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ELLINGTON CHURCHILL, JR.  
*Deputy Secretary*

September 30, 2015

Directive 2015-50

**TO: ALL PARTICIPATING LENDERS**

**SUBJECT: SHORT-TERM WAIVER OF CDA'S MORTGAGE CREDIT CERTIFICATE ("MCC")  
FEE IN CONJUNCTION WITH THE MARYLAND PREFERRED RATE PROGRAM**

We are pleased to inform you that, effective Thursday, October 1, 2015 through December 31, 2015, CDA will waive its \$450.00 MCC fee, under the Maryland HomeCredit Program, when the MCC is obtained in conjunction with the Maryland Preferred Rate Program. Lenders may still charge their MCC fee. The bond series/program codes associated with the fee waiver will be uploaded to the Lender Online New Reservation screen effective Thursday, October 1st.

The new bond series/program codes are:

**Bond Series: 944 GOVT/CONV PREFERRED**

- Program Code: **841 - CONV\* PREFERRED**  
**842 - GOVT PREFERRED**

**Bond Series: 900 MCC II**

- Program Code: **843 - GOVT PREFERRED+MCC**  
**844 - CONV\* PREFERRED+MCC**

\*For further information on the Preferred Rate Program, refer to Directive 2015-42.

As always, we appreciate your continued participation in our programs. If you have any questions concerning this Directive or suggestions for improvements, please contact Vicki Jones at [vicki.jones@maryland.gov](mailto:vicki.jones@maryland.gov) or Ed Anthony at [edward.anthony@maryland.gov](mailto:edward.anthony@maryland.gov).

Sincerely,  
*Maddy Ciulu*

Maddy Ciulu  
Deputy Director Single Family Housing

