## Article - Real Property

§7–105.9.

(a) (1) In this section the following words have the meanings indicated.

(2) "Bona fide tenant" means a tenant under a lease or tenancy described in § 7–105.6(b)(1) of this subtitle.

(3) "Residential property" has the meaning stated in § 7–105.1 of this subtitle.

(b) (1) In addition to any other notice required to be given by this Code or the Maryland Rules, the person authorized to make a sale in an action to foreclose a mortgage or deed of trust on residential property shall send, at the same time as the notice required under § 7–105.1(h)(2) of this subtitle, a written notice addressed to "all occupants" at the address of the residential property in substantially the following form:

"IMPORTANT NOTICE

A foreclosure action has been filed against the property located at (insert address) in the circuit court for (insert name of county). This notice is being sent to you as a person who lives in this property.

A foreclosure sale of the property may occur at any time after 45 days from the date of this notice.

Most renters have the right to continue renting the property after it is sold at foreclosure. The foreclosure sale purchaser becomes the new landlord.

Most renters with a lease for a specific period of time have the right to continue renting the property until the end of the lease term. Most month–to–month renters have the right to continue renting the property for 90 days after receiving a written notice to vacate from the new owner.

You should get legal advice to determine if you have these rights.

Below you will find the name, address, and telephone number of the person authorized to sell the property. You may contact this person to notify him or her that you are a tenant at the property and to find out more about the sale. For further information, you may review the file in the office of the clerk of the circuit court. You also may contact the Maryland Department of Housing and Community Development, at (insert telephone number), or consult the Department's Web site, (insert Web site address), for assistance.

Person authorized to sell the property:

_____

Name

_____

Address

_____

Telephone

_____

Date of this notice".

(2) The written notice required by this subsection shall be:

(i) A separate document;

(ii) Printed in at least 12 point type; and

(iii) Sent by first–class mail.

(3) The outside of the envelope containing the written notice required by this subsection shall state, on the address side, in bold, capitalized letters in at least 12 point type, the following: "IMPORTANT NOTICE TO ALL OCCUPANTS: FORECLOSURE INFORMATION ENCLOSED. OPEN IMMEDIATELY.".

(c) (1) In addition to any other notice required to be given by this Code or the Maryland Rules, the person authorized to make a sale in an action to foreclose a mortgage or deed of trust on residential property shall send a written notice of the sale not earlier than 30 days and not later than 10 days before the date of sale addressed to "all occupants" at the address of the residential property in substantially the following form:

"NOTICE OF IMPENDING FORECLOSURE SALE

A foreclosure action has been filed against the property located at (insert address) in the circuit court for (insert name of county). This notice is being sent to you as a person who lives in this property.

A foreclosure sale of the property is scheduled to occur as follows:

Date: _____

Time: _____

Place:_____

Most renters have the right to continue renting the property after it is sold at foreclosure. The foreclosure sale purchaser becomes the new landlord.

Most renters with a lease for a specific period of time have the right to continue

renting the property until the end of the lease term. Most month–to–month renters have the right to continue renting the property for 90 days after receiving a written notice to vacate from the new owner.

You should get legal advice to determine if you have these rights.

Below you will find the name, address, and telephone number of the person authorized to sell the property. You may contact this person to notify him or her that you are a tenant at the property and to find out more about the sale. For further information, you may review the file in the office of the clerk of the circuit court. You also may contact the Maryland Department of Housing and Community Development, at (insert telephone number), or consult the Department's Web site, (insert Web site address), for assistance.

Person authorized to sell the property:

_____
Name

_____
Address

_____
Telephone

_____
Date of this notice".

(2) The written notice required by this subsection shall be:

(i) A separate document;

(ii) Printed in at least 12 point type; and

(iii) Sent by first–class mail.

(3) The outside of the envelope containing the written notice required by this subsection shall state, on the address side, in bold, capitalized letters in at least 12 point type, the following: "IMPORTANT NOTICE TO ALL OCCUPANTS: FORECLOSURE INFORMATION ENCLOSED. OPEN IMMEDIATELY.".

(d) (1) In addition to any other notice required to be given by this Code or the Maryland Rules, the person who purchases residential property in a foreclosure sale shall send, after the entry of a judgment awarding possession and before any attempt to execute the writ of possession, a written notice addressed to "all occupants" at the address of the residential property in substantially the following form:

"IMPORTANT EVICTION NOTICE

The circuit court for (insert name of county) has entered a judgment awarding possession of the property located at (insert address). YOU COULD BE EVICTED FROM THE PROPERTY ON ANY DAY AFTER (insert first date after which eviction could legally occur under State and local law).

Below you will find the name, address, and telephone number of the person who purchased the property or the purchaser's agent. You may contact this person to find out more about the court order. For further information, you may review the file in the office of the clerk of the circuit court. You may want to consult an attorney to determine your rights. You also may contact the Maryland Department of Housing and Community Development, at (insert telephone number), or consult the Department's Web site, (insert Web site address), for assistance.

Purchaser of the property or purchaser's agent:

_____
Name

_____
Address

_____
Telephone

_____
Date of this notice".

(2) The written notice required by this subsection shall be:

(i) A separate document;

(ii) Printed in at least 12 point type; and

(iii) Sent by first–class mail.

(3) The outside of the envelope containing the written notice required by this subsection shall state, on the address side, in bold, capitalized letters in at least 12 point type, the following: "IMPORTANT NOTICE TO ALL OCCUPANTS: EVICTION INFORMATION ENCLOSED. OPEN IMMEDIATELY.".

(e) The person giving a notice required by this section shall file in the foreclosure proceeding after each notice is sent an affidavit of compliance with the provisions of this section.

(f) In the event of postponement of the sale, which may be done in the discretion of the person authorized to make the sale, no new or additional notice need be given pursuant to this section.