

Downloading From Lender Online (Closing Package, Wire Instructions, Mortgage Credit Certificates, Etc.)

Process for obtaining certain documents for Maryland Mortgage Program (MMP) and Maryland HomeCredit Program loans, and requesting reimbursement for Down Payment Assistance (DPA) or grant funds advanced by the lender at closing:

Once the first (and second, if applicable) loans have received **Pre-Closing Compliance** approval in Lender Online (LOL), the lender can download the Closing Package, which will include the pertinent documents: Closing Instructions, Award Letter, Commitment Letter, Mortgage Credit Certificate (MCC), Wire Instructions, DPA Deed of Trust and Note, and/or other applicable documents.

Downloading Instructions:

1. Access LOL at <https://lol.dhcd.state.md.us/live/BIN/Display.exe/ShowSection>;
2. Click on the "Loan Status" tab;
3. In the field under "Quick Search," enter the MMP reservation number of the first mortgage with no hyphens or spaces (Example: 912123000001) and click GO;
4. Under "Actions," click on "PDF Docs";
5. Under "Select Documents," click in the boxes next to "DPA Package" and click on "Generate Documents." Click on "Print All Documents." On the next screen, click "Print."

The closing package will complete all information captured in LOL. If applicable, the lender must:

- Process the downloaded DPA Closing Instructions, DPA DOT and Note, Award Letter, and Commitment Letter with borrower(s) and title agency. If any changes are made to the second mortgage loan after the pre-closing compliance file is approved, lender must reprint the DPA Award Package for execution by lender and/or borrower(s);
- Ensure that the following forms (available in Lender Online or on <http://mmp.maryland.gov/Lenders/Pages/Loan-Documentation.aspx>) are completed and processed: DPA Application and Affidavit, Verification of Partner Contribution Form(s).
- Complete the Attachment W – Request for Reimbursement. Submit to CDA_Wireinstructions.dhcd@maryland.gov after **Post-Closing Compliance** approval. (See Directive 2015-27 for DPA reimbursement timelines.)

NOTES:

- If a Mortgage Credit Certificate is NOT part of the closing package and it is supposed to be a loan with an MCC, it is most likely that it was not reserved or processed correctly. IMMEDIATELY address this issue, because it has to be corrected prior to closing!
- The loan package submitted to US Bank must contain the DPA Commitment Letter, Award Letter, and US Bank's DPA Funding Verification Form USB002.