



LENDER ONLINE & EDOCS GUIDE

LENDER ONLINE (LOL)

<https://lol.dhcd.state.md.us>

User ID/Password for LOL is given by the Lender Administrator for your company

Additional documents can be found at the following link:

<https://mmp.maryland.gov/Lenders/Pages/Loan-Documentation.aspx>

(no password is required)



The screenshot shows a web browser window with the URL lol.dhcd.state.md.us/Bin/Display.dpr/ShowSection. The page features the DHCD logo at the top center. On the left, there is a sidebar with a "How to Start?" link and a "System Login" section. The "System Login" section contains a form with two input fields: "*User Name" and "*Password", and a "Login" button. A large blue arrow points from the login form towards the center of the page. On the right side of the page, there is a blue box with the text "Lender Online Login Screen". At the bottom of the page, there is a footer that reads "Powered by  Copyright © 1999 - 2024 Emphasys Software. All rights reserved. | About Lender Online".

REMINDER

DO NOT RESERVE FUNDS FOR YOUR BORROWER UNTIL THE WRITTEN CONTRACT HAS BEEN FULLY RATIFIED

THIS INCLUDES BANK-APPROVED SHORT SALES, FORECLOSED PROPERTIES AND NON-VERBAL CONTRACTS


LENDER ONLINE (LOL) - ONLINE RESERVATION SYSTEM

A secure website for MMP approved lenders to:

- Generate reservations for the first mortgage and second mortgage (DSELP/partner match programs)
 - All fields are required to be completed with and without an asterisk before clicking the “submit” button
- Get the latest updates on CDA rates & products
- Download the most recent CDA documents & manuals
- Check the status of submitted loans for Compliance & Master Servicer conditions
- Download: DPA Closing Packages
- Pull reports: HFA Conditions/Exceptions & Master Servicer Conditions/Exceptions reports

<https://lol.dhcd.state.md.us>


LOL- NEW RESERVATION TAB: 1ST MORTGAGE



Department of Housing and Community Development
Community Development Administration (CDA)

NEW RESERVATION AVAILABLE FUNDS LOAN STATUS REPORTS USER ACCOUNTS ADMINISTRATION

Lender [redacted]

New Reservation  **Select a Mortgage Program (required)**

Single Family Series

- Series: **761 - MNTGMRY HM GOVT**
 - Program Type: **B01- MBS 30YR**
 - 658 - MNT HM IX GOVT [6.6250%]
- Series: **762 - MNTGMRY HM FHLMC**
 - Program Type: **B01- MBS 30YR**
 - 701-MNT HM IX CONV = OR < 80% AMI (LPA) [6.6250%]
 - 702 - MNT HM IX CONV >80% AMI (LPA) [6.6250%]
- Series: **763 - MNTGMRY HM FNMA**
 - Program Type: **B01- MBS 30YR**
 - 704 - MNT HM IX CONV = OR < 80% AMI (DU) [6.6250%]
 - 705 - MNT HM IX CONV >80% AMI (DU) [6.6250%]
- Series: **857 - HOMESTART 6% DPA**
 - Program Type: **B01- MBS 30YR**
 - 695 - HOMESTART 6% DPA GOVT =OR< 50% AMI [6.5000%]
 - 696-HOMESTART 6% DPA CONV=OR<50% AMI(DU) [6.8750%]
- Series: **858 - HOMESTART 6% DPA FHLMC**
 - Program Type: **B01- MBS 30YR**
 - 697-HMSTART 6% DPA CONV=OR<50% AMI(LPA) [6.8750%]
- Series: **867-MD SMTBUY= OR<80% AMI(DU)**
 - Program Type: **B01- MBS 30YR**
 - 683-MD SB 3.0 6000 CONV =OR<80% AMI (DU) [7.0000%]
 - 689 - MD SB 3.0 6% CONV =OR<50% AMI (DU) [6.8750%]
 - 691-MD SB 3.0 CONV NO DPA=OR<80% AMI(DU) [7.0000%]

By entering this section, you are starting the process of applying for a loan with our agency. A list of mortgage programs is shown to the right of this column.

Please select the mortgage program that you would like to reserve under and proceed to the next step.



NEW RESERVATION AVAILABLE FUNDS LOAN STATUS REPORTS USER ACCOUNTS ADMINISTRATION

Lender:

New Reservation Form

FIRST MORTGAGE

Program: 761 - MNTGMRY HM GOVT - 658 - MNT HM IX GOVT

Lender Loan No:

*Loan Type:

*Loan Amount:

*Term: months

*Interest Rate: %

Estimated Monthly Escrow:

DD/DU Case File #:

Is a Quick Close Loan?

*Sale Contract Date:

SECOND MORTGAGE

Program: 987 - MNTGMRY HM DPA - 980-40% DPA MNT HM

Lender Loan No:

Loan Type:

*Loan Amount:

Term: months

Interest Rate: %

*Sub-program:

BORROWER

*First Name:

Middle Name:

*Last Name:

*Soc. Sec. No:

Date of Birth:

*Age:

*Gender:

*Ethnicity:

Language:

*Marital Status:

Occupation:

*Credit Score:

HBE Certificate #:

HBE Certificate Da:

DTI Ratios (%): Front: Back:

Email Address:

CURRENT ADDRESS

Street:

State:

Zip: -

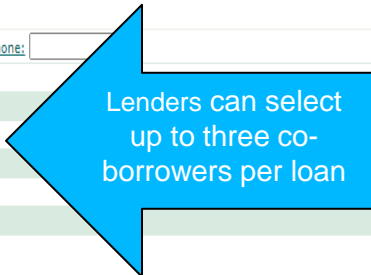
Home Phone:

Business Phone:

Check if CO-BORROWER #1

Check if CO-BORROWER #2

Check if CO-BORROWER #3



- DPA loans are automatically selected, depending on the program. 1st Time Advantage Direct, Flex Direct, and SmartBuy NO DPA **do not** come with a DPA loan.
- The maximum DPA loan amount for all eligible MMP borrowers is dependent upon the selected program.
- When using one partner or a combination of partners (HK4E / BDIP / CPIP) the maximum match from CDA is \$2,500*
- Eligible SK4E borrowers can receive an additional \$1,000*

Sub-Program Codes – 2nd Mortgage

Department of Housing and Community Development
Community Development Administration (CDA)

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Lender Online
For All Your Clients' Needs

NEW RESERVATION | AVAILABLE FUNDS | LOAN STATUS | REPORTS | USER ACCOUNTS | ADMINISTRATION

New Reservation Form

Program: 879 - 1ST TIME ADV FNMA - 677-1ST TM ADV 6000 CONV >80% AMI (DU)

*Loan Type: [] *Loan Amount: \$0 *Term: 360 months *Interest Rate: 7%

Estimated Monthly Escrow: [] DO/DU Case File #: []

Is a Quick Close Loan? [] *Contract Date: []

Program: 986 - 1ST TIME ADVANTAGE DPA - 971- DPA

Loan Type: CONVENTIONAL Term: 360 months Interest Rate: 0%

*Sub-program: []

BORROWER

*First Name: [] *Last Name: [] Suffix: []

*Soc. Sec. No: [] *Age: []

*Gender: [] Language: []

*Marital Status: [] HBE Certificate Date: []

*Credit Score: []

DTI Ratios (%): []

Email Address: []

CURRENT ADDRESS

Street: [] City: []

State: [] Other City: []

Zip: [] - [] County: []

Home Phone: [] Business Phone: [] Other County: []

Check if CO-BORROWER #1

Check if CO-BORROWER #2

Check if CO-BORROWER #3

Sub-Program specifies the DPA type (i.e., DPA Only versus DPA with Partner Match)

PROPERTY INFORMATION

*Purchase Price: *Acquisition Cost: Appraised Value:

*Housing Type:

*New/Exist/Rehab: *No. of Units: Year Built:

PROPERTY LOCATION

*House No.: *Street: Unit No.:

