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September 19, 2013

Directive 2013-41

TO: All Participating Lenders

SUBJECT: REMINDER – MINIMUM CREDIT SCORE FOR A LOAN RUN THROUGH
AUTOMATED UNDERWRITING IS STILL 640

The purpose of this Directive is to remind you that the minimum “representative” (middle score if three given or lower score if only two given) credit score is 640 for a government or conventional purchase money mortgage loan run through automated underwriting. The minimum credit scores for a manually underwritten conventional loan are higher (refer to [Directive 2013-19 Revised Minimum Credit Scores dated March 14, 2013](#) for more detail)

As always, we appreciate your continued participation in MMP. If you have any questions concerning this Directive or suggestions for improving our Program, please contact me directly at (410) 514-7508 or 1-800-638-7781 or by e-mail at manahan@mdhousing.org.

Sincerely,

William J. Manahan

William J. Manahan
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