

time; prohibiting foreclosure consultants and foreclosure purchasers from engaging in certain practices; requiring a homeowner to be provided with copies of certain documents; providing that certain provisions in certain documents are void; prohibiting certain documents from being recorded within a certain period; ~~requiring certain deeds to contain a certain affidavit~~; establishing certain rebuttable presumptions; requiring a certain audit account to be restated under certain circumstances; providing for the enforcement of this Act; providing penalties for violations of this Act; requiring a written notice of a foreclosure sale to contain a certain statement; providing for the effect of a certain order for resale in a foreclosure proceeding; exempting certain persons from certain provisions of this Act; providing for the effect and construction of certain provisions of this Act; requiring a certain notice to be sent to certain record owners; requiring the Consumer Protection Division of the Office of the Attorney General to maintain a list of certain nonprofit organizations and to provide certain information to certain homeowners; defining certain terms; making this Act an emergency measure; and generally relating to foreclosure.

~~BY repealing and reenacting, with amendments,~~

~~Article – Real Property~~

~~Section 7-105(b)~~

~~Annotated Code of Maryland~~

~~(2003 Replacement Volume and 2004 Supplement)~~

BY adding to

Article – Real Property

Section ~~7-105(h)~~ 7-105(a-1) and (h); and 7-301 through 7-321, inclusive, to be under the new subtitle “Subtitle 3. Protection of Homeowners in Foreclosure”

Annotated Code of Maryland

(2003 Replacement Volume and 2004 Supplement)

BY repealing and reenacting, without amendments,

Article – Real Property

Section 7-105(b)

Annotated Code of Maryland

(2003 Replacement Volume and 2004 Supplement)

BY repealing and reenacting, with amendments,

Article – Commercial Law

Section 13-204(12) and (13)

Annotated Code of Maryland

(2000 Replacement Volume and 2004 Supplement)

BY adding to

Article – Commercial Law

Section 13-204(14)