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**March 27, 2019**

**Directive 2019-07**

**TO: ALL PARTICIPATING LENDERS**

**SUBJECT: MARYLAND MORTGAGE PROGRAM REVIEW UPDATE**

As a result of significant increases in the number of loan reservations received by the Maryland Mortgage Program (MMP), we are reminding our lender partners of the review process and timetable, and placing a hold on requests for rush review.

As the number of loans has increased, so has the number of conditions per loan; it seems that the necessary amount of attention is not being paid. Our review team continues to strive to meet a turn time deadline of 48 hours (two business days) for both initial underwriting files and condition reviews. **We are not able to accommodate rush reviews at this time. Please plan your file submission accordingly.**

As always, files and conditions are reviewed in the order they are received. If a file cannot be cleared and/or additional conditions are added, the file will go back into the queue for review. All submissions should be carefully checked to ensure that the documentation provided is appropriate and meets MMP requirements. An incomplete file or loan documentation that does not clear the condition will result in extended processing time frames and may delay the settlement/closing.

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](mailto:singlefamilyhousing.dhcd@maryland.gov).

Sincerely,

*Karl Metzgar*

Karl Metzgar  
Assistant Director / Operations Manager  
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