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April 15, 2014

Directive 2014-17

TO: **ALL PARTICIPATING LENDERS**

SUBJECT: **DPA DEED OF TRUST AND NOTE**

The purpose of this Directive is to inform you that, effective immediately, the CDA loan number will be pre-populated on the Down Payment Assistance (DPA) Note and Deed of Trust (DOT).

The DPA Note and DOT are now available in Lender-On-Line included with the DPA Package. You are able to print the documents when the UW/Compliance Review stage status is approved, fill in the remaining required data on each document, execute and certify.

Please be aware that:

- **There is no change in the Certification section of the DOT. A Maryland attorney with the title agency or with the lender is required to complete the Certification section of the DPA DOT; and,**
- **Lenders should not consider these documents (Note and DOT) as prepared by DHCD. It is the lenders' responsibility to properly execute the title documents to comply with the US Bank Loan Delivery Checklist.**

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,
Maddy Ciulu
Madalina Ciulu, Deputy Director
Single Family Housing

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