



Foreclosed Property Registry: Maryland Foreclosure Purchaser Instructions



Maryland law requires residential property purchased at a foreclosure sale to be registered with the Commissioner of Financial Regulation within 30 days after the date of the foreclosure sale (*see* Md. Code Ann., Real Property §7-105.14).

Registrations must be submitted and updated through Maryland's electronic **Foreclosure Registration System** available at <https://www.dllr.state.md.us/ForeclosureSystems/>.

NOTE: Please refer to the [User Guide](#) available on the Foreclosure Registration System website for instructions on how to create an account, submit and update registrations.

USER ACCOUNTS

Foreclosure purchasers must have a user account with the **Foreclosure Registration System** to submit or update property registrations. It may take several days to activate and/or approve a new user account.

Foreclosure purchasers that are a company or trust, or are employed by or otherwise representing a company or trust, should create a Company User account. Persons that are purchasing property with their individual name, or independent real estate brokers practicing under their individual name, should create an Individual User account.

Refer to the user guide available on the system website for additional information and instructions.

FORECLOSED PROPERTY REGISTRY

The Foreclosed Property Registry is one of three submission portals in the electronic system. It is the only portal that purchasers of residential property at a foreclosure sale should use to submit registrations. There are two stages of the registration process: initial and final.

Initial registrations must be submitted by the purchaser **within 30 days after the foreclosure sale**. There is a required \$50 fee that must be paid at the time of submission. Late submissions are assessed a \$100 fee.

If there are changes to certain information contained within the initial registration, the registration must be updated **within 21 business days** of those changes being known to the purchaser. *See* Md. Code Ann., Real Property §7-105.14(d)(5).

Final registrations must be submitted by the purchaser **within 30 days after the deed is recorded**. The original purchaser must submit the final registration. It cannot be submitted by a subsequent purchaser. There is no fee to submit a final registration.

Please remember to refer to the Foreclosure Registration System [User Guide](#) for additional information and instructions.

If you have questions, please email Financial Regulation staff at FinReg.ForeclosureSystems@maryland.gov.

Please consult the user guide for assistance before contacting the Financial Regulation staff.
