

(2) BE PRINTED IN AT LEAST 12 POINT TYPE, IN THE SAME LANGUAGE THAT IS USED BY THE HOMEOWNER AND WAS USED BY THE FORECLOSURE SURPLUS PURCHASER AND THE HOMEOWNER TO NEGOTIATE THE SALE OF THE RESIDENCE IN FORECLOSURE;

(3) BE FULLY COMPLETED, DATED, AND PERSONALLY SIGNED BY THE HOMEOWNER AND THE FORECLOSURE SURPLUS PURCHASER BEFORE THE STATEMENT OF ACCOUNT HAS BEEN REFERRED TO THE AUDITOR; AND

(4) INCLUDE:

(I) THE NAME, BUSINESS ADDRESS, AND TELEPHONE NUMBER OF THE FORECLOSURE SURPLUS PURCHASER;

(II) THE ADDRESS OF THE RESIDENCE IN FORECLOSURE;

(III) THE TOTAL CONSIDERATION TO BE GIVEN BY THE FORECLOSURE SURPLUS PURCHASER IN CONNECTION WITH OR INCIDENT TO THE TRANSACTION;

(IV) A COMPLETE DESCRIPTION OF THE TERMS OF PAYMENT OR OTHER CONSIDERATION, INCLUDING ANY SERVICES OF ANY NATURE THAT THE FORECLOSURE SURPLUS PURCHASER REPRESENTS THE FORECLOSURE SURPLUS PURCHASER WILL PERFORM FOR THE HOMEOWNER BEFORE OR AFTER THE SALE; AND

(V) THE FOLLOWING NOTICE, WHICH SHALL BE PRINTED IN AT LEAST 14 POINT BOLDFACE TYPE, COMPLETED WITH THE NAME OF THE FORECLOSURE SURPLUS PURCHASER, AND LOCATED IN IMMEDIATE PROXIMITY TO THE SPACE RESERVED FOR THE HOMEOWNER'S SIGNATURE:

"NOTICE REQUIRED BY MARYLAND LAW

~~UNTIL YOUR RIGHT TO RESCIND THIS CONTRACT HAS ENDED, (NAME) OR ANYONE WORKING FOR (NAME) CANNOT ASK YOU TO SIGN OR HAVE YOU SIGN ANY DEED, CHECK, OR ANY OTHER DOCUMENT.~~

IF YOU HAVE ANY QUESTIONS ABOUT THIS DOCUMENT, SEEK LEGAL COUNSEL BEFORE SIGNING. THIS IS AN IMPORTANT LEGAL CONTRACT. FAILURE TO READ AND UNDERSTAND THESE DOCUMENTS MAY CAUSE YOU TO LOSE VALUABLE RIGHTS.

THE EFFECT OF THESE DOCUMENTS IS THAT YOU MAY LOSE THE EQUITY IN YOUR HOME. THIS AGREEMENT WILL NOT STOP THE FORECLOSURE OR GET YOUR HOUSE BACK. IF YOU BELIEVE THE FORECLOSURE SALE WAS IMPROPER, YOU SHOULD IMMEDIATELY SEEK LEGAL ADVICE TO DETERMINE WHAT OBJECTIONS TO RATIFICATION OR TO RESCIND THE ORDER OF RATIFICATION MAY BE FILED.

~~IF YOU HAVE SIGNED THIS DOCUMENT, RETAIN ALL FUNDS RECEIVED AND PROMPTLY SEEK LEGAL ADVICE.~~