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Directive 2014-11

TO: ALL PARTICIPATING LENDERS

SUBJECT: DOWNLOADING DPA PACKAGE FROM LENDER ON-LINE (LOL)

We are happy to announce that you can now download from LOL the documentation associated with the DPA second mortgage, namely: Wire Instructions, Closing Instructions, Award Letter and Commitment Letter.

Once the Maryland Mortgage Program first MMP and DPA Programs have received **Pre-Closing Compliance Approved in LOL**, you are required to download the DPA documents referenced above. The following steps must be followed:

1. Access LOL at <https://lol.dhcd.state.md.us/live/Bin/Display.exe/ShowSection>;
2. Click on the "Loan Status" tab;
3. Enter the Reservation No. of the MMP first mortgage, with no hyphens or spaces (for example 912123000001) in the field under "Quick Search" and click on Go;
4. Under "Actions", click on "PDF Docs" selection;
5. Under "Select Documents", click in the boxes next to "DPA Package" and click on "Generate Documents".
6. This will take you to the "Generate Documents" screen; click on "Print All Documents" at the bottom of the screen; and
7. On the next screen, click on the "Print" icon.
8. The package will complete all information captured in LOL. The Lender is required to complete all "red" boxes on the DPA Wire Instructions form and the Borrower(s) must sign/date the Commitment Letters.
 - a. Requests for DPA Wires must still be submitted at least three (3) business days prior to closing; send to CDA_WireInstructions@dhcd.state.md.us
 - i. Only completed and typed forms will be accept for processing wire requests
 - b. Process the DPA Closing Instructions, Award Letter and Commitment Letter with Borrower(s) and title agency as you currently do today. There are no changes to this step in the process.

Please note the following:

- Effective immediately, Single Family Housing will only accept the current version of the DPA Wire Instructions dated **3/19/14**.
- If any changes are made to the second mortgage loan after the pre-closing compliance file is approved, the Lender is required to reprint the DPA Award Package for execution by Lender and/or Borrower(s).
- The Lender continues to be responsible for completing and processing the DPA Application and Affidavit, Verification of Partner Contribution form(s), DPA DOT and DPA Note which are found on <http://mmp.maryland.gov/Lenders/Pages/Loan-Documentation.aspx>.
- Blank versions of the DPA Attachment W Wire Instructions, Closing Instructions and Commitment letter will no longer be available or accepted for processing from the website www.mmp.maryland.gov due to the above referenced new process.

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 one of our Single Family underwriters: Astrid Donis at donis@mdhousing.org, Jack Rouse at rouse@mdhousing.org, or Bill Milko at milko@mdhousing.org.

Sincerely,
Madalina Ciulu
Madalina Ciulu, Deputy Director
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