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June 29, 2015

Directive 2015-34

TO: **PARTICIPATING LENDERS**

SUBJECT: **Online Lender Referrals – Signup**

Effective immediately, approved MMP Lenders will be able to sign up to participate in a new method of homebuyer referrals through the Maryland Mortgage Program website, due to launch to the public in July 2015.

To date, users of the MMP website (mmp.maryland.gov) have been able to go to the “Find A Lender” section of the website and select from a list of approved MMP Lender organizations. When a user selects a Lender, they are presented with branch location details and phone numbers, which have been the only contact method available to them to inquire about a loan through this program.

With the new “online referral” system, Lenders who choose to participate will have their Lender Details page modified to ALSO include a simple online form. This form will be **in addition** to the existing branch location details and phone numbers. This form will allow potential borrowers (some of which are more likely to send information electronically than make a phone call) to provide some basic information about themselves and their home search, which will be sent automatically and immediately by email to the selected Lender. The Lender will then be able to follow-up with the potential homebuyer via the preferred contact method selected in the form.

Online Referral Form:

The form that potential borrowers will use will include the following fields to complete:

- Name (First, Last)
- Email address
- Phone Number
- Current residence (City or Town, and please add your State if you do not currently live in Maryland)
- Where in Maryland do you anticipate purchasing a home? (City, County or Region – this allows us to route your inquiry to the branch office that can best help you)
- When do you plan on purchasing a home?
 - Less than 6 months
 - More than 6 months
 - Not sure
- What is your preferred method of contact?
 - Email
 - Phone



Follow Up with Online Inquiries

Inquiries will be transmitted to participating lenders automatically and immediately when the potential borrower presses the “submit” button on the form. CDA expects that Lenders will follow up on such inquiries quickly.

Prior to the online form going live to the public, CDA will send up to three batches of dummy (test) inquiries to Lenders that sign up to participate. Lenders will be required to follow up on these inquiries within 2 business days in order for their Lender Details page to go live with the form. This will ensure that Lenders are able to put in place the procedures required to successfully respond to online referral inquiries.

Sign Up

DHCD has created a simple method for MMP Lenders to request their participation in this new website functionality. To sign up, go to:

<http://mmp.maryland.gov/Lenders/Pages/Online-Lender-Referral-Signup.aspx>

or

<http://bit.ly/MMPOnlineReferrals> (note that this web address is case sensitive)

and follow the instructions provided.

Questions

For questions about this new option for potential borrowers, please contact Ed Anthony at edward.anthony@maryland.gov or (301) 429-7828.

As always, we appreciate your continued participation in our programs. If you have any suggestions for improvements, please contact one of the following: Vicki Jones at vicki.jones@maryland.gov Ed Anthony at edward.anthony@maryland.gov

Sincerely,

William J. Manahan

William J. Manahan, Assistant Director
Single Family Housing

