

**Instructions for Completing the
Mortgage Credit Certificate Agreement (MCCA)
for participation in the
Maryland HomeCredit Program**

- On page one of the MCCA, paragraph one:
 - Complete name of lender on fifth line (include any DBA)
 - Complete address of principal office of lender on seventh line—this is the corporate office and does not have to be in Maryland

- On page 17 of the MCCA:
 - Complete name of lender on line below heading “Name of Mortgage Lender”
 - Complete name and title of the authorized officer who will be signing the Agreements on the appropriate line

- Make one copy of the entire completed MCCA (two copies must be submitted to CDA so that one can be returned to lender after execution by CDA)

- On page 17 of the MCCA:
 - Authorized officer of the lender signs both copies of the Agreement on the “By” line
 - The signature of the authorized officer is to be **witnessed** on both copies of the Agreement

- Include other required documentation (Opinion of Counsel or Combined Opinion of Counsel, Resolutions, Contacts Form, Origination Branches).

- Submit both executed copies of the MCCA and the other required documentation to:

MD DHCD
ATTN: CDA/SFH – Lender Application
7800 Harkins Road, 3rd Floor
Lanham, MD 20706