

TAKE ADVANTAGE OF **UP TO \$20,000** DOWN PAYMENT ASSISTANCE AND MORE



MMP *TriplePlay* in Prince George's County

Available through the Maryland Mortgage Program, MMP TriplePlay gives eligible homebuyers in Prince George's County incredible financial incentives that put homeownership within reach. MMP TriplePlay gives you more buying power and makes it easier for your family to make the move:



1 UP TO \$20,000 DOWN PAYMENT ASSISTANCE*

Available to eligible MMP borrowers purchasing in Prince George's County



2 0.25% DISCOUNT ON INTEREST RATE

Interest Rate reduction applies to standard Maryland Mortgage Program loans



3 MARYLAND HOMECREDIT

Available to all program borrowers with no DHCD fees (LENDER FEES STILL APPLY)



For more details visit:
[mmp.maryland.gov/
TriplePlay](http://mmp.maryland.gov/TriplePlay)



*All eligible homebuyers will qualify for \$10,000 in standard Down Payment Assistance (deferred, 0% interest loan). Additional \$10,000 Down Payment Assistance Grant is available to eligible MMP borrowers purchasing in one of 14 zip codes. [20743, 20746, 20706, 20745, 20747, 20772, 20774, 20748, 20744, 20737, 20784, 20785, 20710, 20722]. MMP TriplePlay cannot be combined with other Maryland Mortgage Program special promotions or programs. Borrowers who take advantage of enhanced Down Payment Assistance cannot receive Partner Match funds from DHCD.



MMP TRIPLEPLAY IN PRINCE GEORGE'S COUNTY

FACT SHEET:

PURPOSE	To help Maryland homebuyers purchase a home in Prince George's County by offering a lower-than-market interest rate.
DATE	The program starts on 11/20/2014
LOCATION	Prince George's County, Maryland
DOWN PAYMENT & CLOSING COST ASSISTANCE	<ul style="list-style-type: none">• \$10,000* DPA from the Maryland Mortgage Program (MMP) in the form of a zero percent deferred loan, and• An additional \$10,000* grant DPA available to eligible MMP borrowers purchasing in one of the 14 selected zip codes: (20743- Capitol Heights, 20746- Suitland, 20706- Lanham, 20745- Oxon Hill, 20747- District Heights, 20772 and 20774- Upper Marlboro, 20748- Temple Hills, 20744- Fort Washington, 20737- Riverdale, 20784- Landover/Hyattsville, 20785- Landover Hills/Hyattsville, 20710- Bladensburg, and 20722- Brentwood). The grant funds are immediately forgivable upon loan closing. <p>The MMP Prince George's County Initiative down payment and closing cost assistance cannot be combined with funds from MMP Partner Match programs. However, any MMP loan under the Prince George's County Initiative can receive any available assistance from employers, builders, developers, local jurisdictions etc.</p>
INTEREST RATE	The interest rate is 25 bps (0.25%) below each of the regular MMP interest rates for conventional and government insured loans. The interest rate reduction cannot be used in conjunction with Maryland Homefront Program (borrowers can benefit from either a 0.25% interest rate reduction for a Maryland Homefront loan OR a 0.25% interest rate reduction for a Prince George's County MMP loan).
MARYLAND HOMECREDIT	<p>Can be used in conjunction with MMP Prince George's County Initiative. As an additional incentive, CDA will waive the fee for the mortgage credit certificate (MCC) associated with a MMP Prince George's County mortgage loan. Lenders may continue to charge their MCC fee:</p> <p>Lender MCC fees (lenders can establish their own fees within these guidelines)</p> <ul style="list-style-type: none">• MCC Only: up to \$700 per MCC• MCC with an MMP loan: up to \$350 per MCC <p>(please refer to Directive 2014-19 for maximum fees).</p> <p>For details about eligibility for the Maryland HomeCredit, visit: mmp.maryland.gov/MDHomeCredit</p>
ELIGIBLE MD HOMEFRONT BORROWERS	<p>The program is open to eligible MMP homebuyers purchasing in Prince George's County. Eligible borrowers must qualify for an MMP loan, i.e. credit score, income limitations, etc. All borrowers must take approved homebuyer education and utilize an approved lender. For more information on general MMP requirements, go online to: mmp.maryland.gov/Lenders/Pages/Fact-Sheets.aspx</p> <p>or browse the MMP website at: mmp.maryland.gov</p>
FIRST-TIME HOMEBUYER REQUIREMENT	<p>While MMP loans generally are limited to First-Time homebuyers, the requirement is waived if:</p> <ul style="list-style-type: none">• Borrower is purchasing in a targeted area and sold their current home prior to closing on the new property; (for more information on targeted areas: mmp.maryland.gov/Pages/Targeted-Areas.aspx)• It has been more than three years since borrower has owned a principal residence; or• Borrower is an honorably discharged veteran who has not previously used the first-time homebuyer exemption. This is in accordance with the Heroes Earnings Assistance and Relief Tax Act of 2008, as amended. A DD-214 form must be submitted to document veteran status, and a Veteran First Time Homebuyer Exemption form (Attachment V) must be completed.



