- 1. A return receipt; or
- 2. An affidavit that:
- A. The provisions of this paragraph have been complied with;

or

- B. The address of the record owner is not reasonably ascertainable.
- **{**(iv)**}** (V) The person authorized to make a sale in an action to foreclose a mortgage or deed of trust is not required to give notice to a record owner whose address is not reasonably ascertainable.
- (3) In the event of postponement of sale, which may be done in the discretion of the trustee, no new or additional notice need be given pursuant to this section.
- (4) The right of a record owner to file an action for the failure of the person authorized to make a sale in an action to foreclose a mortgage or deed of trust to comply with the provisions of this subsection shall expire 3 years after the date of the order ratifying the foreclosure sale.
- (H) THE ENTRY OF AN ORDER FOR RESALE ON DEFAULT BY A PURCHASER AT A SALE UNDER THIS SECTION AND TITLE 14 OF THE MARYLAND RULES:
- (1) DOES NOT AFFECT THE PRIOR RATIFICATION OF THE SALE AND DOES NOT RESTORE TO THE MORTGAGOR OR FORMER RECORD OWNER ANY RIGHT OR REMEDY THAT WAS EXTINGUISHED BY THE PRIOR SALE AND ITS RATIFICATION; AND
- (2) EXTINGUISHES ALL INTEREST OF THE DEFAULTING PURCHASER IN THE REAL PROPERTY BEING FORECLOSED AND IN THE PROCEEDS OF THE RESALE.

SUBTITLE 3. PROTECTION OF HOMEOWNERS IN FORECLOSURE.

PART I. DEFINITIONS; GENERAL PROVISIONS.

7-301.

- (A) IN THIS SUBTITLE THE FOLLOWING WORDS HAVE THE MEANINGS INDICATED.
- (B) (1) "CONSIDERATION" MEANS ANY PAYMENT OR THING OF VALUE PROVIDED TO A HOMEOWNER BY A FOREGLOSURE CONSULTANT OR FOREGLOSURE PURCHASER.
 - (2) "CONSIDERATION" INCLUDES:
- (I) UNPAID RENT, LEASE, OR CONTRACTUAL PAYMENTS OWED BY THE HOMEOWNER UNDER A FORECLOSURE CONVEYANCE ACREEMENT: