

MMP Conditions

PRE-DEFINED CONDITION	DESCRIPTION
RESERVATION	
Reservation acceptance printout from Lender Online	Pre-defined Reservation conditions with additional notes added by underwriter at the end as needed to explain.
Attachment R - Request to change reservation	
Updated Reservation Acceptance Printout from Lender Online	
Reservation -	To be used for reservation conditions not predefined.
1003 UNIFORM RESIDENTIAL LOAN APPLICATION	
Final 1003 missing/incomplete/correct	Pre-defined final 1003 conditions with additional notes added by underwriter at the end as needed to explain.
1003-(4a) Correct loan amount to:	
1003-(4a) Correct address to:	
1003-(4b) Secondary Financing - Correct creditor name to:	
1003-(4b) Secondary Financing - Correct loan amount to:	
1003-(4d) Grant Name of Source	
1003-(4d) Grant - Correct amount to:	
1003-(5aC) remove secondary financing or grant	
1003-(L2) Is final 1003 leasehold or fee simple	
1003-(L2) Correct manner to hold title to:	
1003-(L3) Correct interest rate to:	
1003-(L4J) Add or correct secondary loan amount to:	
1003-	
CREDIT REPORT	
CREDIT REPORT-Missing Borrower Credit Score Page	Pre-defined credit report conditions with additional notes added by underwriter at the end as needed to explain.
CREDIT REPORT-Missing Co-Borrower Credit Score Page	
CREDIT REPORT-	To be used for credit report conditions not predefined.
PMI	
PMI Certificate Missing (Quote not acceptable)	Pre-defined PMI conditions with additional notes added by underwriter at the end as needed to explain.
PMI coverage needs to be corrected to:	
PMI Certificate Correction(s) needed of:	
PMI -	To be used for PMI conditions not predefined.
UNDERWRITING TRANSMITTAL (HUD 92900-LT/VA 26-6393/1008)	
Underwriting Transmittal-Missing	Pre-defined Underwriting Transmittal conditions with additional notes added by underwriter at the end as needed to explain.
Underwriting Transmittal-Sign/date by UW	
Underwriting Transmittal-Ratio exceeds 45	
Underwriting Transmittal-Correct loan amount to:	
Underwriting Transmittal-Secondary Financing Correct/Complete	
Underwriting Transmittal-	To be used for UW Transmittal conditions not predefined.
AUTOMATED UNDERWRITING SYSTEM	
AUS Missing	Pre-defined AUS conditions with additional notes added by underwriter at the end as needed to explain.
AUS Correction(s)	
AUS -	To be used for AUS conditions not predefined.

MMP Conditions

PRE-DEFINED CONDITION	DESCRIPTION
INCOME	
INCOME-VOE (Written or Verbal) missing for borrower	Pre-defined Eligibility Income review conditions with additional notes added by underwriter at the end as needed to explain.
INCOME-VOE (Written or Verbal) missing for Co-borrower	
INCOME-VOE (Written or Verbal) missing for household members	
INCOME-VOE Missing information	
INCOME-VOE Information Matches Final 1003	
INCOME-1 month pay stubs required	
INCOME-W-2's required	
INCOME-S/E 2 Years Complete Tax Returns required	
INCOME-Provide Signed P&L	
INCOME-Zero Income Complete Statement Required	
INCOME-Child Support Docs required	
MEDPAL-County Employment verification requirement	
INCOME-	
ATTACHMENT D	
ATTACHMENT D-(2.1-2.13) Complete all lines for each borrower	Pre-defined Attachment D conditions with additional notes added by underwriter at the end as needed to explain.
ATTACH D-(3.1-3.11)Complete all lines for each household members	
ATTACHMENT D-Enter All Annual Household members income	
ATTACHMENT D-Lender to sign Attachment D (page3)	
ATTACHMENT D -	To be used for Attachment D conditions not predefined.
NON-TARGET AREA BORROWERS	
Three (3) years signed complete tax returns	Pre-defined Non-Target Area conditions with additional notes added by underwriter at the end as needed to explain.
Credit Report - Rental Verification with Complete 3 year history	
Attachment V-Veteran 1st time Homebuyer Exemption Certification	
VA Exception Documentation	
Attachment J - Affidavit in lieu of current years tax returns	
Attachment S - Affidavit not required to file tax returns	
Non - Targeted Area -	To be used for non-targeted area conditions not predefined.
ASSETS	
ASSETS - Verified within 60 days of Reservation Date	Pre-defined asset review conditions with additional notes added by underwriter at the end as needed to explain.
ASSETS - Deposits and Transfers explained and documented	
ASSETS - Borrower(s) Statement of no depository account.	
Attachment F-Asset Test Worksheet Complete, Correct, and Signed	
ASSETS -	To be used for asset conditions not predefined.