Martin O'Malley, Governor
Anthony G. Brown, Lt. Governor



Clarence J. Snuggs,
Acting Secretary



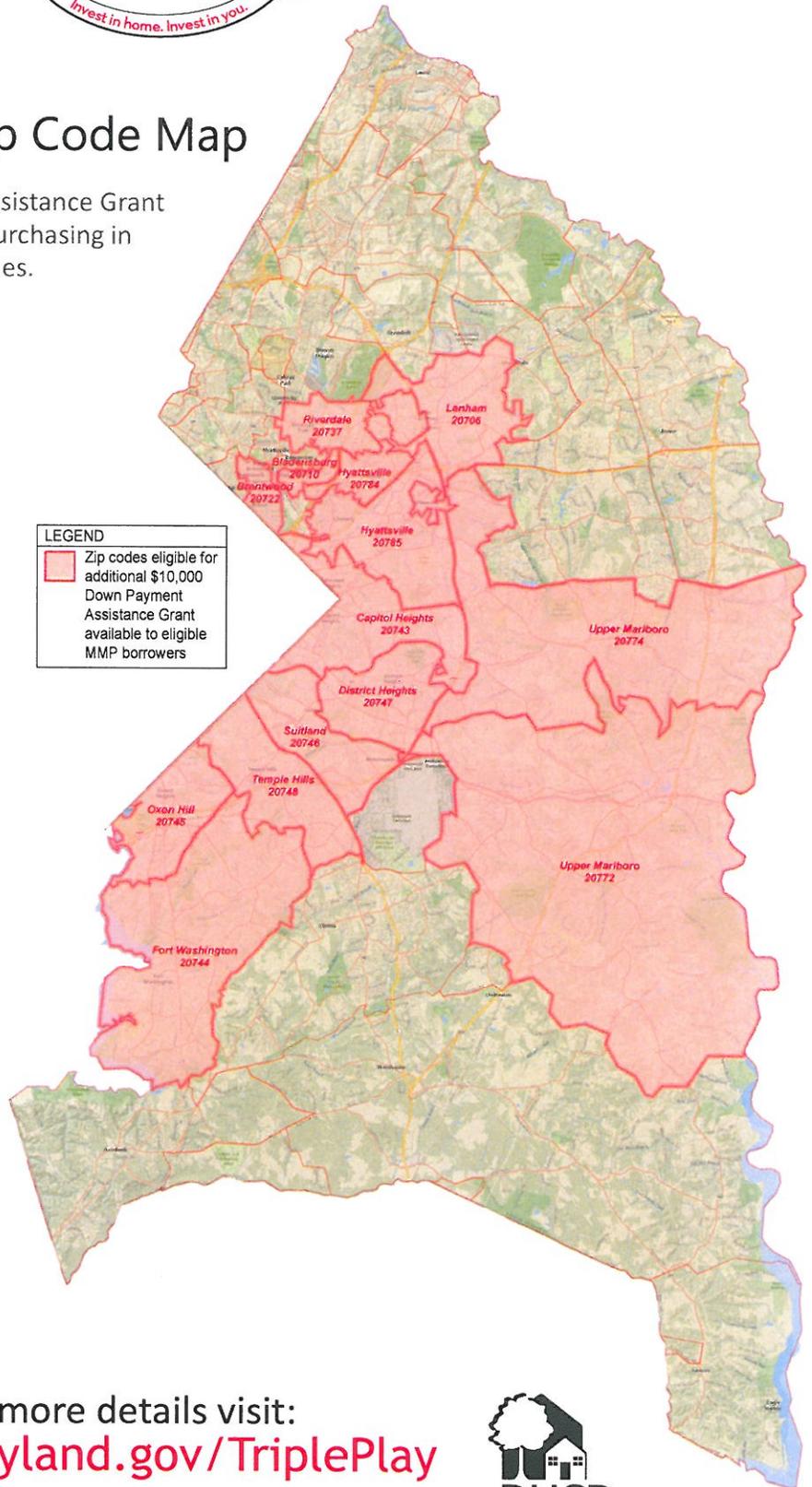
MMP *TriplePlay* Zip Code Map

An additional \$10,000 Down Payment Assistance Grant is available to eligible MMP borrowers purchasing in one of 14 Prince George's County zip codes.

