MARYLAND MORTGAGE PROGRAM
COMMON ACRONYMS

ATT, ATTCH or ATCH - Attachment. Double letters (CC, DD, etc.) are checklists. Found on Documents page on website:
https://mmp.maryland.gov/Lenders/Pages/Loan-Documentation.aspx

ATT-R or ATTCH R - for any changes to loan reservation. Found on Documents page. Gets submitted to email on top of form.

AUS - Automated Underwriting System, i.e. DU, LP, LPA.

CDA - Community Development Administration. The HFA (housing finance agency) entity of DHCD (the Maryland Department of Housing and Community Development).

DPA - Down Payment Assistance. May be referring to loans or grants.

DSELP - Downpayment and Settlement Expense Loan Program. MMP-specific reference to a DPA loan. If you are directed to upload to DSELP, it is referring to the second mortgage section.

EDOCS - submission section in Lender Online. Must UPLOAD and SUBMIT--two steps.

HBE - Homebuyer Education. Certificate required for each homebuyer on the loan.

HFA - Housing Finance Agency. Use the HFA selection in DU or LP.

HK4E, SK4E, CPIP, BDIP - Partner Match Programs. Verification forms are found on the Documents page.

LOL - Lender Online. The online tracking software.

MCC - mortgage credit certificate from the Maryland HomeCredit Program. No longer offering new MCCs, but existing certificates can be re-issued. There is a fee of $450 to CDA. This would be an MCC-ONLY transaction, and requires all the stages of an MMP transaction: pre-closing compliance, closing, post-closing compliance, etc.

MMP – Maryland Mortgage Program

PFA - Priority Funding Area. Printout from The Mapper is required to document PFA status for new construction or any loan using Smart Keys 4 Employees. Link to the Mapper is in the Professional Portal under the Program Information page.

USB - US Bank, the master servicer