MMP Conditions

PRE-DEFINED CONDITION	DESCRIPTION
PRE-CLOSING PACKAGE	
Attachment CC - MBS Preclosing Compliance Checklist	Pre-defined Pre-Closing Package required conditions with additional notes added by underwriter at the end as needed to explain.
Attachment GG - MBS Preclosing Compliance Checklist	
Notice to Borrowers Missing	
Buyer's Affidavit Missing	
Buyer's Affidavit Corrections needed:	
Buyer's Affidavit Not Signed	
Buyer's Affidavit Page 11 missing/incomplete	
Seller's Affidavit Missing	
Seller's Affidavit Corrections needed:	
Seller's Affidavit not Signed	
Seller's Affidavit Signed by Entity requires documentation	
Power of Attorney for affidavit as signed	
Title Attorney letter of acceptance for POA	
Homebuyer Education Counseling Certificate	
Pre-Closing -	To be used for Pre-Closing conditions not predefined.
PROPERTY	
Complete Signed Contract of Sale	Pre-defined Property related conditions with additional notes added by underwriter at the end as needed to explain.
Sales Contract Seller MUST match Seller Affidavit	
Appraisal - Complete all pages	
Appraisal Owner of record MUST match Seller Affidavit	
Fee Simple/Leasehold - Sales Contract and Appraisal must match	
CHUMS Transfer of Case Number	
MMP Mapper	
Lot size > 4 acres exception	
Title Binder Schedule A missing	
Title Binder Schedule A corrected	
PROPERTY -	To be used for property conditions not predefined.
SPECIAL PROGRAMS	
SMART BUY-Current statement OR VOL reflecting account(s) current	Pre-defined Special Program conditions with additional notes added by underwriter at the end as needed to explain.
SMART BUY-Full Credit Report missing/incomplete	
SMART BUY-Final CD and loan payoff(s) with 10 days interest must be sent to marque.gibson@maryland.gov prior to closing .	
SMART BUY-Loan Description and Acknowledgement missing	
SMART BUY-Copy of fully executed Promissory Note	
HOMEABILITY-CDA Certificate of disability	
HOMEABILITY-SSDI Award letter with disability codes	
HOMEABILITY-Disability Benefits Statement	
HOMEABILITY-VA COE validating Disability	
SPECIAL PROGRAM -	To be used for Special Program conditions not predefined.
DPA CONDITIONS	
Attachment DD - DPA Preclosing Compliance Checklist	Pre-defined DPA conditions with additional notes added by underwriter at the end as needed to explain.
DPA Borrower's Application and Affidavit Missing/Incomplete	
DPA Attachment D - Request for lien exception	
DPA -	To be used for DPA conditions not predefined.
BUYER'S CONFIRMING AFFIDAVIT	
Buyer's Confirming Affidavit Missing	Pre-defined Buyer's Confirming Affidavit conditions with additional notes added by underwriter at the end as needed to explain.
Buyer's Confirming Affidavit not signed	
Buyer's Confirming Affidavit missing Buyer's name(s)printed	
Buyer's Confirming Affidavit MUST be dated on or after closing	
Buyer's Confirming Affidavit -	To be used for Buyer's C.A. conditions not predefined.
SELLER'S CONFIRMING AFFIDAVIT	
Seller's Confirming Affidavit Missing	Pre-defined Seller's Confirming Affidavit conditions with additional notes added by underwriter at the end as needed to
Seller's Confirming Affidavit not signed	

MMP Conditions

PRE-DEFINED CONDITION	DESCRIPTION
Seller's Confirming Affidavit - Complete seller-entity section	explain.
Affidavit Signed by Entity requires documentation	
Seller's Confirming Affidavit missing Seller's name(s) printed	
Seller's Confirming Affidavit to be dated	
Seller's Confirming Affidavit -	To be used for Seller's C.A. conditions not predefined.
RECAPTURE TAX	
Recapture tax notice - most recent	Most recent version based on closing required.
Recapture tax notice -	To be used for Recapture Tax conditions not predefined.
CLOSING DISCLOSURE	
Closing Disclosure is missing	Pre-defined Closing Disclosure conditions with additional notes added by underwriter at the end as needed to explain.
Closing Disclosure Final signed and dated day of closing	
CD - Origination fee not allowed and needs to be remedied	
CD - MMP or DPA Fees not allowed and needs to be remedied	
CD -	To be used for CD conditions not predefined.
DEED OF TRUST NOTE	
DOT Note Missing	Pre-defined DPA Deed of Trust Note conditions with additional notes added by underwriter at the end as needed to explain.
DOT Note MUST be dated day of closing	
DOT Note - Corrections Needed	
DOT Note -	To be used for DPA DOT Note conditions not predefined.
SPECIAL CONDITIONS	
Attachment A -Separation Affidavit	Pre-defined miscellaneous special conditions with additional notes added by underwriter at the end as needed to explain.
Attachment GR - Income Worksheet - Flex Programs	
Attachment N - Buyer's affidavit for business use of residence	
Attachment T - Certification of pregnancy	
BDIP Form	
CPIP Form	
HK4E Form	
Approved POA	
Attachment EE - MBS Post-closing Compliance Checklist	
Attachment FF- DPA Post-closing Compliance Checklist	
Attachment HH - MBS Post-closing Compliance Checklist	
Other Condition -	To be used for other conditions not predefined.
REVIEWER AND INSTRUCTION CONDITIONS	
SUBMIT CONDITIONS TO LOL EDOCS FOR REVIEW	Instruction on condition submission and contact information.
Questions - contact UW/Post CI Name at 301-429-xxxx	
UW/Post CI email	