

Maryland Homeowner Foreclosure Timeline*

At First Signs of Financial Difficulty

Missed Mortgage Payment
Lender begins calling,
sends a delinquency notice

Day 1+

"Notice of Intent to Foreclose" letter
mailed certified and 1st class mail
**Important: May include offer for
pre-file mediation – see reverse**

"Order to Docket" (OTD) filed in
court with certified or personally
served copy to homeowner*

Day 120+
(45+ days after NOI)



Steps

#1

What You Can Do

Reduce unnecessary expenses, save money,
and contact the HOPE hotline for free
nonprofit housing counseling

1-877-462-7555

#2



Homeowner sends lender
"Loss Mitigation" workout
request package or pre-filing
mediation option: **Note that
choosing pre-filing mediation
changes the timeline**

#3



Homeowner to submit
"Foreclosure Mediation
Opt-in" Form to courts
w/\$50 filing fee

#4

Mediation held at OAH
60 days or less from homeowner's request

OAH to receive paperwork
20 days before mediation

Opt-in deadline 25
days from date of OTD

#7



Homeowner & mortgage
company meet to review financials
to decide if mortgage company will
offer options to foreclosure: **If you
choose pre-filing mediation, this
post-filing mediation may not be
available to you - see reverse**

#6



Homeowner to submit
all required documents
to OAH

#5

Deadline for homeowner to request
mediation held with the Office of
Administrative Hearings
(OAH)

**Without
Mediation**

**Without
Mediation**

At any point up to the foreclosure
sale, the homeowner can bring
mortgage current
by paying all arrears
including late fees
and foreclosure costs



#8



foreclosure sale at
courthouse

15+ days after mediation
or 45+ days after OTD

Homeowner to seek
other housing options

30+ days
after sale

#9

Court ratifies sale
and title is
transferred to
new owner

45+ days
after sale

#10

Vacate or
Face Eviction



www.MDHope.org

***NOTE:** This document represents a simplified version of the foreclosure process in Maryland without a Preliminary Loss Mitigation Affidavit and some steps may vary. Information is not presented as legal advice. For legal advice, ask your housing counselor for a legal referral.

WHAT IS FORECLOSURE MEDIATION?

Foreclosure mediation is a process that allows the homeowner, a representative from the mortgage servicer with authority to make decisions, and a neutral third party mediator from the Maryland Office of Administrative Hearings (OAH) to meet and discuss alternatives to foreclosure. Alternatives to foreclosure may include housing transition. Foreclosure mediation does not guarantee a loan modification or other relief.

MEDIATION TYPES - (1) "Pre-file mediation" - mediation before a foreclosure action is filed in court and (2) "Post-file mediation" - mediation after a foreclosure action has been filed in court. Your mortgage servicer is not required to offer pre-file mediation. PLEASE NOTE: If you choose to participate in pre-file mediation now, you will not be able to opt-in to post-file mediation later unless you and your mortgage servicer agree to an additional mediation session and include the terms of that arrangement in the pre-file mediation agreement, if any. If you do not choose to participate in pre-file mediation at this time, you will have the opportunity to submit a loss mitigation application and, if a foreclosure action is filed against you, participate in post-file mediation.

| | Pre-file | Post-file |
|---|-----------|------------------------------------|
| Early Intervention? | Yes | No |
| Mortgage Servicer Offer of Mediation Session? | Optional | Required, if no pre-file mediation |
| Homeowner Financial Documents Needed? | Yes | Yes |
| Free Housing Counseling? | Mandatory | Available |
| Legal Referrals? | Available | Available |

For more details take a look at Appendix A1-schedule 1:
www.dllr.state.md.us/finance/finregforms.shtml#foremed



Contact your lender and a housing counselor at the earliest sign of financial difficulty.

A list of housing counseling agencies near you can be obtained by calling the MDHOPE hotline at

877-462-7555

or by visiting

www.mdhope.org.

Made possible through the support of the Baltimore Neighborhood Collaborative and the Baltimore Homeownership Preservation Coalition

www.PreserveHomeownership.org

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Developed by the Maryland Housing Counselors Network, Inc. for homeowners.

THE NETWORK



KNOWLEDGE - THE KEY TO HOMEOWNERSHIP