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## SECOND MORTGAGE AND JUNIOR LIEN PROTECTION

### Missouri Requests For Notice of Sale (foreclosures)

In general, the holder of a previously recorded Deed of Trust is not required to give notice to anyone else who has a Deed of Trust against the same real estate unless there has been recorded at least 45 days earlier, a form of Request for Notice of Sale. Therefore, if you have a second lien or a judgment lien and the Request For Notice of Sale is not recorded, it is possible for the holder of a prior Deed of Trust to foreclose upon the property without giving you notice. This would mean you would lose the ability to protect your interest at or prior to the foreclosure sale.

Missouri Section 443.325 requires this specific form to be recorded:

In accordance with RSMo. 443.325, request is hereby made that Notice be given of any sale under the Deed of Trust recorded the \_\_\_\_ day of \_\_\_\_\_, 200\_\_\_\_, in Book \_\_\_\_\_ Page \_\_\_\_ of the records of the Recorder of Deeds of \_\_\_\_\_ County, Missouri, the legal description of the property being:

[legal description]

in \_\_\_\_ County, Missouri, executed by \_\_\_\_\_, as Grantors, in which \_\_\_\_\_ is named as beneficiary and \_\_\_\_\_, as Trustee, be mailed to :

[YOU, AND YOUR ADDRESS]

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(Signature)

[followed by acknowledgment, in form required in a deed]

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