DHCD
Maryland Department of Housing and Community Development

Lender Online & EDOCS Guide

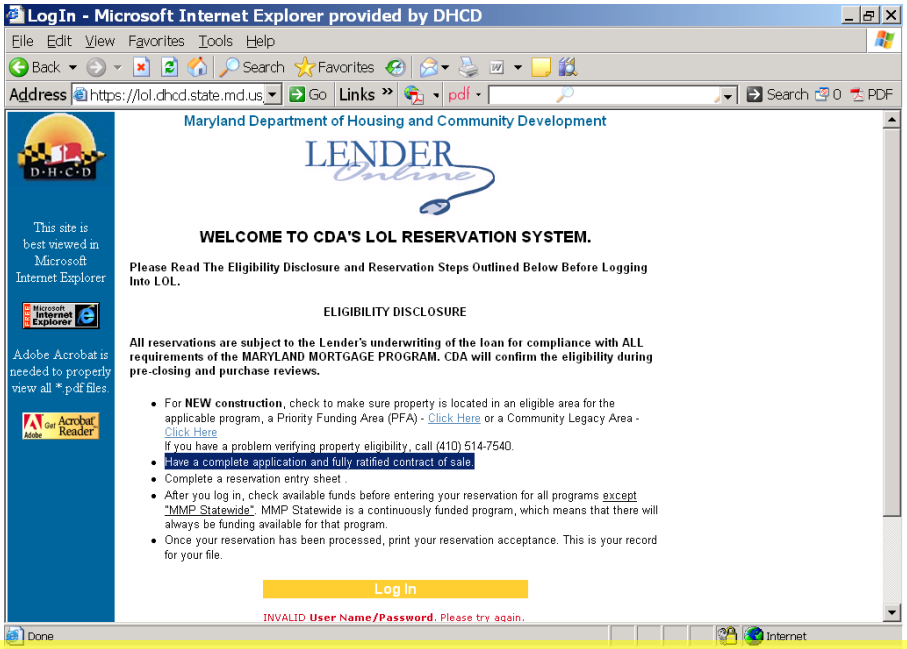
August 23, 2016

LENDER ON-LINE (LOL)

https://lol.dhcd.state.md.us

User ID/Password for LOL is given by the Lender Administrator for your company

Additionally, documents can be found at www.mmp.maryland.gov
Go to: Manuals & Docs (no password is required)



REMINDER

DO NOT RESERVE FUNDS FOR YOUR BORROWER UNTIL THE WRITTEN CONTRACT HAS BEEN FULLY RATIFIED

THIS INCLUDES "BANK APPROVED SHORT SALES", FORECLOSED PROPERTIES AND NO VERBAL CONTRACTS

Lender On Line (LOL)- Online Reservation System

A secure website for MMP approved lenders to:

- Generate reservations for the first mortgage and second mortgage (DSELP/partner match programs)
  - All fields are required to be completed with and without an asterisk before clicking the “submit” button
- Get the latest updates on CDA rates & products
- Download the most recent CDA documents & manuals
- Check the status of submitted loans for Compliance & Master Servicer conditions
- Download: DPA and/or MCC Closing Packages
- Pull reports: HFA Conditions/Exceptions & Master Servicer Conditions/Exceptions reports

https://lol.dhcd.state.md.us

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LOL- New Reservation tab: 1st Mortgage

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LOL- New Reservation tab: 1st Mortgage cont…

Mortgage Credit Certificate

- Series: **700 - MCC III ONLY**
  - Program Type: **B01- MBS 30YR**
    - MCC only 601
- Series: **701 - MCC III**
  - Program Type: **B01- MBS 30YR**
    - MCC+Conv 602
    - MCC+CONV PATHWAY- 637
    - MCC+Conv-Homefront 604
    - MCC+Conv-Preferred 844
    - MCC+Conv-You've Earned it-Stu 2Play 452
    - MCC+Govt 605
    - MCC+GOVT PATHWAY- 636
    - MCC+Govt-Homefront 607
    - MCC+Govt-Preferred 843
    - MCC+Govt-You've Earned It-Stu 2Play 444
- Series: **899 - MCC REISSUES**
  - Program Type: **400 - REFINANCE**
    - MCC+Refi-FHA Streamline 706
    - MCC+Refi-FHA Streamline w/2% credit 703

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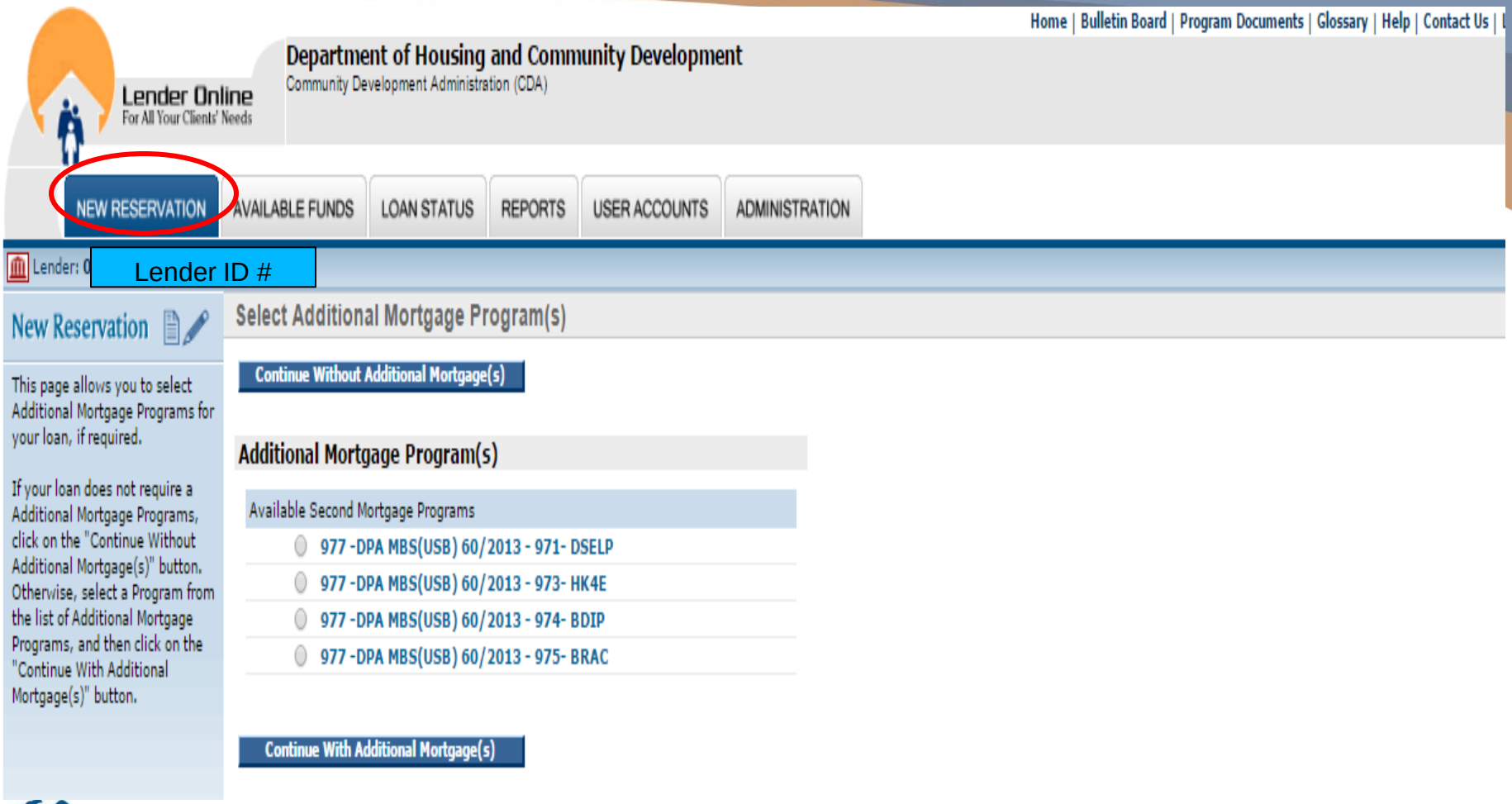
Select a 2nd mortgage



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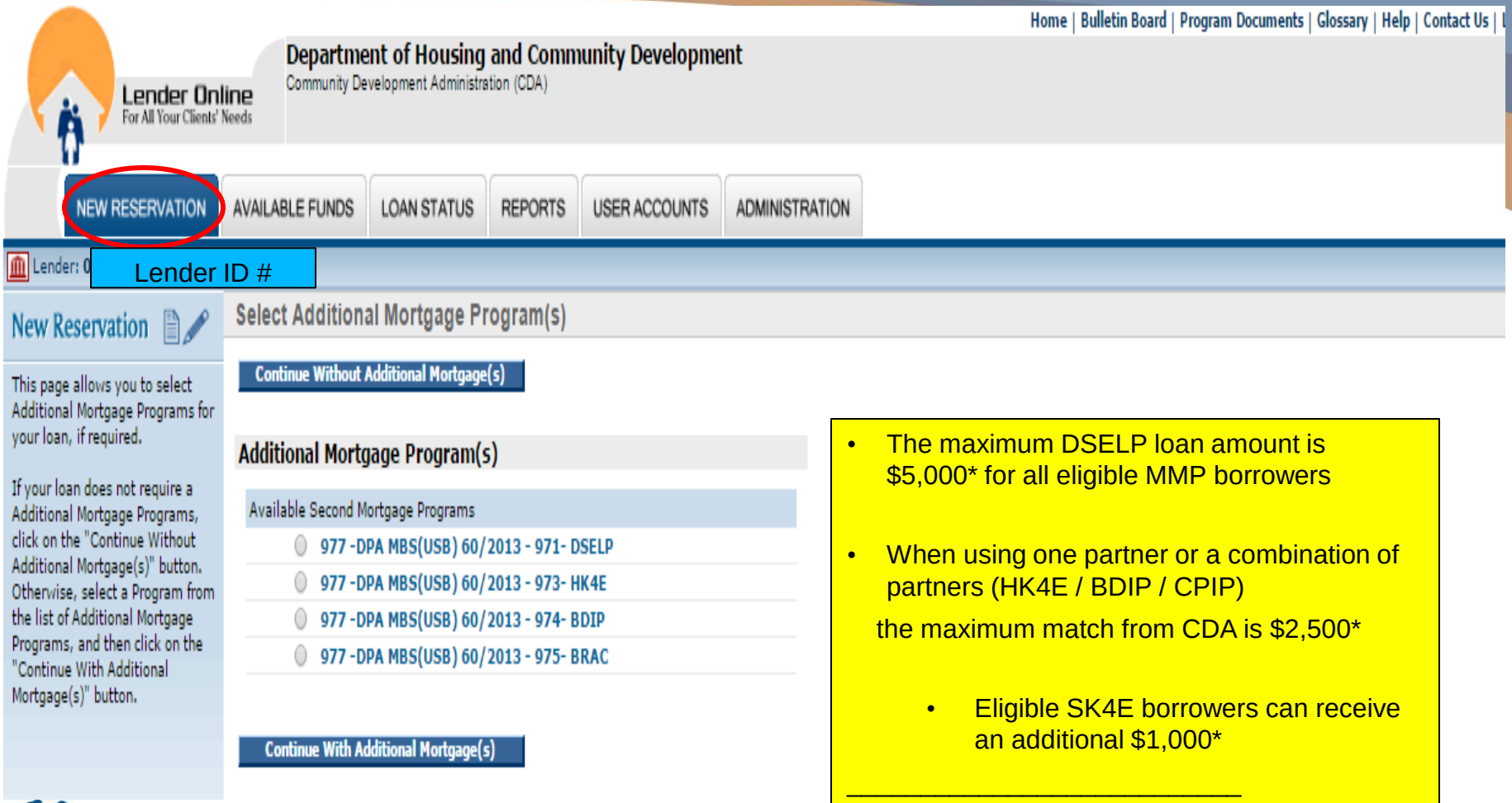

- The maximum DSELP loan amount is $5,000* for all eligible MMP borrowers
- When using one partner or a combination of partners (HK4E / BDIP / CPIP)

  the maximum match from CDA is $2,500*
  - Eligible SK4E borrowers can receive an additional $1,000*

- BRAC Down Payment & Settlement Expense Loan Program (Directive 2010-22)
  - $2,500* loan amount

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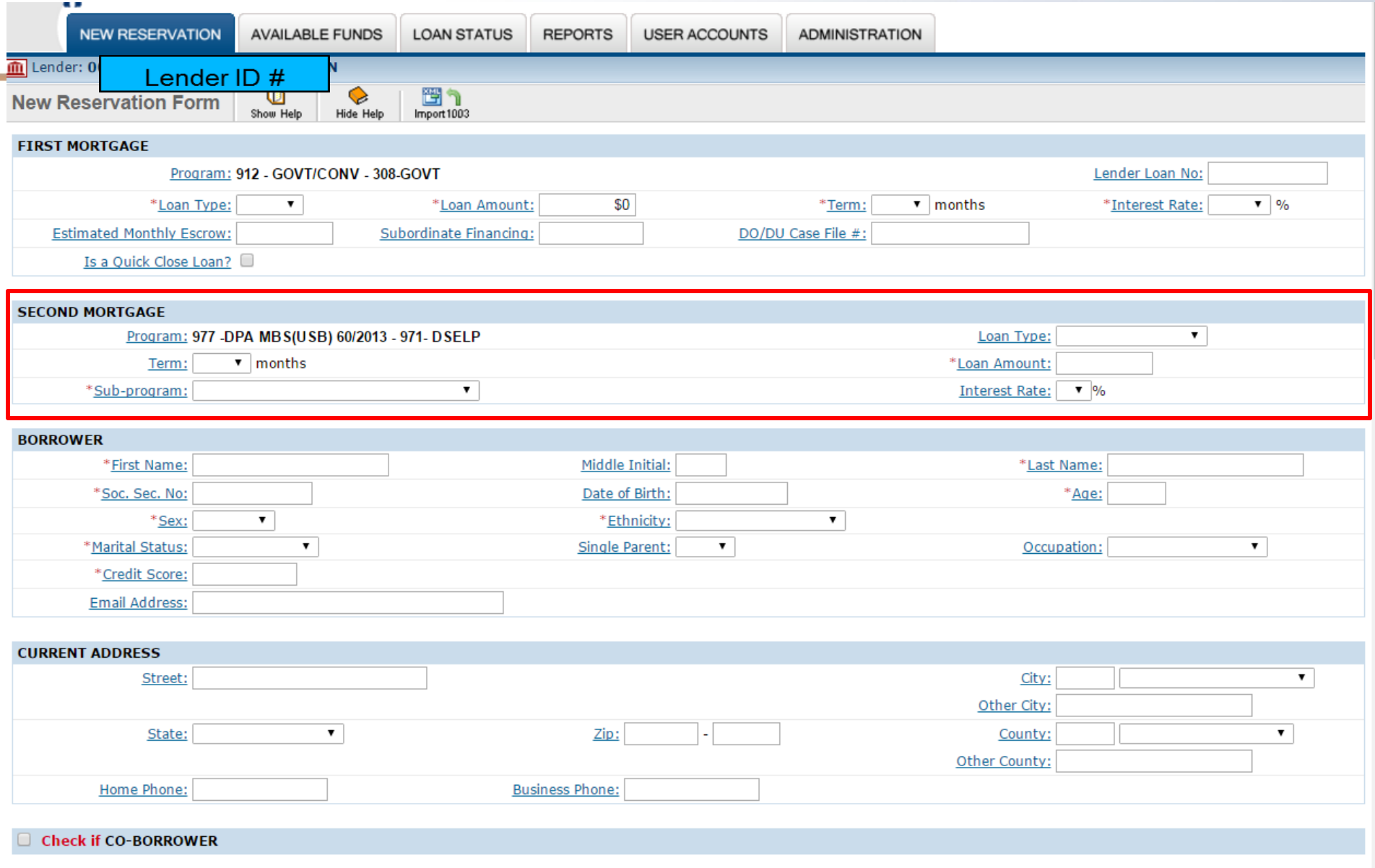

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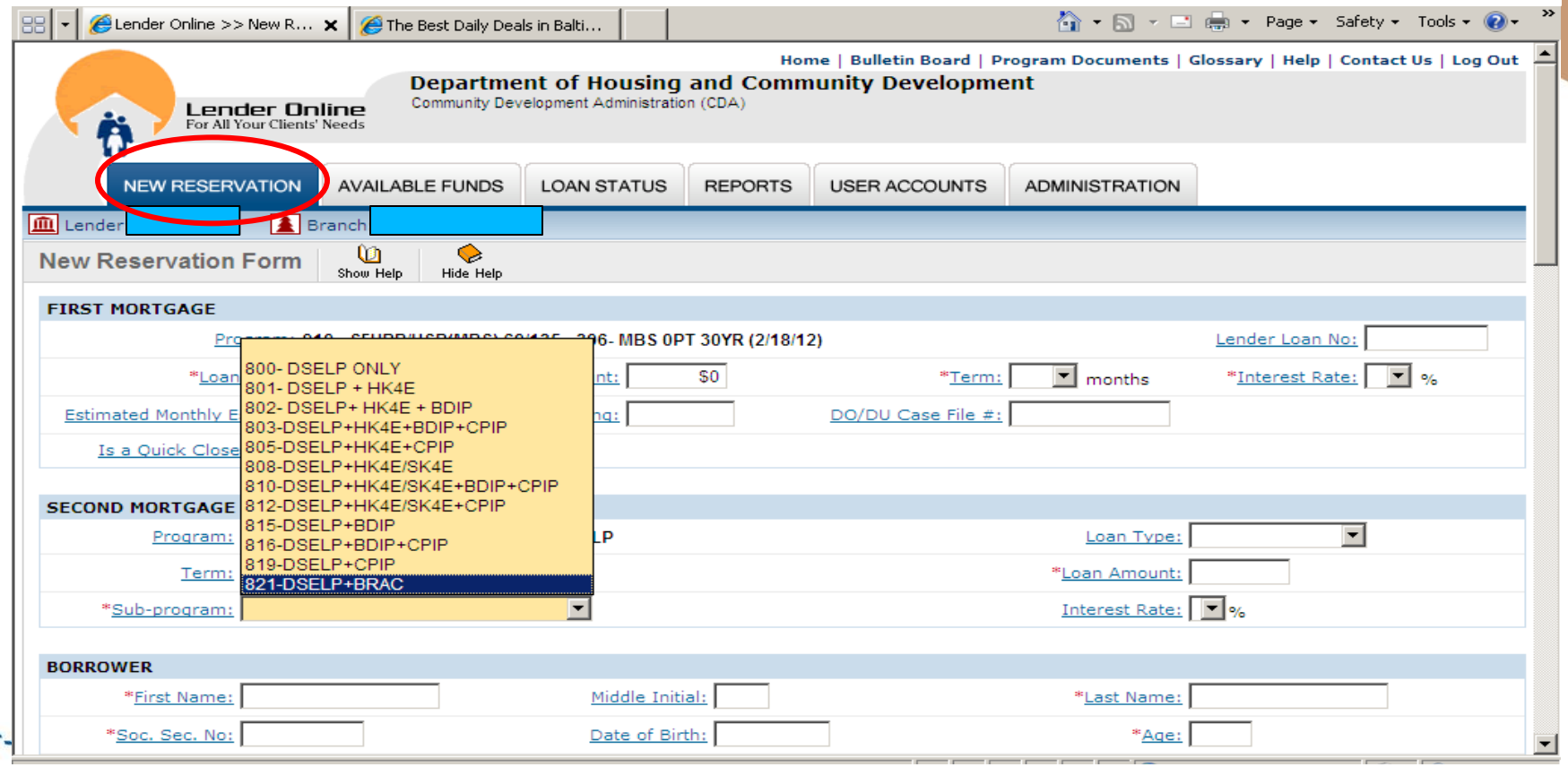
Sub-Program Codes – 2nd Mortgage



