October 24, 2018

Directive 2018-27

TO: ALL PARTICIPATING LENDERS

SUBJECT: ATTACHMENTS CC, DD, EE, FF, GG AND HH - ELIMINATING PAGE 1 OF THE CHECKLISTS AND REPLACING IT WITH THE RESERVATION ACCEPTED PAGE

The Maryland Mortgage Program (MMP) is continuing the streamlining of its processes and procedures began during January of this year. MMP is constantly reviewing the required loan documentation to determine if redundancies can be eliminated in order to improve the lender’s and borrowers’ experience. As a result we are implementing the following change with regard to the Attachments noted above:

On all Checklists Page 1 is being removed and instead the lender will be required to insert the Reservation Accepted Page as this contains the necessary information. By removing the initial page of the checklists there will be a significant reduction in conditions for lenders to provide and ultimately for CDA to review. Loans can therefore move through the pipeline faster, resulting in reduced turn times and increased lender compensation.

The Reservation Accepted Page can be obtained from Lender Online by accessing the Loan Status screen and selecting the Reprint option. See example below:

![Image of Loan Status screen with options to view, reprint, PDF, and delete the Reservation Accepted Page]
As always, we appreciate your continued participation in and feedback to 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