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# MARYLAND COMMISSIONER OF FINANCIAL REGULATION INDUSTRY ADVISORY REGULATORY NOTICE

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October 16, 2020

## REPOSSESSIONS UPDATE: NEW EXECUTIVE ORDER ISSUED BY GOVERNOR HOGAN

**\*\*\*NOTE: The October 16, 2020 Executive Order (number 20-10-16-01) has been replaced and superseded by the December 17, 2020 Executive Order (number 20-12-17-02)\*\*\***

On October 16, 2020, Maryland Governor Larry Hogan issued [executive order number 20-10-16-01](#) (the “Order”) amending and restating the previous executive order issued April 3, 2020, number 20-04-03-01.

Paragraph III of the Order states:

Prohibition on Certain Repossessions. To the extent any statute, rule or regulation of the State of Maryland or any political subdivision would permit a Creditor to repossess any **Chattel Home** by self-help (including, without limitation, CL §§ 9-609, 12-115, 12-624, 12-1021, or 14-2008), such statute, rule, or regulation is hereby suspended until the state of emergency is terminated and the catastrophic health emergency is rescinded (*emphasis added*).

Licenses must continue to refrain from self-help repossessions of chattel homes (personal property used as a person’s residence, including without limitation, mobile homes, trailers, and live-aboard boats); however, **self-help repossessions of automobiles and trucks may resume.**

The full Order is available on the Governor’s website [here](#).

Questions about this advisory may be directed to Cliff Charland, Director of Non-Depository Operations, at [clifford.charland@maryland.gov](mailto:clifford.charland@maryland.gov) or (410) 230-6167.

*The Office of the Commissioner of Financial Regulation, a division of the Maryland Department of Labor, is Maryland’s banking and financial services regulatory agency. For more information, please visit our website at [www.labor.maryland.gov/finance](http://www.labor.maryland.gov/finance).*



