

# **THE MARYLAND FORECLOSURE PROCESS AND TIMELINE**

[Not Owner-Occupied - Mortgage Loan Default – Not Federally Related Mortgage Loan]

**A Notice of Intent to Foreclose** is enclosed with this document. In the Notice you will find specific information about your mortgage. **THIS IS NOT YET A FORECLOSURE FILING.**

- A foreclosure action, called an order to docket or complaint to foreclose (the "OTD"), may not be filed against you in court until at least 45 days after this Notice was mailed and 90 days after you first missed your mortgage loan payment.
- The OTD must be filed in Circuit Court in order to move forward with foreclosure proceedings.
- Once the OTD is filed, your mortgage company may proceed with the foreclosure sale as soon as 45 days after the OTD is served.