



LARRY HOGAN  
Governor

BOYD K. RUTHERFORD  
Lt. Governor

May 6, 2015

Directive 2015-21

TO: **PARTICIPATING LENDERS**

SUBJECT: **THE MMP "YOU'VE EARNED IT" INITIATIVE**

This Directive adds clarification to Directive 2015-18. This is a reminder that the "You've Earned It" program cannot be combined with any other MMP programs; i.e., the Maryland HomeFront program, the No DPA program, DoublePlay program, a Refinance program or any future MMP initiatives unless specifically stated in the fact sheet. Each of these programs carries its own special interest rate.

Secondly, in response to your inquiries, we confirm that the \$10,000 Down Payment Assistance (DPA) offered under this program represents an increase from our regular \$5,000 DPA, at 0% interest rate, deferred. Our existing DPA guidelines apply to this money and it is a second lien on the property.

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 [vicki.jones@maryland.gov](mailto:vicki.jones@maryland.gov) Ed Anthony at [edward.anthony@maryland.gov](mailto:edward.anthony@maryland.gov) Pat Smith at [patriciaa.smith@maryland.gov](mailto:patriciaa.smith@maryland.gov) or Kafayat Abiola at [kafayat.abiola@maryland.gov](mailto:kafayat.abiola@maryland.gov)

Sincerely,

*Maddy Ciulu*

Maddy Ciulu, Deputy Director  
Single Family Housing

