

## Maryland Department of Housing and Community Development

<http://mmp.maryland.gov>

<b>First-Lien Mortgage Loans:</b>	<ul style="list-style-type: none"> <li>• Maryland Mortgage Program</li> <li>• Maryland Pathway to Homeownership in Garrett County</li> <li>• Maryland Grand Slam in Baltimore City</li> </ul>	<ul style="list-style-type: none"> <li>• Maryland "You've Earned It"</li> <li>• Maryland Homefront</li> <li>• Maryland Preferred Rate</li> <li>• Refinance Programs</li> </ul>
<b>Special Mortgage Purpose Programs Eligible Uses:</b>	Purchase, refinance	
<b>Down Payment/Closing Cost Assistance:</b>	<ul style="list-style-type: none"> <li>• Down Payment Assistance Program (grants, deferred loans, and forgivable loans; must be combined with Maryland Department of Housing and Community Development first mortgage product)</li> <li>• Partner Match Programs (grants, deferred loans, and forgivable loans; must be combined with Maryland Department of Housing and Community Development first mortgage product)</li> </ul>	
<b>Targeted Populations/Special Programs:</b>	First-time homebuyers, active military or veterans	
<b>Mortgage Tax Credit Certificate:</b>	Not offered	
<b>Homeownership Education/Counseling:</b>	Required; Maryland Department of Housing and Community Development provides a list of approved agencies across the state.	
<b>Individual Development Accounts:</b>	Not offered; however, <i>Partner Match</i> program for participating employers, developers, and community organizations.	

### HELPFUL WEB LINKS

#### Maryland Down Payment and Closing Cost Assistance

<http://mmp.maryland.gov/Pages/Downpayment.aspx>

#### Maryland First Mortgage Programs

<http://mmp.maryland.gov/Pages/Products.aspx>

#### Maryland Participating Lenders List

<http://mmp.maryland.gov/Pages/Find-A-Lender.aspx>

#### Maryland Income Limits

<http://mmp.maryland.gov/Pages/Eligibility.aspx>

#### Maryland Resources for Lenders

<http://mmp.maryland.gov/Lenders/Pages/default.aspx>

#### Maryland Interest Rates

<http://mmp.maryland.gov/Pages/Interest-Rates.aspx>

#### Maryland Approved Homebuyer Education

<http://mmp.maryland.gov/Pages/Homebuyer-Education-Classes.aspx>