

# Maryland Homeowner Foreclosure Timeline\*

## At First Signs of Financial Difficulty

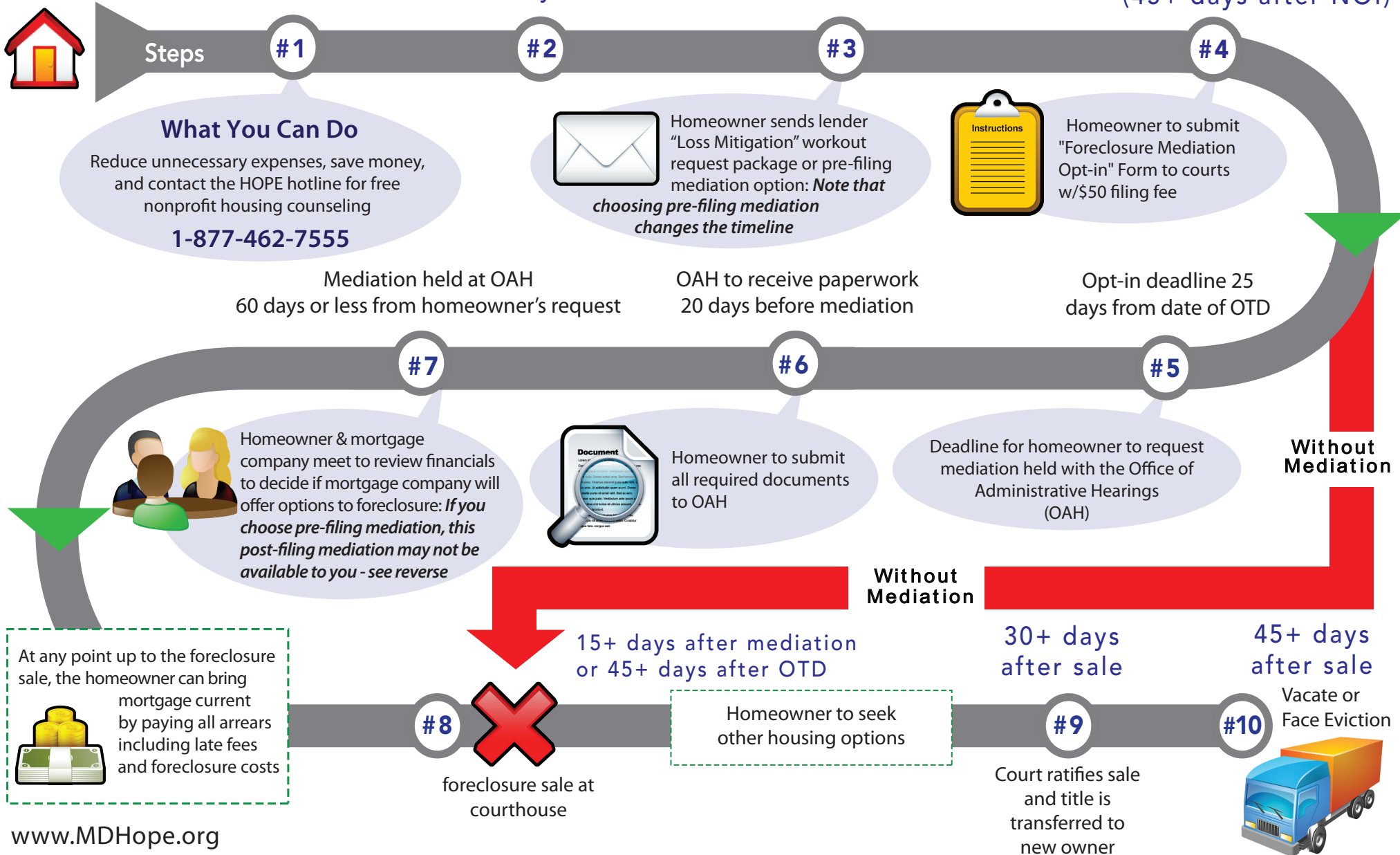
Missed Mortgage Payment  
Lender begins calling,  
sends a delinquency notice

Day 1+

"Notice of Intent to Foreclose" letter  
mailed certified and 1st class mail  
**Important: May include offer for  
pre-file mediation – see reverse**

"Order to Docket" (OTD) filed in  
court with certified or personally  
served copy to homeowner\*

Day 120+  
(45+ days after NOI)



[www.MDHope.org](http://www.MDHope.org)

**\*NOTE:** This document represents a simplified version of the foreclosure process in Maryland without a Preliminary Loss Mitigation Affidavit and some steps may vary. Information is not presented as legal advice.  
For legal advice, ask your housing counselor for a legal referral.

## WHAT IS FORECLOSURE MEDIATION?

Foreclosure mediation is a process that allows the homeowner, a representative from the mortgage servicer with authority to make decisions, and a neutral third party mediator from the Maryland Office of Administrative Hearings (OAH) to meet and discuss alternatives to foreclosure. Alternatives to foreclosure may include housing transition. Foreclosure mediation does not guarantee a loan modification or other relief.

**MEDIATION TYPES** - (1) "Pre-file mediation" - mediation before a foreclosure action is filed in court and (2) "Post-file mediation" - mediation after a foreclosure action has been filed in court. Your mortgage servicer is not required to offer pre-file mediation. PLEASE NOTE: If you choose to participate in pre-file mediation now, you will not be able to opt-in to post-file mediation later unless you and your mortgage servicer agree to an additional mediation session and include the terms of that arrangement in the pre-file mediation agreement, if any. If you do not choose to participate in pre-file mediation at this time, you will have the opportunity to submit a loss mitigation application and, if a foreclosure action is filed against you, participate in post-file mediation.

	Pre-file	Post-file
Early Intervention?	Yes	No
Mortgage Servicer Offer of Mediation Session?	Optional	Required, if no pre-file mediation
Homeowner Financial Documents Needed?	Yes	Yes
Free Housing Counseling?	Mandatory	Available
Legal Referrals?	Available	Available

For more details take a look at Appendix A1-schedule 1:  
[www.dllr.state.md.us/finance/finregforms.shtml#foremed](http://www.dllr.state.md.us/finance/finregforms.shtml#foremed)



**Contact your lender and a housing counselor at the earliest sign of financial difficulty.**

**A list of housing counseling agencies near you can be obtained by calling the MDHOPE hotline at**

**877-462-7555**

**or by visiting**

**[www.mdhope.org](http://www.mdhope.org).**

Made possible through the support of the  
Baltimore Neighborhood Collaborative  
and the Baltimore Homeownership  
Preservation Coalition

[www.PreserveHomeownership.org](http://www.PreserveHomeownership.org)

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Developed by the  
Maryland Housing  
Counselors Network, Inc.  
for homeowners.

### THE NETWORK



**KNOWLEDGE - THE KEY TO HOMEOWNERSHIP**