



Martin O'Malley
GOVERNOR

Anthony G. Brown
LT. GOVERNOR

Raymond A. Skinner
SECRETARY

Clarence J. Snuggs
DEPUTY SECRETARY

January 17, 2014

Directive 2014-5

TO: ALL PARTICIPATING LENDERS

SUBJECT: REVISED CHECKLISTS AND ATTACHMENTS

The purpose of this Directive is to provide you with the revised checklists for e-Doc submissions, the revised Attachment R and a new form, DPA Attachment D: Request for DPA Lien Exception. These documents should be used effective immediately. Attachments CC, DD, EE, FF, R and DPA Attachment D are enclosed and will also be uploaded to the website and Lender Online.

Please note the following:

- If a loan must be in second lien position ahead of our DPA loan, the **DPA Attachment D** must be approved by CDA prior to including it in the Attachment DD submission.
- If a loan is a conventional loan with an LTV of 95.01% to 97% and the lender is required to have their loans underwritten by US Bank, US Bank's **Underwriting Disposition Notice** must be approved and included in the Attachment CC submission.

As always, we appreciate your continued participation in MMP. If you have any questions concerning this Directive or suggestions for improving our Program, please contact Donna Mitchel at 410-514-7924 or mitchel@mdhousing.org; Jack Rouse at 410-514-7515 or rouse@mdhousing.org; or Bill Milko at 410-514-7563 or milko@mdhousing.org.

Sincerely,

William J. Manahan

William J. Manahan
Assistant Director, Homeownership Programs
Single Family Housing

Enclosures: Attachments CC, DD, EE, FF, R and DPA Attachment D

COMMUNITY DEVELOPMENT
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