*City: *Zip: -

*County: MSA:

*Census Tract: Find It! Block Group: Community Code:

*Target/Non-Target: Project: Builder:

BORROWER(S) INCOME

*Borrower Wages: From Assets: Other: Subtotal:

Non-Applicant Income: Subtotal:

HH Qualified Income:

Enter all household income with annual amounts only

HOUSEHOLD

*Household Size:

No. of Income Recipients:

No. of Persons 18 or Over:

No. of Persons Under 18:

No. of Dependents:

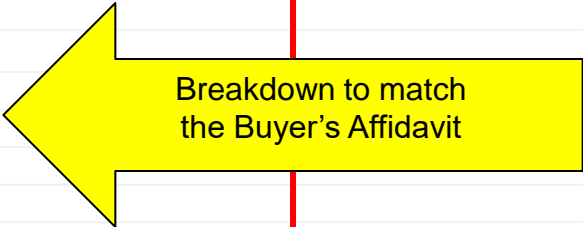
No. of Disabled/Handicapped:

No. of Elderly:

*Prior Homeowner:

Date Last Occupied:

Net Worth Amount:



OFFICERS & CONTACTS

*Loan Officer: Loan Processor:

Other Loan Officer (Last, First, I): /

Other Loan Processor (Last, First, I): /

*Loan Officer NMLS ID:

Contact Person: Transcriber: SMITH, PATRICE

*Real Estate Company:

*Real Estate Agent Name:

*Real Estate Agent Street(s):

*Real Estate Agent City, State, Zip Code: / /

*Real Estate Agent Phone #:

*Real Estate Agent Email Address:

PROPERTY INFORMATION

*Purchase Price: *Acquisition Cost: Appraised Value:

*Housing Type: *New/Exist/Rehab:

*No. of Units: Year Built:

PROPERTY LOCATION

*House No.: *Street: Unit No.:

*City: *Zip: -

*County: MSA:

*Census Tract: Find It! Block Group: Community Code:

*Target/Non-Target: Project: Builder:

BORROWER(S) INCOME

*Borrower Wages: From Assets: Other: Subtotal:

Non-Applicant Income: Subtotal:

HH Qualified Income: TOTAL:

HOUSEHOLD

*Household Size:

No. of Income Recipients:

No. of Persons 18 or Over:

No. of Persons Under 18:

No. of Dependents:

No. of Disabled/Handicapped:

No. of Elderly:

*Loan Officer:

Other Loan Officer (Last, First, I):

* Loan Officer NMLS ID:

Contact Person:

*Real Estate Company:

- 1-1 Real Estate Source LLC
- 1-1ST ADVANTAGE REAL EST
- 1-1st Analytics Inc
- 1-1st Investors Realty Inc
- 1-1st Rate Realty LLC
- 1-1st Realty Resource, LLC
- 1-2 Percent Advantage Real Estate
- 1-212 Realty
- 1-3% Elite Realty
- 1-4 State Real Estate LLC
- 1-A Jay Kay Associates
- 1-A Posh Life Realty
- 1-A Real Estate Advantage Inc
- 1-A Squared Realty
- 1-A&O Realty Services
- 1-A-K Real Estate Inc
- 1-A.J. BILLING & COMPANY
- 1-AA Real Estate & Pro
- 1-AB & Co Realtors Inc

*Prior Homeowner:

Date Last Occupied:

Net Worth Amount:

OFFICERS & CONTACTS

Loan Processor:

Other Loan Processor (Last, First, I):

Transcriber:

*Real Estate Agent Name:

*Real Estate Agent Street(s):

*Real Estate Agent City, State, Zip Code:

*Real Estate Agent Phone #:

*Real Estate Agent Email Address:

All Real Estate Company names start With "1-"

- 2-FOR SALE BY OWNER
- 2-REALTOR NOT FOUND
- 3-NO REALTOR
- 4-BUILDER IS SELLER AGENT
- 5-REFI-NO REALTOR

Other acceptable options for Real Estate Companies

Reservation Acceptance Notice



Lender Online
For All Your Clients' Needs

Department of Housing and Community Development
Community Development Administration (CDA)

NEW RESERVATION

AVAILABLE FUNDS

LOAN STATUS

REPORTS

USER ACCOUNTS

ADMINISTRATION



Lender:

Lender ID #

New Reservation

Reservation Acceptance Notice

RESERVATION ACCEPTED

Notes:

Make sure you print a copy of this Reservation Acceptance Notice.

You will need to include a copy of your reservation to **request changes** to the reservation, if needed at a later date.

YOUR RESERVATION HAS BEEN ACCEPTED !

Your Reservation/Loan Number is:

Disclaimer Statement

This reservation is subject to the Lender's underwriting of the loan for compliance with ALL requirements of the Maryland Mortgage Program. CDA will confirm the eligibility during pre-closing and purchase reviews.

To **View** and/or **Print** your Reservation:

[Click here](#)

[Print this page](#)

Copy of
Reservation
Acceptance page
required in all
MMP files.

RESERVATION ACCEPTED



Lender Online
For All Your Clients' Needs

RESERVATION ACCEPTED

GENERAL INFORMATION			
Reservation Loan No.	Reservation Accepted Date Tuesday, August 20, 2024, at 02:34 PM	Commitment Expiration Date 12/03/2024	Reservation Expiration Date
Lender Loan No.	Lender ID No.	Lender Name	

FIRST MORTGAGE			
Program 761 - MNTGMRY HM GOVT - 658 - MNT HM IX GOVT	Program Fee \$0.00	Loan Type FHA	Is a Quick Close Loan? No
Amount \$250,000	Term 360 months	Interest Rate 6.6250%	
Estimated Monthly Escrow \$0.00	Subordinate Financing \$0		

SECOND MORTGAGE			
Program 987 - MNTGMRY HM DPA -980-40% DPA MNT HM	Loan No. 987001011383	Loan Type CONVENTIONAL	Lender Loan No.
Amount \$25,000	Term 360 months	Interest Rate 0.0000%	

BORROWER						
Full Name	Social Security No.	Age	Gender	Credit Score	Ethnicity	
Marital Status	Language	Single Parent	Occupation	Wages	From Assets	Others
Address	Home Phone	Business Phone	Email Address	DTI Ratios		

PROPERTY							
Purchase Price \$275,000	Acquisition Cost \$275,000	Appraised value \$0	New/Exist/Rehab Existing	Year Built 0	No. of Units 1 UNIT	Housing Type 1-Detached	
House No.	Street	Unit No.	City	State	Zip Code	County	
Census Tract 1.00	Block Group	Community Code	In Targeted Area No		Builder		

HOUSEHOLD						
Household Size 2	No. of Income Recipients 1	No. of Persons 18 or Over 0	No. of Persons Under 18 0	No. of Dependents 0	No. of Disabled/Handicap 0	No. of Elderly 0
Prior Homeowner No	Date Last Occupied	Net Worth Amount \$0.00	Non-Applicant Annual Income \$0	Total Household Income \$94,000	HH Qualified Income \$0	

OFFICERS & CONTACTS

Disclaimer Statement

This reservation is subject to the Lender's underwriting of the loan for compliance with ALL requirements of the Maryland Mortgage Program. CDA will confirm the eligibility during pre-closing and purchase reviews.

ATTACHMENT R – LENDER REVISIONS

Email only to dedicated Attachment_r_mailbox.dhcd@maryland.gov

- Send all required supporting documentation with the Attachment R
- Rush requests cannot always be accommodated

24 hour turnaround time (approval/denial)

- Keep the approval email with the Attachment R, supporting documentation and place in the file sent to CDA

4pm daily cut-off

- Lender can still send the Attachment R, but the processing clock will not start until the next business day.

