



Maryland Homeowner's Guide to Avoiding Foreclosure

Your Rights. Your Options. Your Path Forward.

A Free Resource Provided By

Home Selling Solutions

"Real Estate Reincarnated"

www.homesellingsolutionsmd.com

1. Introduction: Understanding Foreclosure

Facing the possibility of foreclosure can be one of the most stressful experiences a homeowner can endure. It is a situation filled with uncertainty, complex legal terms, and emotional strain. If you are reading this, you may be worried about your home, and it is important to know that **you are not alone and that you have options.**

Foreclosure is a legal process in which a lender attempts to recover the balance of a loan from a borrower who has stopped making payments by forcing the sale of the home used as collateral. In Maryland, this is a **judicial process**, meaning it proceeds through the state court system. This provides homeowners with important protections and opportunities to respond.

This guide was created by Home Selling Solutions to provide Maryland homeowners with clear, actionable information. Our goal is to empower you with knowledge so you can make the best decision for your unique situation.

In the pages that follow, you will learn about the Maryland-specific foreclosure timeline, your legal rights as a homeowner, the various options available to you, and the free resources that exist to help. Knowledge is your most powerful tool right now.

2. The Maryland Foreclosure Timeline

Understanding the sequence of events in a Maryland foreclosure is crucial. While every case is unique, the process generally follows a specific timeline. Being aware of these steps can help you anticipate what comes next and plan your response effectively.

Phase	What Happens & Typical Timing
1. Default	The process begins after you miss a mortgage payment. The loan is officially in default one day after the due date.
2. Notice of Intent	After 45 days of missed payments, your lender is required to send you a Notice of Intent to Foreclose , along with a loss mitigation application to explore alternatives.
3. Court Filing	If the default is not resolved, the lender can file an Order to Docket to begin the formal foreclosure case in Circuit Court. This can happen after 90 days of default (or 45 days from the Notice of Intent).
4. Mediation Window	With the filing, you will receive a Final Loss Mitigation Affidavit and a mediation request form. You have 25 days to request foreclosure mediation.
5. Foreclosure Sale	If no agreement is reached, the lender schedules a sale. You must be notified at least 10 days (but no more than 30 days) before the sale date.
6. Ratification	After the sale, the court must ratify (approve) it. An audit is conducted to determine how proceeds are distributed. You may be entitled to surplus funds.
7. Eviction	Once ratified, the new owner can file a Motion for Judgment Awarding Possession and, if necessary, begin the eviction process.

The total timeline from missed payment to possible eviction is approximately 270 days (about 9 months) when mediation is pursued. Without mediation, it can be shorter.

3. Your Rights as a Maryland Homeowner

As a homeowner in Maryland, you have significant legal rights designed to protect you during the foreclosure process. It is vital to understand these rights to ensure you are treated fairly and to take full advantage of the protections available to you.

Right to Foreclosure Mediation: Under Maryland law, you have the right to participate in foreclosure mediation. This is a meeting facilitated by a neutral mediator from the Office of Administrative Hearings (OAH) where you can discuss alternatives to foreclosure directly with your lender. To participate, you must submit a request form and a \$50 fee (which can be waived for financial hardship) within **25 days** of receiving the Final Loss Mitigation Affidavit.

Right to Reinstate (Cure the Default): Maryland Real Property § 7-105.1 gives you the right to stop the foreclosure by “reinstating” your loan. This means paying all past-due payments, penalties, and fees in a lump sum. You can exercise this right at any time up to **one business day before the foreclosure sale**.

Right to Proper Notice: You are entitled to receive several key notices throughout the process, including the Notice of Intent to Foreclose, the Order to Docket, and the notice of the date, time, and place of the foreclosure sale. These notices ensure you are kept informed and have time to act.

Right to File a Motion to Stay or Dismiss: Under Maryland Rule 14-211, you have the right to file a motion to stay the sale and dismiss the foreclosure action if you have a valid legal defense. This must be filed within **15 days** after mediation is held (or after the OAH files its report).

Right to Surplus Funds: If your home sells at foreclosure for more than the total amount owed (including fees and liens), you may be entitled to the surplus. You must file a request with the court to claim these funds.

4. Options to Avoid Foreclosure

Even if a foreclosure action has been filed, you still have several options to potentially avoid losing your home. Lenders are often willing to work with borrowers because foreclosure is a costly process for them as well. Here are the most common alternatives:

Loan Modification

A permanent change to the terms of your original loan, such as lowering the interest rate, extending the loan term, or reducing the principal balance to make your monthly payments more affordable. This is often the preferred solution for homeowners who want to stay in their home.

Forbearance Agreement

A temporary reduction or suspension of your mortgage payments for a specific period. This is often used when you have a short-term financial hardship, such as a job loss or medical emergency, and expect your income to recover.

