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Notification 2025-04

April 23, 2025

TO: ALL PARTICIPATING LENDERS

SUBJECT: COMPLIANCE MANUAL UPDATES

This Notification is to inform you that the Compliance Manual for the Maryland Mortgage Program (MMP) has been updated. The updates have been made to program guidelines effective immediately and are notated with yellow highlights in the [MMP Compliance Manual](#). Below is a summary of the recent updates:

- **Pg. 6-** Incorporated branch location requirement for approved lenders.
- **Pg. 22-** Added guidelines for when a borrower is working for a family business.
- **Pg. 28 -** Updated requirements for asset verification.
- **Pg. 48-** Added tax and recording exemption language for the Down payment and Settlement Expense Loan Program (DSELP) and Down Payment Assistance (DPA) loan security instruments.

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

Thank you,

Denine Messersmith

Denine Messersmith
Single Family Programs
Documentation / Compliance Specialist