Lenders are required to notify CDA immediately via Attachment R if the reservation is cancelled or rejected

ATTACHMENT R- SUBSTITUTING PROPERTY

Include all of the following documentation with the Attachment R:

- A release from the previous contract
- A copy of the new executed contract
- Documentation concerning the reason for substitution
 - ex. failed home inspection

Unacceptable reasons for substitution:

- Lender reserved the reservation prior to ratified contract
- Lender thought the verbal contract was written
- Lender thought the bank would approve the Short Sale/Foreclosure
- Borrower wants to buy a different property

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT
CDA/SINGLE FAMILY HOUSING MARYLAND MORTGAGE PROGRAM

REQUEST FOR CHANGE TO RESERVATION OF FUNDS
E-MAIL TO Attachment_r_mailbox.dhcd@maryland.gov
ALL APPLICABLE BLANKS MUST BE COMPLETED

Name(s) of Borrowers:

Address:

Lender Name: Contact Name:

Telephone No. Ext. Fax No.

Email Address (REQUIRED)

Email Address Required

FIRST MORTGAGE: Reservation No

Change loan amount from \$ to \$
because: (1) Sales price has changed from \$ to \$

Change program & Rate (Note:*CDA loan # may change if program code changes. Loan # will be provided by CDA.)
*Program Codes can be located here: <https://mmp.maryland.gov/Lenders/Documents/CDAPROGRAMCODEGUIDE.pdf>

from: Program Code#: Bond Series#: Program Code#:
RATE: RATE:

REASON FOR THE CHANGE

- Substitute new property.** Substitution is only allowed for reasons beyond the borrower's control (for example, property failed home inspection). Check applicable box below. **Include all of the following with this form:**
- A RELEASE FROM THE PREVIOUS CONTRACT
 - A COPY OF THE NEW CONTRACT
 - DOCUMENTATION CONCERNING REASON FOR SUBSTITUTION

Lender requests that the original reservation be deleted. Upon receipt of written approval from Single Family Housing, the lender should reserve a loan on the new property. The loan will receive the current interest rate.

Lender requests that the original reservation be retained. The only change is the property address & purchase price (& loan amount); complete Section #1 as applicable. The compensation to the lender will be based on the original reservation date.

- Assign reservation from another lender.** AN ASSIGNMENT LETTER (including loan information and name of new lender) FROM THE ORIGINAL LENDER MUST BE ATTACHED TO THIS FORM. The original reservation will be deleted and upon receipt of written approval from Single Family Housing, the lender should then reserve the loan on the new property. If requested program available at time of new reservation, the loan will receive the current interest rate .

Cancel 1st Mtg Reservation- Reason:

Other:

IMPORTANT: > SEE PAGE 2 FOR CHANGES TO DSEPL AND/OR PARTNER MATCH PROGRAM RESERVATIONS.
> PAGE 2 MUST BE SIGNED AND DATED BY SUBMITTING LENDER.
> BOTH PAGES OF ATTACHMENT R MUST BE SUBMITTED TO CDA SINGLE FAMILY.

Substitution of property

Use other for any changes not listed on both pages i.e. Change borrower's Credit score

ATTACHMENT R

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT
CDA/SINGLE FAMILY HOUSING MARYLAND MORTGAGE PROGRAM
REQUEST FOR CHANGE TO RESERVATION OF FUNDS
E-MAIL TO Attachment_r_mailbox.dhcd@maryland.gov
ALL APPLICABLE BLANKS MUST BE COMPLETED

**Both pages are required
with every request and
supporting documentation**

**Lender signature/date
required**

SECOND MORTGAGE: Reservation No.

Change Program From: Program Code#: To: Program Code#:

Change Sub-Program From: Sub-Program Code#: To: Sub-Program Code#:

Add/Change DSELP: Loan Amount \$

Add/Change HK4E: Loan Amount \$ **HK4E Partner Name:** **Partner Contribution Amount:** \$

Add/Change SK4E: Loan Amount \$ **Required attachments for all loans when adding SK4E:**
• Priority Funding Area (PFA) printout
• Copy of driving directions (ex. mapquest) OR a statement that place of employment is in the same jurisdiction as residence

Add/Change BDIP: Loan Amount \$ **BDIP Partner Name:** **Partner Contribution Amount:** \$

Add/Change CPIP: Loan Amount \$ **CPPI Partner Name:** **Partner Contribution Amount:** \$

Total 2nd Mortgage Loan Amount From \$ to \$ **Total Partner(s) Contribution Amount:** \$

Include a copy of supporting documentation for second mortgage program(s).

Cancel 2nd Mtg Reservation- Reason:

Signature of Lender's Authorized Officer _____

Date _____

Upon review, Single Family Housing staff will send a notification to the submitting lender as to the approval or denial of the Request for Change to Reservation.

LOAN STATUS TAB

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Department of Housing and Community Development
Community Development Administration (CDA)

Lender Online
For All Your Clients' Needs

NEW RESERVATION | AVAILABLE FUNDS | **LOAN STATUS** | REPORTS | USER ACCOUNTS | ADMINISTRATION

Lender: [Redacted]

Quick Search | **Advanced Search** | **Options**

Reservation No. [Redacted] **Go**
12 characters

Reserved by Lender: [Dropdown]
 Lender Loan No: [Text]
 Borrower Name/SSN: [Text] SSN: [Text]
 Co-Borrower Name/SSN: [Text] SSN: [Text] **Go**

Purge Process

Loans Show Active Loans | Show Archived | Last Updated on Tuesday, August 20, 2024, at 02:15 PM

Results for Reservation No: [Redacted] **Reset Search**

Navigation: [Page 1 of 1] Page Size: 50 Go Total Records: 1

Actions	Reservation	Lender Loan No.	Borrower Name	Co-Borrower Name	Stage	Status	Date	HFA User
	[Redacted]	[Redacted]	[Redacted]		Reservation		08/20/2024	

SEARCH FOR
LOAN BY
ENTERING CDA
1ST MTG LOAN #

LOAN
NAVIGATION

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Department of Housing and Community Development
Community Development Administration (CDA)

Lender Online
For All Your Clients' Needs

NEW RESERVATION **AVAILABLE FUNDS** **LOAN STATUS** **REPORTS** **USER ACCOUNTS** **ADMINISTRATION**

Lender: _____

Loan/Reservation Status Details Last Updated on Wednesday, August 14, 2024, at 08:45 AM

[Back](#) [Cancel Loan](#)

Loan Cancellations are **NOT** ALLOWED.

GENERAL INFORMATION

Lender Loan No:		Lender ID No:	
Reservation/Loan No:		Lender Name:	
Application Accepted On:		Branch Name:	
Reservation Expires:		Servicer Loan No:	
Commitment Expires:		Loan Officer:	
Closing Date:		Submitted by:	
Borrower Name:		Real Estate Company:	
Social Security No:		Real Estate Agent Name:	
Property Acquisition Cost:			
Property Purchase Price:			
Property Appraised Value:			

BORROWER & CO-BORROWER

Borrower

Last Name:	
First Name:	
Middle Name:	
Suffix:	
Social Security No:	
Credit Score:	

FIRST MORTGAGE

Program: **966 - 1ST TIME ADVANTAGE - 793 - 1ST TIME ADV 5% DPA GOVT**

Loan Type: **FHA**
Loan Amount: **\$274,928**
Term: **360 months**
Interest Rate: **7.2500%**
Is a Quick-Close Loan? **No**
Servicer Name:

SECOND MORTGAGE

Program: **986 - 1ST TIME ADVANTAGE DPA - 986 - 1ST TIME ADV 5% DPA**

Loan No: _____
Lender Loan No: _____
Loan Type: **CONVENTIONAL**
Loan Amount: **\$13,746.00**
Term: **360 months**
Interest Rate: **0.0000%**
Servicer Name:

PROPERTY ADDRESS

STAGE/STATUS/DATE

- Put/Clsq FI Rev / APPROVED on 08/14/2024
- Put/Clsq Rec'd / APPROVED on 08/05/2024
- U/W/Compl Review / APPROVED on 07/29/2024
- U/W/Compl Rec'd on 07/25/2024
- Reservation on 06/17/2024