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PROPERTY LOCATION

*House No.: | *Street: | Unit No.:

*City: | *Zip: -

*County: | MSA:

*Census Tract: 0.00 Find it! | Block Group: | Community Code:

*Target/Non-Target: | Project: | Builder:

ANNUAL INCOME

*Borrower Wages: $0	From Assets: $0	Other: $0	Subtotal: $0
Non-Applicant Income: $0			Subtotal: $0
			TOTAL: $0

HOUSEHOLD

*Household Size:

No. of Income Recipients: 0

No. of Persons 18 or Over:

No. of Persons Under 18:

No. of Dependents:

No. of Disabled/Handicapped:

No. of Elderly:

Breakdown to match the Buyer's Affidavit

*Prior Homeowner: No

Date Last Occupied:

Net Worth Amount:

OFFICERS & CONTACTS

*Loan Officer: | Loan Processor:

Other Loan Officer (Last, First, I): , | Other Loan Processor (Last, First, I): ,

*Loan Officer NMLS ID:

Contact Person: | Transcriptor: Love, Lorrie

*Real Estate Company: | *Real Estate Agent Name:

*Real Estate Agent Street(s):

*Real Estate Agent City, State, Zip Code: , , -

*Real Estate Agent Phone #:

*Real Estate Agent Email Address:

SUBMIT

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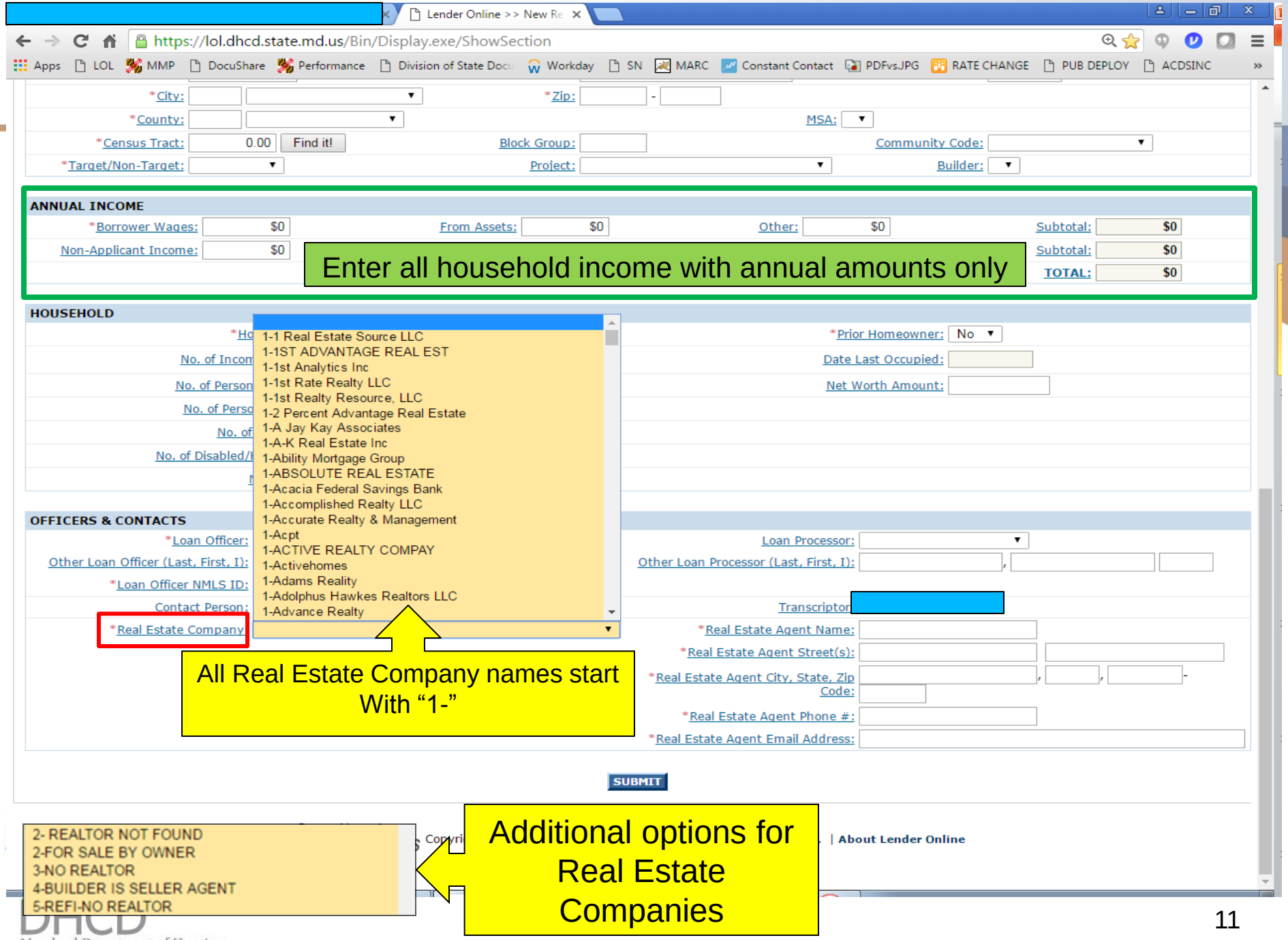
Lender Online >> New Re
https://lol.dhcd.state.md.us/Bin/Display.exe/ShowSection
Apps LOL MMP DocuShare Performance Division of State Docu Workday SN MARC Constant Contact PDFvs.JPG RATE CHANGE PUB DEPLOY ACDSINC
*City:
*Zip:
*County:
MSA:
*Census Tract: 0.00 Find it!
Block Group:
Community Code:
*Target/Non-Target:
Project:
Builder:
ANNUAL INCOME
*Borrower Wages: $0
From Assets: $0
Other: $0
Subtotal: $0
Non-Applicant Income: $0
Subtotal: $0
TOTAL: $0
Enter all household income with annual amounts only
HOUSEHOLD
*Prior Homeowner: No
Date Last Occupied:
Net Worth Amount:
1-1 Real Estate Source LLC
1-1ST ADVANTAGE REAL EST
1-1st Analytics Inc
1-1st Rate Realty LLC
1-1st Realty Resource, LLC
1-2 Percent Advantage Real Estate
1-A Jay Kay Associates
1-A-K Real Estate Inc
1-Ability Mortgage Group
1-ABSOLUTE REAL ESTATE
1-Acacia Federal Savings Bank
1-Accomplished Realty LLC
1-Accurate Realty & Management
1-Acpt
1-ACTIVE REALTY COMPAY
1-Activehomes
1-Adams Reality
1-Adolphus Hawkes Realtors LLC
1-Advance Realty
OFFICERS & CONTACTS
*Loan Officer:
Loan Processor:
Other Loan Officer (Last, First, I):
Other Loan Processor (Last, First, I):
*Loan Officer NMLS ID:
Contact Person:
Transcriptor
*Real Estate Company
*Real Estate Agent Name:
*Real Estate Agent Street(s):
*Real Estate Agent City, State, Zip Code:
*Real Estate Agent Phone #:
*Real Estate Agent Email Address:
All Real Estate Company names start With “1-”
SUBMIT
2- REALTOR NOT FOUND
2-FOR SALE BY OWNER
3-NO REALTOR
4-BUILDER IS SELLER AGENT
5-REFI-NO REALTOR
Additional options for Real Estate Companies
About Lender Online

NEW RESERVATION | AVAILABLE FUNDS | LOAN STATUS | REPORTS | USER ACCOUNTS | ADMINISTRATION

Lender: Lender ID #

New Reservation

Notes:
Make sure you print a copy of this Reservation Acceptance Notice.

You will need to include a copy of your reservation to request changes to the reservation, if needed at a later date.

Reservation Acceptance Notice

YOUR RESERVATION HAS BEEN ACCEPTED !

Your Reservation/Loan Number is: **91**

Disclaimer Statement
This reservation is subject to the Lender's underwriting of the loan for compliance with ALL requirements of the Maryland Mortgage Program. CDA will confirm the eligibility during pre-closing and purchase reviews.

To **View** and/or **Print** your Reservation: Click here

Print this page

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Reservation Accepted

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For All Your Clients' Needs

RESERVATION ACCEPTED

GENERAL INFORMATION

Reservation/Loan No.	Reservation Accepted Date	Commitment Expiration Date	Reservation Expiration Date
[redacted]	Tuesday, August 2, 2016, at 04:47 PM	10/01/2016	

Lender Loan No.		Lender Name	Lender Fee Earned
[redacted]	Lender ID #	[redacted]	%

FIRST MORTGAGE

Program	Program Fee	Loan Type	Is a Quick Close Loan?
312 - GOVT/CONV - 308-GOVT	$0.00	FHA	No

Amount	Term	Interest Rate
$108,007	360 months	3.6250%

Estimated Monthly Escrow	Subordinate Financing
$179.55	$0

SECOND MORTGAGE

Program	Loan No.	Loan Type
377 -DPA MBS(USB) 60/2013 -971- DSELP	[redacted]	CONVENTIONAL

Amount	Term	Interest Rate
$5,000	360 months	0.0000%

BORROWER

Full Name	Social Security No.	Age	Sex	Credit Score	Ethnicity
[redacted]	[redacted]	38	Female	683	WHITE/NOT HISP

Marital Status	Single Parent	Occupation	Wages	From Assets	Others
UNMARRIED	No	Nurse	$62,753	$0	$0

Address	Home Phone	Business Phone	Email Address
[redacted]	[redacted]	[redacted]	

PROPERTY

Purchase Price	Acquisition Cost	Appraised value	New/Exist/Rehab	Year Built	No. of Units	Housing Type
$110,000	$110,000	$110,000	Existing	2001	1 UNIT	4-Condo-Garden

House No.	Street	Unit No.	City	State	Zip Code	County
136	[redacted]		[redacted]	MD	[redacted]	[redacted]

Census Tract	Block Group	Community Code	In Targeted Area	Project	Builder
111.00	0		No		

HOUSEHOLD

Household Size	No. of Income Recipients	No. of Persons 18 or Over	No. of Persons Under 18	No. of Dependents	No. of Disabled/Handicap	No. of Elderly
2	2	2	0	0	1	1

Prior Homeowner	Date Last Occupied	Net Worth Amount	Non-Applicant Annual Income	Total Household Income
No	08/03/2016	$0.00	$8,604	$71,357

OFFICERS & CONTACTS

Loan Officer	Loan Processor	Contact Person	Transcriptor	Real Estate Company	Real Estate Agent Name	Real Estate Agent Phone #	Real Estate Agent Email Address	Real Estate Agent Full Address
[redacted]								

Disclaimer Statement

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Attachment R – Lender Revisions

Email only to dedicated Attachment_r_mailbox.dhcd@maryland.gov

- Send all required supporting documentation with the Attachment R
- Rush faxes cannot always be accommodated

24 hour turnaround time (approval/denial)

- Keep the approval email with the Attachment R, supporting documentation and place in the file sent to CDA

4pm daily cut-off

Lenders are required to notify CDA immediately if the reservation is cancelled or rejected

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Attachment R- Substituting Property

Include all of the following documentation with the Attachment R:

- A release from the previous contract
- A copy of the new executed contract
- Documentation concerning the reason for substitution
  - ex. failed home inspection

<u>Unacceptable reasons for substitution:</u>

- Lender reserved the reservation prior to ratified contract
- Lender thought the verbal contract was written
- Lender thought the bank would approve the Short Sale/Foreclosure
- Borrower wants to buy a different property

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Revised 08/20/15

Email Address Required

3 Substitution of property

Use # 6 for any other changes not listed on both pages
i.e.
Change borrower's Credit score

Page 1 of 2

ATTACHMENT R

Print Form

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT
CDA/SINGLE FAMILY HOUSING MARYLAND MORTGAGE PROGRAM

REQUEST FOR CHANGE TO RESERVATION OF FUNDS
E-MAIL TO Attachment_r_mailbox.dhcd@maryland.gov
ALL APPLICABLE BLANKS MUST BE COMPLETED

ame(s) of Borrowers:

ddress:

ender Name: Contact Name:

Telephone No. Ext. Fax No.

Email Address (REQUIRED)

FIRST MORTGAGE: Reservation No.

☐ 1. Change loan amount from $ to $

because: (1) Sales price has changed from $ to $

or (2) other reason

☐ 2. Change program & Rate **(Note:*CDA loan # may change if program code changes. CDA to provide new loan #.)**

from: to:

Program Code#: Bond Series#: Program Code#:

RATE: RATE:

☐ 3. Substitute new property. Substitution is only allowed for reasons beyond the borrower's control (for example, property failed home inspection). Check applicable box below. **Include all of the following with this form**:

- A RELEASE FROM THE PREVIOUS CONTRACT
- A COPY OF THE NEW CONTRACT
- DOCUMENTATION CONCERNING REASON FOR SUBSTITUTION

☐ Lender requests that the original reservation be deleted. Upon receipt of written approval from Single Family Housing, the lender should reserve a loan on the new property. The loan will receive the current interest rate.

☐ Lender requests that the original reservation be retained. The only change is the property address & purchase price (& loan amount); complete Section #1 as applicable. The compensation to the lender will be based on the original reservation date.

☐ 4. Assign reservation from another lender. AN ASSIGNMENT LETTER (including loan information and name of new lender) FROM THE ORIGINAL LENDER MUST BE ATTACHED TO THIS FORM. The original reservation will be deleted and upon receipt of written approval from Single Family Housing, the lender should then reserve the loan on the new property. If requested program available at time of new reservation, the loan will receive the current interest rate .

☐ 5. Cancel 1st Mtg Reservation- Reason:

☐ 6. Other:

IMPORTANT: > SEE PAGE 2 FOR CHANGES TO DSELP AND/OR PARTNER MATCH PROGRAM RESERVATIONS.
> PAGE 2 MUST BE SIGNED AND DATED BY SUBMITTING LENDER.
> BOTH PAGES OF ATTACHMENT R MUST BE SUBMITTED TO CDA SINGLE FAMILY.

Revised 08/20/2015

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Page 2 of 2

ATTACHMENT R

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT
CDA/SINGLE FAMILY HOUSING MARYLAND MORTGAGE PROGRAM

REQUEST FOR CHANGE TO RESERVATION OF FUNDS
E-MAIL TO Attachment_r_mailbox.dhcd@maryland.gov
ALL APPLICABLE BLANKS MUST BE COMPLETED

Both pages are required with every request and supporting documentation

Lender signature/date required

SECOND MORTGAGE: Reservation No.

1. Change Program — From: Program Code#: To: Program Code#:

2. Change Sub-Program — From: Sub-Program Code#: To: Sub-Program Code#:

3. Add/Change DSELP: Loan Amount $

4. Add/Change BRAC: Loan Amount $ See DPA Manual for required attachments for all loans when adding BRAC

5. Add/Change HK4E: Loan Amount $ HK4E Partner Name: Partner Contribution Amount: $

6. Add/Change SK4E: Loan Amount $

Required attachments for all loans when adding SK4E:
- Priority Funding Area (PFA) printout
- Copy of driving directions (ex. mapquest) OR a statement that place of employment is in the same jurisdiction as residence

7. Add/Change BDIP: Loan Amount $ BDIP Partner Name: Partner Contribution Amount: $

8. Add/Change CPIP: Loan Amount $ CPIP Partner Name: Partner Contribution Amount: $

9. Total 2nd Mortgage Loan Amount From $ to: $ Total Partner(s) Contribution Amount: $

Include a copy of supporting documentation for second mortgage program(s).

