

# 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-filing mediation – see reverse**

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

Day 90+  
(45+ days after NOI)



Steps

#1

### What You Can Do

Reduce unnecessary expenses, save money,  
and contact the HOPE hotline for free  
non-profit Housing Counseling

**1-877-462-7555**

#2



Homeowner sends lender  
"Loss Mitigation" workout  
request package or pre-filing  
mediation option: **Note that  
choosing pre-filing mediation  
changes the timeline**

#3



Homeowner to submit  
"Foreclosure Mediation  
Opt-in" Form to courts  
w/\$50 filing fee

#4

Mediation held at OAH  
60 days or less from homeowner's request

OAH to receive paperwork  
20 days before mediation

Opt-in deadline 25  
days from date of OTD

#7



Homeowner & mortgage  
company meet to review financials  
to decide if mortgage company will  
offer options to foreclosure: **If you  
choose pre-filing mediation, this  
post-filing mediation may not be  
available to you - see reverse**

#6



Homeowner to submit  
all required documents  
to OAH

#5

Deadline for homeowner to request  
Mediation held with the Office of  
Administrative Hearings  
(OAH)

**Without  
Mediation**

**Without  
Mediation**

At any point up to the Foreclosure  
Sale, the homeowner can bring  
mortgage current  
by paying all arrears  
including late fees  
and foreclosure costs



#8



Foreclosure Sale at  
courthouse

15+ days after mediation  
or 45+ days after OTD

Homeowner to seek  
other housing options

30+ Days  
after Sale

#9

Court ratifies sale  
and title is  
transferred to  
new owner

45+ Days  
after Sale

#10

Vacate or  
Face Eviction



[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.

## 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*