TO: ALL PARTICIPATING LENDERS

SUBJECT: LIMITED RESERVATION HOURS IMPLEMENTED

This Directive is to inform you that, effective immediately and until further notice, Maryland Mortgage Program and Maryland HomeCredit Program reservations will only be accepted 8:00am – 6:00pm, Monday to Friday, and will be closed on the weekend. The Lender Online system will allow reservations only during these business hours, and we do not anticipate granting rate exceptions based on missing the reservation window.

State employees are teleworking, but the unusually high volume due to low rates and the cresting homebuying season is impacting our ability to operate successfully. We anticipate that the limited hours will help us to continue performing initial loan review within 48 hours and conditions review within four business days, as usual. Moving forward into the coming weeks, we will be monitoring the situation and will keep you informed of any significant changes.

If a lender or realtor wants to set up a webinar or conference call, we will be happy to provide materials and an MMP representative to lead the training. To coordinate that, please email SingleFamilyHousing.DHCD@maryland.gov.

For more information on state actions related to COVID-19, visit governor.maryland.gov/coronavirus. For health resources regarding COVID-19, including case counts and clinician guidance, Marylanders should visit health.maryland.gov/coronavirus.

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