Partner Match Programs offer additional down payment and/or closing cost assistance for qualified borrowers utilizing certain Maryland Mortgage Program (MMP) loans. Participating partners provide assistance to borrowers who meet the criteria established by the partner. Partner Match funds may be utilized with 1st Time Advantage 5000 or Flex 5000 loans. MMP matches the partner’s contribution dollar-for-dollar up to a maximum of $2,500. The match funds are added to the $5,000 of existing product assistance for a total of $7,500 in a zero percent deferred loan which is repayable when the home is sold or transferred, or when the first mortgage is paid off or refinanced. Partner Match funds can be layered with funds or assistance from other non-MMP programs or jurisdictions.

HOUSE KEYS 4 EMPLOYEES (HK4E) + SMART KEYS 4 EMPLOYEES (SK4E) PROGRAMS

SMART KEYS 4 EMPLOYEES
A “Smart Growth” enhancement to the HK4E Program that gives borrowers an addition $1,000 (on the same terms), if:

- The property being purchased is within 10 miles of borrower’s place of employment or within the boundaries of the local jurisdiction; AND
- The property is located in a priority Funding Area (http://mdpgis.mdp.state.md.us/pfa)

STATE OF MARYLAND EMPLOYEES can receive a total HK4E contribution of $2,500, representing the contribution from both the employer and the HK4E program. (State employees are identified by their POSC paystub. Quasi- or independent agencies do not qualify, but may sign up as regular HK4E employers.)

For more information, please visit:

mmp.Maryland.gov