



PARTNER MATCH PROGRAMS

- HOUSE KEYS 4 EMPLOYEES (HK4E) + SMART KEYS 4 EMPLOYEES (SK4E) PROGRAMS
- BUILDER/DEVELOPER INCENTIVE PROGRAM (BDIP)
- COMMUNITY PARTNERS INCENTIVE PROGRAM (CPIP)

Partner Match Programs provide additional down payment and/or closing cost assistance for qualified borrowers utilizing a Maryland Mortgage Program (MMP) loan. Participating partners provide the established amount of assistance to borrowers who meet the criteria established by the partner. MMP matches the funds dollar-for-dollar up to a maximum of \$2,500 in the form of a 0% deferred loan which is repayable when the home is sold or transferred, or when the first mortgage is paid off or refinanced. Partner Match funds can be combined with basic MMP down payment funds or assistance from other non-MMP programs or jurisdictions.

PARTNERS CAN BE:

- EMPLOYERS (HK4E AND SK4E)
- BUILDERS/DEVELOPERS (BDIP)
- COMMUNITY PARTNERS (CPIP)

A list of partners and information about each program can be found on the Maryland Mortgage Program website, mmp.maryland.gov/pages/downpayment.aspx.

HOW DOES IT WORK?

STEP 1	Partner submits one page Participation Agreement to enroll in the program
STEP 2	Borrower submits a Verification of Partner Contribution form to the partner for completion
STEP 3	Borrower presents the completed Verification of Partner Contribution form to CDA lender
STEP 4	Borrower is responsible for ensuring the partner contribution is available at settlement

SMART KEYS 4 EMPLOYEES

A "Smart Growth" enhancement to the HK4E Program that allows borrowers to receive an addition \$1,000 bonus to the HK4E loan if:

- The property being purchased is within 10 miles of borrower's place of employment or within the boundaries of the local jurisdiction; AND
- The property is located in a Priority Funding Area (<http://mdpgis.mdp.state.md.us/pfa/>)

STATE OF MARYLAND EMPLOYEES

Can receive \$1,250 from the State of MD (employer) and a \$1,250 HK4E Program Match for a total contribution of \$2,500. (This does not include employees of the University of MD system.)



mmp.maryland.gov
1.800.756.0119