BORROWER(S) INCOME

Borrower Wages (Annual): _____	From Assets (Annual): 0	Other (Annual): 0	Subtotal: _____
Non-Applicant Income (Annual): _____			Subtotal: _____
			TOTAL: _____

HFA's CONDITIONS/EXCEPTIONS

REJECTION REASONS




RESERVATION ACCEPTED

GENERAL INFORMATION								
Reservation/Loan No.	Reservation Accepted Date Wednesday, March 20, 2024, at 11:19 AM			Commitment Expiration Date 07/03/2024	Reservation Expiration Date			
Lender Loan No.	Lender ID No.	Lender Name						
FIRST MORTGAGE								
Program 963 - 1ST TIME ADV DIRECT - 490 - 1ST TIME ADVANTAGE DIRECT GOVT				Program Fee \$0.00	Loan Type VA	is a Quick Close Loan? No		
Amount \$265,000	Term 360 months			Interest Rate 6.6250%				
Estimated Monthly Escrow \$279.45				Subordinate Financing \$0				
BORROWER								
Full Name		Social Security No.	Age	Gender	Credit Score	Ethnicity		
Marital Status	Language	Single Parent	Occupation	Wages	From Assets	Others		
Address			Home Phone	Business Phone	Email Address	DTI Ratios Front: / Back:		
CO-BORROWER #1								
Full Name		Social Security No.	Gender	Credit Score	Marital Status	Language	Single Parent Occupation	
Wages			From Assets			Others		
PROPERTY								
Purchase Price \$265,000	Acquisition Cost \$265,000	Appraised value \$265,000	New/Exist/Rehab Existing		Year Built 1989	No. of Units 1 UNIT	Housing Type 1-Detached	
House No.	Street	Unit No.	City		State	Zip Code	County	
Census Tract 8760.01	Block Group		Community Code		In Targeted Area No		Builder	
HOUSEHOLD								
Household Size 7	No. of Income Recipients 1	No. of Persons 18 or Over 0	No. of Persons Under 18 0	No. of Dependents 5	No. of Disabled/Handicap 0	No. of Elderly 0		
Primary Homeowner No	Date Last Occupied	Net Worth Amount \$0.00	Non-Applicant Annual Income \$0		Total Household Income \$46,596	HH Qualified Income \$0		
OFFICERS & CONTACTS								
Loan Officer	Loan Processor	Contact Person	Transcripior	Real Estate Company	Real Estate Agent Name	Real Estate Agent Phone #	Real Estate Agent Email Address	Real Estate Agent Full Address

Disclaimer Statement

This reservation is subject to the Lender's underwriting of the loan for compliance with ALL requirements of the Maryland Mortgage Program. CDA will confirm the eligibility during pre-closing and purchase reviews.

PDF DOCS



Lender Online
For All Your Clients' Needs

Department of Housing and Community Development
Community Development Administration (CDA)


NEW RESERVATION AVAILABLE FUNDS **LOAN STATUS** REPORTS USER ACCOUNTS AD

Lender:

Loan Status ?

To generate a document with the corresponding loan information, select at least one document from the list and then click on the "Generate Documents" button. If you don't wish to continue click on the "Cancel" button.

Note:
You will need [Adobe Acrobat Reader](http://www.adobe.com) to view and/or print the document(s). The software is free and may be downloaded from www.adobe.com.



Select Documents

Reservation/Loan No:

<input type="checkbox"/>	Document Name
<input type="checkbox"/>	FOR CDA INTERNAL USE ONLY
<input type="checkbox"/>	1ST TIME ADV DIRECT CLOSING PACKAGE

Applicable documents will be available to print based on the status of the loan and program code

Showing 1-2 of

Generate Documents **Cancel**

EDOCS



Department of Housing and Community Development Community Development Administration (CDA)

NEW RESERVATION

AVAILABLE FUNDS

LOAN STATUS

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Lender:

e-MortgageDocs



First Mortgage

Second Mortgage

Third Mortgage

PACKAGES FOR LOAN NO.

1st Mtg Pre-Closing Compliance PKG



1st Mtg Post-Closing Compliance PKG



Uploaded Documents (0)

No e-Mortgage documents have been uploaded for this package.

Uploaded Documents (0)

No e-Mortgage documents have been uploaded for this package.

*****FOR CDA INTERNAL USE ONLY*****



Uploaded Documents (0)

No e-Mortgage documents have been uploaded for this package.

EDOCS

Process for Submitting Compliance Files & Conditions for EDOCS

- **LOANS (1ST & 2ND - PRE & POST) MUST BE SUBMITTED IN THE ORDER OUTLINED ON THE APPLICABLE CHECKLIST(S) (AND 3RD LOANS, IF ANY)**
- **SUBMIT ONLY DOCUMENTS REQUIRED PER EACH CHECKLIST(S)**
 - **FILES SUBMITTED OUT OF ORDER OR CONTAINING NON-REQUIRED DOCUMENTS MAY RESULT IN THE FILE BEING DELETED FROM EDOCS. (LENDER WILL HAVE TO RE-SUBMIT THE FILE)**

SUBMITTING EDOCS FILES (COMPLIANCE PRE/POST)

- **Upload to Lender Online (LOL) EDOCS**
- **File submission review takes up to 3 business days, at all stages**

EDOC Compliance Conditions

- **Upload to Lender Online (LOL) EDOCS**
- **Conditions add an additional 3 business days per submission**

NEW CONDITIONS FOR EDOCS LOANS

- Submit conditions to EDOCS for review
- CDA conditions - CDA U/W to complete worksheet

LENDER ONLINE EDOCS INSTRUCTIONS

The screenshot shows the Lender Online web application interface. At the top, the browser address bar displays the URL: `lol.dhcd.state.md.us/Bin/Display.dpr/ShowSection?sortBy=statusdate&sortdir=d`. The page header includes the Department of Housing and Community Development logo and navigation links: Home, Bulletin Board, Program Documents, Glossary, Help, Contact Us, and Log Out. Below the header is a navigation menu with buttons for NEW RESERVATION, AVAILABLE FUNDS, LOAN STATUS, REPORTS, USER ACCOUNTS, and ADMINISTRATION. The LOAN STATUS button is circled in red. The main content area features a search section with 'Quick Search' and 'Advanced Search' tabs. The 'Quick Search' tab is active, showing a 'Reservation No.' input field with a 'Go' button. A yellow callout box with a black border and arrow points to the 'Go' button, containing the text: 'ENTER CDA 1ST MTG LOAN # (click GO)'. Below the search section is a 'Loans' section with a 'Show Active Loans' checkbox. The 'Results for Lender:' section displays a table with columns: Actions, Lender, Lender Name, Lender Address, Lender City, Lender State, Lender Zip, Lender Phone, Lender Fax, Lender Email, Lender Website, Lender Type, Lender Category, Lender Subcategory, Lender Status, Lender Date, Lender User, Lender Created, Lender Modified, Lender Deleted, Lender Archived, Lender Unarchived, Lender Deleted Date, Lender Archived Date, Lender Unarchived Date, Lender Deleted User, Lender Archived User, Lender Unarchived User. The 'Actions' column contains icons for View, Report, PDF Doc, and eDocs. The eDocs icon is circled in red, and a yellow callout box with a black border and arrow points to it, containing the text: 'CLICK on eDocs'. The table shows one record with 'Reservation' in the 'Lender' column, 'Reservation' in the 'Lender Name' column, and '08/13/2024' in the 'Lender Date' column. The page footer includes the 'emphasys' logo and copyright information: 'Copyright © 1999 - 2024 Emphasys Software. All rights reserved. | About Lender Online'.



