

**MARYLAND MORTGAGE PROGRAM (MMP)  
MARYLAND HOMECREDIT PROGRAM (MHCP)**

**POST-CLOSING COMPLIANCE CHECKLIST**

**REQUIRED FOR 1<sup>ST</sup> TIME ADVANTAGE, HOMEABILITY, SMARTBUY, AND MMP FLEX LOANS WITH AN MCC**

**Submit 1st Post-Closing Compliance Documents to Lender-OnLine via EDOCS**

**1. PLEASE PRINT LEGIBLY OR TYPE. ALL APPLICABLE BLANKS MUST BE COMPLETED**

**2. UPLOAD DOCUMENTATION IN CHECKLIST ORDER VIA EDOCS:**

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

**EDOCS Training Instructions:**

**<https://mmp.maryland.gov/Lenders/Webinar%20Presentations/EDOCS%20and%20Lender%20Online%20Guide.pdf>**

**CDA** Reservation No.: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ Lender No: \_\_\_\_\_  
(Lender no.) (Sequential loan #)

Borrower: \_\_\_\_\_  
Last Name First Name Credit Score

Co-Borrower: \_\_\_\_\_  
Last Name First Name Credit Score

Please check one:

1<sup>st</sup> Time Homebuyer  Repeat Homebuyer

Lender Name: \_\_\_\_\_ Person Submitting: \_\_\_\_\_

**Direct** Phone #: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_, Ext.: \_\_\_\_\_ Fax: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

E-mail address: \_\_\_\_\_

		LENDER √ and include or "N/A", if not applicable
1.	MMP/MHCP Post-Closing Compliance Checklist	
2.	<b>Reservation Acceptance print out from Lender Online</b> (Acceptance sheet printed at reservation <b>is not</b> acceptable. Print out should reflect any changes made via Attachment R)	
3.	<b>Primary Mortgage Insurance-Guarantee/Commitment Certificate</b> (Conditional Commitments are not acceptable) NOT REQUIRED ON MHCP ONLY RESERVATIONS	
4.	PROOF OF SALE OF REAL PROPERTY OR PREVIOUS RESIDENCE	
	<ul style="list-style-type: none"> <li>• Settlement sheet or Deed showing transfer</li> <li>• Proceeds from sale accounted for in liquid assets</li> </ul>	
5.	Final 1003 Loan Application – signed	
6.	Buyer's Confirming Affidavit (to be signed by all parties taking title to the property)	
7.	Seller's Confirming Affidavit (Fannie Mae, Freddie Mac, HUD & VA exempt from completing)	
8.	Notice to Borrower for Calculation of Potential Recapture Tax	
9.	Closing Disclosure for first mortgage loan	

10.	<b>MARYLAND HOMECREDIT PROGRAM (MHCP): PURCHASE LOANS OR RE-ISSUED DUE TO REFINANCE</b>	
	<ul style="list-style-type: none"> <li>Mortgage Credit Certificate OR Re-issued Certificate for Refinances –signed <b>REQUIRED ON ALL MHCP RESERVATIONS</b></li> </ul>	
	<ul style="list-style-type: none"> <li>Copy of MHCP Fee check (include MCC certificate# &amp; borrower's name on the memo line on the check) <b>Not required on refinance loans or programs where CDA fee is waived--see closing instructions and program fact sheet</b></li> </ul>	
	<ul style="list-style-type: none"> <li>Copy of the 1<sup>st</sup> Mortgage Note <b>REQUIRED ON ALL MHCP RESERVATIONS</b></li> </ul>	
11.	<b>MMP FLEX GRANT PROGRAMS</b>	
	<ul style="list-style-type: none"> <li>Final 1003 Loan Application – signed (Applicable Grant amount must be reflected on the 1003 and must be identical to amount shown on the closing disclosure)</li> </ul>	
	<ul style="list-style-type: none"> <li>Closing Disclosure (Must reflect 3% or 4% Grant)</li> </ul>	
	<ul style="list-style-type: none"> <li>Applicable Grant Agreement (the Grant Agreement For the MMP FLEX Grant Programs)</li> </ul>	
12	<b>SPECIAL ASSISTANCE GRANT</b>	
	<ul style="list-style-type: none"> <li>Final 1003 Loan Application – signed (<b>Grant amount must be reflected on the 1003 and must total the amount shown on the closing disclosure.</b>)</li> </ul>	
	<ul style="list-style-type: none"> <li>Closing Disclosure <b>The Special Assistance Grant must be listed as a <u>SEPARATE LINE ITEM</u> and must be identified as “<u>MD CDA’s Affordable Subsidy \$1500 Grant</u> or “<u>MD CDA’s Affordable Subsidy \$2500 Grant.</u>”</b></li> </ul>	
	<ul style="list-style-type: none"> <li>Applicable Grant Agreement (the Grant Agreement for the Special Assistance Grant)</li> </ul>	
13.	<b>REFINANCE PROGRAMS ONLY</b>	
	<ul style="list-style-type: none"> <li>Copy- payoff statement</li> </ul>	
14.	<b>SMARTBUY PROGRAMS</b>	
	<ul style="list-style-type: none"> <li>Payoff Statements for student loans(s)</li> </ul>	
	<ul style="list-style-type: none"> <li>Pay-off statement with proof the borrower is not currently past due</li> </ul>	
	<ul style="list-style-type: none"> <li><b>Closing Disclosure - Must reflect pay-off balance</b></li> </ul>	
15.	Attachment R (include all supporting documentation) and the Email Approval from CDA	