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**AUGUST 19, 2022**

**Directive 2022-08**

**TO: ALL PARTICIPATING LENDERS**

**SUBJECT: THE MARYLAND MORTGAGE PROGRAM ANNOUNCES ENHANCEMENTS FOR VA AND RHS/USDA PRODUCTS**

The Maryland Mortgage Program (MMP) is pleased to announce that Debt to Income Ratio Limits (DTI) for VA and USDA/RHS loans now align with other MMP products. For Credit Scores greater than or equal to 680, the DTI Ratio limit is now 50%.

Below is a link to the 30 Year Purchase Loans Fact Sheet that includes standard requirements which apply generally to MMP loans. Make sure you check the individual fact sheets for specific product overlays.

<https://mmp.maryland.gov/Lenders/Documents/FactSheets/MMP-FactSheet-standard-loan-30yrPurchase.pdf>

As always, we appreciate your continued participation in our programs.

If you have any questions concerning this Directive or suggestions for improvements, please email [singlefamilyhousing.dhcd@maryland.gov](mailto:singlefamilyhousing.dhcd@maryland.gov).

Sincerely,

*Karl Metzgar*

Karl Metzgar  
Assistant Director / Operations Manager  
Single Family Housing



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