



# James B. Kraft

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## Landlords and Foreclosure: What Tenants Can Do

- **Don't panic, but act quickly.** The 2009 Federal Protecting Tenants at Foreclosure Act allows a tenant to remain in a property for 90 days after a foreclosure sale or until the end of the lease term. To make sure your rights are protected, get legal advice as soon as possible.
- **Get the facts.** To find the status of foreclosure proceedings, check the landlord's name in Maryland Judiciary Case Search (<http://casesearch.courts.state.md.us>) or call the Baltimore City Circuit Court Foreclosure Department at 410.333.3745. Verify information about the property owner through Real Property Search ([http://sdatcert3.resiusa.org/rp\\_rewrite/](http://sdatcert3.resiusa.org/rp_rewrite/)) or by calling the Maryland Department of Assessments and Taxation at 410.767.8250.
- **Notify the court.** It is important to tell the lender and the court as soon as possible that a tenant resides in the property. Tenants should locate a current lease or canceled checks to prove payment of rent.
- **Keep checking the mail.** Renters should receive notices when a foreclosure action is filed, when a sale is scheduled, when the sale occurs, and when a new owner asks the judge to evict the occupants. In Baltimore City, the foreclosure purchaser must mail two notices 14 days prior to scheduled eviction and post the door seven days in advance.
- **Pay the rent.** A tenant must continue to pay rent to the current landlord until notified that there is a new owner. Failure to pay rent can forfeit other rights. If in doubt, the organizations below can help to determine whether rent payments should be held.
- **Get legal advice.** The following organizations can provide assistance and answer questions about the foreclosure process:

Public Justice Center  
1 N. Charles Street, Suite 200  
410.625.9409

[www.publicjustice.org](http://www.publicjustice.org)

Homeless Persons Representation Project  
(Section 8 and subsidized renters only)  
1800 N. Charles Street, Suite 206  
410.685.6589 1.800.773.4340  
[www.hprplaw.org](http://www.hprplaw.org)

Maryland Legal Aid Bureau  
500 E. Lexington St.  
410.951.7777 1.800.999.8904

[www.mdlab.org](http://www.mdlab.org)

Civil Justice Inc.  
520 West Fayette Street  
410.706.0174  
[www.civiljusticenetwork.org](http://www.civiljusticenetwork.org)

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