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March 26 2014

Directive 2014-13

TO: **ALL PARTICIPATING LENDERS**

SUBJECT: INTRODUCTION OF MARYLAND HOMEFRONT: THE DISABLED VETERANS MORTGAGE PROGRAM

The Department of Housing and Community Development is proud to offer Maryland Homefront: The Disabled Veterans Mortgage Program. This is another initiative in appreciation of the contributions made by members of the United States armed services and their families. The program opens for reservations today, Wednesday, **March 26, 2014** and will remain open through close of business **Friday, May 30, 2014**.

The Maryland Homefront Disabled Veterans Mortgage Program opens with a special mortgage interest rate of **3%** for a 30-year, fixed rate mortgage. You can utilize the Conventional, FHA, VA or RHS programs. Please note: Veterans have a one-time exception to the first-time homebuyer requirement and can purchase a home anywhere in the State of Maryland. The program requires that the Disabled Military Veteran provide documentation stating that they have a service connected disability. For purposes of this Program, a disabled veteran is defined as one with a 30% or greater disability. ; see below and the attached Fact Sheet for further details.

Veterans purchasing under the Homefront Disabled Veterans Program may utilize the \$5,000.00 Downpayment Assistance Program (DPA) plus any applicable Partner Match funds.

The bond series and new program codes associated with the Homefront/Disabled program are:

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

Program Code: 361-HOMEFRONT/DISABLED MBS GOVT OPT 30YR (3/2014)  
362-HOMEFRONT/DISABLED ≤ MBS 95% LTV CONV (3/2014)

**Bond Series: 913 (For Lenders who are required to have conventional files underwritten by US Bank)**

Program Code: 363-HOMEFRONT/DISABLED MBS ≥95% LTV CONV (3/2014)

**Bond Series: 914 (For Lenders who are not required to have conventional files underwritten by US Bank)**

Program Code: 364-HOMEFRONT/DISABLED MBS ≥95% LTV CONV (3/2014)

COMMUNITY DEVELOPMENT  
ADMINISTRATION  
DIVISION OF DEVELOPMENT FINANCE  
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TOLL FREE 1-800-756-0119  
TTY/RELAY 711 or 1-800-735-2258  
WEB www.mmp.maryland.gov



The Lender is required to have the Borrower execute **Attachment V** (Veterans first-time homebuyer exemption certificate, ([http://mmp.maryland.gov/Lenders/Loan%20Documentation/Attach\\_V.pdf](http://mmp.maryland.gov/Lenders/Loan%20Documentation/Attach_V.pdf))) when the Borrower is using their DD-214 for the first-time homebuyer exemption. The following documentation must be included in the Pre-closing Compliance submission:

- a copy of a **DD-214** is required if the borrower or co-borrower is a veteran; or
- Borrower must provide a Benefits Summary Letter to the Lender by registering at: <https://www.ebenefits.va.gov/ebenefits-portal/ebenefits.portal>. Within 24-hours of registration, the Borrower will receive a letter stating that they have a service connected disability. For purposes of this Program, a disabled veteran is defined as one with a 30% or greater disability. If the homebuyer does not have internet access, the above Disabled Military Veteran letter can be obtained in person from the Department of Veterans Affairs.

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 one of our Single Family underwriters: Astrid Donis at [donis@mdhousing.org](mailto:donis@mdhousing.org), Jack Rouse at [rouse@mdhousing.org](mailto:rouse@mdhousing.org), or Bill Milko at [milko@mdhousing.org](mailto:milko@mdhousing.org).

Sincerely,

*Madaly Ciulu*

Madalina Ciulu, Deputy Director  
Single Family Housing