



MARYLAND COMMISSIONER OF
FINANCIAL REGULATION
INDUSTRY ADVISORY
REGULATORY GUIDANCE



October 9, 2024

Updates to Foreclosure Form: Request for Foreclosure Mediation

The Office of Financial Regulation (OFR) is providing this notice to inform of recent changes to Appendix F (Request for Foreclosure Mediation) to [COMAR 09.03.12.08](#). On May 31, 2023, the Certificate of Service section of Appendix F was revised to conform with Rule 1-323 of the Maryland Rules and mitigate the risk of a court rejecting a homeowner's request for foreclosure mediation. **Effective Date: Immediately.**

Certificate of Service Requirement

[Md. Rule 1-323](#) requires any certificate of service that accompanies a court filing or pleading to show both the date and manner of service. A court may reject a filing where the certificate of service fails to include the date and/or the manner of service.

Compliance with Maryland's Foreclosure Law and Rules

In Maryland, a mortgage lender is required to provide a "Request for Foreclosure Mediation" form to the homeowner in foreclosure as part of the "Final Loss Mitigation Affidavit." The form must include a Certificate of Service for the homeowner to complete and file with the Circuit Court. A Request for Mediation form, including the accompanying Certificate of Service, must comply with all applicable laws, regulations and rules, including Md. Rule 1-323. Mortgage lenders may use the form contained in [Appendix F](#) in [COMAR 09.03.12.08](#) to satisfy their compliance obligations.

The revised Appendix F is attached to this Notice. Mortgage lenders, and any third party representing them, are advised to immediately cease the use of any form that does not comply with the contents of the revised [Appendix F](#). Failure to use the form contained in Appendix F or a form substantially similar to Appendix F may be deemed a violation of applicable laws and regulations and may be subject to enforcement by the Commissioner of Financial Regulation.

Contact

For questions about this notice, please contact Shereefat Balogun, Assistant Commissioner, Financial Services Licensing and Supervision, by phone at 410-230-6390 or by email at shereefat.balogun@maryland.gov.

The Office of Financial Regulation, a division of the Maryland Department of Labor, is Maryland's consumer financial protection agency and financial services regulator. For more information, please visit our website at www.labor.maryland.gov/finance.



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