SHULMAN ROGERS

Foreclosure

Foreclosure Attorneys Serving the States of Maryland, Virginia and Washington DC

The Foreclosure Practice Group is staffed with qualified attorneys, legal assistants, and other staff members ready to assist clients in achieving success. The department's attorneys collectively have more than fifty years of experience representing secured creditors.

Unlike some firms that only handle foreclosure-related matters, Shulman Rogers is a full-service law firm staffed by a team of seasoned lawyers with transactional and litigation experience. Through years of practice, our attorneys have developed the sophistication and experience to handle the most complex cases. We have assisted our lender clients in liquidating apartment, office and industrial complexes; entire development projects; raw land; and residential properties ranging from small condo/co-op units to palatial estates selling for several million dollars. As part of the Real Estate Department, the Foreclosure Practice Group works closely with the members of the Bankruptcy Group to handle any bankruptcy matter that may affect the collection and/or eviction proceedings.

By constantly evolving and keeping pace with current technology, the Foreclosure Practice Group at Shulman Rogers is able to maximize the client's recovery while at the same time providing high quality work at a reasonable cost.

Shulman Rogers is one of a handful of Maryland, D.C. and Virginia law firms that is a member of the national **Lenstar** and **VendorScape** networks.

The Firm's Foreclosure Practice Group Provides Legal Representation to National, Regional and Local Lenders, Including:

- Mortgage servicers
- Insurance companies
- Banks, credit unions and other institutional lenders
- Private investors

We actively represent creditors in collection matters in state and federal courts throughout Maryland, the District of Columbia and Virginia.

Our Services Include:

- Residential and commercial foreclosure actions
- Loan modifications and loan workouts

- Eviction matters
- Deficiency judgment actions and ejectment matters
- Tax sale cases
- Receivership litigation
- REO closings
- Title defect resolution
- Bankruptcy matters
- Injunctive relief litigation
- Trial and appellate work relating to any collection matter

Results

- *White v. Simard*, 152 Md. App. 229, 831 A.2d 517 (2003)), aff'd, 383 Md. 257, 859 A.2d 168 (2004) which established an exception to the 100 year old common law rule regarding application of surplus obtained at a resale. Following successful completion of the litigation, Maryland passed a law incorporating the holding of the case.
- *Thoreson v. Shaffer*, 111 Md. App. 689, 683 A.2d 1153 (1996) which clarified and limited the losses that a consumer could recover from the lender under the state consumer protection statute.
  Bank-Fund v. Cuellar, App. D.C. 639 A.2d 561 (1994) which clarified the information required to be included in the statutory notice to the borrower.
- *Walker v. Haywood*, 65 Md. App. 1, 498 A.2d 1198 (1985) which established that fees deemed allowed in connection with the borrower's bankruptcy proceeding were not thereafter subject to review or modification in the foreclosure proceeding.
- *Walker v. Ward*, 65 Md. App. 443, 501 A.2d 83 (1985), which clarified the role of the court auditor and established that the court may not question the validity of the foreclosure sale, sua sponte, after the order ratifying the sale became enrolled.