Department of Housing and Community Development
Community Development Administration (CDA)

- NEW RESERVATION
- AVAILABLE FUND
- LOAN STATUS**
- REPORTS
- USER ACCOUNTS
- ADMINISTRATION

Lender: [dropdown]
e-MortgageDocs

- Comments
- Comments
- Printable
- Close

- First Mortgage**
- Second Mortgage
- Third Mortgage

PACKAGES FOR LOAN NO.

1st Mtg Pre-Closing Compliance PKG

Add New Submit Package Submitted: 07/15/2024 01:52 PM

Uploaded Documents (5)

Actions	Last Date Modified	Initial Submitted Date & Time
[PDF icon]		
[PDF icon]		
[PDF icon]		
[PDF icon]		
[PDF icon]		

1st Mtg Post-Closing Compliance PKG

Add New Submit Package Submitted: 07/24/2024 11:49 AM

Uploaded Documents (3)

Actions	Last Date Modified	Initial Submitted Date & Time
[PDF icon]		
[PDF icon]		
[PDF icon]		

*****FOR CDA INTERNAL USE ONLY*****

Add New Submit Package Submitted: 07/15/2024 03:05 PM

Uploaded Documents (1)

Actions	Last Date Modified	Initial Submitted Date & Time
[PDF icon] CDA U/W WORKSHEET	07/15/2024	07/15/2024 03:05 PM

Do Not Upload Documents to the "FOR CDA INTERNAL USE ONLY" SECTION



Department of Housing and Community Development Community Development Administration (CDA)

- NEW RESERVATION
- AVAILABLE FUNDS
- LOAN STATUS**
- REPORTS
- USER ACCOUNTS

REPEAT SAME PROCESS FOR 1ST AND 2ND MORTGAGE (PRE & POST CLOSING)

Lender:

e-MortgageDocs

- Comments
- Comments
- Printable
- Close

- First Mortgage**
- Second Mortgage
- Third Mortgage

PACKAGES FOR LOAN NO. !

1st Mtg Pre-Closing Compliance PKG Add New Submit

Uploaded Documents (0)

No e-Mortgage documents have been uploaded for this package.

1st Mtg Post-Closing Compliance PKG Add New Submit

Uploaded Documents (0)

No e-Mortgage documents have been uploaded for this package.

*****FOR CDA INTERNAL USE ONLY***** Add New Submit

Uploaded Documents (0)

No e-Mortgage documents have been uploaded for this package.

Department of Housing and Community Development

Community Development Administration (CDA)



REPEAT SAME PROCESS FOR 1ST AND 2ND MORTGAGE (PRE & POST CLOSING)

- NEW RESERVATION
- AVAILABLE FUNDS
- LOAN STATUS**
- REPORTS
- USER ACCOUNTS

Lender:

- e-MortgageDocs
- Comments
 - Comments
 - Printable
 - Close

- First Mortgage
- Second Mortgage**
- Third Mortgage

PACKAGES FOR LOAN NO. !

2nd Mtg Pre-Closing Compliance PKG

Add New **Submit**

Uploaded Documents (0)

No e-Mortgage documents have been uploaded for this package.

2nd Mtg Post-Closing Compliance PKG

Add New **Submit**

Uploaded Documents (0)

No e-Mortgage documents have been uploaded for this package.

**SUBMIT THE ENTIRE PACKAGE IN ORDER
PER THE APPLICABLE CHECKLIST
(per loan 1st & 2nd mtg)**

Lender:

Loan Status 📄 ?

* denotes a required field.

To add/modify an eMortgage document fill out the required fields and then click on the "Save" button. If you don't wish to save your changes click on the "Cancel" button.

Notes:
Please make sure that the document that you upload is a valid document. Ex: .pdf, .doc, .xls, .gif, .jpeg, .png, .txt, etc

The 'Login Name' and 'Password' fields are **case sensitive**.

eMortgage Document For Loan No.

*Package: ← **SELECT PACKAGE**

Please to upload a document.

*Select a document name from the predefined list
 ← **SELECT DOCUMENT**

or

*Enter a customized document name.

← **USE 'CUSTOMIZED' WHEN SUBMITTING CONDITIONS ONLY**

Enter additional comments about this document

AVAILABLE FUNDS LOAN STATUS REPORTS USER ACCOUNTS

eMortgage Document For Loan No. Save Cancel

*Package: MBS Pre-Closing Compliance PKG

Please [Click Here](#) to upload a document.

Get File - Work - Microsoft Edge

*File Location:
Choose File BORR PRE-...NG PKG.pdf
Upload Cancel

Lender Online >> System Message - Work... X

https://lol.dhcd.state.md.us/BIN/Display.e... A

UPDATE SUCCESSFUL
Your changes have been successfully saved!

OK

eMortgage Document For Loan No. Save Cancel

*Package: MBS Pre-Closing Compliance PKG

✓ Document (BORR_PRE-CLOSING_PKG.pdf) has been successfully uploaded.

**DOCUMENT IS SAVED
IN EDOCS ONLY (CDA
CANNOT SEE IT)**



Lender Online
For All Your Clients' Needs

Department of Housing and Community Development
Community Development Administration (CDA)

- NEW RESERVATION
- AVAILABLE FUNDS
- LOAN STATUS
- REPORTS
- USER ACCOUNTS
- ADMINISTRATION

Lenders: [input field]

e-MortgageDocs Comments Comments Printable Close

First Mortgage | Second Mortgage | Third Mortgage

PACKAGES FOR LOAN NO.

1st Mtg Pre-Closing Compliance PKG



Uploaded Documents (2)

	Actions	Last Date Modified	Initial Submitted Date & Time
01. MBS PRE-CLOSING COMPLIANCE PACKAGE		08/08/2024	
01. MBS PRE-CLOSING COMPLIANCE PACKAGE		08/12/2024	

1st Mtg Post-Closing Compliance PKG

Uploaded Documents (0)

No e-Mortgage documents have been uploaded for this package.

*****FOR CDA INTERNAL USE ONLY*****

Uploaded Documents (0)

No e-Mortgage documents have been uploaded for this package.

NOTE THE DOCUMENT IS NOT SUBMITTED TO CDA UNTIL YOU HAVE CLICKED THE "SUBMIT" BUTTON



Lender Online
For All Your Clients' Needs

Department of Housing and Community Development

Community Development Administration (CDA)

NEW RESERVATION

AVAILABLE FUNDS

LOAN STATUS

REPORTS

USER ACCOUNTS

ADM

Lender: []

e-MortgageDocs

Comments

Comments

Printable

Close



PACKAGE SUBMISSION SUCCESSFUL!

The e-MortgageDocs 1st Mtg Pre-Closing Compliance PKG For Loan No. [] has been received by our agency.

First Mortgage

Second Mortgage

Third Mortgage

PACKAGES FOR LOAN NO. []

1st Mtg Pre-Closing Compliance PKG

Add New Submit

Package Submitted: 08/15/2024 03:54 PM

Uploaded Documents (1)

	Actions	Last Date Modified	Initial Submitted Date & Time
01. MBS PRE-CLOSING COMPLIANCE PACKAGE		08/15/2024	08/15/2024 03:54 PM

1st Mtg Post-Closing Compliance PKG

Uploaded Documents (0)

No e-Mortgage documents have been uploaded fo

Package Submission Successful!
1st Mortgage
Repeat for 2nd Mortgage

NEW RESERVATION AVAILABLE FUNDS LOAN STATUS REPORTS USER ACCOUNT

Lender: [redacted]
e-MortgageDocs [Comments] [Comments] [Printable] [Close]

Package Submission Successful!
2nd mortgage confirmation

PACKAGE SUBMISSION SUCCESSFUL!
The e-MortgageDocs 2nd Mtg Pre-Closing Compliance PKG For Loan No. [redacted] been received by our agency.

