

and located in immediate proximity to the space reserved for the homeowner's signature:

**"NOTICE REQUIRED BY MARYLAND LAW**

..... (Name) or anyone working for him or her CANNOT ask you to sign or have you sign any lien, mortgage, or deed as part of signing this agreement unless the terms of the transfer are specified in this document and you are given a separate explanation of the precise nature of the transaction. **THE SEPARATE EXPLANATION MUST INCLUDE: HOW MUCH MONEY YOU MUST PAY; HOW MUCH MONEY YOU WILL RECEIVE, IF ANY; AND HOW MUCH MONEY THE FORECLOSURE CONSULTANT WILL RECEIVE FROM ANY SOURCE.**

..... (Name) or anyone working for him or her CANNOT guarantee you that they will be able to refinance your home or arrange for you to keep your home. Continue making mortgage payments until a refinancing, if applicable, is approved.

**YOU HAVE THE RIGHT TO ~~CANCEL~~ RESCIND THIS FORECLOSURE CONSULTING CONTRACT AT ANY TIME BY INFORMING THE FORECLOSURE CONSULTANT THAT YOU WANT TO ~~CANCEL~~ RESCIND THE CONTRACT. SEE THE ATTACHED NOTICE OF ~~CANCELLATION~~ RESCISSION FORM FOR AN EXPLANATION OF THIS RIGHT. AFTER ANY ~~CANCELLATION~~ RESCISSION, YOU MUST REPAY, WITHIN 60 DAYS, ANY MONEY SPENT ON YOUR BEHALF AS A RESULT OF THIS AGREEMENT, ALONG WITH INTEREST CALCULATED AT THE RATE OF 8% A YEAR.**

If a CONTRACT TO SELL OR transfer [of] the deed or title to your property is involved in any way, you may ~~[rescind the transfer]~~ ~~CANCEL~~ rescind THAT CONTRACT AT any time within [3] 5 days after the date you sign [the deed or other document of sale or transfer] THAT CONTRACT AND YOU ARE INFORMED OF THIS RIGHT. [See the attached Notice of Rescission form for an explanation of this right.] [As part of] AFTER any ~~[rescission]~~ ~~CANCELLATION~~ rescission, you must repay, within 60 days, any money spent on your behalf as a result of this agreement, along with interest calculated at the rate of 8% a year.

**THIS IS AN IMPORTANT LEGAL CONTRACT AND COULD RESULT IN THE LOSS OF YOUR HOME. CONTACT AN ATTORNEY BEFORE SIGNING."**

(b) The contract shall contain on the first page, in at least 12 point type size: