

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."

(E) (1) A COPY OF THE ORDER TO DOCKET OR COMPLAINT TO FORECLOSE ON RESIDENTIAL PROPERTY AND ALL OTHER PAPERS FILED WITH IT SHALL BE SERVED BY:

(I) PERSONAL DELIVERY OF THE PAPERS TO THE MORTGAGOR OR GRANTOR; OR

(II) LEAVING THE PAPERS WITH A RESIDENT OF SUITABLE AGE AND DISCRETION AT THE MORTGAGOR'S OR GRANTOR'S DWELLING HOUSE OR USUAL PLACE OF ABODE.

(2) IF AT LEAST TWO GOOD FAITH EFFORTS TO SERVE THE MORTGAGOR OR GRANTOR UNDER SUBSECTION (E)(1) OF THIS SECTION ON DIFFERENT DAYS HAVE NOT SUCCEEDED, THE PLAINTIFF MAY EFFECT SERVICE BY: