

Annotated Code of Maryland  
(2000 Replacement Volume and 2004 Supplement)

SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND, That the Laws of Maryland read as follows:

**Article - Real Property**

7-105.

(A-1) (1) IN THIS SUBSECTION, "RECORD OWNER" MEANS THE PERSON HOLDING RECORD TITLE TO RESIDENTIAL REAL PROPERTY AS OF THE DATE ON WHICH AN ACTION TO FORECLOSE THE MORTGAGE OR DEED OF TRUST IS FILED.

(2) IN ADDITION TO ANY NOTICE REQUIRED TO BE GIVEN BY PROVISIONS OF THE ANNOTATED CODE OF MARYLAND OR THE MARYLAND RULES, THE PERSON AUTHORIZED TO MAKE A SALE IN AN ACTION TO FORECLOSE A MORTGAGE OR DEED OF TRUST SHALL GIVE WRITTEN NOTICE OF THE ACTION TO THE RECORD OWNER OF THE PROPERTY TO BE SOLD.

(3) (I) THE WRITTEN NOTICE SHALL BE SENT ~~WITHIN~~ NO LATER THAN 2 DAYS AFTER THE ACTION TO FORECLOSE IS DOCKETED:

1. BY CERTIFIED MAIL, POSTAGE PREPAID, RETURN RECEIPT REQUESTED, BEARING A POSTMARK FROM THE UNITED STATES POSTAL SERVICE, TO THE RECORD OWNER; AND

2. BY FIRST CLASS MAIL.

(II) THE NOTICE SHALL STATE THAT AN ACTION TO FORECLOSE THE MORTGAGE OR DEED OF TRUST MAY BE OR HAS BEEN DOCKETED AND THAT A FORECLOSURE SALE OF THE PROPERTY WILL BE HELD.

(III) THE NOTICE SHALL CONTAIN THE FOLLOWING STATEMENT PRINTED IN AT LEAST 14 POINT BOLDFACE TYPE:

"NOTICE REQUIRED BY MARYLAND LAW

MORTGAGE FORECLOSURE IS A COMPLEX PROCESS. SOME PEOPLE MAY APPROACH YOU ABOUT "SAVING" YOUR HOME. YOU SHOULD BE CAREFUL ABOUT ANY SUCH PROMISES.

THE STATE ENCOURAGES YOU TO BECOME INFORMED ABOUT YOUR OPTIONS IN FORECLOSURE BEFORE ENTERING INTO ANY AGREEMENTS WITH ANYONE IN CONNECTION WITH THE FORECLOSURE OF YOUR HOME. THERE ARE GOVERNMENT AGENCIES AND NONPROFIT ORGANIZATIONS THAT YOU MAY CONTACT FOR HELPFUL INFORMATION ABOUT THE FORECLOSURE PROCESS. FOR THE NAME AND TELEPHONE NUMBER OF AN ORGANIZATION NEAR YOU, PLEASE CALL THE CONSUMER PROTECTION DIVISION OF THE OFFICE OF THE ATTORNEY GENERAL OF MARYLAND AT 1-888-743-0023. THE STATE DOES NOT GUARANTEE THE ADVICE OF THESE ORGANIZATIONS.