



MARYLAND FORECLOSURE TIMELINE

Times given in this chart are minimums. How quickly the process occurs depends on the lender and its attorney.

Day 1	Mortgage payment due <i>(per most loan documents, late fees/penalties are not assessed until a payment is not received 15 days after due)</i>
Day 2	Mortgage in default
Day 45	Lender can mail Notice of Intent to Foreclose to Borrower at any time at least 45 days prior to filing action to foreclose (but cannot foreclose until 45 days after Borrower is personally served)
Day 91	Lender files Order to Docket in Circuit Court Lender must personally serve Borrower with Order to Docket or after 2 unsuccessful good faith attempts, may post Notice on the property
	Advertisement for the auction sale may begin and must run in the newspaper once a week for at least three weeks in a row before sale date.
Day 136	This day is the earliest the house can be sold at an auction.
	The Court is notified of the sale of the property. The Court orders a date by which exceptions to the sale must be filed.
Day 166	The sale is ratified and title transferred to the Purchaser. The Court is notified and its auditor reviews the notice. If no exceptions are filed, the Court issues a final order of ratification.
	The Purchaser may file in the Court for possession of the property. The Borrower (former owner) has 15 days to respond.
Day 182	Court grants possession of the property to the new owner and allows the eviction of the Borrower (former owner.)
Day 212	Eviction occurs, if the Borrower (former owner) is still in the house.
Up to 3 years from sale date	If the auction sale price does not cover the outstanding balance due on the loan, plus all fees and costs of the foreclosure and sale, the Lender has up to three years to file for a deficiency judgment against the Borrower (former owner.)

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