

# Foreclosure

Foreclosure is the process of a lender taking possession of a property when the borrower fails to make loan payments. Below are select resources focusing on the issue of foreclosure.

## Maryland Code and Court Rules

### Mortgages and Deeds of Trust – Sales Upon Default

[MD Code, Real Property, Title 7, Subtitle 1, 7-105–7-105.18](#)

### Protection of Homeowners in Foreclosure Act

[MD Code, Real Property, Title 7, Subtitle 3, 7-301–7-325](#)

### Maryland Mortgage Fraud Protection Act

[MD Code, Real Property, Title 7, Subtitle 4, 7-401–7-409](#)

### Maryland Mortgage Assistance Relief Services Act

[MD Code, Real Property, Title 7, Subtitle 5, 7-501–7-511](#)

### Foreclosure of Lien Instruments

[Maryland Rules 14-201–14-218](#)

## Forms

[Request for Foreclosure Mediation](#) (Word Document)

[CC-080: Request for Waiver of Filing Fee for Foreclosure Mediation](#)

## Maryland and Prince George's County Resources

MD HOPE Hotline  
1-877-462-7555

Community Legal Services of Prince George's County, Inc.

[Foreclosure Prevention Program](#)

[Lawyer Referral Program](#)

[Prince George's County Circuit Court Upper Marlboro Foreclosure](#)

[Clinic](#)

240-391-6370

Maryland Pro Bono Resource Center

[Help for Homeowners and Seniors](#)

410-837-9379

Maryland Volunteer Lawyers Service

[Foreclosure Mediation Brief Advice Project](#)

Helpline: 443-808-0076

When: Mondays 1:30 pm—6:00 pm, Wednesdays 8:00 am—12:30 pm

## Library Resources

Foreclosure Defense: A Practical Litigation Guide, 2nd edition / Rebecca A. Taylor (American Bar Association, 2020) (KF 697.F6 T39 2020)

Foreclosure Survival Guide: Keep Your House or Walk Away with Money in Your Pocket, 6th ed. / Amy Loftsgordon (Nolo, 2017) (KF 697 .F6 E43 2017 SELF HELP)

Gordon on Maryland Foreclosures, 5th edition / Ronald Deutsch & Jeffrey Nadel, eds. (MSBA, 2021) (KFM 1330.5 .F6 G67 2021 RESERVE)

Home Foreclosures: Including Reverse Mortgages, Tax Liens, Condominium Liens, Land Installment Sales, and Seizure of Manufactured Homes / Geoff Walsh, et al. (National Consumer Law Center, 2019) (KF 697 .F6 H664 2019)

Mortgage Servicing and Loan Modifications / John Rao, et al. (National Consumer Law Center, 2019) (KF 697 .F6 M678 2019)

West's Maryland Law Encyclopedia, M.L.E. MORTGAGES

## Information and Articles

### Civil Justice, Inc.

[Foreclosure Assistance](#)

[Foreclosure Cafe Consumer Resources](#)

### Federal Government

[Federal Trade Commission Consumer Information on Home Loans](#)

Mortgage assistance options, tips on avoiding foreclosure and more at [Making Home Affordable](#)

Making Home Affordable Hotline: 888-995-HOPE (4673)

### Maryland Access to Justice Commission

Basic information, legal providers and other resources on [COVID – Foreclosures](#)

### Maryland Department of Housing and Community Development

[Foreclosure Mediation](#)

[Foreclosure Prevention - MD HOPE](#)

MD HOPE Hotline: 1-877-462-7555

### Maryland Department of Labor

[Coronavirus/COVID-19: Mortgage Relief and Foreclosure Prevention](#)

[Foreclosure: What You Need to Know as a Maryland Homeowner](#) (PDF)

[Information for Maryland Homeowners Facing Foreclosure](#)

[Maryland Foreclosure Laws and Industry Resources](#)

[Maryland Homeowners Foreclosure Timeline](#)

[Mortgage Relief and Foreclosure Rescue Scams](#)

[Resources for Home Owners Facing Foreclosure](#)

[Resources for Homeowners Facing Additional Financial Hardships](#)

[Summary of Maryland's Foreclosure Process](#)

### Maryland Judiciary Legal Help

Information on [Foreclosure](#)

Videos (including Tip Sheets): [The Foreclosure Process](#)  
[Foreclosure Mediation](#)

### Maryland Legal Aid

Get help and services for [Housing](#)

Foreclosure Legal Assistance Project: 888-213-3320

Brochures (PDF): [Homeowners and Foreclosure](#)  
[Protecting Your House from Tax Sale](#)

### Maryland State Bar Association

[Foreclosure Proceedings in Maryland](#)

### Peoples Law Library of Maryland

[General Foreclosure Articles](#)

Find a legal services provider for [Foreclosure](#)

### Prince George's County

[Foreclosure Information](#)

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