LENDERS

LENDER	PHONE
GOLD LEVEL LENDERS	
First Home Mortgage Corp.	877-933-3100
George Mason Mortgage	800-867-6859
Howard Bank	443-991-7858
Presidential Bank FSB	800-574-3151
Prosperity Home Mortgage	410-583-5900
PrimeLending	410-308-8727
Monarch Bank/Fitzgerald Financial Group	301-251-0080
SILVER LEVEL LENDERS	
Movement Mortgage	877-314-1499
NFM Lending	888-233-0092
Primary Residential Mortgage	800-255-2792
Bay Bank Mortgage	800-840-5269
Universal American Mortgage Company	410-772-6182
NVR Mortgage Finance	410-540-8873
C&F Mortgage Corporation	888-339-8300
Academy Mortgage Corporation	800-660-8664
Caliber Home Loans	800-401-6587
BRONZE LEVEL LENDERS	
HomeBridge Financial Services	443-333-8800
Mortgage Network	443-736-4801
PNC Mortgage	410-931-8740
Equity Resources	800-270-7082
Wells Fargo Home Mortgage	301-374-1104
Embrace Home Loans	800-333-3004
Direct Mortgage Loans	410-878-9740
M&T Bank	800-380-2193
Corridor Mortgage Group	866-313-9600
Fidelity Bank Mortgage	404-639-6500
Annie Mac Home Mortgage	866-312-6682
Fulton Mortgage Company, a division of the Columbia Bank	301-791-8469
Apex Home Loans	301-610-9600
Bayshore Mortgage Funding	410-882-1777
Access National Bank	800-432-4195
Residential Mortgage Services	800-640-0753
BB&T	410-764-0663
Southern Trust Mortgage	800-748-2147
DHI Mortgage Company	571-723-0830
Prospect Mortgage	818-981-0606
Residential Mortgage Services	800-640-0753

Gold, silver, and bronze levels are determined by the number of loans done by the lender, this is updated quarterly.

FOR MORE DETAILS ON APPROVED LENDERS, GO TO **MMP.MARYLAND.GOV** *AND CLICK ON* **"FIND A LENDER"**

LENDERS

LENDER	PHONE
BRONZE LEVEL LENDERS	
Equity Prime	800-230-4591
Millennium Financial Group	301-371-8850
First Heritage Mortgage	240-223-1700
The Federal Savings Bank	855-712-2029
Fairway Independent Mortgage Corp	301-339-8142
SunTrust Mortgage	877-825-2321
1st Preference Mortgage Corporation	800-321-5055
Mortgage Master / loanDepot.com	410-290-2490
Bay Capital Mortgage Corporation	410-974-6044
Mortgage Access/Weichert Financial	301-762-2935
Industrial Bank	301-839-4600
SWBC Mortgage Corporation	410-939-8680
Envoy Mortgage	877-232-2461
Farmers & Merchants	410-239-9650
Old Line Bank	800-843-7250
Residential Mortgage Solutions	800-576-7776
1st Portfolio	301-850-0080
Union Mortgage Group	800-686-0051
Severn Savings Bank	800-752-5854
Hamilton Group Funding	954-241-2800
Norwich Commercial Group (NORCOM)	855-667-2661
HomeServices Lending	855-738-3326
PHH Home Loans	800-550-5626
Tidewater Mortgage Services	757-498-7400
Sandy Spring Bank	800-869-8523
Allied Mortgage Group dba Freedmont Mortgage	410-628-0500
Wintrust Mortgage	800-999-2649
Churchill Mortgage	888-562-8634 x101
Sierra Pacific	800-447-3386
Peoples Bank	855-722-4800
New Penn Financial	240-631-6603
McLean Mortgage Services	866-670-2018
1st Mariner Mortgage	888-561-2265

Gold, silver, and bronze levels are determined by the number of loans done by the lender, this is updated quarterly.

ELIGIBLE LOCATION OF PROPERTIES

There are certain restrictions on WHERE a property purchased with an MMP loan can be located, based on:

1. The TYPE OF PROPERTY BEING PURCHASED

AND

2. The HOMEOWNERSHIP STATUS OF THE BORROWER

Refer to the table below to determine the property location restrictions based on these factors.

