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Deputy Secretary

**Directive 2025-13**

**October 30, 2025**

**TO: ALL PARTICIPATING LENDERS**

**SUBJECT: REVISED RESERVATION CANCELLATION POLICY**

The Maryland Mortgage Program (MMP) is issuing this Directive to advise our lender partners that MMP is updating our Reservation Cancellation Policy. Effective immediately, if a reservation is canceled, the waiting period before a borrower can make a new reservation is three months from the date of cancellation.

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



**MARYLAND DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT**

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