First Mortgage **Second Mortgage** Third Mortgage

PACKAGES FOR LOAN NO. [redacted]

2nd Mtg Pre-Closing Compliance PKG — Add New — Submit — Package Submitted: 08/15/2024 04:02 PM

Uploaded Documents (1)	Actions	Last Date Modified	Initial Submitted Date & Time
01.DPA PROGRAMS COMPLIANCE PACKAGE		08/15/2024	08/15/2024 04:02 PM

2nd Mtg Post-Closing Compliance PKG — Add New — Submit —

Uploaded Documents (0)
 No e-Mortgage documents have been uploaded for this package.

Compliance Conditions (Pre- or Post-Closing)

Submit Compliance Conditions to:

- Lender Online EDOCS - <http://lol.dhcd.state.md.us>
- 24-72 hour turn around time
- 4 pm daily cut-off (can be submitted but will count as being submitted the next business day)
- Submit all conditions at the same time

Re-check LOL to ensure all conditions submitted were cleared and that no new conditions were **ADDED**

HFA's Conditions/Exceptions

The screenshot displays the Lender Online web application interface. At the top, the browser address bar shows the URL <https://lol.dhcd.state.md.us/Bin/Display.exe/ShowSection>. The page header includes the Department of Housing and Community Development logo and the text "Lender Online For All Your Clients' Needs" and "Community Development Administration (CDA)". A navigation menu contains buttons for "NEW RESERVATION", "AVAILABLE FUNDS", "LOAN STATUS", "REPORTS", "USER ACCOUNTS", and "ADMINISTRATION". The "REPORTS" button is circled in red. Below the navigation menu, the "Available Reports" section is visible, with a list of reports including "HFA's Conditions/Exceptions", "Master Servicer's Conditions/Exceptions", "Commitment Expiration", "Current Stage Status", "Demographics", "Purchase Advice", "Master Custom Report", "e-MortgageDocs Audit/Event Log", "Lender Score Card", and "Financial Advisor Export". The "HFA's Conditions/Exceptions" report is also circled in red. A sidebar on the left contains a "Reports" section with a document icon and a stack of reports, along with explanatory text: "This section shows you a list of available reports. Clicking on any of the reports will take you to a new screen. This new screen will allow you to customize your report, before you print the results." The footer of the page includes the "emphasys" logo and the text "Powered by emphasys Copyright © 1999 - 2024 Emphasys Software. All rights reserved. | About Lender Online".

Conditions / Exceptions Report

NEW RESERVATION AVAILABLE FUNDS LOAN STATUS **REPORTS** USER ACCOUNTS

Welcome: test, test

Report Wizard for: HFA's Conditions/Exceptions

LENDERS/BRANCHES All Select
Add Remove

OFFICERS All Select
Add Remove

PROGRAMS All Select
Add Remove

LAST STAGE ANY STAGE All Select
UW/Compl Review
Pur/Clsg FI Rev
Add Remove

STAGE STATUS All Select
INCOMPLETE
PENDING
Add Remove

Sort Criteria

Group by: (none) A Z Z A Break Page
Then by: (none) A Z Z A Break Page
Then by: (none) A Z Z A Break Page

Bond Series:

- 700-969

Run Report ← Click

Select Stage(s) to Include in Report

Filtering Report - Google Chrome

lol.dhcd.state.md.us/Bin/Display.dpr/ShowSection?HTMLFile=ReportsWizardFiltering&gn=Last...

Quick Finder

Press the 'ENTER' key to jump to the next match.

Select from List to Insert

- Reservation
- UW/Compl Rec'd
- UW/Compl Review
- Commit/Complian
- Pur/Clsg Rec'vd
- Pur/Clsg FI Rev
- Purchase/Clout
- Final Docs
- Quality Control
- Monitoring
- MERS QC

Press the 'SHIFT' or 'CTRL' modifier key simultaneously with the mouse button to select multiple items. Double-click on your selection for a faster insertion.

Insert **Close**

Select Stage(s) then click "insert"

Select – Stage Status

Filtering Report - Google Chrome

lol.dhcd.state.md.us/Bin/Display.dpr/ShowSection?HTMLFile=ReportsWizardFiltering&gn=Last...

Quick Finder

Press the 'ENTER' key to jump to the **next match**.

Select from List to Insert

- APPROVED
- CANCELLED
- NC 15 DAYS
- HOLD - RESUBMIT
- INCOMPLETE**
- PENDING
- REJECT
- ENTRY ERROR

Press the 'SHIFT' or 'CTRL' modifier key simultaneously with the **mouse** button to select **multiple items**. **Double-click** on your selection for a **faster insertion**.

Insert **Close**

Select Stage Status then click "insert"

Detailed Pipeline Report



Lender Online
For All Your Clients' Needs

Department of Housing and Community Development
Community Development Administration (CDA)
HFA'S CONDITIONS/EXCEPTIONS REPORT

Updated on Monday, August 12, 2024, at 01:45 PM

Reservation No.	Lender Loan No.	Borrower Name	Property Address	Loan Type	Loan Amount	HFA's Conditions/Exceptions
1				FHA	\$813,679	1.1003 - (L2) Correct manner to hold title to: TENANCY BY THE ENTIRETY. 2.SUBMIT CONDITIONS TO LOL EDOCS FOR REVIEW
2				CONV LTV=OR<80%	\$113,600	1.Recapture Tax Notice - PROVIDE ALL PAGES - 2ND PAGE MISSING 2.SUBMIT CONDITIONS TO LOL EDOCS FOR REVIEW
3				FHA	\$402,573	1.CD - CORRECTED CD UPLOAD TO DPA 2ND MORTGAGE LOAN FILE 2.SUBMIT CONDITIONS TO LOL EDOCS FOR REVIEW
4				FHA	\$120,772	1.UPLOAD PROOF, PREVIOUS ADDRESS HAS BEEN SOLD. EX CD, SDAT, DEED. 2.++BORROWER IS ELIGIBLE FOR THE ADVANTAGE PROGRAM+++ 3.SUBMIT CONDITIONS TO LOL EDOCS FOR REVIEW
5				FHA	\$274,928	1.Buyer's Confirming Affidavit - NON APP ON TITLE MUST SIGN 2.SUBMIT CONDITIONS TO LOL EDOCS FOR REVIEW

Closing

Closing Docs



Lender Online
For All Your Clients' Needs

[Home](#) | [Bulletin Board](#) | [Program Documents](#) | [Glossary](#) | [Help](#) | [Contact Us](#) | [Log Out](#)

Department of Housing and Community Development
Community Development Administration (CDA)

NEW RESERVATION

AVAILABLE FUNDS

LOAN STATUS

REPORTS

USER ACCOUNTS

Welcome:

Quick Search

Reservation No.

Go

12 characters

Advanced Search

Lender Loan No:

Borrower Name/SSN: SSN:

Co-Borrower Name/SSN: SSN: **Go**

Loans

Last Updated on Monday, August 12, 2024, at 01:45 PM

Results for Reservation No:

Reset Search

◀◀ [Page 1 of 1] ▶▶ Page Size: 50 **Go** Total Records: 1

Actions	Reservation	Lender Loan No.	Borrower Name	Co-Borrower Name	Stage	Status	Date	HFA User
		1014484314	***_**		UW/Compl Review	APPROVED	08/12/2024	

Closing Docs

The screenshot shows the 'Lender Online' web application interface. At the top, there is a navigation bar with links for 'Home', 'Bulletin Board', and 'Program Documents'. The main header identifies the 'Department of Housing and Community Development' and the 'Community Development Administration (CDA)'. Below the header is a menu with buttons for 'NEW RESERVATION', 'AVAILABLE FUNDS', 'LOAN STATUS', 'REPORTS', and 'USER ACCOUNTS'. The 'LOAN STATUS' button is highlighted in orange. The main content area is titled 'Select Documents' and includes a 'Reservation/Loan No:' input field. A table lists three document options, each with a checkbox: 'FOR CDA INTERNAL USE ONLY-SMARTBUY', 'PROCESSING PRE-CHECKLIST - CDA INTERNAL USE ONLY', and 'SMARTBUY 3.0 CLOSING PACKAGE'. The checkbox for 'SMARTBUY 3.0 CLOSING PACKAGE' is highlighted with a red box. A yellow callout box with a black border points to this checkbox, containing the text: 'Applicable Closing Package will be available depending on the program reserved and approved'. Below the table are two buttons: 'Generate Documents' and 'Cancel', both highlighted with red boxes. On the left side, there is a 'Loan Status' sidebar with a dollar sign icon and a question mark. It contains instructions on how to generate documents and a note about the need for Adobe Acrobat Reader. At the bottom of the sidebar is an 'Adobe Get Adobe Reader' logo. The text 'Showing 1-3 of 3' is visible at the bottom right of the document list area.

