

## Tangled Title Fund Guidelines

### Eligibility

- Income and Assets
  - Income guidelines will mirror [MVLS' Estate Planning & Estate Administration; Mortgage Foreclosure and Tax Sale income and assets guidelines](#).
  - Once a client has been screened and determined to have met MVLS' Estate Planning & Estate Administration; Mortgage Foreclosure and Tax Sale's income and asset guidelines, they will also be eligible for the Tangled Title Fund.
- Residence
  - The property with the tangled title problem must be the applicant's primary residence, or the applicant must intend to make the property the applicant's primary residence after clearing title to it.
- Case Merit
  - The goal of the case must be to make the client the record owner of the property at issue, and there must be a reasonable expectation that this goal can be reached.

### Guidelines

- Availability of Funds
  - Funds are available to pro bono attorneys handling cases through MVLS.
  - Funds are limited and may be exhausted before the end of the fiscal year.
- Maximum Allowable Limit
  - Applicants are eligible for up to \$2,500 in costs.
- Request Financial Assistance Prior to Submission
  - Because funds are limited, all pro bono attorneys and clients are encouraged to seek funding from other financial assistance programs, such as Maryland's Homeowner Assistance Fund, Baltimore City's Emergency Mortgage and Housing Assistance Program, before requesting funding from the Tangled Title Fund
- Documentation Required
  - Please complete a Request Form and attach supporting documentation for your claimed expenses. Acceptable supporting documentation includes invoices, billings of amounts payable, etc. No request will be approved without full documentation.
- What Costs are Covered
  - The following types of costs are eligible for the Tangled Title Fund. Disbursement requests should be made before costs are incurred, as reimbursement is not guaranteed. It is best to complete a Tangled Title Fund application during the early stages of a case so that any questions or concerns can be addressed up front.
    - Principal of Delinquent Real Estate Taxes
      - Supporting Documentation Required
      - Print-out of Real Estate Tax Balance
      - Or
      - Copy of Real Estate Tax bill with breakdown including interest and penalties
    - Principal of Delinquent Water Charges

- Supporting Documentation Required
  - Copy of most recent water bill showing delinquency
- What Costs are Not Covered?
  - The following types of costs are not eligible for the Tangled Title Fund
  - Probate filing fees including filing fees and copies of court documents.\*
  - Deed recording fees.\*
  - Incidental expenses that are not necessary and/or can easily be avoided, such as certified mail, express mail, or notary fees.\*
  - Any form of consideration – for example, money paid to an heir in order for them to give up an interest in the property.

\*These fees can be sought through Pro Bono Resource Center's [Litigation Fund](#).