

Directive 2025-12

September 29, 2025

TO: ALL PARTICIPATING LENDERS

SUBJECT: UPDATES TO CLOSING COMPLIANCE PACKAGE

The Maryland Mortgage Program is updating the Closing Compliance guidelines to remove the Sellers Confirming Affidavit for all loans effective immediately. The Post Closing Compliance Checklist has been updated to reflect this change ([Attachment EE](#)). Please inform your staff so they can plan accordingly.

As always, we appreciate your attention to this matter and your continued participation in our programs. If you have any questions regarding this Directive, please email singlefamilyhousing.dhcd@maryland.gov

Thank you,

Denine Messersmith

Denine Messersmith
Single Family Programs
Documentation / Compliance Specialist



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