Home | Bulletin Board | Program Documents

Department of Housing and Community Development
Community Development Administration (CDA)

Lender Online
For All Your Clients' Needs

NEW RESERVATION AVAILABLE FUNDS LOAN STATUS REPORTS USER ACCOUNTS

Welcome: []

Loan Status \$?

To generate a document with the corresponding loan information, select at least one document from the list and then click on the "Generate Documents" button. If you don't wish to continue click on the "Cancel" button.

Note:
You will need **Adobe Acrobat Reader** to view and/or print the document(s). The software is free and may be downloaded from www.adobe.com.

Adobe Get Adobe Reader

Reservation/Loan No: []

<input type="checkbox"/>	Document Name
<input type="checkbox"/>	FOR CDA INTERNAL USE ONLY-SMARTBUY
<input type="checkbox"/>	PROCESSING PRE-CHECKLIST - CDA INTERNAL USE ONLY
<input type="checkbox"/>	SMARTBUY 3.0 CLOSING PACKAGE

Showing 1-3 of 3

Generate Documents Cancel

Applicable Closing Package will be available depending on the program reserved and approved

Closing Docs

The screenshot shows the 'Lender Online' web application interface. At the top, there is a navigation bar with links for 'Home', 'Bulletin Board', 'Program Documents', and 'Glc'. Below this is the 'Department of Housing and Community Development' header, with 'Community Development Administration (CDA)' underneath. A logo on the left depicts a house with a sun above it and two people inside. A main menu contains buttons for 'NEW RESERVATION', 'AVAILABLE FUNDS', 'LOAN STATUS', 'REPORTS', and 'USER ACCOUNTS'. A 'Welcome:' message is visible. The 'Loan Status' section includes instructions on how to print loan information and a note about the need for Adobe Acrobat Reader. A 'Generated Documents' section lists a PDF file named 'SMARTBUY 3.0 CLOSING PACKAGE'. A 'Print ALL Documents' button is highlighted with a red box.



Home | Bulletin Board | Program Documents | Glc

Department of Housing and Community Development
Community Development Administration (CDA)

Lender Online
For All Your Clients' Needs


NEW RESERVATION | AVAILABLE FUNDS | LOAN STATUS | REPORTS | USER ACCOUNTS

Welcome: [User Name]


Loan Status  

To print the loan information, click on one of the generated documents or click on the "Print ALL Documents" button. If you don't wish to continue click on the "Cancel" button.

Note:
You will need **Adobe Acrobat Reader** to view and/or print the document(s). The software is free and may be downloaded from www.adobe.com.



Generated Documents

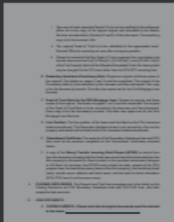
 SMARTBUY 3.0 CLOSING PACKAGE

Print ALL Documents

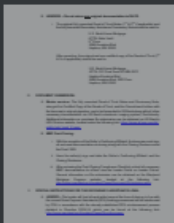
Closing Docs



1



2



3



08/12/2024

Sample of closing instructions for MD SmartBuy loan

CLOSING INSTRUCTIONS

Re: The "SmartBuy Secondary Assistance" Loan number: _____
The "DPA Mortgage" Loan number: _____
Borrower(s): _____
Property Address: _____
First Mortgagee: _____
Secondary Assistance Loan Amount: \$ _____
DPA Mortgage Loan Amount: \$ _____

Dear Sir or Madam,

This letter contains your instructions for handling the closing of

1. The Secondary Assistance Loan and
2. The DPA Mortgage Loan (Down Payment Assistance (DPA) Program mortgage loan) to the borrower(s) named above on behalf of the Department of Housing and Community Development of the State of Maryland (DHCD).

You are authorized to close the loan and disburse the moneys only when (i) the instructions contained in this letter are satisfied, and (ii) the loan from the First Mortgagee is closed at the same time as the Secondary Assistance and DPA loans are closed.

08/12/2024

CLOSING INSTRUCTIONS

Re: The "SmartBuy Secondary Assistance" Loan number: _____
The "DPA Mortgage" Loan number: _____
Borrower(s): _____
Property Address: _____
First Mortgagee: _____
Secondary Assistance Loan Amount: \$ _____
DPA Mortgage Loan Amount: \$ _____

Dear Sir or Madam,

This letter contains your instructions for handling the closing of

1. The Secondary Assistance Loan and
2. The DPA Mortgage Loan (Down Payment Assistance (DPA) Program mortgage loan) to the borrower(s) named above on behalf of the Department of Housing and Community Development of the State of Maryland (DHCD).

You are authorized to close the loan and disburse the moneys only when (i) the instructions contained in this letter are satisfied, and (ii) the loan from the First Mortgagee is closed at the same time as the Secondary Assistance and DPA loans are closed.

- I. **PREPARATION OF DOCUMENTS:** You are to use the forms provided to you and prepare them as follows:
 - A. **Deed of Trust for the DPA Mortgage Loan.** Prepare an original and two copies. Exhibit A (Property Description) must be completed and attached. You must also fill in all of the blanks on page 1 and Exhibit B (Prior Lien). The original of the Deed of Trust is to be executed by the borrower(s) and witnessed, and the acknowledgement is to be completed by a Notary Public. **YOU ARE HERBY AUTHORIZED LIMITED AGENCY AS IT PERTAINS TO THE AFFIDAVIT AT THE END OF THE ACKNOWLEDGEMENT.**

Closing
Instructions
– Page 1

Closing Instructions – Page 2

- i. One copy of each executed Deed of Trust is to be certified by the settlement officer as a true copy of the signed original and submitted to the Master Servicer as instructed in Sections III and IV of this document. The remaining copy is for the borrower's file.
 - ii. The original Deed of Trust is to be submitted to the appropriate Land Records Office for recording as soon after closing as possible.
 - iii. Please be reminded that the Deed of Trust is exempt from recordation and transfer taxes pursuant to §12-108(a)(1), §13-207(a)(1), and §13-402.1(b)(2) of the Tax Property Article of the Maryland Annotated Code. No closing costs may be charged for the DPA loan (other than the DPA DOT recording fee).
 - B. **Secondary Assistance Promissory Note:** Prepare an original and three copies of the original. The blanks on pages 1 and 2 must be completed. The original of the Promissory Note is to be executed by the borrower and then witnessed. One copy is for the borrower(s) records. The other two copies are for the First Mortgage Loan Servicer.
 - C. **Deed of Trust Note for the DPA Mortgage Loan:** Prepare an original and three copies of the original. The blanks on pages 1 and 2 must be completed. The original of the Deed of Trust Note is to be executed by the borrower and then witnessed. One copy is for the borrower(s) records. The other two copies are for the First Mortgage Loan Servicer.
 - D. **Lien Position:** The lien position of the loans must be listed on the Title Insurance binder/commitment. The Secondary Assistance loan is not secured by a lien on the property and should not be listed on the Title Insurance binder/commitment.
 - E. **Commitment Certificate:** The amounts of the Secondary Assistance loan and DPA loan must be the amounts completed on the Commitment Certificates enclosed herein.
 - F. A copy of the **Money Transfer Incoming Detail Report (MTIDR)** or similar form from the depository showing that the funds were wired should be forwarded from the title company to the lender for them to submit in the purchase submission that goes to US Bank. At minimum, the MTIDR must include the date, amount of the DPA program loan; the name of the title company), the beneficiary bank name, sender name, address and bank name, and the bank to bank information (DPA, DPA loan #, and borrower name).
- II. **CLOSING DISCLOSURE:** The Second and Third loan programs are to be listed on the Closing Disclosure as CDA Secondary Assistance loan and CDA DPA loan, with their respective loan amounts.
- III. **LOAN DOCUMENTS:**
 - A. **CLOSING AGENTS – Please note that all original documents must be returned to the lender.** _____.