		2. HOMEOWNERSHIP STATUS OF THE BORROWER	
		First-Time Homebuyer*	Move-Up Homebuyer**
1. TYPE OF PROPERTY BEING PURCHASED	Purchasing an existing home	Property may be anywhere in Maryland	Property must be in a **Targeted Area**
	Purchasing/ building a new home**	Property must be in a **Priority Funding Area**	Property must be in both a **Targeted Area** AND a **Priority Funding Area**

A "First-Time Homebuyer" is defined as someone who has not owned a principal residence in the last three years. A "Move-Up Homebuyer" is someone who has owned a principal residence in the last three years, and is purchasing a new home. To qualify for a Maryland Mortgage Program loan, Move-Up Homebuyers must sell their currently-owned residential property before purchasing their new home.

**A new home is defined as a property that is less than one year old.*

TARGETED AREAS

Targeted Areas are geographic locations throughout the State of Maryland where responsible and sustainable homeownership is supported and encouraged through incentives and other state and local programs. Targeted Areas are often complete counties, but may also be parts of counties. They are often defined by federal Census Tract boundaries but may be defined by other community definitions, and they are designated by the federal government.

The Maryland Mortgage Program is available to First-Time Homebuyers that meet income and other eligibility requirements to help them purchase a residence anywhere in the state. However, homebuyers DO NOT need to be First-Time Homebuyers if they purchase a property in one of Maryland's Targeted Areas. In addition, higher income and purchase price limits apply to homebuyers purchasing property in a Targeted Area.

ELIGIBLE LOCATION OF PROPERTIES

Targeted Areas In Maryland

To identify whether a property is in a Targeted Area, we start at the County level. Each County is in one of the following categories:

- Full Targeted Area – the entire County is considered a Targeted Area;
- Partial Targeted Area – only portions of the County are considered a Targeted Area; or
- Non-Targeted Area – no part of the County is considered a Targeted Area.

FULL TARGETED AREA COUNTIES	PARTIAL TARGETED AREA COUNTIES	NON-TARGETED AREA COUNTIES
Allegany County Baltimore City Caroline County Dorchester County Garrett County Kent County Somerset County	Anne Arundel County Baltimore County Frederick County Harford County Montgomery County Prince George's County Washington County Wicomico County	Calvert County Carroll County Cecil County Charles County Howard County Queen Anne's County St. Mary's County Talbot County Worcester County

For the Partial Targeted Area Counties, the following table provides details of the location of Targeted Areas within each County:

COUNTY	TARGETED AREA DESCRIPTION
Anne Arundel	Census Tract 7406.02
Baltimore County	West Catonsville, Oella, East Towson; Census Tracts 4009.00, 4011.02, 4013.02, 4023.05, 4027.01, 4210.00, 4211.01, 4213.00, 4301.01, 4303.00, 4505.03, 4505.04, 4513.00, 4523.00, 4906.05, 4914.01
Frederick	Census Tracts 7503.00, 7505.05
Harford	Census Tract 3029.01, 3065.00
Montgomery	Census Tracts 7007.24, 7014.22, 7016.01, 7032.13
Prince George's	Brentwood, Capitol Heights, Colmar Manor, Fairmont Heights, Mt. Rainier, North Brentwood, Seat Pleasant; Census Tracts 8002.10, 8019.08, 8020.01, 8021.04, 8022.01, 8032.00, 8034.01, 8035.09, 8035.25, 8040.01, 8043.00, 8048.01, 8048.02, 8049.00, 8051.01, 8052.01, 8056.01, 8056.02, 8059.06, 8059.07, 8059.08, 8059.09, 8067.13
Washington	City of Hagerstown; Census Tracts 0003.02, 0004.00, 0007.00, 0008.0 0009.00
Wicomico	Census Tracts 0001.00, 0003.00, 0005.00, 0102.00

Locating a Census Tract using a Street Address

Use the *Federal Financial Institutions Examination Council's (FFIEC) tool*, located at **www.ffiec.gov/Geocode** to determine the Census Tract of an address.

Priority Funding Areas

Maryland's Priority Funding Areas (PFAs) are existing communities and places where local governments want State investment to support future growth. The following areas qualify as Priority Funding Areas:

- every Maryland municipality, as they existed in 1997;
- areas in Maryland that are inside the Washington Beltway and the Baltimore Beltway;
- areas that have been designated as enterprise zones, neighborhood revitalization areas, heritage areas and existing industrial land;

Some other areas may be designated as Priority Funding Areas by counties if they meet certain guidelines. The Maryland State Department of Planning has an Interactive Map at **http://planning.maryland.gov/ourproducts/pfamap.shtml** that you can use to determine if a property is in a Priority Funding Area, based on its address.

MARYLAND MORTGAGE PROGRAM PRODUCTS

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Maryland Homefront

The Veteran And Military Family Mortgage Program

For details visit

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DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

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VER-12.17.15