



MEMORANDUM

TO: Maryland Clients
FROM: Alba Management
RE: Maryland Update: COVID-19 Stay Lifting

The COVID-19 stay on foreclosure cases imposed by the Maryland Court of Appeals is [scheduled to be lifted on July 25, 2020](#).

Alba will take no affirmative action to ratify foreclosure sales for loans which are subject to the moratoria and/or the CARES Act. There is the possibility that the Court may proceed with ratification of an affected loan. If you want us to take action to prevent ratification, please notify us to file something to stay your cases. We are attempting to ascertain how the Courts will be handling files that are subject to the CARES Act.

For loans not subject to the moratoria, we can move forward with foreclosure upon the lifting of the stay. If you have loans placed on a CARES Act hold in your system that are not subject to the mortaria, we will need you to remove the holds for the loans on which you want us to proceed.

If you have any questions please send an email to ClientCommunications@albalawgroup.com.