

MARYLAND MORTGAGE PROGRAM (MMP)

PRE-CLOSING COMPLIANCE CHECKLIST

1ST TIME ADVANTAGE, HOMEABILITY, MONTGOMERY HOMEOWNERSHIP, MEDPAL, HOMESTART, AND SMARTBUY LOANS**Submit 1st Mortgage Pre-Closing Compliance Documents to Lender Online via EDOCS**

- 1. PLEASE PRINT LEGIBLY OR TYPE**
- 2. ALL APPLICABLE BLANKS MUST BE COMPLETED**
- 3. FILES ARE REQUIRED TO BE SUBMITTED IN THE CHECKLIST ORDER AND BE COMPLETE**
- 4. UPLOAD FILES TO LENDER ONLINE VIA EDOCS Link: [Lender On-Line](#)**
- 5. ONE SINGLE UPLOADED DOC PREFERRED, NO MORE THAN 4 ALLOWED or file will be returned.**
EDOCS Training Instructions Link: [Lender On-line and EDOCS Guide](#)

MMP Reservation No.: _____ Lender's Loan No: _____
(Bond Series) - (Lender No.) - (Sequential loan #)

Borrower: _____
Last Name First Name

Co-Borrower: _____
Last Name First Name

Please check one: 1st Time Homebuyer Repeat Homebuyer

Lender Name: _____ Person Submitting: _____

Direct Phone #: (_____) _____ - _____, Ext.: _____ Fax: (_____) _____ - _____

E-mail address: _____

Programs/Items/Documents		LENDER ✓ and include or "N/A" if not applicable
All electronically signed MMP Documents must include an Audit/Proof page for the E-Signature(s)		
1.	Attachment CC - Pre-Closing Compliance Checklist - ALL PROGRAM RESERVATIONS (loans and/or MCCs)	
2.	Reservation Acceptance Printout from Lender Online (Most recent matching final 1003/UW Transmittal/AUS)	
3.	Printout of Property Look-up in MMP MAPPER (Required for Targeted and New Construction)	
4.	Final 1003 Loan Application - typed and unsigned	
	*Any Change to 1003; must send a Signed Underwriters Transmittal	
	*Any change to 1003 liabilities must be accompanied by an updated Credit Report with Credit Score Page	
5.	CREDIT REPORT (Complete all pages including credit score pages) – all borrowers scores must be greater than or equal to minimum credit score as indicated on fact sheet	
	• Borrower's Credit Report with Credit Score page	
	• Co-Borrower's Credit Report with Credit Score page (if applicable)	
6.	Certificate of Private Mortgage Insurance (if applicable)	
7.	Signed Underwriting Transmittal – 1008 or HUD 92900-LT or VA 26-6393 (MUST BE SIGNED BY UNDERWRITER)	
	203(k) Maximum Mortgage Worksheet – HUD 92700 (MUST BE SIGNED BY THE DE UW) (Required for 203(k) Loans)	
REQUIRED FOR CONVENTIONAL LOANS ONLY		
8.	Applicable AUS Findings – all pages of the document must be submitted. Please note that if the income changes prior to approval, updated findings must be submitted in Lender Online with the usual income documentation.	