Repayment Plan

An agreement with your lender to catch up on missed payments over a set period of time while continuing to make your regular monthly payments. This works well if you have recovered financially and can afford a higher payment temporarily.

Short Sale

Selling your home for less than the total amount you owe on the mortgage. The lender must approve the sale and may agree to forgive the remaining debt (the “deficiency”). This avoids foreclosure on your credit report but requires lender cooperation.

Deed in Lieu of Foreclosure

Voluntarily transferring the ownership of your property to the lender in exchange for being released from your mortgage obligation. This can be a simpler process than foreclosure and may have less impact on your credit.

Selling to a Cash Buyer

Selling your house quickly to a real estate investor or company that buys homes for cash. This can provide a fast, certain solution, allowing you to pay off your mortgage, potentially walk away with equity, and avoid the lasting credit damage of a foreclosure.

5. Free Maryland Resources

Navigating the foreclosure process alone can be daunting. Fortunately, Maryland offers several free resources specifically designed to help homeowners in your situation. Do not hesitate to reach out — these services exist for you.

Maryland HOPE Hotline

1-877-462-7555

The primary resource for Maryland homeowners. Connects you with free, HUD-approved housing counselors who provide expert guidance and can help you negotiate with your lender. Visit www.mdhope.org for more information.

Maryland Legal Aid — Foreclosure Legal Assistance Project (FLAP)

1-888-213-3320

Provides free legal representation to low-income homeowners at all stages of the foreclosure process, including mediation. General intake line: 1-888-465-2468.

HUD-Approved Housing Counseling Agencies

1-800-569-4287 (HUD)

Nonprofit agencies offering free or low-cost counseling to help you understand your options and create a plan. Find a local agency at www.hud.gov or by calling the Maryland HOPE Hotline.

Maryland Dept. of Housing & Community Development (DHCD)

www.dhcd.maryland.gov

Provides information on state programs, foreclosure prevention tips, and a directory of housing counseling agencies funded to assist Maryland homeowners.

6. How Home Selling Solutions Can Help

Sometimes, the best path forward is to sell your home quickly to unlock its equity and move on without the stress and lasting credit damage of a foreclosure. That is where Home Selling Solutions comes in.

We are a local, Maryland-based real estate company that specializes in helping homeowners in difficult situations. We are not realtors listing your home on the market — we are **direct cash buyers**. This means we can offer a different kind of solution:

What We Offer	What It Means for You
Fast Cash Offer	We can close in as few as 7 days , providing you with the funds to pay off your mortgage and start fresh before the foreclosure sale.
No Fees, No Commissions	You pay absolutely zero realtor commissions or hidden fees. The cash offer we make is the amount you receive.
Sell As-Is	No repairs, no cleaning, no staging. We buy properties in any condition .
Compassionate Process	Our owner, Michael Krupp , works with homeowners personally to find a solution that fits their needs with empathy and respect.

If you want to learn more about how a fast cash sale can help you avoid foreclosure, we offer a **free, no-obligation consultation**. There is no pressure — just an honest conversation about your options.

Ready to Explore Your Options?

Call us today for a free, no-obligation consultation.

 **410-449-0430**

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7. Checklist: Steps to Take Right Now

If you are facing foreclosure, taking immediate action is the most important thing you can do. Use this checklist to guide your next steps:

- Don't ignore the mail.** Open and read all letters from your lender and their attorneys. The deadlines in those letters are real and missing them can limit your options.
- Contact your lender immediately.** Call your mortgage servicer to discuss your situation and ask about loss mitigation options like forbearance or loan modification.
- Call the Maryland HOPE Hotline: 1-877-462-7555.** Connect with a free, HUD-approved housing counselor who can guide you through the process and help you negotiate with your lender.

- Gather your financial documents.** Collect your recent pay stubs, bank statements, tax returns, and write a letter explaining your hardship. You will need these for any assistance application.
- Understand your rights.** Review the information in this guide, especially your right to mediation and your right to reinstate the loan up to one business day before the sale.
- Evaluate all your options carefully.** Consider every alternative — from loan modification to selling your home — and decide which path is best for you and your family.
- Request a free, no-obligation cash offer.** If selling quickly seems like the right choice, call Home Selling Solutions at **410-449-0430** to see how we can help.

Disclaimer: This guide is for informational purposes only and does not constitute legal or financial advice. Laws and programs may change. You should consult with a qualified attorney and a HUD-approved housing counselor to discuss your individual situation. Information in this guide is current as of the date of publication.

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Sources:

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- [5] Maryland Code, Real Property § 7-105.1.
- [6] Maryland Dept. of Housing & Community Development — HOPE Counseling.
- [7] Maryland Legal Aid — Foreclosure Legal Assistance Project (FLAP).