



LARRY HOGAN
Governor

BOYD K. RUTHERFORD
Lt. Governor

Kenneth C. Holt
Secretary

Tony Reed
Deputy Secretary

NOVEMBER 20, 2017

Directive 2017-19

TO: ALL PARTICIPATING LENDERS

SUBJECT: ATTORNEY CERTIFICATION REQUIREMENT NO LONGER APPLICABLE FOR DEEDS OF TRUST

Exciting News! House Bill 595 was recently passed and effective 10/1/2017 attorneys are no longer required to certify Deeds of Trust in Maryland. Included below is the specific language from the bill waiving the requirement.

(iii) A mortgage, deed of trust, or an assignment or release of a mortgage or deed of trust prepared by any attorney or one of the parties named in the instrument may be recorded without the certification required under subparagraph (ii) of this paragraph.

Effective immediately CDA / US BANK will no longer require that the attorney complete this certification prior to purchasing your loans. We are removing the following from page 10 of our Deed of Trust.

The undersigned, an attorney admitted to practice before the Court of Appeals of Maryland, hereby certifies that this Deed of Trust was prepared by or under his/her supervision.

With the elimination of this requirement, we expect that lenders will experience a reduction in the processing time frame and a resultant increase in lender compensation.

As always, we appreciate your continued participation in our programs.

If you have any questions concerning this Directive or suggestions for improvements, please email singlefamilyhousing.dhcd@maryland.gov.

Sincerely,

Karl Metzgar

Karl Metzgar
Assistant Director / Operations Manager
Single Family Housing

