, your mortgage company may proceed with the foreclosure sale as soon as 45 days after the OTD is served.