

**Directive 2025-02**

**February 28, 2025**

**TO: ALL PARTICIPATING LENDERS**

**SUBJECT: DPA DOT Requirement and Updated Checklist**

The Maryland Mortgage Program is updating Post-Closing Compliance to require the DPA Deed of Trust on all DPA loans effective immediately. The [Attachment FF](#) Post-Closing Compliance Checklist will now reflect this change. Please inform your staff so they can comply with this new requirement.

Please note all checklists have been updated to reflect additional documentation requirements for the Limited 203(k) loan type now available. Please always use the most recent checklist found on our website when submitting your loans.

As always, we appreciate your continued participation in our programs. If you have any questions regarding this Directive, please email [singlefamilyhousing.dhcd@maryland.gov](mailto:singlefamilyhousing.dhcd@maryland.gov)

Thank you,

*Denine Messersmith*

Denine Messersmith  
Single Family Programs  
Documentation / Compliance Specialist



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