☐ 10. Cancel 2nd Mtg Reservation- Reason:

Signature of Lender's Authorized Officer Date

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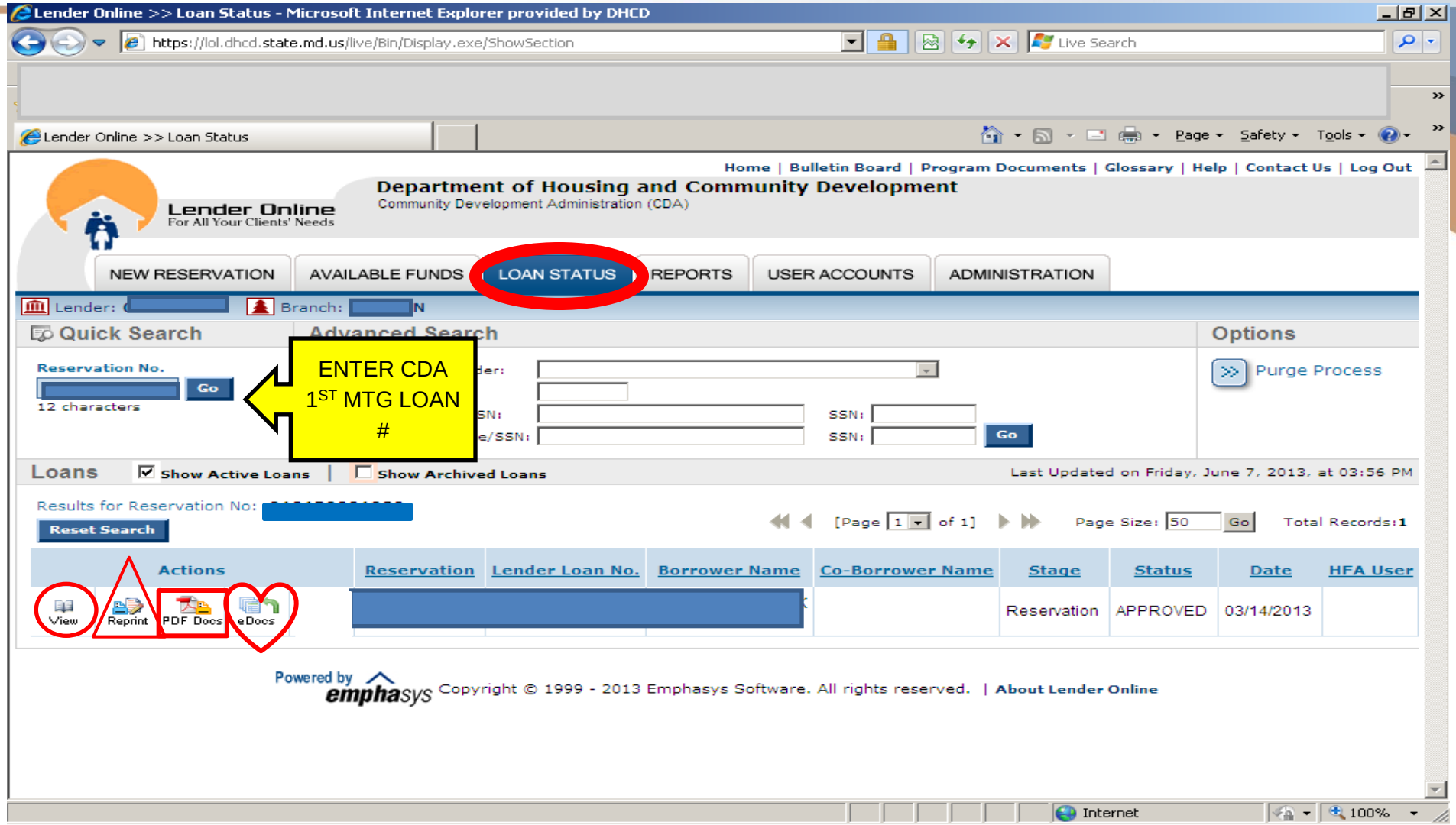
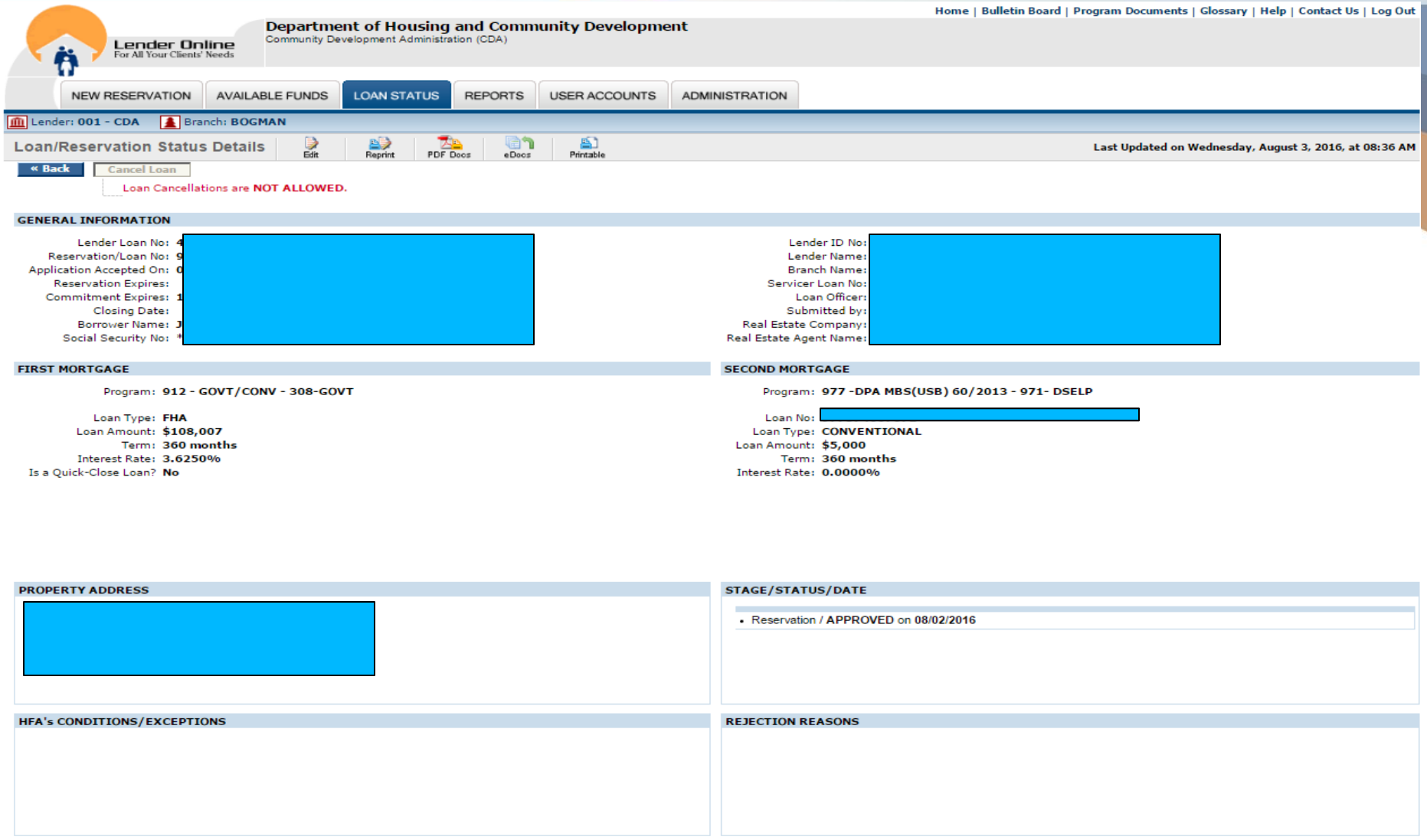
Loan Status Tab



VIEW



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REPRINT

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RESERVATION ACCEPTED

GENERAL INFORMATION

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[redacted]	Tuesday, August 2, 2016, at 04:47 PM	10/01/2016	

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[redacted]	574	[redacted]	%

FIRST MORTGAGE

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Amount	Term	Interest Rate
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Estimated Monthly Escrow	Subordinate Financing
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SECOND MORTGAGE

Program	Loan No.	Loan Type
977 -DPA MBS(USB) 60/2013 -971- DSELP	977574007072	CONVENTIONAL

Amount	Term	Interest Rate
$5,000	360 months	0.0000%

BORROWER

Full Name	Social Security No.	Age	Sex	Credit Score	Ethnicity
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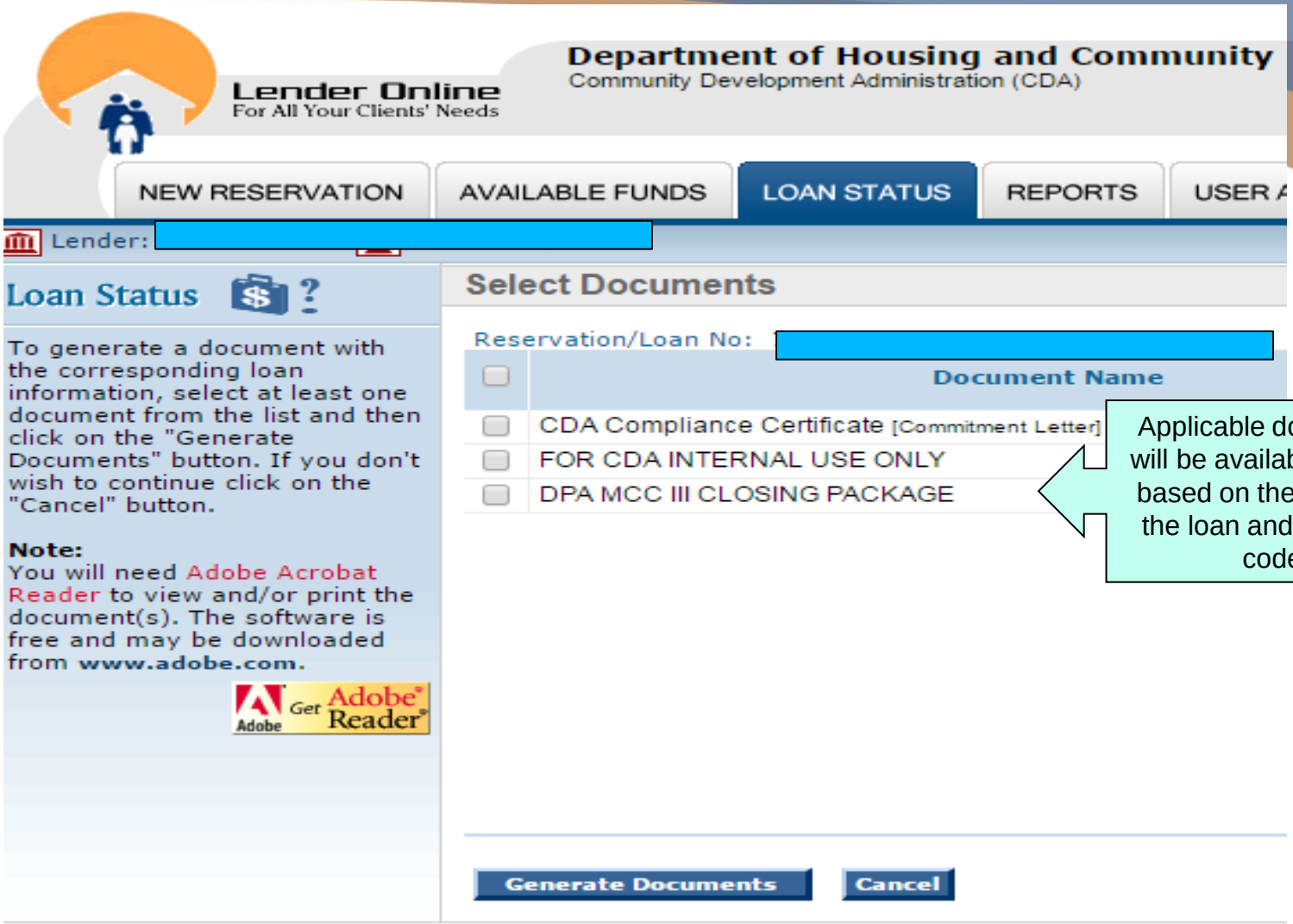
PDF DOCS



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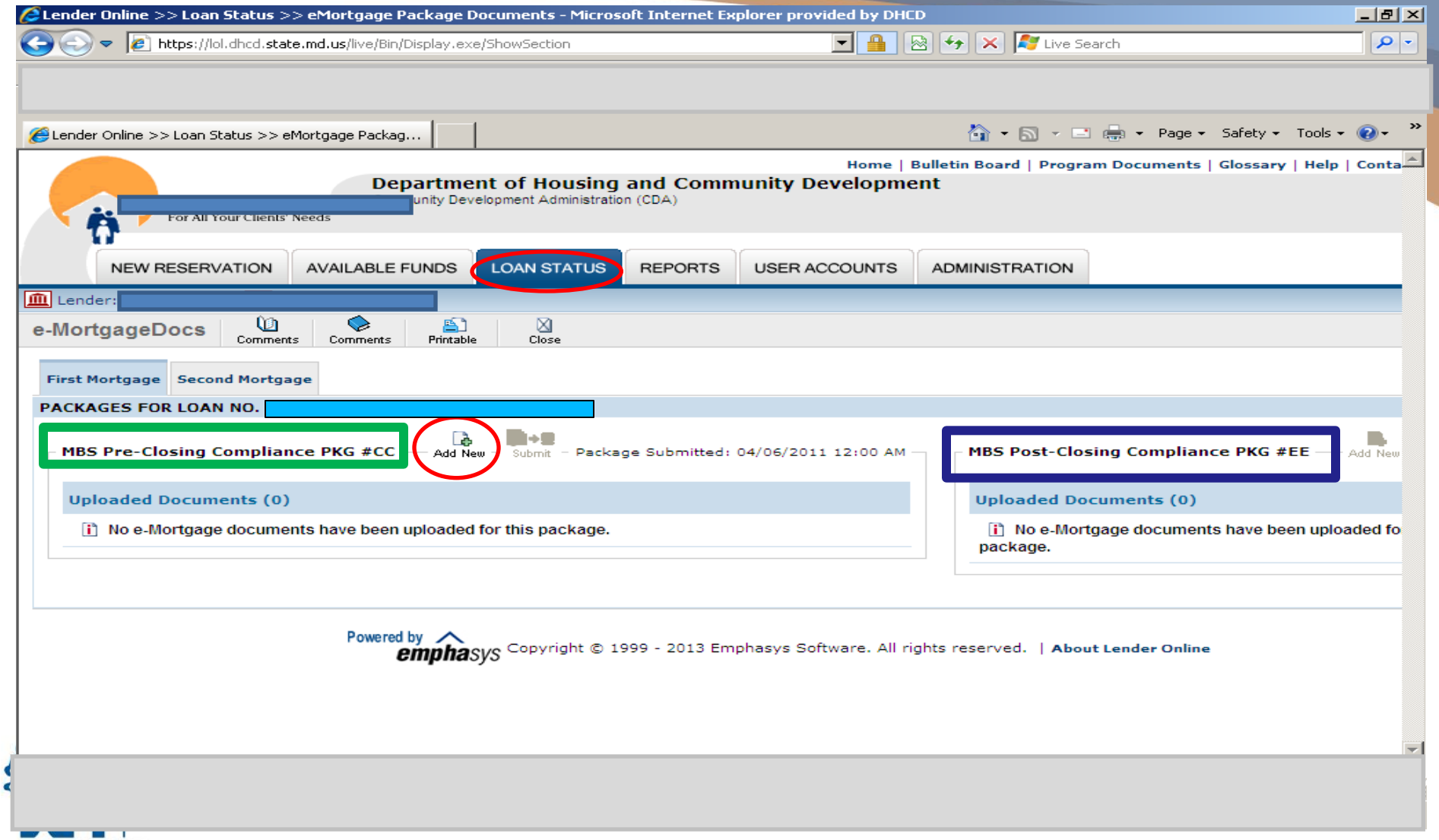
EDOCS


Lender Online >> Loan Status >> eMortgage Package Documents - Microsoft Internet Explorer provided by DHCD
https://lol.dhcd.state.md.us/live/Bin/Display.exe/ShowSection
Live Search
Lender Online >> Loan Status >> eMortgage Packag...
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unity Development Administration (CDA)
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AVAILABLE FUNDS
LOAN STATUS
REPORTS
USER ACCOUNTS
ADMINISTRATION
Lender:
e-MortgageDocs
Comments
Comments
Printable
Close
First Mortgage
Second Mortgage
PACKAGES FOR LOAN NO.
MBS Pre-Closing Compliance PKG #CC
Add New
Submit
Package Submitted: 04/06/2011 12:00 AM
MBS Post-Closing Compliance PKG #EE
Add New
Uploaded Documents (0)
No e-Mortgage documents have been uploaded for this package.
Uploaded Documents (0)
No e-Mortgage documents have been uploaded fo
package.
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About Lender Online

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EDOCS

New Process for Submitting Compliance Files & Conditions for EDOCS

- **LOANS (1ST & 2ND, PRE & POST) MUST BE SUBMITTED IN THE ORDER OUTLINED ON THE APPLICABLE CHECKLIST(S)**

- **SUBMIT ONLY DOCUMENTS REQUIRED PER EACH CHECKLIST(S)**
  - **FILES SUBMITTED OUT OF ORDER OR CONTAINING NON-REQUIRED DOCUMENTS MAY RESULT IN THE FILE BEING DELETED FROM EDOCS. (LENDER WILL HAVE TO RE-SUBMIT THE FILE)**

SUBMITTING EDOCS FILES (COMPLIANCE PRE/POST)

- **upload to Lender-on-Line (LOL) EDOCS**
- **(24-48 hour turnaround time / noon daily cut-off)**

EDOC Compliance Conditions

- **upload to Lender-on-Line (LOL) EDOCS**
  (24-48 hour turnaround time / 4pm daily cut-off)

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New Conditions for EDOCS Loans

- SUBMIT CONDITIONS TO LOL EDOCS FOR REVIEW

- CDA INTERNAL CONDITIONS-CDA U/W TO COMPLETE WORKSHEET

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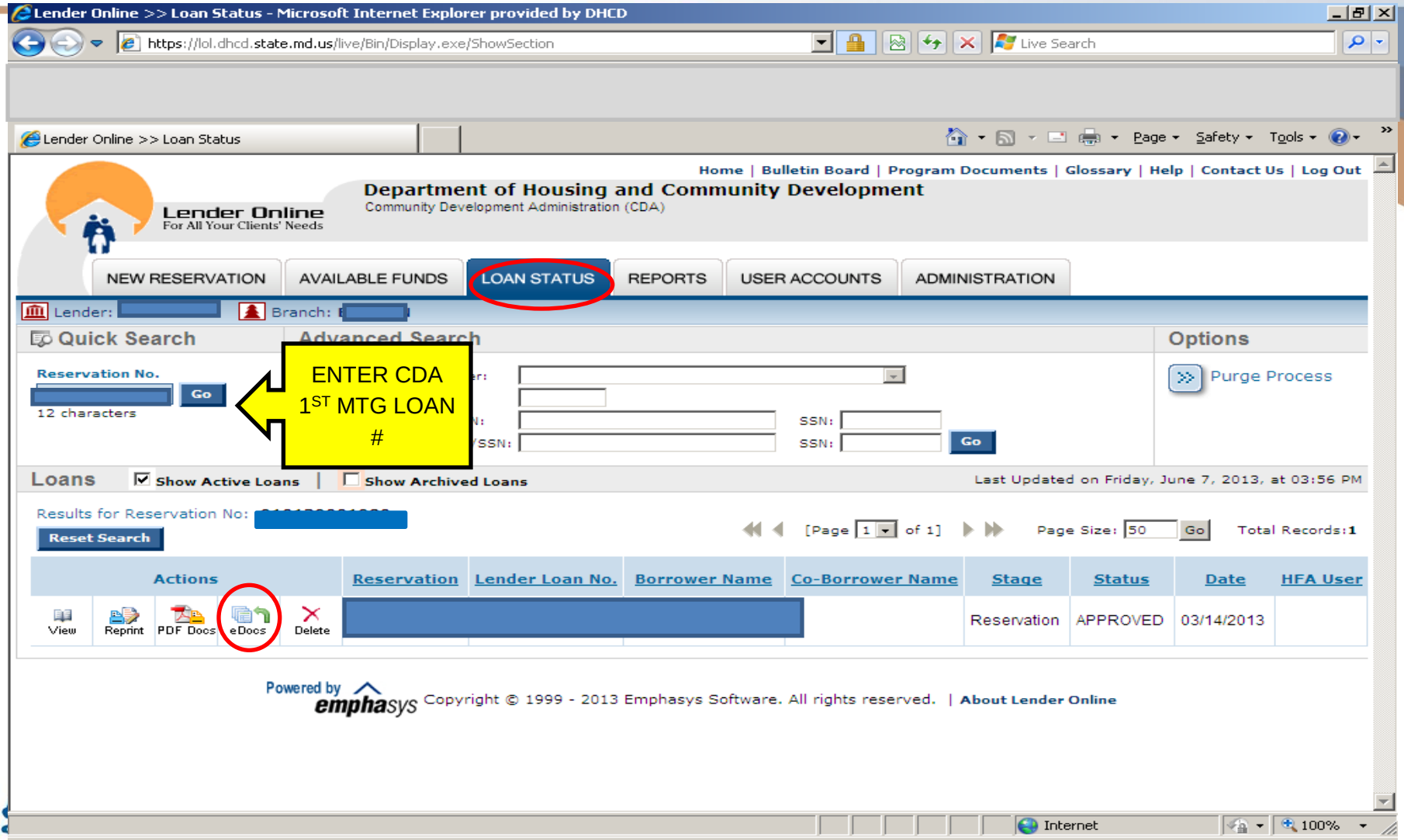
LENDER-ON-LINE EDOCS INSTRUCTIONS



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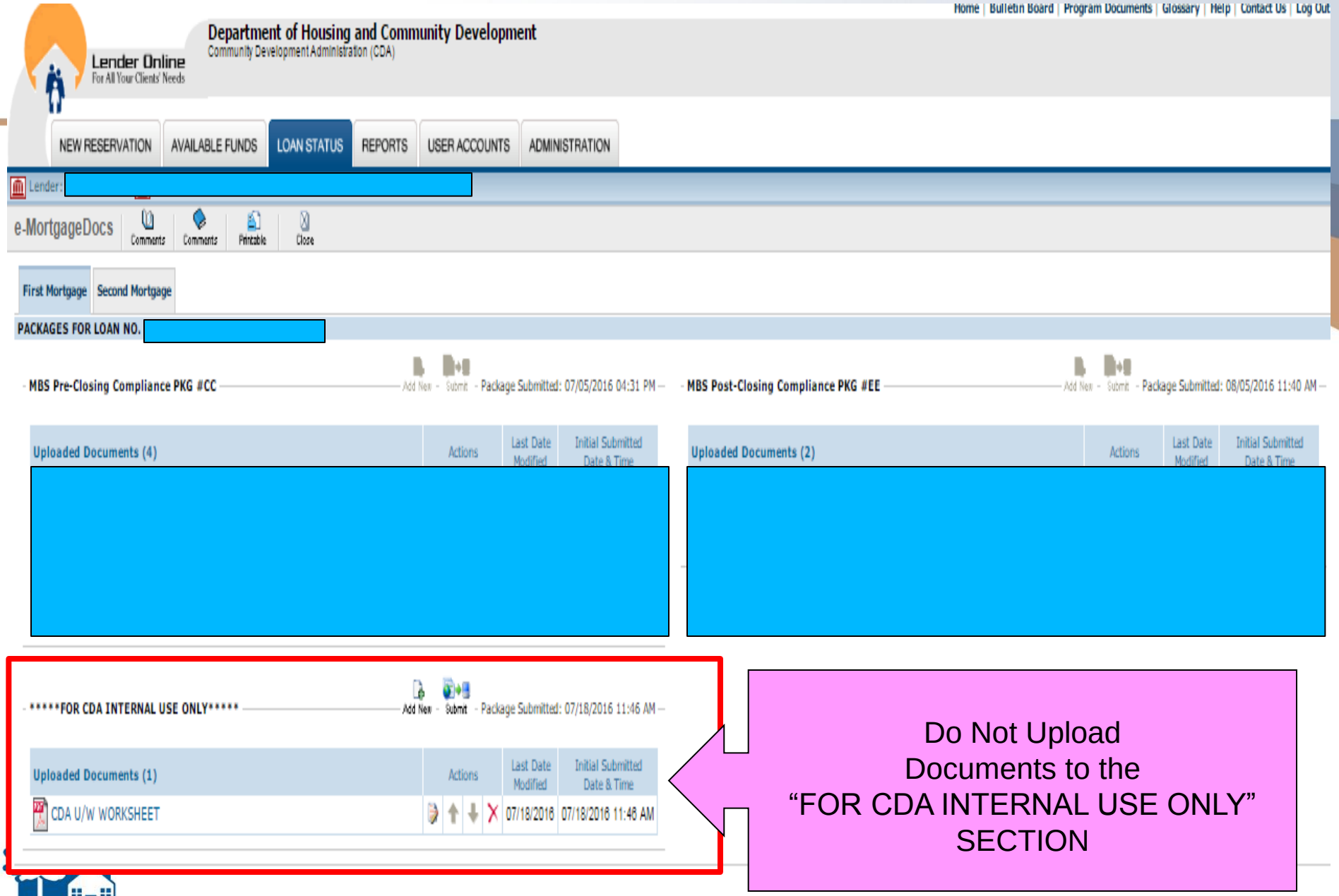
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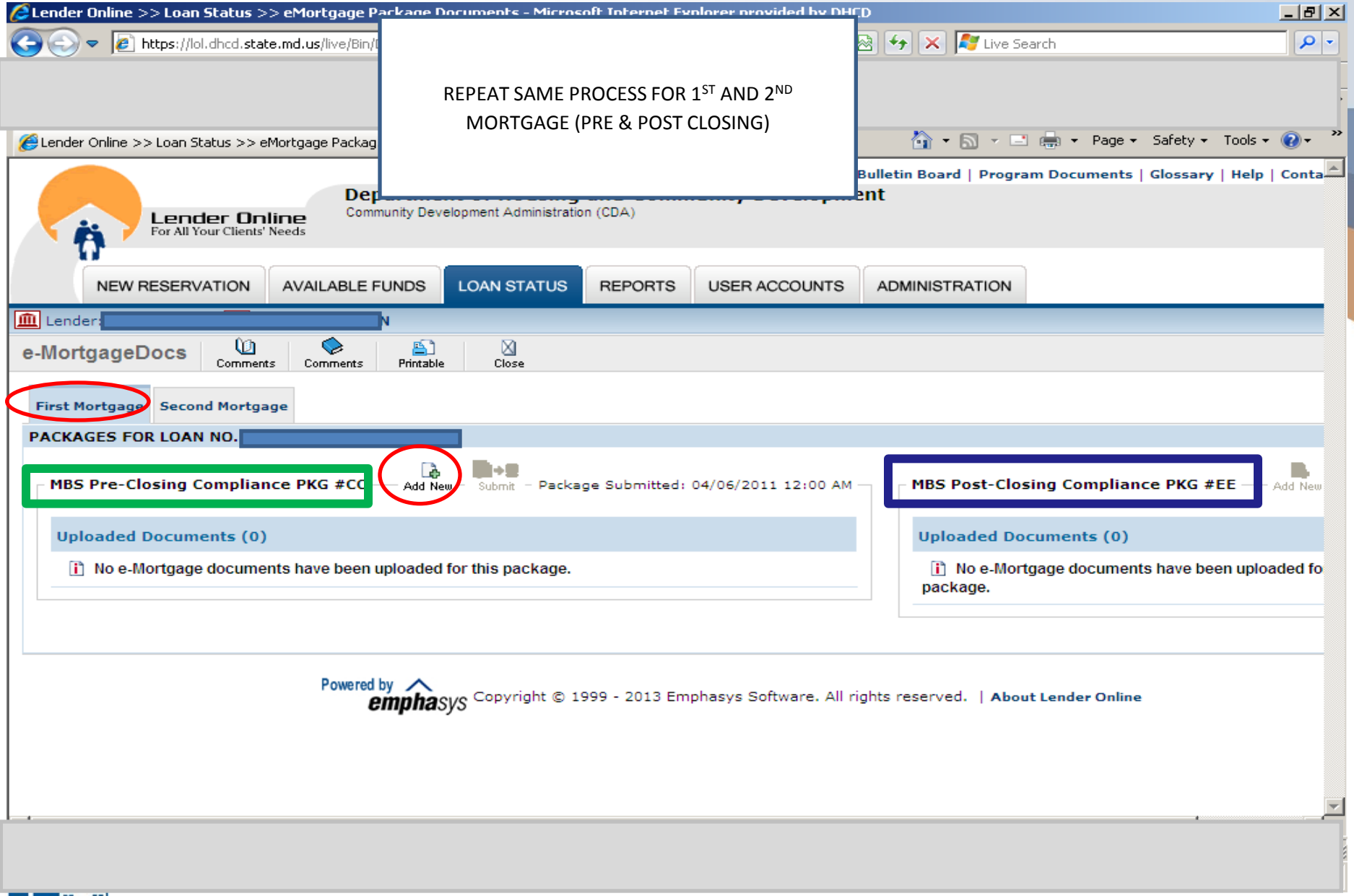
Department of Housing and Community Development
Community Development Administration (CDA)
NEW RESERVATION
AVAILABLE FUNDS
LOAN STATUS
REPORTS
USER ACCOUNTS
ADMINISTRATION
Lender:
e-MortgageDocs
Comments
Comments
Printable
Close
First Mortgage
Second Mortgage
PACKAGES FOR LOAN NO.
MBS Pre-Closing Compliance PKG #CC
Add New - Submit - Package Submitted: 07/05/2016 04:31 PM
MBS Post-Closing Compliance PKG #EE
Add New - Submit - Package Submitted: 08/05/2016 11:40 AM
Uploaded Documents (4)
Actions
Last Date Modified
Initial Submitted Date & Time
Uploaded Documents (2)
Actions
Last Date Modified
Initial Submitted Date & Time
*****FOR CDA INTERNAL USE ONLY*****
Add New - Submit - Package Submitted: 07/18/2016 11:46 AM
Uploaded Documents (1)
Actions
Last Date Modified
Initial Submitted Date & Time
CDA U/W WORKSHEET
07/18/2016
07/18/2016 11:46 AM
Do Not Upload Documents to the "FOR CDA INTERNAL USE ONLY" SECTION


REPEAT SAME PROCESS FOR 1ST AND 2ND MORTGAGE (PRE & POST CLOSING)
Lender Online >> Loan Status >> eMortgage Package Documents - Microsoft Internet Explorer provided by DHCD
Lender Online
For All Your Clients' Needs
Community Development Administration (CDA)
NEW RESERVATION
AVAILABLE FUNDS
LOAN STATUS
REPORTS
USER ACCOUNTS
ADMINISTRATION
e-MortgageDocs
Comments
Comments
Printable
Close
First Mortgage
Second Mortgage
PACKAGES FOR LOAN NO.
MBS Pre-Closing Compliance PKG #CC
Add New
Submit
Package Submitted: 04/06/2011 12:00 AM
MBS Post-Closing Compliance PKG #EE
Add New
Uploaded Documents (0)
No e-Mortgage documents have been uploaded for this package.
Uploaded Documents (0)
No e-Mortgage documents have been uploaded fo
package.
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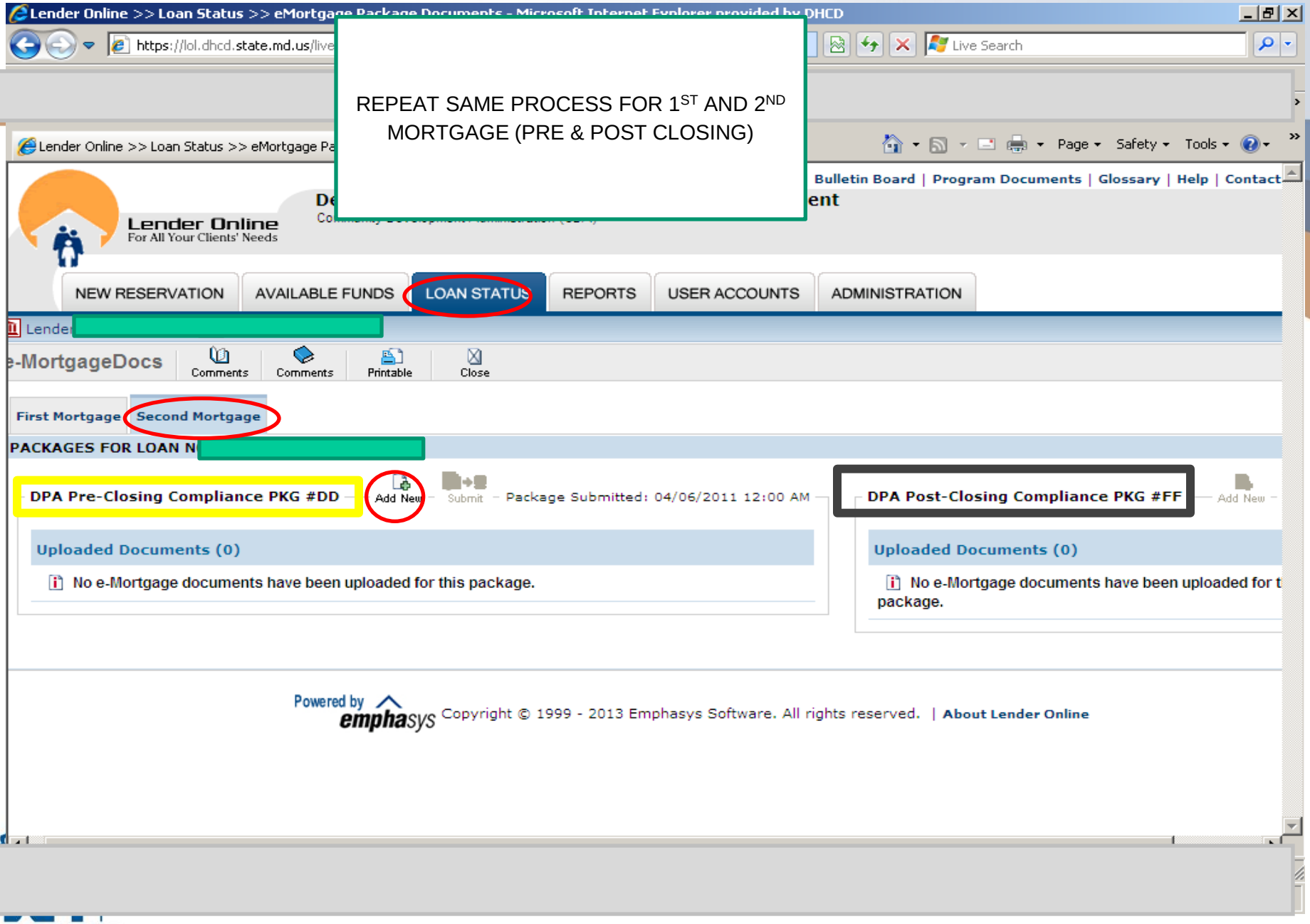
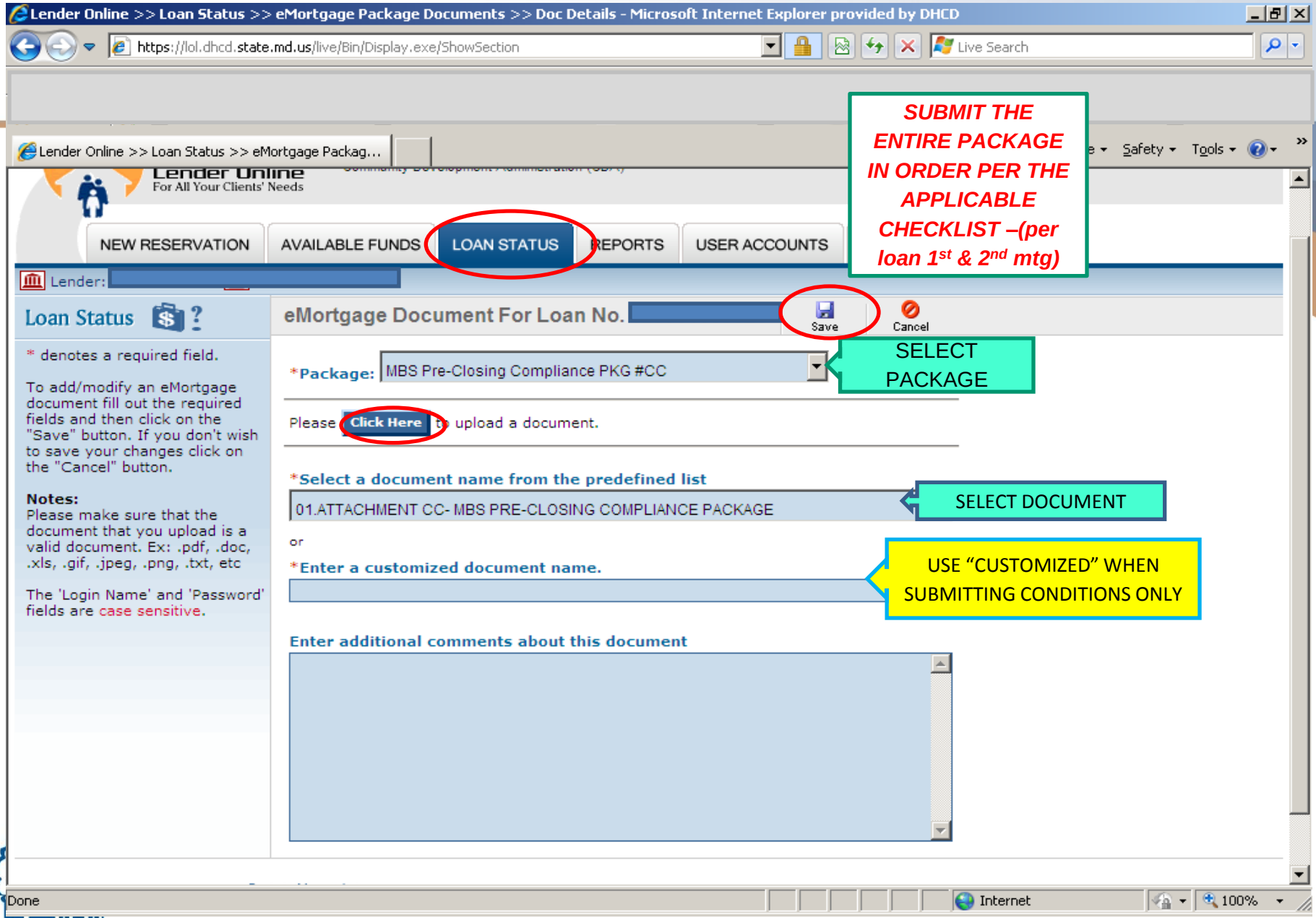
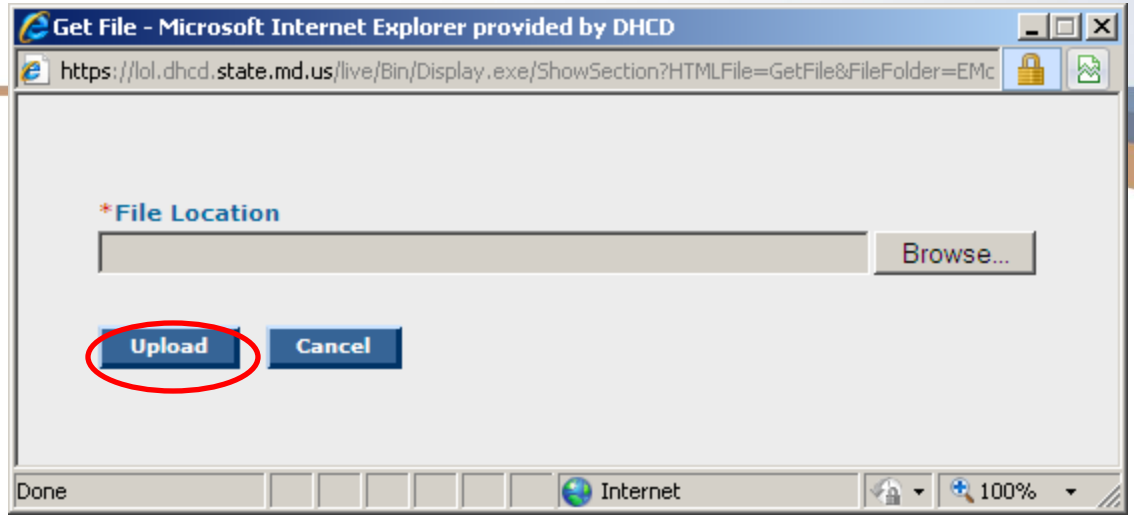
About Lender Online

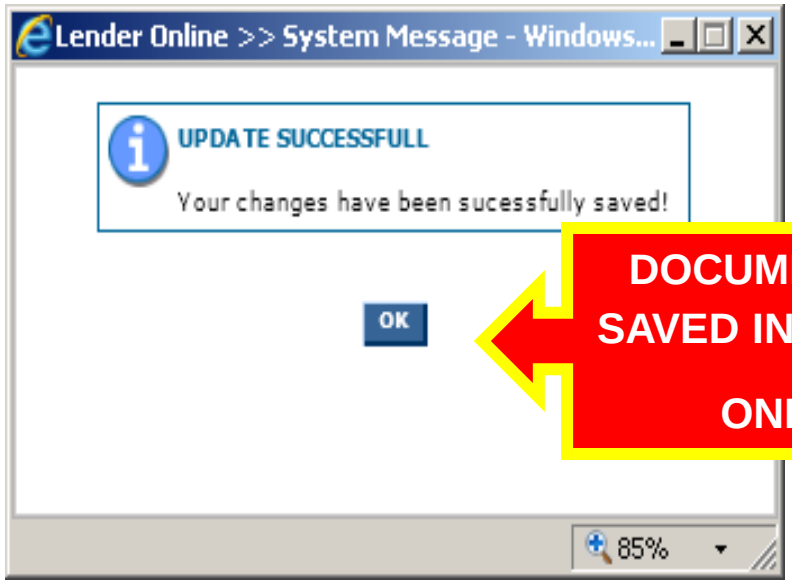
REPEAT SAME PROCESS FOR 1ST AND 2ND MORTGAGE (PRE & POST CLOSING)





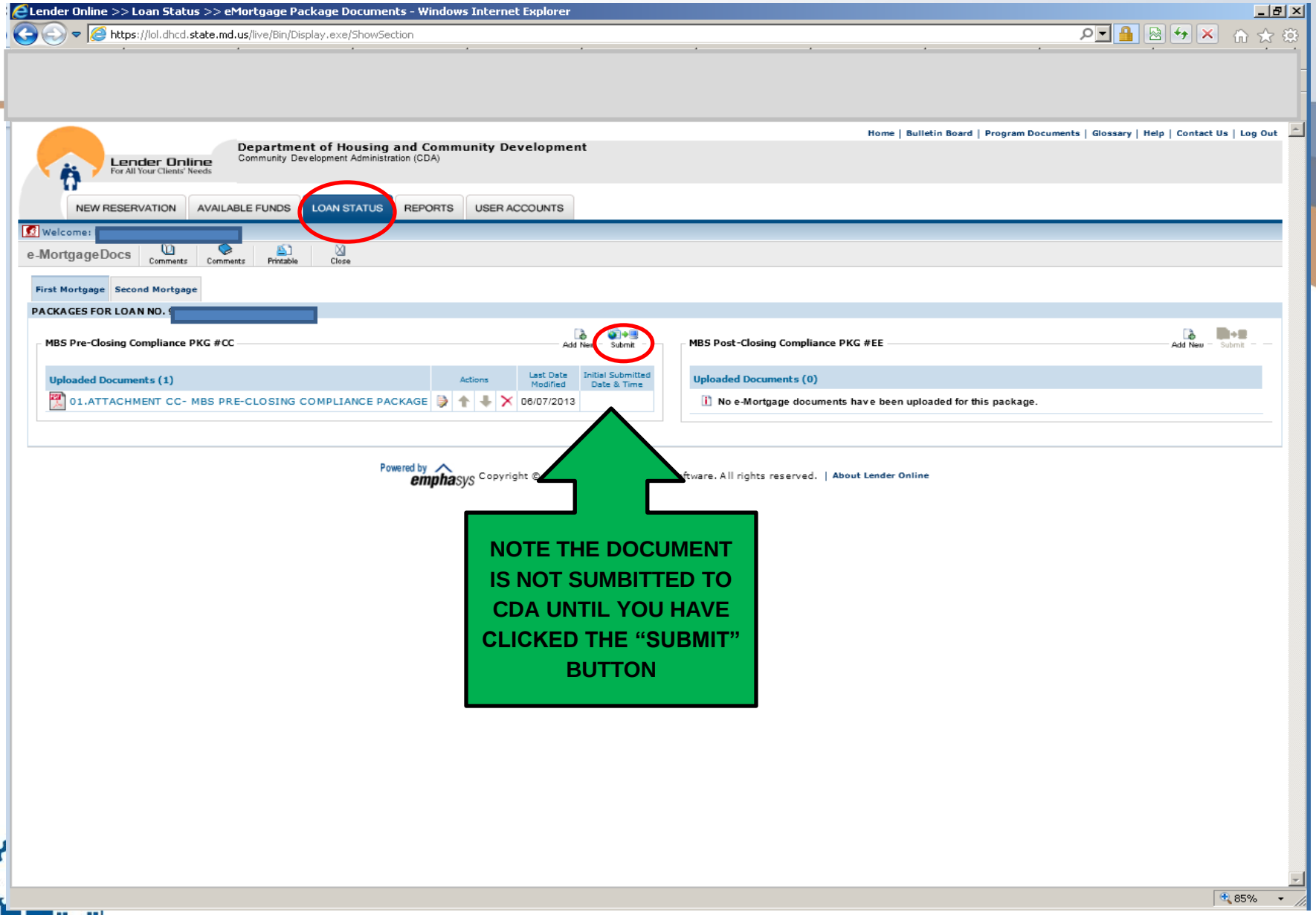
DHCD
Maryland Department of Housing and Community Development



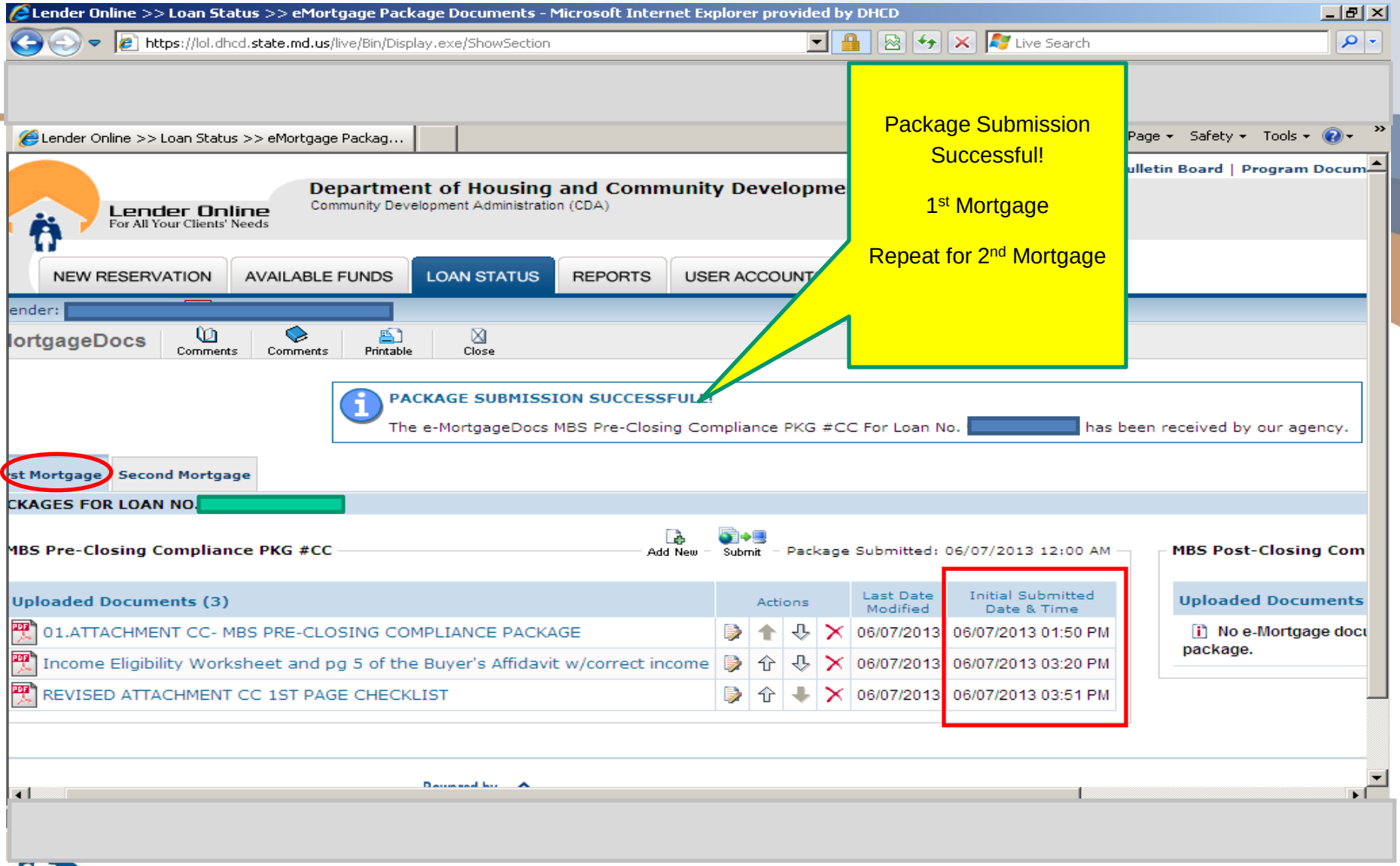


DOCUMENT IS SAVED IN EDOCS ONLY

DHCD
Maryland Department of Housing and Community Development



DHCD
Maryland Department of Housing and Community Development



Package Submission Successful!

1st Mortgage

Repeat for 2nd Mortgage

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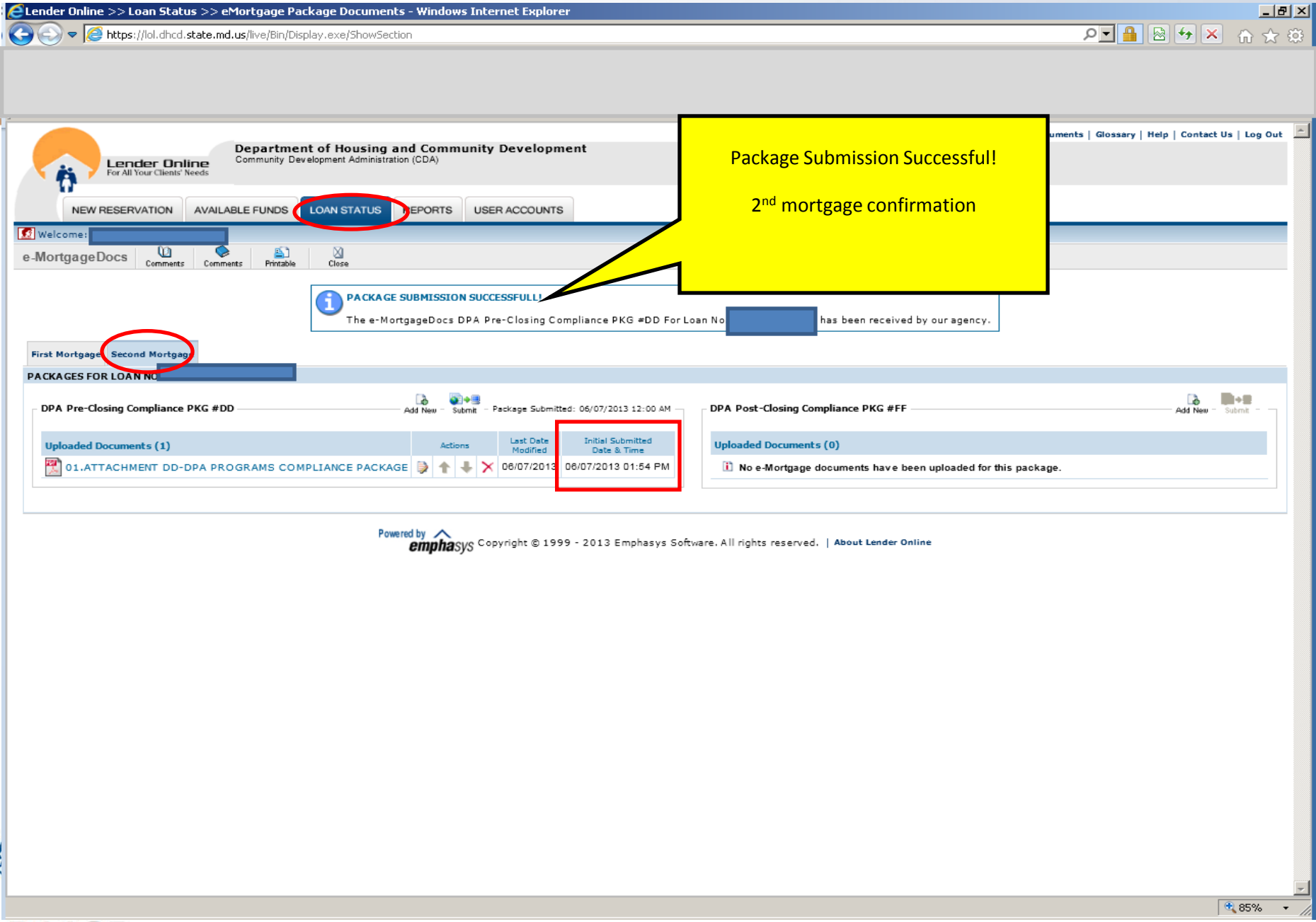
Lender Online >> Loan Status >> eMortgage Package Documents - Windows Internet Explorer
https://lol.dhcd.state.md.us/live/Bin/Display.exe/ShowSection
Lender Online
For All Your Clients' Needs
Department of Housing and Community Development
Community Development Administration (CDA)
Glossary | Help | Contact Us | Log Out
NEW RESERVATION
AVAILABLE FUNDS
LOAN STATUS
REPORTS
USER ACCOUNTS
Welcome:
e-MortgageDocs
Comments
Comments
Printable
Close
Package Submission Successful!
2nd mortgage confirmation
PACKAGE SUBMISSION SUCCESSFULL!
The e-MortgageDocs DPA Pre-Closing Compliance PKG #DD For Loan No
has been received by our agency.
First Mortgage
Second Mortgage
PACKAGES FOR LOAN NO
DPA Pre-Closing Compliance PKG #DD
Add New
Submit
Package Submitted: 06/07/2013 12:00 AM
Uploaded Documents (1)
Actions
Last Date Modified
Initial Submitted Date & Time
01.ATTACHMENT DD-DPA PROGRAMS COMPLIANCE PACKAGE
06/07/2013
06/07/2013 01:54 PM
DPA Post-Closing Compliance PKG #FF
Add New
Submit
Uploaded Documents (0)
No e-Mortgage documents have been uploaded for this package.
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About Lender Online
85%

Compliance Conditions (Pre or Post Closing)

Submit Compliance Conditions to:

- Lender Online eDocs http://lol.dhcd.state.md.us
- 24-48 hour turn around time
- 4pm daily cut-off
- Submit all conditions at the same time

Re-check LOL to ensure all conditions submitted were cleared and that no new conditions were **ADDED**

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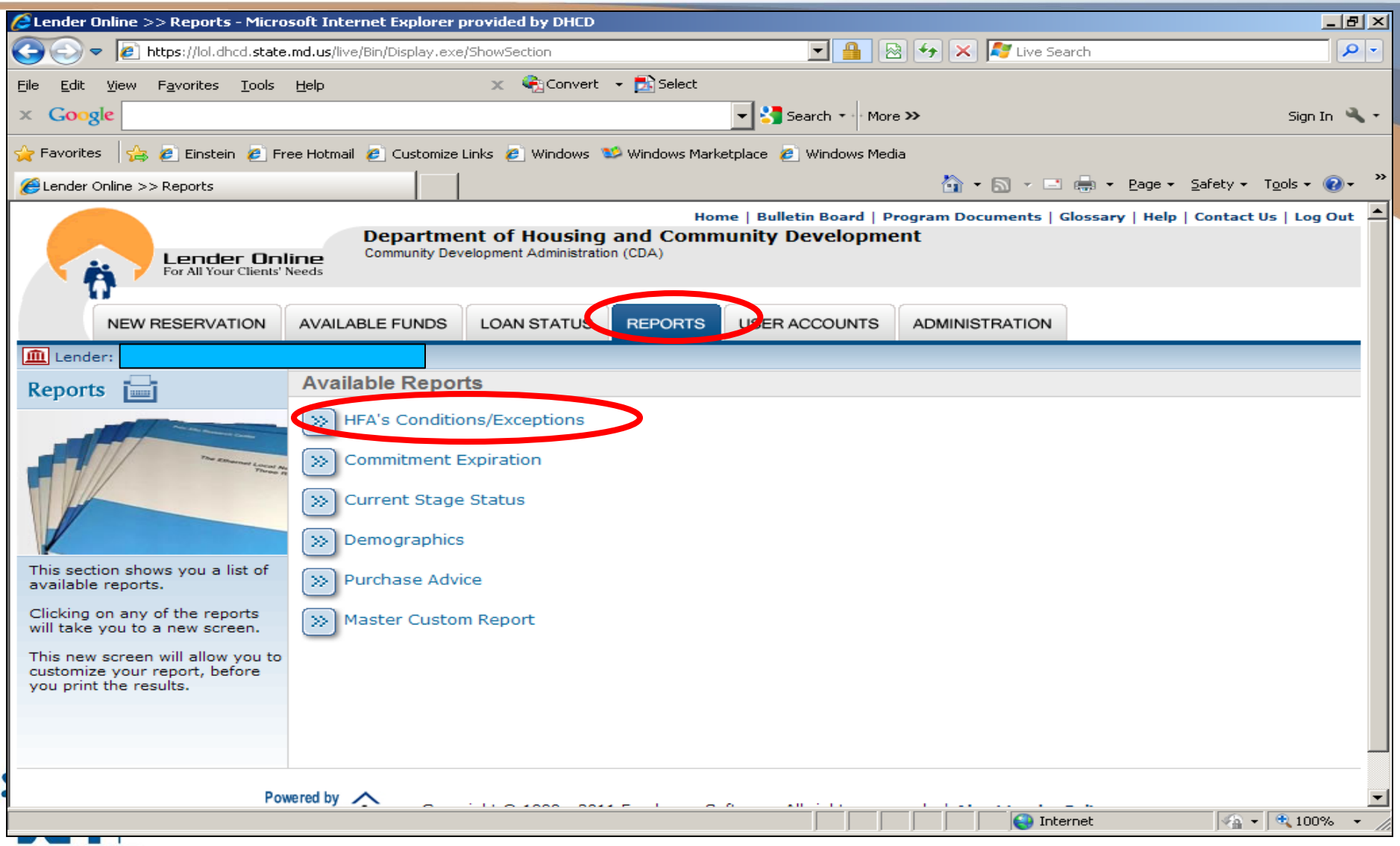
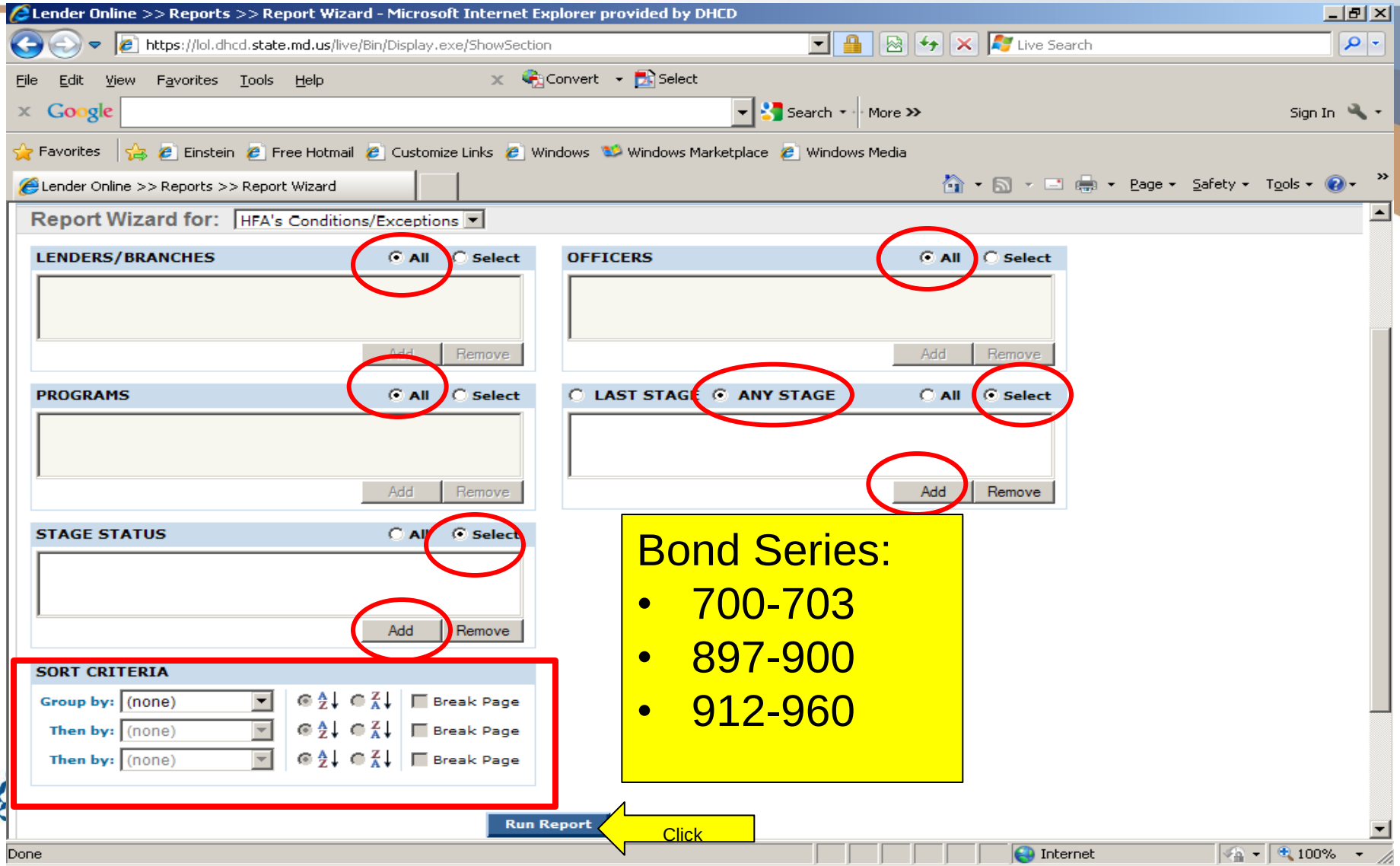
Maryland Department of Housing and Community Development

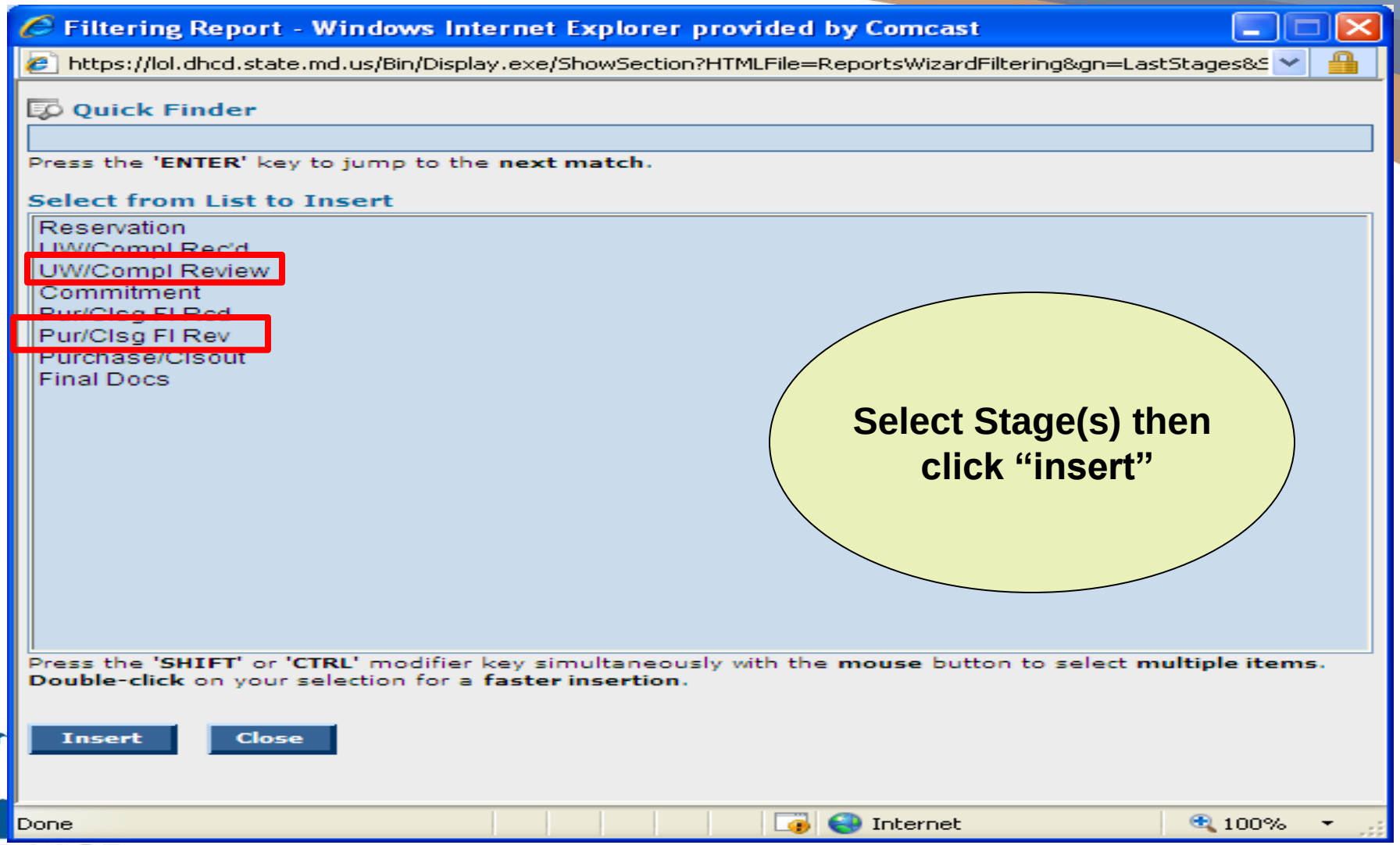
HFA's Conditions/Exceptions



Conditions / Exceptions Report

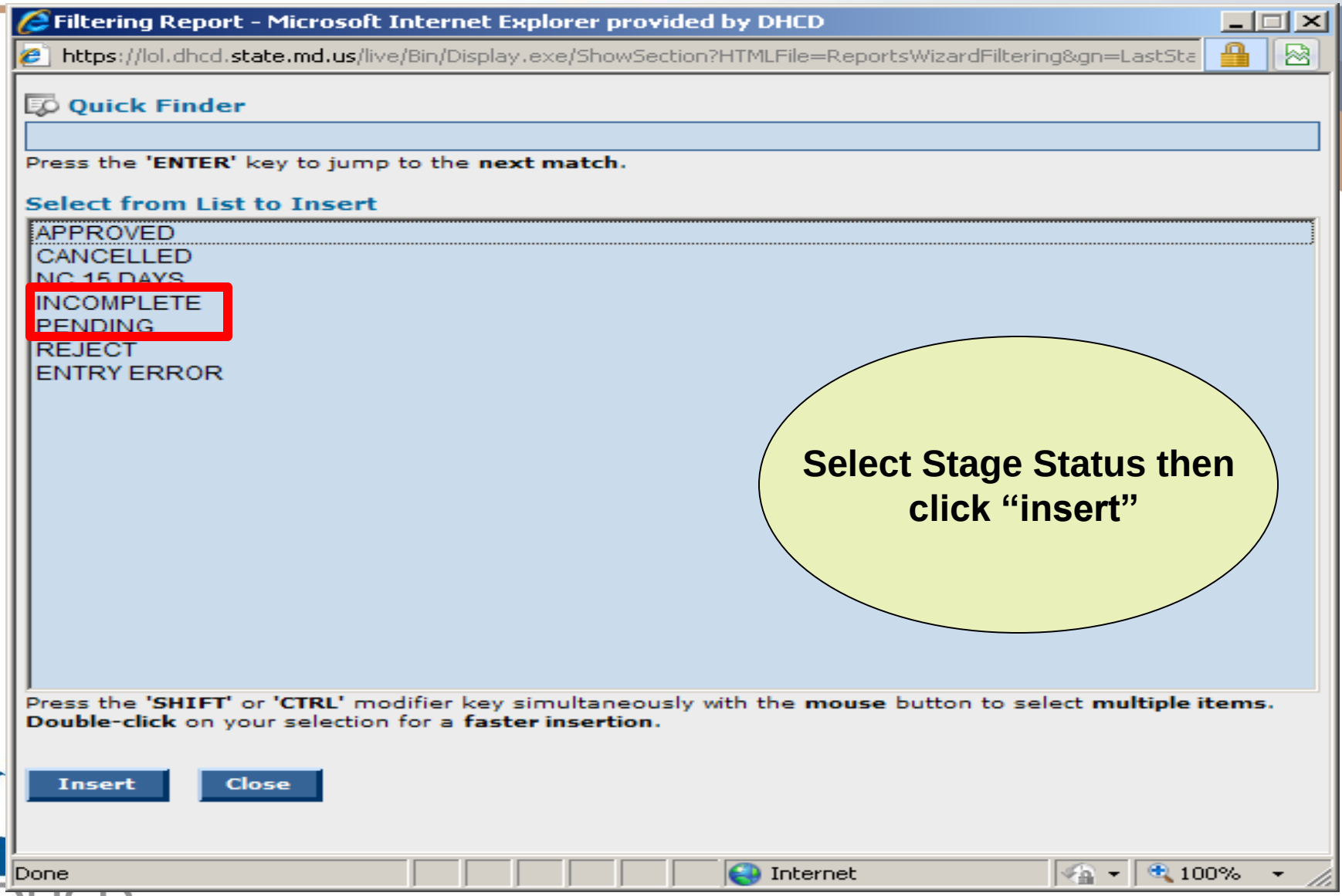


Select Stage(s) to Include in Report

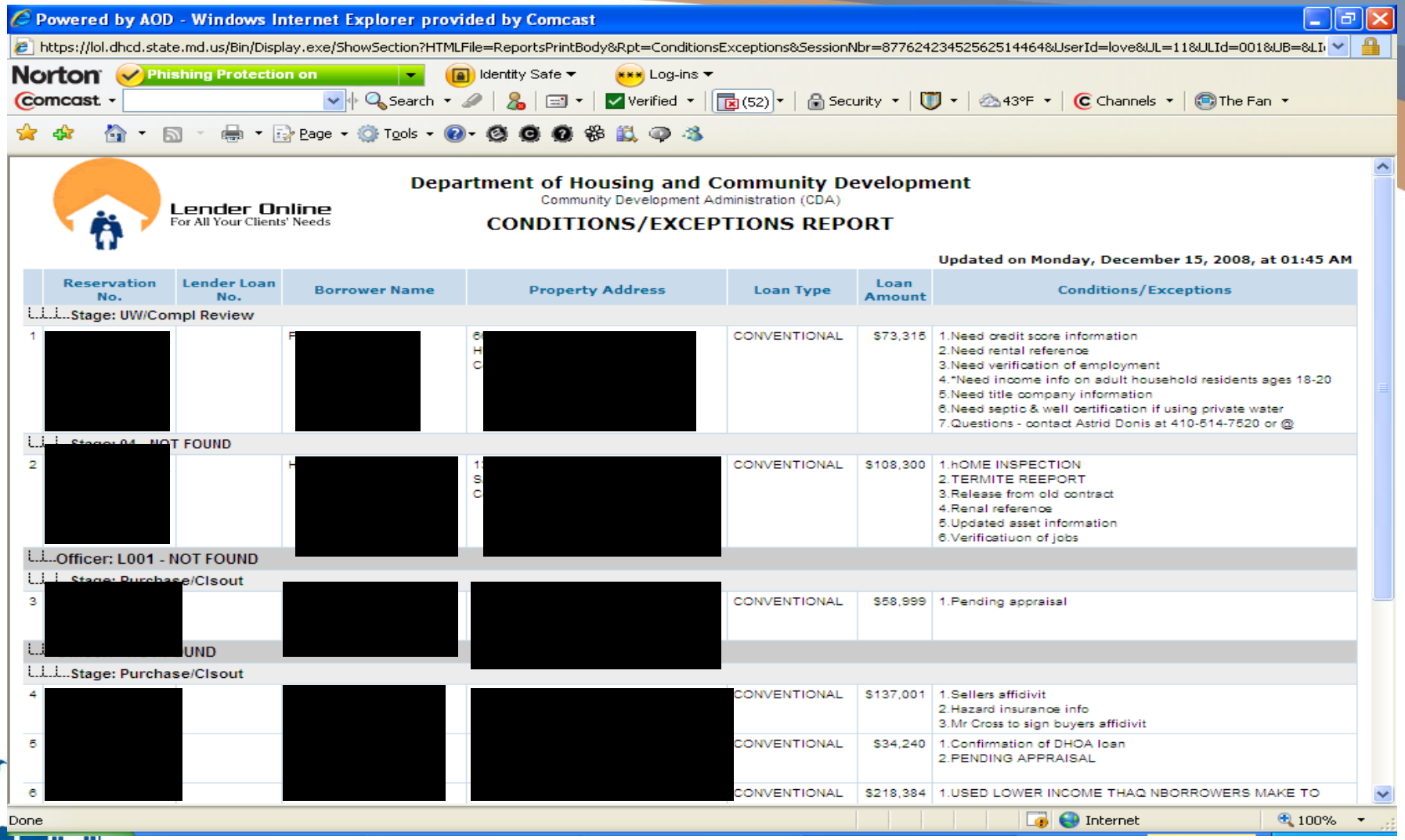


Select Stage(s) then click "insert"

Select – Stage Status



Detailed Pipeline Report


Powered by AOD - Windows Internet Explorer provided by Comcast

https://lol.dhcd.state.md.us/Bin/Display.exe/ShowSection?HTMLFile=ReportsPrintBody&Rpt=ConditionsExceptions&SessionNbr=877624234525625144648UserId=love&UL=11&ULId=001&UB=&LI

Lender Online
For All Your Clients' Needs

Department of Housing and Community Development
Community Development Administration (CDA)

CONDITIONS/EXCEPTIONS REPORT

Updated on Monday, December 15, 2008, at 01:45 AM

	Reservation No.	Lender Loan No.	Borrower Name	Property Address	Loan Type	Loan Amount	Conditions/Exceptions
Stage: UW/Compl Review							
1	[redacted]		[redacted]	[redacted]	CONVENTIONAL	$73,315	1.Need credit score information 2.Need rental reference 3.Need verification of employment 4.*Need income info on adult household residents ages 18-20 5.Need title company information 6.Need septic & well certification if using private water 7.Questions - contact Astrid Donis at 410-514-7520 or @
Stage: 04 - NOT FOUND							
2	[redacted]		[redacted]	[redacted]	CONVENTIONAL	$108,300	1.hOME INSPECTION 2.TERMITE REEPORT 3.Release from old contract 4.Renal reference 5.Updated asset information 6.Verificatiuon of jobs
Officer: L001 - NOT FOUND							
Stage: Purchase/CIsout							
3	[redacted]		[redacted]	[redacted]	CONVENTIONAL	$58,999	1.Pending appraisal
UND							
Stage: Purchase/CIsout							
4	[redacted]		[redacted]	[redacted]	CONVENTIONAL	$137,001	1.Sellers affidivit 2.Hazard insurance info 3.Mr Cross to sign buyers affidivit
5	[redacted]				CONVENTIONAL	$34,240	1.Confirmation of DHOA loan 2.PENDING APPRAISAL
6	[redacted]		[redacted]	[redacted]	CONVENTIONAL	$218,384	1.USED LOWER INCOME THAQ NBORROWERS MAKE TO

Done

Internet

100%

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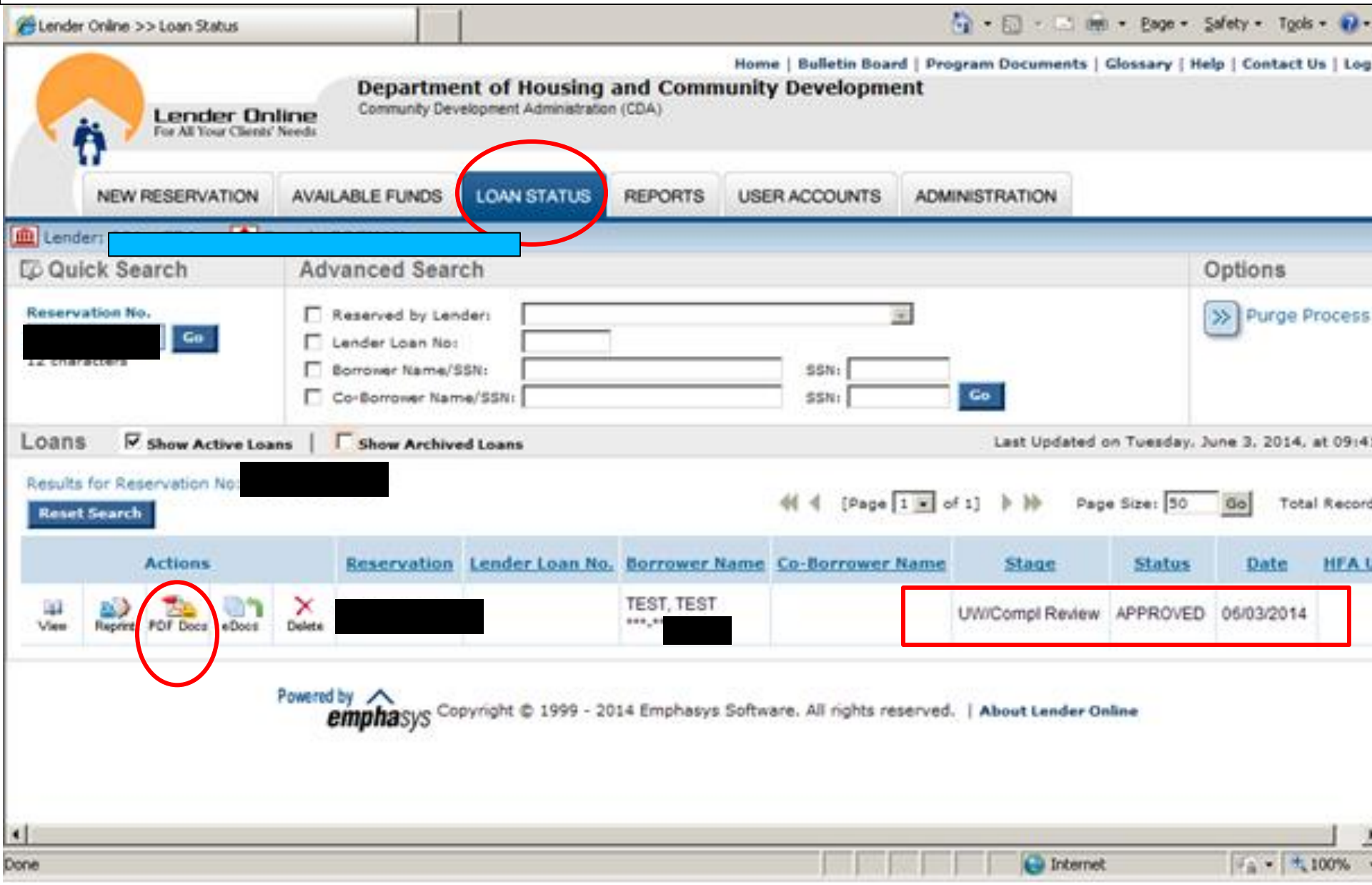
Maryland Department of Housing and Community Development

DHCD
Maryland Department of Housing and Community Development

Closing


Lender Online >> Loan Status
Page
Safety
Tools
Home | Bulletin Board | Program Documents | Glossary | Help | Contact Us | Log
Lender Online
For All Your Clients' Needs
Department of Housing and Community Development
Community Development Administration (CDA)
NEW RESERVATION
AVAILABLE FUNDS
LOAN STATUS
REPORTS
USER ACCOUNTS
ADMINISTRATION
Lender:
Quick Search
Reservation No.
Go
Advanced Search
Reserved by Lender:
Lender Loan No:
Borrower Name/SSN:
SSN:
Co-Borrower Name/SSN:
SSN:
Go
Options
Purge Process
Loans
Show Active Loans
Show Archived Loans
Last Updated on Tuesday, June 3, 2014, at 09:4
Results for Reservation No:
Reset Search
[Page 1 of 1]
Page Size: 50
Go
Total Record
Actions
Reservation
Lender Loan No.
Borrower Name
Co-Borrower Name
Stage
Status
Date
HFA L
View
Reprint
PDF Docs
eDocs
Delete
TEST, TEST
UW/Compl Review
APPROVED
06/03/2014
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Internet
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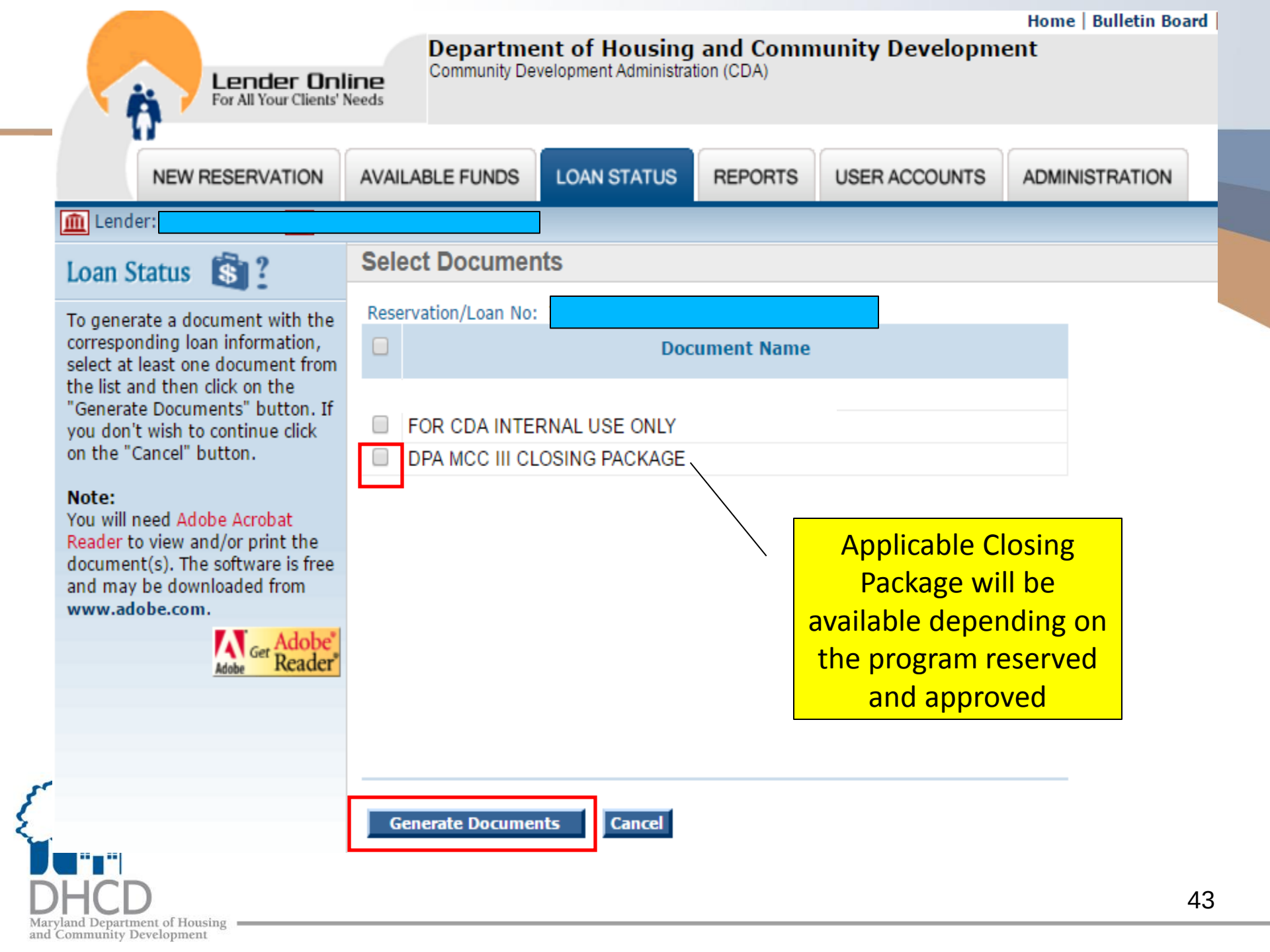
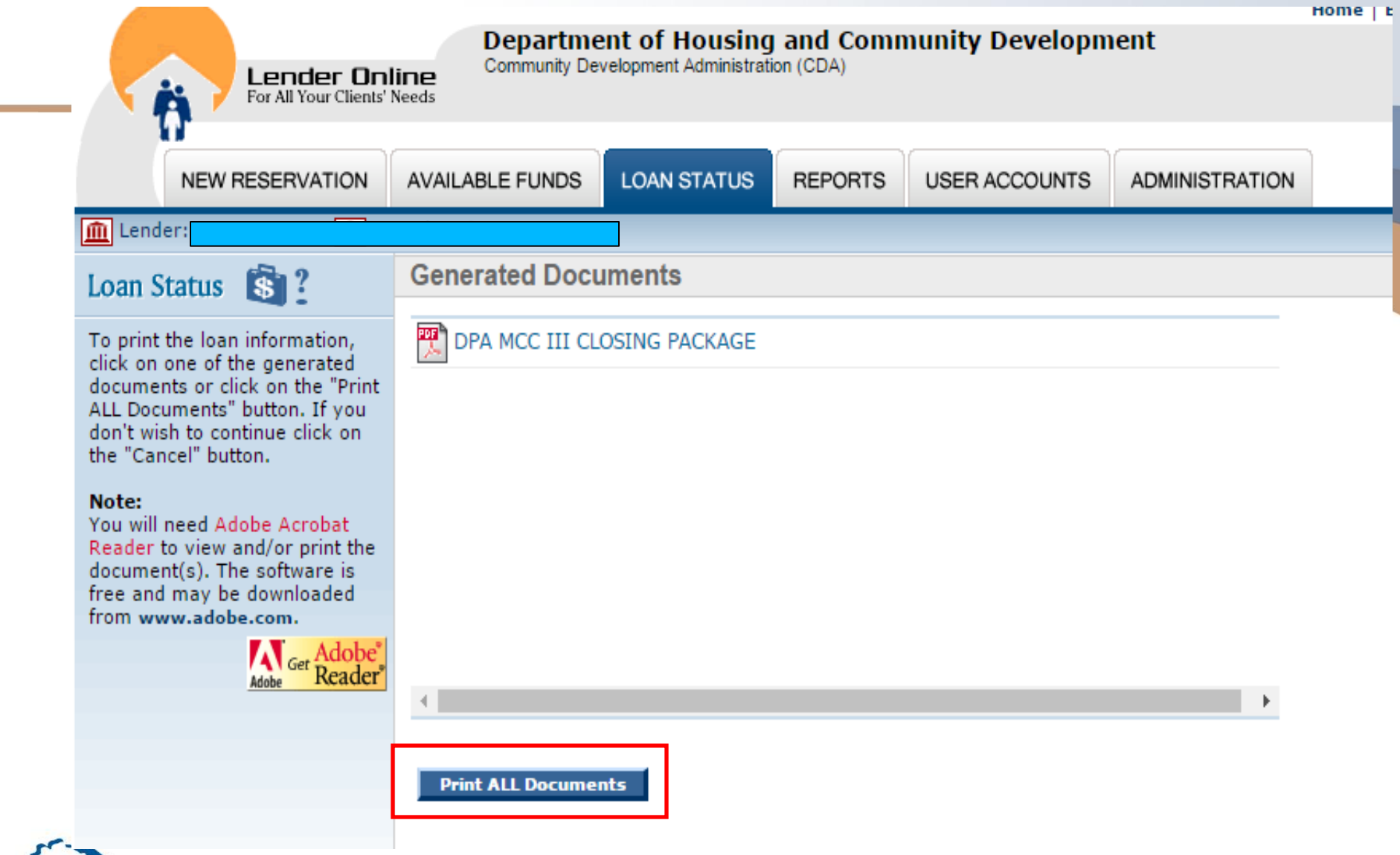
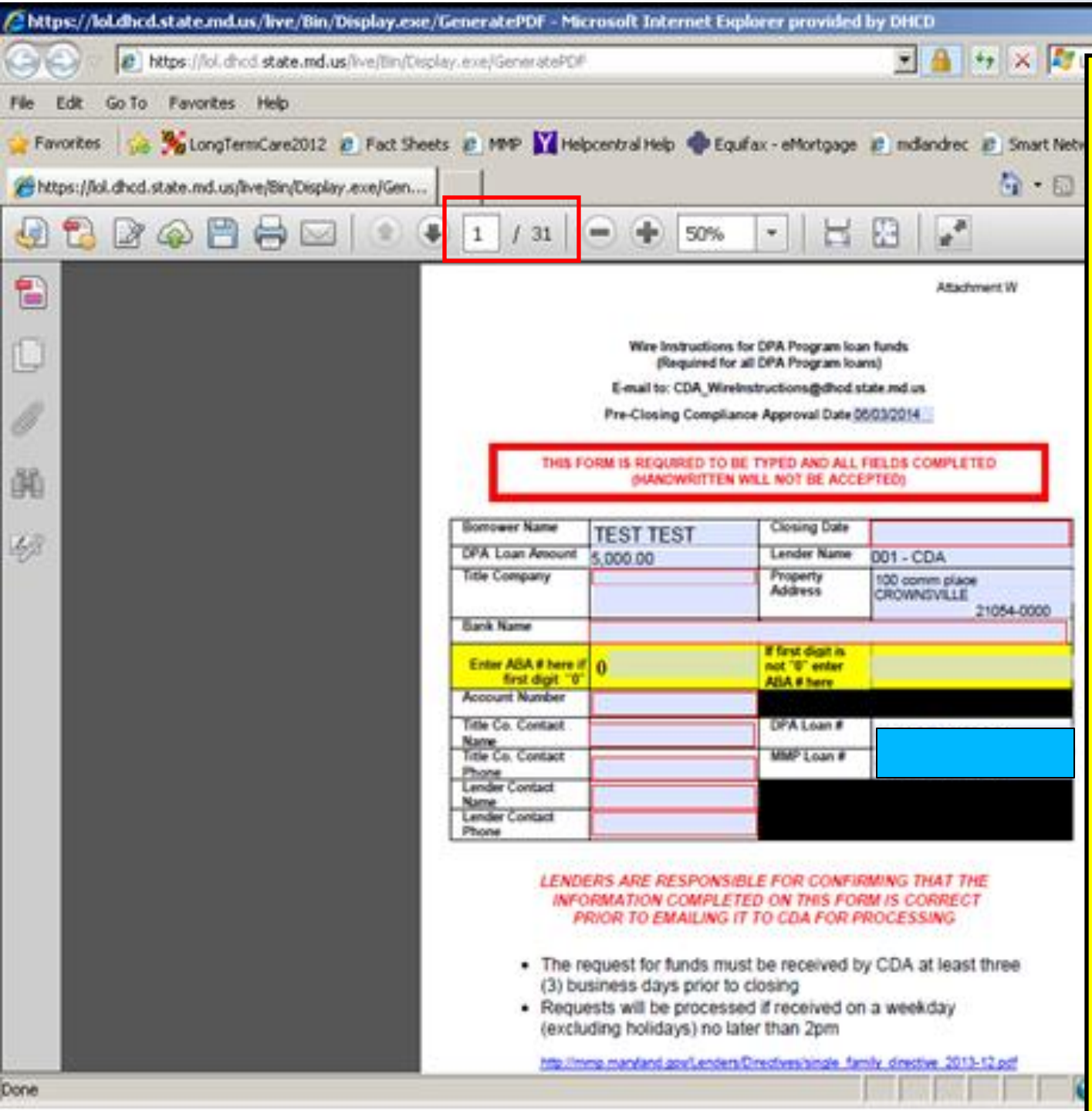
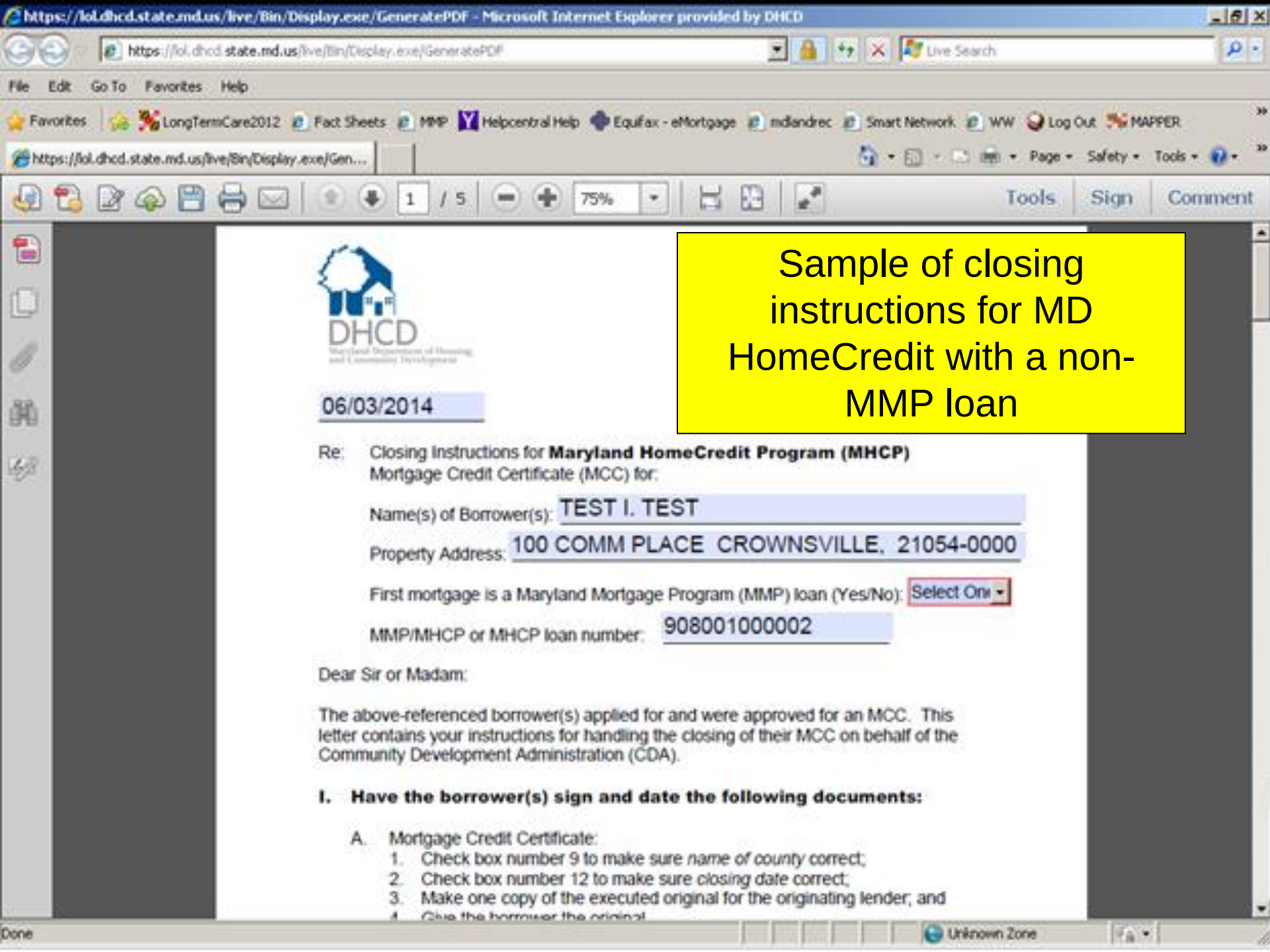


DHCD
Maryland Department of Housing and Community Development



DHCD
Maryland Department of Housing and Community Development


https://lol.dhcd.state.md.us/live/Bin/Display.exe/GeneratePDF - Microsoft Internet Explorer provided by DHCD
File Edit Go To Favorites Help
1 / 31
50%
Attachment W
Wire Instructions for DPA Program loan funds
(Required for all DPA Program loans)
E-mail to: CDA_WireInstructions@dhcd.state.md.us
Pre-Closing Compliance Approval Date 06/03/2014
THIS FORM IS REQUIRED TO BE TYPED AND ALL FIELDS COMPLETED
(HANDWRITTEN WILL NOT BE ACCEPTED)
Borrower Name TEST TEST
Closing Date
DPA Loan Amount 5,000.00
Lender Name 001 - CDA
Title Company
Property Address 100 comm place CROWNSVILLE 21054-0000
Bank Name
Enter ABA # here if first digit "0" 0
If first digit is not "0" enter ABA # here
Account Number
Title Co. Contact Name
DPA Loan #
Title Co. Contact Phone
MMP Loan #
Lender Contact Name
Lender Contact Phone
LENDERS ARE RESPONSIBLE FOR CONFIRMING THAT THE INFORMATION COMPLETED ON THIS FORM IS CORRECT PRIOR TO EMAILING IT TO CDA FOR PROCESSING
The request for funds must be received by CDA at least three (3) business days prior to closing
Requests will be processed if received on a weekday (excluding holidays) no later than 2pm
http://mmp.maryland.gov/Lenders/Directives/single_family_directive_2013-12.pdf
Done



Sample of closing instructions for MD HomeCredit with a non-MMP loan

Closing Instructions – Page 1

DHCD
Maryland Department of Housing and Community Development

_____

Re: Closing Instructions for **Maryland HomeCredit Program (MHCP)**
Mortgage Credit Certificate (MCC) for:

Name(s) of Borrower(s): _____

Property Address: _____

First mortgage is a Maryland Mortgage Program (MMP) loan (Yes/No): _____

MMP/MHCP or MHCP loan number: _____

Dear Sir or Madam:

The above-referenced borrower(s) applied for and were approved for an MCC. This letter contains your instructions for handling the closing of their MCC on behalf of the Community Development Administration (CDA).

I. Have the borrower(s) sign and date the following documents:

A. Mortgage Credit Certificate:
   1. Check box number 9 to make sure *name of county* correct;
   2. Check box number 12 to make sure *closing date* correct;
   3. Make one copy of the executed original for the originating lender; and
   4. Give the borrower the original.
B. Final 1003 loan application;
C. Buyer's Confirming Affidavit;
D. Notice to Borrower for Calculation of Potential Recapture Tax (06/01/14) – include cover page only if the first mortgage is an MMP loan; and
E. HUD-1 settlement sheet

II. Have the seller(s) sign and date the Seller's Confirming Affidavit and the HUD-1 settlement sheet

COMMUNITY DEVELOPMENT ADMINISTRATION
Division of DEVELOPMENT FINANCE

Closing Instructions – Page 2

III. Collect the applicable MCC fee from the borrower

A. $450, if first mortgage is an MMP loan or
B. $1,100, if the first mortgage is not an MMP loan
C. make check payable to CDA and add: "MCC fee for _____; MCC #_____" to the memo line and make copy of check and mail original check, immediately after closing, to:

Department of Housing & Community Development
P.O. Box 62
Crownsville, MD 21032
c/o CDA Finance

IV. Deliver, within 72 hours of the closing, a copy of the check for the MCC fee along with the following fully executed documents to

_____

A. HUD-1 settlement statement
B. Copy of the Mortgage Credit Certificate
C. Final 1003 loan application
D. Buyer's Confirming Affidavit
E. Seller's Confirming Affidavit
F. Notice to Borrower for Calculation of Potential Recapture Tax (06/01/14)

Thank you for your assistance.

Sincerely,

Community Development Administration

By: _____

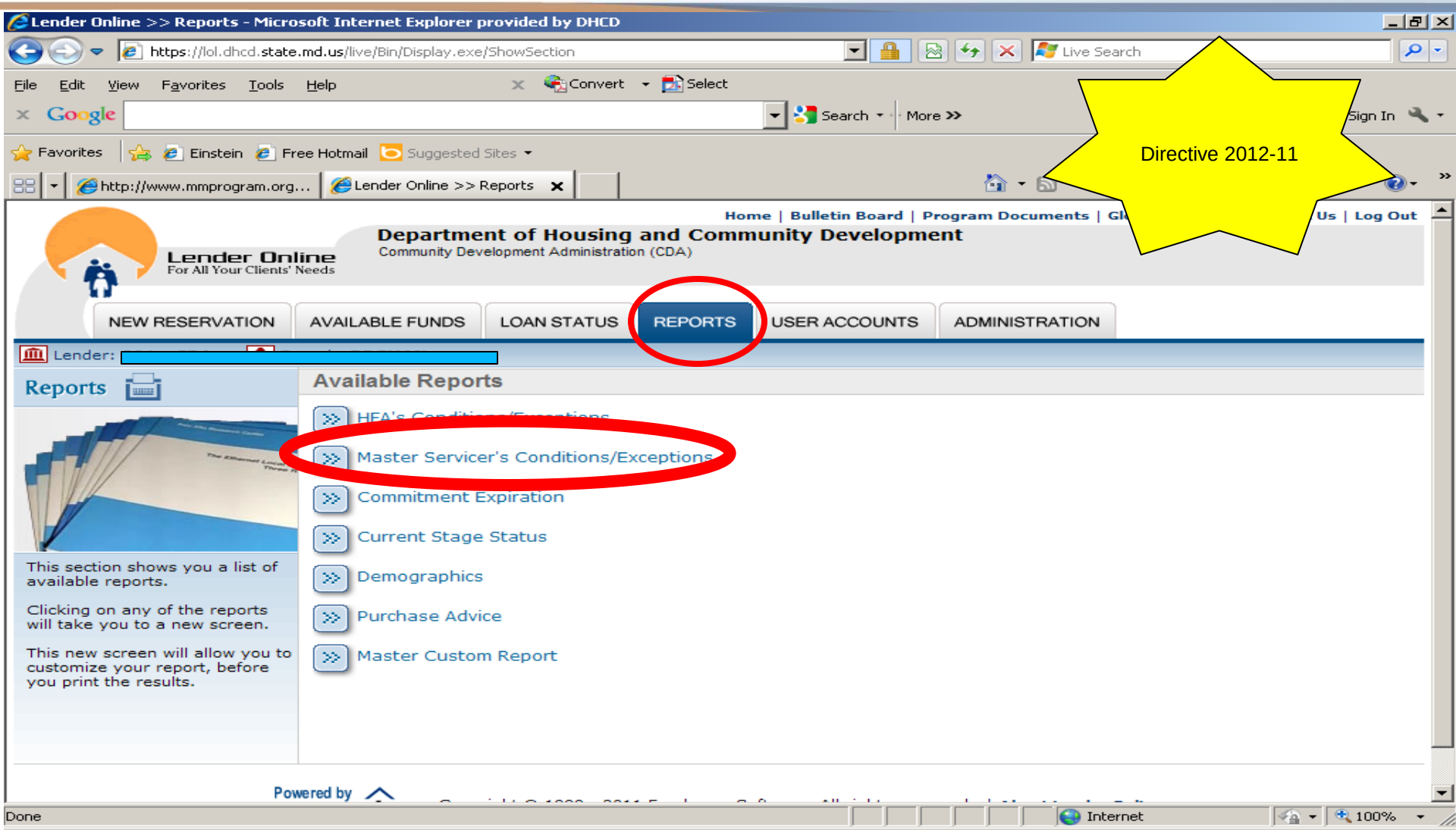
Director
Single Family Housing

Originating Lender to provide the following documents to the title company:

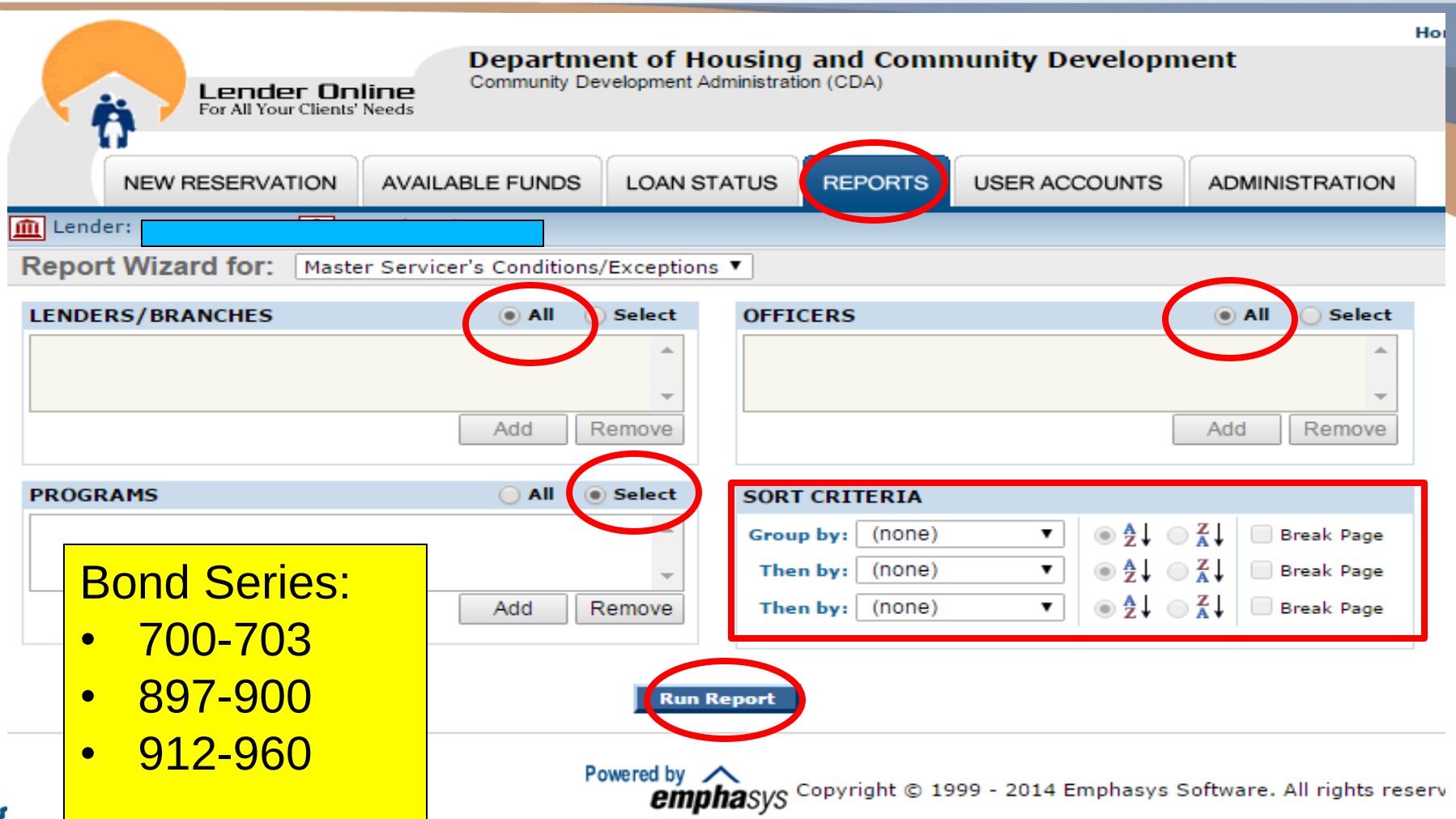
Mortgage Credit Certificate
Final 1003 loan application
Buyer's Confirming Affidavit
Seller's Confirming Affidavit
Notice to Borrower for Calculation of Potential Recapture Tax (06/01/14)

Borrower payment for MD HomeCredit

Master Servicer's Conditions/Exceptions Report



Master Servicer's Conditions/Exceptions Report cont…



Bond Series:

- 700-703
- 897-900
- 912-960

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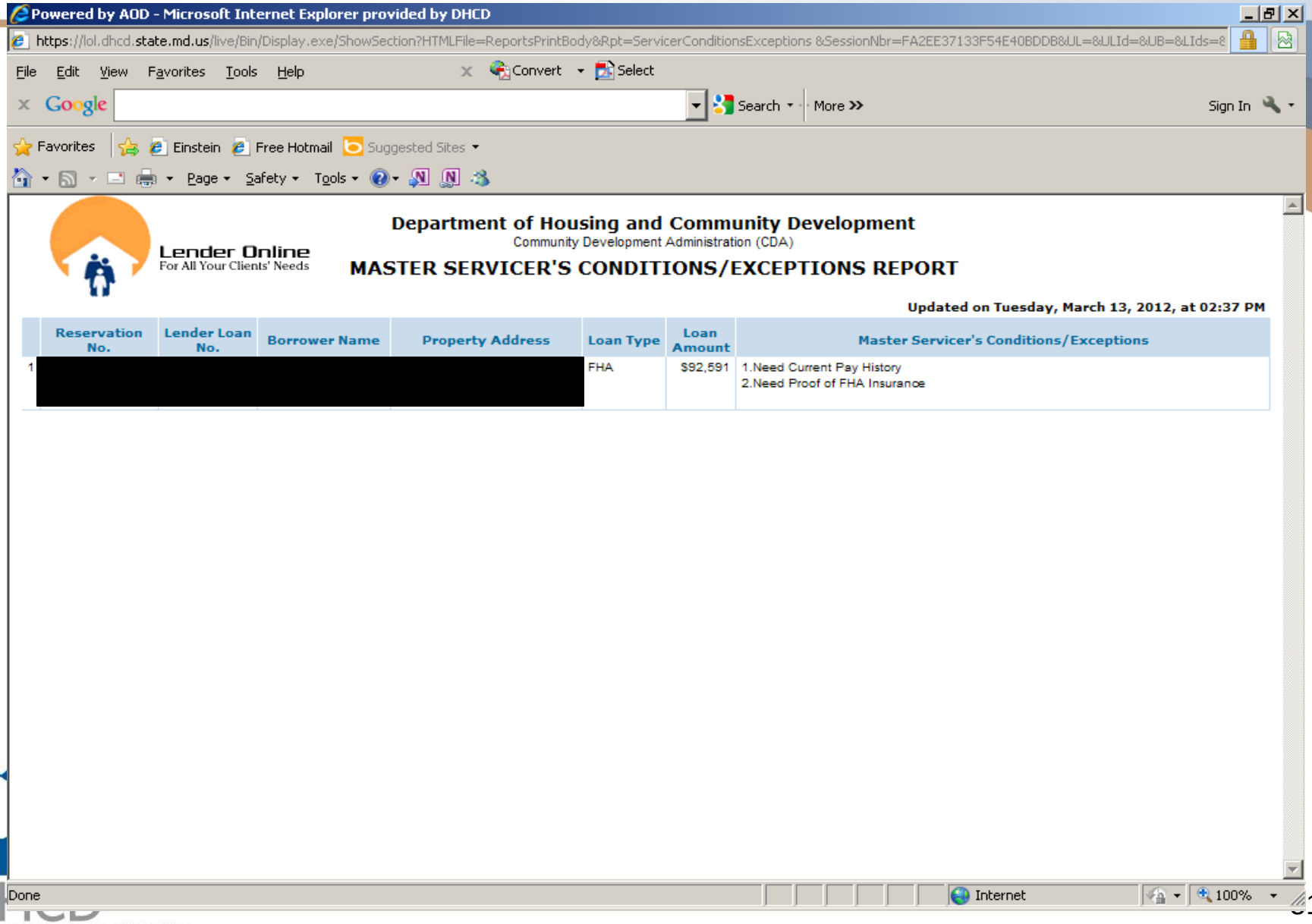
Maryland Department of Housing and Community Development

Master Servicer's Conditions/Exceptions Report cont…



CDA STAFF CONTACT INFORMATION

Debbie Conner, U/W Supervisor, debra.conner@maryland.gov, 301-729-7800
Karl Metzgar, Operations Mgr., karl.metzgar@maryland.gov, 301-429-7826

Attachment R Fax # Attachment_r_mailbox.dhcd@maryland.gov
(24 hour turnaround time / 4pm daily cut-off)

Compliance Conditions Submit via Lender Online eDocs https://lol.dhcd.state.md.us
(24 hour turnaround time / 4pm daily cut-off)

POA approvals for Seller Affidavit/Confirming Affidavit: patriciaa.smith@maryland.gov

Census Tract #: http://www.ffiec.gov/geocode/default.aspx

PFA New Construction: christina.james@maryland.gov

Targeted & PFA Verification: http://mmp.maryland.gov/Pages/Priority-Funding-Areas.aspx

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Maryland Department of Housing and Community Development