

(IV) IF APPLICABLE, THE ORIGINAL OR A CERTIFIED COPY OF THE ASSIGNMENT OF THE MORTGAGE FOR PURPOSES OF FORECLOSURE OR THE DEED OF APPOINTMENT OF A SUBSTITUTE TRUSTEE;

(V) IF ANY DEFENDANT IS AN INDIVIDUAL, AN AFFIDAVIT THAT:

1. THE INDIVIDUAL IS NOT A SERVICEMEMBER, AS DEFINED IN THE SERVICEMEMBERS CIVIL RELIEF ACT, 50 U.S.C. APPENDIX § 511; OR

2. THE ACTION IS AUTHORIZED BY THE ACT;

(VI) IF APPLICABLE, A COPY OF THE NOTICE OF INTENT TO FORECLOSE; AND

(VII) A NOTICE TO THE MORTGAGOR IN SUBSTANTIALLY THE FOLLOWING FORM, AS PRESCRIBED BY REGULATION BY THE COMMISSIONER OF FINANCIAL REGULATION:

**“NOTICE**

AN ACTION TO FORECLOSE THE MORTGAGE/DEED OF TRUST ON THE PROPERTY LOCATED AT (INSERT ADDRESS) HAS BEEN FILED IN THE CIRCUIT COURT FOR (COUNTY).

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.