

DO NOT DELAY DEALING WITH THE FORECLOSURE BECAUSE YOUR OPTIONS MAY BECOME MORE LIMITED AS TIME PASSES.”

(b) (1) (i) In this subsection, “record owner” means the person holding record title to property as of the later of:

1. 30 days before the day on which a foreclosure sale of the property is actually held; and
2. The date on which an action to foreclose the mortgage or deed of trust is filed.

(ii) 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 proposed sale to the record owner of the property to be sold.

(2) (i) The written notice shall be sent:

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 the time, place, and terms of the sale and shall be sent not earlier than 30 days and not later than 10 days before the date of sale.

~~(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) 742-0023. THE STATE DOES NOT GUARANTEE THE ADVICE OF THESE ORGANIZATIONS.~~

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~~{(iii)}~~(iv) The person giving the notice shall file in the proceedings: