



MARTIN O'MALLEY
Governor

ANTHONY G. BROWN
Lt. Governor

RAYMOND A. SKINNER
Secretary

CLARENCE J. SNUGGS
Deputy Secretary

July 21, 2014

Directive 2014-30

TO: **ALL PARTICIPATING LENDERS**

SUBJECT: **ADDITIONAL PROGRAM CODES FOR MARYLAND HOMEFRONT LOANS WITHOUT A MORTGAGE CREDIT CERTIFICATE**

The purpose of this Directive is to provide you with the program codes to be used for reserving Maryland Homefront loans that **do not** have an accompanying Mortgage Credit Certificate (MCC). The following codes have been uploaded to Lender Online and are ready for immediate use:

Bond Series: 912 (**All Lenders**)

Program Code: 319-HOMEFRONT MBS GOVT OPT 30YR (7/2014)
320-HOMEFRONT MBS < 95% LTV CONV OPT 30YR (7/2014)

Bond Series: 913 (**For Lenders who are required to have conventional files underwritten by US Bank**)
Program Code: 321-HOMEFRONT MBS >95% LTV CONV OPT 30YR (7/2014)

Bond Series: 914 (**For Lenders who are not required to have conventional files underwritten by US Bank**)
Program Code: 323-HOMEFRONT MBS >95% LTV CONV OPT 30YR (7/2014)

Please refer to Directive 2014-28 for details on the Maryland Homefront program and the program codes to use when the first mortgage has an accompanying MCC.

As always, we appreciate your continued participation in our programs. If you have any questions concerning this Directive or suggestions for improvements, please contact one of the following: Vicki Jones at ionesv@mdhousing.org, Ed Anthony at anthony@mdhousing.org, Jack Rouse at rouse@mdhousing.org, Pat Smith at smithp@mdhousing.org, Catherine Kraemer-Dale at kraemer-dale@mdhousing.org or Bill Milko at milko@mdhousing.org.

Sincerely,
Jacquelyn Mitchell
Jacquelyn Mitchell, Operations Manager
Single Family Housing