REQUIRED FOR ALL MMP LOANS OR MHCP/MCC RESERVATIONS UNLESS OTHERWISE SPECIFIED	
9.	INCOME DOCUMENTATION - Document ALL jobs (include part time and full time) for ALL household members over 18 not attending school full time.
	<ul style="list-style-type: none"> Child support, Alimony or Other Income
	Salaried Borrowers and Household Members (18 years old and older):
	<ul style="list-style-type: none"> Written VOE (When fully completed paystubs and W2s are not required)
	OR
	<ul style="list-style-type: none"> Verbal VOE AND One month's paystubs AND Previous One year's W-2(s)
	Self-employed Borrowers and Household Members (18 years old and older):
	<ul style="list-style-type: none"> Previous ONE year's Federal Income Tax Returns (Signed) YTD Profit and Loss Statements (Signed and Dated)
	Unemployed Borrowers and/or Non-Applicants:
	<ul style="list-style-type: none"> Zero Income Statement
10.	Attachment D – Signed MMP Income Eligibility Worksheet and Lender Certification (REQUIRED)
11.	IF PROPERTY IS LOCATED IN A NON-TARGETED AREA, BORROWER MUST BE A FIRST-TIME HOMEBUYER
	<ul style="list-style-type: none"> Occupancy and Ownership Data Verification Report (ex: Drive, FraudGuard) OR 3 years' Signed Federal Income Tax Returns or Transcripts (Note don't duplicate most recent year if in #10) OR Credit Report that includes a 3-year rental history OR Verification of Rent for the last 3 years (management company, leasing office and/or private landlord)
12.	Non-First Time Homebuyer Veterans Exemption (ONLY WHEN APPLICABLE)
	<ul style="list-style-type: none"> Attachment V - Veteran and Active-Duty Military First-time Homebuyer Exemption Certification AND Copy of DD-214 for Veteran borrowers OR Copy of Statement of Service for borrowers on Active Duty
13.	Attachment J - Affidavit In Lieu of Current Year's Tax Returns when not yet filed
14.	Attachment S - Affidavit Regarding Not Being Required to File Tax Return(s)
15.	ASSET DOCUMENTATION – Document ALL Assets Including SOURCE OF ALL FUNDS
	<ul style="list-style-type: none"> Asset Verification Report with transaction history for all liquid asset accounts of each borrower OR Bank Statement(s) – recent 1 month for all accounts (Please do not provide additional months for compliance review) Earnest Money Deposit (EMD) Gift Letter or Grant Approval Letter (if applicable) Other Asset Documentation (if applicable including other DPA approval letters): _____
16.	Attachment F - Asset Test Worksheet (REQUIRED IF LIQUID ASSETS EXCEEDING 20% OF THE PURCHASE PRICE)
17.	Buyer's Affidavit (to be signed by all parties taking title to the property)
18.	Attachment T - Certificate of Pregnancy (if applicable)
19.	Attachment A - Separation Affidavit (if applicable)
20.	Notice to Borrowers
21.	Homebuyer Education Counseling Certificate (dated within 12 months of proposed closing date)
22.	Contract of Sale - INCLUDE ALL PAGES
	<ul style="list-style-type: none"> If subject property is involved in short sale or foreclosure transaction document approval by existing lender. (Short Sale agreement must be approved prior to reservation)
23.	Seller's Affidavit (If the seller is Fannie Mae, Freddie Mac, HUD & VA exempt from completing)
	<ul style="list-style-type: none"> Seller Authorization Signature (Seller is an entity or Estate - document signature within file is authorized)
24.	Appraisal (INCLUDE ALL PAGES with Color Photos)
	<ul style="list-style-type: none"> ✓ Leasehold/capitalized ground rent included in Acquisition Cost on Registration ✓ 203(k) Loan - Appraiser must include fully executed Scope of Work Contract
25.	Title Binder - Schedule A Only
26.	Loan Estimate (If COC has occurred provide only the most recent at time of submission to MMP)

REQUIRED FOR MEDPAL LOANS ONLY		
27.	MEDPAL Employment Qualification Form issued by Carlos Daza (Always Required)	
	County Verification of Employment Statement OR County School System Salary Information Notice	
SMARTBUY PROGRAMS		
28.	Current month's billing statement OR Verification from the student loan(s) lender/servicer reflecting account(s) current with NO past due	
HOMEABILITY PROGRAM		
29.	"Certificate of Disability" (available at the following link: https://mmp.maryland.gov/Lenders/Pages/Loan-Documentation.aspx) completed by a health, mental health, or disability professional; and/or	
30.	Proof of income from the Social Security Administration (i.e. SSI or SSDI), VA or former employer: the proof is a copy of the borrower's disability policy, award letter or benefits statement from the benefits payer (insurance company, employer or other qualified disinterested party), per FNMA's guidelines; or	
31.	Proof of application for disability benefits evaluation and a copy of the Social Security Administration office's decision on the application. <i>Note: It is entirely CDA's decision whether to accept the supporting documentation and the lender should not proceed with the loan before obtaining CDA's approval of the disability proof document.</i>	