Maryland Tenant In Foreclosure Timeline

1st Notice: Foreclosure Filing In Court – Notice to Occupant Sale May Occur After 45 Days **2nd Notice:** 10 – 30 Day Notice to Occupant of Foreclosure Sale's Scheduled Date and Time Foreclosure Sale Court Ratifies Sale After 30 Days If No Exceptions Transfer of Title **3rd Notice** *Earliest Time for 90 Day Notice to Vacate* Month-Month Has 90 Days Non-Bona Fide Tenant **Term Tenant Remains** for Term or 90 days, has no right to further to vacate. whichever is longer.1 to notice or to stay. Motion for Judgment of Possession² 4th Notice: *Occupant Served Motion – Must Respond in 30 Days to Assert PTFA Rights* 5th Notice: Court Enters Judgment of Possession to Foreclosure Sale Purchaser

¹ Unless an owner-occupier purchases property. If owner-occupier purchases the property, the tenant receives a <u>new</u> 90 day notice after transfer.

Sheriff Executes Writ of Possession³

² A foreclosure sale purchaser should provide the tenant 90 days notice to vacate **before** filing a motion for judgment of possession. Md. Rule 14-102. Unfortunately, it appears that many purchasers are filing the motion for judgment without giving the 90 days notice or filing the motion while at the same time sending the tenant letters to determine whether the tenant is bona fide and entitled to 90 days notice.

³ Rules and customs for obtaining and executing the writ of possession vary from county to county, but normally this occurs as early as 2 weeks after entry of judgment of possession. In Baltimore City, the tenant will get an addition 14 days notice and 7 days notice before the scheduled date of eviction.