- 20743** - Capitol Heights
- 20746** - Suitland
- 20706** - Lanham
- 20745** - Oxon Hill
- 20747** - District Heights
- 20772, 20774** - Upper Marlboro
- 20748** - Temple Hills
- 20744** - Fort Washington
- 20737** - Riverdale
- 20784** - Landover/Hyattsville
- 20785** - Landover Hills/Hyattsville
- 20710** - Bladensburg
- 20722** - Brentwood

LEGEND

 Zip codes eligible for additional \$10,000 Down Payment Assistance Grant available to eligible MMP borrowers



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Maryland Department of Housing and Community Development
Clarence J. Snuggs, Acting Secretary



LENDERS

LENDER

(LIST UPDATED ON 11/12/14)

PHONE

GOLD LEVEL LENDERS		
First Home Mortgage Corp.	<i>(Maryland HomeCredit Lender)</i>	877-933-3100
Howard Bank	<i>(Maryland HomeCredit Lender)</i>	443-991-7858
SILVER LEVEL LENDERS		
George Mason Mortgage		301-841-1300
Bay Bank Mortgage	<i>(Maryland HomeCredit Lender)</i>	800-840-5269
PrimeLending		410-308-8727
Presidential Bank FSB		800-574-3151
BRONZE LEVEL LENDERS		
C&F Mortgage Corporation	<i>(Maryland HomeCredit Lender)</i>	888-339-8300
Prosperity Home Mortgage, LLC	<i>(Maryland HomeCredit Lender)</i>	410-583-5900
M&T Bank		800-380-2193
Apex Home Loans, Inc.		301-610-9600
Monarch Bank/Fitzgerald Financial Group	<i>(Maryland HomeCredit Lender)</i>	301-251-0080
Mortgage Master, Inc.		410-290-2490
Academy Mortgage Corporation	<i>(Maryland HomeCredit Lender)</i>	800-660-8664
Annie Mac Home Mortgage		866-312-6682
Primary Residential Mortgage, Inc.	<i>(Maryland HomeCredit Lender)</i>	800-255-2792
Wells Fargo Home Mortgage	<i>(Maryland HomeCredit Lender)</i>	301-474-8181
Access National Bank		800-432-4195
Embrace Home Loans	<i>(Maryland HomeCredit Lender)</i>	800-333-3004
Caliber Home Loans		866-373-2968
Universal American Mortgage Company, LLC		410-772-6182
Mortgage Access/Weichert Financial		301-762-2935
Bay Capital Mortgage Corporation		410-974-6044
First Heritage Mortgage, LLC		240-223-1700
Movement Mortgage LLC	<i>(Maryland HomeCredit Lender)</i>	877-314-1499
Fulton Mortgage Company, a division of the Columbia Bank		301-791-8500
Equity Resources, Inc.	<i>(Maryland HomeCredit Lender)</i>	800-270-7082
Susquehanna Bank		800-298-1300
Millennium Financial Group, Inc.		301-371-8850
Southern Trust Mortgage		800-748-2147
BB&T		410-764-0663
Union Mortgage Group		1-800-275-6958
Corridor Mortgage Group		866-313-9600

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

FOR MORE DETAILS ON PARTNER LENDERS, AND TO SEARCH BY COUNTY GO TO MMP.MARYLAND.GOV AND SEARCH FOR "LENDERS"



LENDERS

LENDER	(LIST UPDATED ON 11/12/14)	PHONE
BRONZE LEVEL LENDERS		
HomeBridge Financial Services Inc.	<i>(Maryland HomeCredit Lender)</i>	443-333-8800
Prospect Mortgage, LLC		800-345-0229
WinTrust Mortgage		800-999-2649
Peoples Bank		855-722-4800
Industrial Bank, N.A.		301-839-4600
WCS Funding Group / Happy Mortgage		877-611-4277
Bayshore Mortgage Funding		410-882-1777
Farmers & Merchants		410-239-9650
1st Preference Mortgage Corporation		800-321-5055
NVR Mortgage Finance, Inc.	<i>(Maryland HomeCredit Lender)</i>	410-540-8873
Residential Mortgage Solutions		800-576-7776
SWBC Mortgage Corporation		410-939-8680
Direct Mortgage		410-878-9740
DHI Mortgage Company		888-341-8201
New Penn Financial		240-631-6603
Old Line Bank	<i>(Maryland HomeCredit Lender)</i>	800-843-7250
Franklin First Financial		888-214-7083
Equity Resources, Inc.	<i>(Maryland HomeCredit Lender)</i>	800-270-7082
Severn Savings Bank	<i>(Maryland HomeCredit Lender)</i>	800-752-5854
Residential Mortgage Services	<i>(Maryland HomeCredit Lender)</i>	800-640-0753
SunTrust Mortgage		877-825-2321
Chesapeake Bank of MD		800-746-2375
The Federal Savings Bank		855-712-2029
Integrity First Financial Group		800-249-8052
American Financial Network		800-544-8584
CitiMortgage, Inc.		443-486-8932
ResMac, Inc.		443-371-7601
Sandy Spring Bank		800-869-8523
1st Portfolio		301-850-0080
Great Plains National Bank		877-939-1919
CBC National Bank		866-217-3822
Fairway Independent Mortgage Corp	<i>(Maryland HomeCredit Lender)</i>	301-339-8142
PNC Mortgage		410-931-8740
Fidelity Bank Mortgage		404-639-6500
Norwich Commercial Group, Inc.	<i>(Maryland HomeCredit Lender)</i>	855-667-2661

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