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COMMISSIONER OF FINANCIAL  
REGULATION  
**ADVISORY NOTICE**  
**REGULATORY ALERT**

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September 19, 2018

**Foreclosure Registration System - Industry Advisory**

**INDUSTRY ADVISORY - NOTICE OF FORECLOSURE - Foreclosure Registration System**

*This advisory is to provide guidance regarding Chapters 348 and 349 of the Acts of 2017, Senate Bill 875/House Bill 1048, (Maryland Annotated Code, [Real Property Article §14-126.2](#)), effective October 1, 2018;*

RP §14-126.2 requires the person authorized to sell a residential property pursuant to foreclosure of a mortgage or deed of trust to provide the Department of Labor, Licensing and Regulation (the "Department") with a Notice of Foreclosure within seven days of the filing of an Order to Docket or Complaint to Foreclose. The Notice of Foreclosure must contain the street address of the property subject to foreclosure and the name, address and telephone number of the person authorized to make the sale. The Notice of Foreclosure must also contain, if known: the tax account number; whether the property is vacant; the name, address, and telephone number of the owner(s) of the property; and the name, address, and telephone number of a person authorized to manage and maintain the property before the foreclosure sale. Access to a Notice of Foreclosure is only authorized for Maryland state, county, and municipal officials, or their representatives.

RP §14-126.2(B)(2) requires that the Notice of Foreclosure be in the form required by the Department. Pursuant to this mandate, the Commissioner of Financial Regulation (the "Commissioner") has created a new online Foreclosure Registration System for entities to submit the Notice of Foreclosure in an electronic form to the Department. The Foreclosure Registration System is a secure, password-protected website that, in addition to the Notice of Foreclosure submission form, will include forms for the submission of entries to the Foreclosed Property Registry (FPR) required by RP §14-126.1 and the Notice of Intent to Foreclose (NOI) required by RP §7-105.1 and COMAR 09.03.12.02. **NOTE:** The FPR and NOI submission pages on the Foreclosure Registration System are pending release. The Commissioner anticipates that the FPR and NOI systems will be integrated with the new system in late 2018 and mid-2019, respectively. *Please continue to use the current FPR and NOI websites until further notice.*

The Foreclosure Registration System requires that all users have an approved account prior to submitting any notice or registration. Persons that are employed by or otherwise representing a company or trust that is a lender, secured party, or purchaser of a foreclosed property will need a Company Account to use the Foreclosure Registration System. The Company Account allows administrators within the company to have control over the accounts of all users within the company. Only one Company and/or user account is required for the Foreclosure Registration System. Therefore, once the FPR and NOI Electronic System have been integrated into the Foreclosure Registration System, a user that creates an account to submit Notices of Foreclosure will not have to create a

new account to submit FPRs or NOIs. Information about a company account and instructions for creating user accounts can be found in the User Guide document available at <http://www.dllr.maryland.gov/finance/advisories/advisory-frs.pdf>.

Users of the Foreclosure Registration System will be able to access the system to create their accounts starting September 25, 2018. The Notice of Foreclosure submission pages will launch on October 1, 2018.

The Foreclosure Registration System can be accessed at <http://www.dllr.state.md.us/foreclosuresystems/>.

**NOTE:** *The above link will not be active until September 25, 2018. If you click on the link prior to this date, you may receive an error message.*

Financial Regulation staff are available to assist new users of the Foreclosure Registration System. Please contact staff at [FinReg.ForeclosureSystems@maryland.gov](mailto:FinReg.ForeclosureSystems@maryland.gov) or (410) 230-6245 for additional information regarding this advisory or assistance with creating an account or submitting a Notice of Foreclosure.



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