Closing Instructions – Page 3

B. LENDERS – Do not return any original documentation to DHCD.

- i. The original fully executed Deed of Trust Notes (1st & 2nd if applicable) and the fully executed Secondary Assistance Promissory Note should be sent to:

U.S. Bank Home Mortgage
ATTN: Note Vault
5th Floor
9380 Excelsior Blvd
Hopkins, MN 55343

After recording, the original and one certified copy of the Deeds of Trust (1st & 2nd if applicable) should be sent to:

U.S. Bank Home Mortgage
ATTN: CIC Final Docs EP-MN-X3CI
Hopkins Excelsior Blvd
9380 Excelsior Blvd, 3RD Floor
Hopkins, MN 55343

IV. DOCUMENT SUBMISSION:

- A. **Master servicer:** The fully executed Deed of Trust Notes and Promissory Note, along with a Certified Copy of the Deeds of Trust, and the Commitment Letters with the borrower's original signature, are to be forwarded to US Bank along with all other necessary documentation via US Bank's electronic imaging system, DocVelocity. Additional information on purchase file submission can be obtained on US Bank's HFA Division website, located under the following link: https://www.allregs.com/tpl/public/usb_bond_tl.aspx

B. MMP Post-Closing:

- i. With the exception of the Seller's Confirming Affidavit, the borrower must sign all enclosed documentation at closing along with the Closing Disclosure and the Final 1003.
- ii. Have the seller(s) sign and date the Seller's Confirming Affidavit and the Closing Disclosure.
- iii. After reviewing the Post-Closing Compliance Checklist, submit all necessary MMP documentation to eDocs via the Lender Portal on LMP Online. General information on file submission can be obtained on the Maryland Mortgage Program website, located at the following link: <http://mmp.maryland.gov/Lenders/Pages/Document-Submission.aspx>

V. SPECIAL INSTRUCTIONS FOR THE SECONDARY ASSISTANCE LOAN:

- A. **LENDER** – The lender will fund all applicable loans at the time of closing, in line with the current Down Payment Assistance (DPA) funding process and will be reimbursed by CDA in accordance with the already established DPA reimbursement process detailed in Directive 2018-16, which can be found at the following link: <http://mmp.maryland.gov/Lenders/Pages/Directives.aspx>.

- B. **CLOSING AGENT** – The closing agent must obtain the payoff from and pay the student loan debt to the financial institution which provided the student debt to the borrower. The amount of the student debt should be 15% of the purchase price of the property financed by this transaction and should not exceed \$40,000. If there are two borrowers on the loan, only one borrower's student loan balance can be paid off. However, student loan payment for both borrowers is permissible if the balance does not exceed the amount financed by the transaction. Partial loan payment is not permitted.

If you have any questions, please call Single Family Housing at (301) 429-7852 or toll free at (800) 543-4505.

Sincerely,
Department of Housing & Community Development

By: Maddy Ciulu

Maddy Ciulu, Director
Single Family Housing

Enclosures:
Award/Commitment Letters,
Deed of Trust, Deed of Trust Note,
Promissory Note, Loan Description and Acknowledgment,
Tax Exempt Financing Rider,
Buyer's/Seller's Confirming Affidavit,
Recapture Tax Notice

Closing Instructions – Page 4

Master Servicer's Conditions/Exceptions Report

The screenshot displays the Lender Online interface for the Department of Housing and Community Development, Community Development Administration (CDA). The header includes the logo and the text "Lender Online For All Your Clients' Needs". A navigation bar contains buttons for "NEW RESERVATION", "AVAILABLE FUNDS", "LOAN STATUS", "REPORTS", and "USER ACCOUNTS". The "REPORTS" button is circled in red. Below the navigation bar, a "Welcome:" message is visible. The main content area is titled "Available Reports" and lists several report options, each with a right-pointing arrow icon. The "Master Servicer's Conditions/Exceptions" report is circled in red. To the left of the report list, there is a "Reports" section with a printer icon and a stack of documents. Below this, there is explanatory text: "This section shows you a list of available reports. Clicking on any of the reports will take you to a new screen. This new screen will allow you to customize your report, before you print the results."

Department of Housing and Community Development
Community Development Administration (CDA)

Lender Online
For All Your Clients' Needs

NEW RESERVATION AVAILABLE FUNDS LOAN STATUS **REPORTS** USER ACCOUNTS

Welcome: [Redacted]

Reports

Available Reports

- HFA's Conditions/Exceptions
- Master Servicer's Conditions/Exceptions**
- Commitment Expiration
- Current Stage Status
- Purchase Advice
- Master Custom Report
- Lender Score Card

This section shows you a list of available reports.

Clicking on any of the reports will take you to a new screen.

This new screen will allow you to customize your report, before you print the results.

MMP Manual
Compliance Manual

Master Servicer's Conditions/Exceptions Report cont...

Department of Housing and Community Development
Community Development Administration (CDA)

Lender Online
For All Your Clients' Needs

NEW RESERVATION AVAILABLE FUNDS LOAN STATUS **REPORTS** USER ACCOUNTS

Welcome: test, test

Report Wizard for: Master Servicer's Conditions/Exceptions

LENDERS/BRANCHES All Select
Add Remove

OFFICERS All Select
Add Remove

PROGRAMS All Select
Add Remove

SORT CRITERIA

Group by: (none) A↓ Z↓ Break Page
Then by: (none) A↓ Z↓ Break Page
Then by: (none) A↓ Z↓ Break Page

Run Report

Bond Series:
• 700-969

Master Servicer's Conditions/Exceptions Report cont...



Lender Online
For All Your Clients' Needs

Department of Housing and Community Development
Community Development Administration (CDA)
MASTER SERVICER'S CONDITIONS/EXCEPTIONS REPORT

Updated on Monday, August 12, 2024, at 02:17 PM

Reservation No.	Lender Loan No.	Borrower Name	Property Address	Loan Type	Loan Amount	Master Servicer's Conditions/Exceptions
1				CONVENTIONAL	\$174,300	1. RESPA COMPLIANCE ISSUE: NEED FINAL SETTLEMENT STATEMENT (HUD-1) FOR 1ST MORTGAGE 2. Need to correct the county on the appraisal 3. Need proof of payment for the hazard insurance premium in the amount of 679.00 4. Need a copy of the amortization schedule 5. Need a copy of the Borrowers Authorization for Counseling form

CDA STAFF CONTACT INFORMATION

Demitra Eagan, Underwriting Manager, demitra.eagan@maryland.gov, 301-429-7711 / 443-571-3701

K. Jamal Brown, MMP Operations Manager, kamili.brown@maryland.gov, 301-429-7569 / 443-651-0523

Attachment R Email: Attachment_r_mailbox.dhcd@maryland.gov

(24 hour turnaround time / 4pm daily cut-off)

Compliance Conditions: Submit via Lender Online EDOCS <https://lol.dhcd.state.md.us>

(24 hour turnaround time / 4pm daily cut-off)

Census Tract #: <https://geomap.ffiec.gov/ffiecgeomap/>

PFA New Construction: mdp.pfareview@maryland.gov

Targeted & PFA Verification: <https://portal.dhcd.state.md.us/GIS/MMP/index.html>

All other MMP Single Family questions: SingleFamilyHousing.dhcd@maryland.gov