

A FORECLOSURE SALE OF THE PROPERTY MAY OCCUR AT ANY TIME AFTER 45 DAYS FROM THE DATE THAT THIS NOTICE IS SERVED ON YOU.

YOU MAY STOP THE SALE AND REINSTATE YOUR MORTGAGE LOAN BY PAYING ALL AMOUNTS DUE ON YOUR LOAN, PLUS FEES AND COSTS OF THE FORECLOSURE ACTION, AT ANY TIME UP TO ONE BUSINESS DAY BEFORE THE SALE. PLEASE CONTACT (INSERT NAME OF AUTHORIZED AGENT OF SECURED PARTY) AT (INSERT TELEPHONE NUMBER) TO OBTAIN THE AMOUNT DUE TO CURE THE DEFAULT ON YOUR MORTGAGE LOAN AND INSTRUCTIONS FOR DELIVERING THE PAYMENT.

YOU ARE URGED TO OBTAIN LEGAL ADVICE TO DISCUSS OTHER OPTIONS TO STOP THE FORECLOSURE SALE, WHICH MAY INCLUDE FILING A MOTION FOR INJUNCTION WITH THE CIRCUIT COURT OR A PETITION FOR BANKRUPTCY IN FEDERAL BANKRUPTCY COURT. A MOTION FOR INJUNCTION OR A BANKRUPTCY PETITION MUST BE FILED BEFORE THE FORECLOSURE SALE OCCURS.

IF YOU ARE INTERESTED IN SELLING YOUR HOME TO AVOID A FORECLOSURE SALE, YOU MAY WISH TO CONTACT A LICENSED REAL ESTATE BROKER OR SALESPERSON AS SOON AS POSSIBLE.

HOUSING COUNSELING AND FINANCIAL ASSISTANCE PROGRAMS ARE AVAILABLE THROUGH THE MARYLAND DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT. PLEASE CALL ~~1-877-462-7555~~ (INSERT TELEPHONE NUMBER) FOR INFORMATION ON AVAILABLE RESOURCES.

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~~ (INSERT TELEPHONE NUMBER). THE STATE DOES NOT GUARANTEE THE ADVICE OF THESE ORGANIZATIONS.

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