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June 19, 2014

Directive 2014-25

MEMORANDUM: **ALL PARTICIPATING LENDERS**

SUBJECT: **UPDATED MARYLAND MORTGAGE PROGRAM LENDER'S MANUAL**

We are pleased to announce that the Lender's Manual for the Maryland Mortgage Program (MMP) has been updated as of June 13, 2014. The manual can be found on the MMP website at: <http://mmp.maryland.gov/Lenders/Pages/Compliance.aspx>. The updated manual is the first item listed on this page. It can also be found in Lender On-Line (LOL) under "Program Documents".

One specific update we would like to bring to your attention is located on Page 25, Sec. 2.7, Property Requirements, Item G, Maximum Lot Size. There have been many inquiries from you regarding maximum lot size. If you have questions regarding acceptable acreage or acreage exceptions, please review this section of the manual, which reads as follows:

"Any land appurtenant to the residence which is not necessary to maintain the basic livability of the residence may not be financed with the proceeds of the Mortgage Loan. The lot size cannot exceed four acres, however, exceptions may be requested from SFH, through the Lender, for properties with septic and/or zoning considerations that require additional acreage. The maximum exception will not exceed ten acres. The Lender is to request an exception from the SFH Loan Operations Manager listing the reason(s) why the exception should be made. The borrower's name, address and loan number along with any pertinent documentation is to be included with your written request. These requests are to be submitted to SFH as soon as the Lender is aware of the situation."

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 [jonesv@mdhousing.org](mailto:jonesv@mdhousing.org), Ed Anthony at [anthony@mdhousing.org](mailto:anthony@mdhousing.org), Astrid Donis at [donis@mdhousing.org](mailto:donis@mdhousing.org), Jack Rouse at [rouse@mdhousing.org](mailto:rouse@mdhousing.org), Pat Smith at [smithp@mdhousing.org](mailto:smithp@mdhousing.org), Catherine Kraemer-Dale at [kraemer-dale@mdhousing.org](mailto:kraemer-dale@mdhousing.org) or Bill Milko at [milko@mdhousing.org](mailto:milko@mdhousing.org).

Sincerely,

*Jacquelyn Mitchell*

Jacquelyn Mitchell, Operations Manager  
Single Family Housing

