Maryland Mortgage Program
Program Code Guide
Updated 07/24/2026

B = BOND SERIES
P = PROGRAM CODE
S = SUB-PROGRAM CODE (for certain programs such as SmartBuy or Partner Match). Select the program code and then use the dropdown for the sub-program, if applicable.

GOVT = any government loan (FHA, VA, USDA)
CONV = any conventional loan (FNMA, FHLMC)
MCC = mortgage credit certificate **(now only available for re-issue with refinance loans)**
DPA or DSELP = down payment assistance (loans or grants)

MMP 1st Time Advantage *Must be **FIRST-TIME** homebuyers* *Uses Pre-Closing Package #1 (full)*	**MMP Flex** *Must be **REPEAT or FIRST-TIME** homebuyers* *Uses Pre-Closing Package #2 (simplified)*
1st Time Advantage Direct *No MMP DPA* 1ST MORTGAGE: GOVT: B: 963/P: 490 – 1ST TIME ADVANTAGE DIRECT GOVT B: 963/P: 180 - 1ST TIME ADV DIR FHA LIMITED 203K FNMA: B: 877/P: 730 – 1ST TM ADV DIR CONV >80% AMI (DU) B: 963/P: 489 – 1ST TM ADV DIR CONV =OR<80%AMI(DU) FHLMC: B: 965/P: 888 – 1ST TIME ADV DIR CONV >80% AMI(LPA) B: 965/P: 260 – 1ST TIME ADV DIR CONV =OR<80% AMI(LPA)	**Flex Direct** *No MMP DPA* 1ST MORTGAGE: GOVT: B: 889/P: 842 – FLEX DIRECT GOVT B: 889/P: 186 - FLEX DIRECT FHA LIMITED 203K FNMA: B: 870/P: 720 – FLEX DIRECT CONV >80% AMI (DU) B: 889/P: 841 – FLEX DIRECT CONV =OR<80%AMI (DU) FHLMC: B: 887/P: 862 – FLEX DIRECT CONV >80% AMI (LPA) B: 887/P: 263 – FLEX DIR CONV =OR<80% AMI (LPA)

1st Time Advantage 6000

Comes with a $6,000 DPA loan
May utilize Partner Match, if applicable

1ST MORTGAGE:
GOVT:
B: 790/P: 669 - 1ST TIME ADVANTAGE 6000 GOVT
B: 790/P: 181 - 1ST TIME ADV 6000 FHA LIMITED 203K

FNMA:
B: 791/P: 677-1ST TM ADV 6000 CONV >80% AMI (DU)
B: 791/P: 678-1ST TM ADV 6000 CONV=OR<80% AMI (DU)

FHLMC:
B: 792/P: 679-1ST TM ADV 6000 CONV >80% AMI(LPA)
B: 792/P: 680-1ST TM ADV 6000 CONV=OR<80% AMI(LPA)

2ND MORTGAGE:
B: 658
P: 971 – DPA
S: 800 – DPA ONLY
801 – DPA + HK4E
802 – DPA + HK4E + BDIP
803 – DPA + HK4E + BDIP + CPIP
805 – DPA + HK4E + CPIP
808 – DPA + HK4E/SK4E
809 – DPA + HK4E/SK4E + BDIP
810 – DPA + HK4E/SK4E + BDIP + CPIP
812 – DPA + HK4E/SK4E + CPIP
815 – DPA + BDIP
816 – DPA + BDIP + CPIP
819 – DPA + CPIP

Flex 6000

Comes with a $6,000 DPA loan
May utilize Partner Match, if applicable

1ST MORTGAGE:
GOVT:
B: 836/P: 795 - FLEX 6000 GOVT
B: 836/P: 187 - FLEX 6000 FHA LIMITED 203K

FNMA:
B: 838/P: 796-FLEX 6000 CONV >80% AMI (DU)
B: 838/P: 797-FLEX 6000 CONV = OR <80% AMI (DU)

FHLMC:
B: 837/P: 798-FLEX 6000 CONV >80% AMI (LPA)
B: 837/P: 799-FLEX 6000 CONV = or <80%AMI (LPA)

2ND MORTGAGE:
B: 682
P: 983 – CDA FUNDED DPA
S: 800 – DPA ONLY
801 – DPA + HK4E
802 – DPA + HK4E + BDIP
803 – DPA + HK4E + BDIP + CPIP
805 – DPA + HK4E + CPIP
808 – DPA + HK4E/SK4E
809 – DPA + HK4E/SK4E + BDIP
810 – DPA + HK4E/SK4E + BDIP + CPIP
812 – DPA + HK4E/SK4E + CPIP
815 – DPA + BDIP
816 – DPA + BDIP + CPIP
819 – DPA + CPIP

1st Time Advantage 3% Loan

Comes with a DPA loan equal to 3% of the first mortgage

1ST MORTGAGE:
GOVT:
B: 790/P: 494 – 1ST TIME ADVANTAGE 3% DPA GOVT
B: 790/P: 182 - 1ST TIME ADV 3% FHA LIMITED 203K

FNMA:
B: 791/P: 732 – 1ST TM ADV 3% DPA CONV >80% AMI (DU)
B: 791/P: 495 – 1ST TM AD 3% DPA CONV =OR<80%AMI (DU)

FHLMC:
B: 792/P: 892 – 1ST TM ADV 3% DPA CONV >80% AMI(LPA)
B: 792/P: 262 – 1ST TM ADV 3% DPA CON =OR<80% AMI(LPA)

2ND MORTGAGE:
B: 658
P: 981 – DPA/1ST TIME ADV
S: 938 – 3% DPA 1ST TIME ADV

Flex 3% Loan

Comes with a DPA loan equal to 3% of the first mortgage

1ST MORTGAGE:
GOVT:
B: 836/P: 587 – FLEX 3% DPA GOVT
B: 836/P: 188 - FLEX 3% FHA LIMITED 203K

FNMA:
B: 838/P: 724 – FLEX 3% DPA CONV >80% AMI (DU)
B: 838/P: 588 – FLEX 3% DPA CONV =OR<80%AMI (DU)

FHLMC:
B: 837/P: 870 – FLEX 3% DPA CONV >80% AMI (LPA)
B: 837/P: 267 – FLEX 3% DPA CONV =OR<80% AMI(LPA)

2ND MORTGAGE:
B: 693
P: 984 – CDA FUNDED 3% DPA
S: 939 – FLEX 3% DPA

1st Time Advantage 4% Loan

Comes with a DPA loan equal to 4% of the first mortgage

1ST MORTGAGE:
GOVT:
B: 790/P: 791 - 1ST TIME ADV 4% DPA GOVT
B: 790/P: 183 - 1ST TM ADV 4% FHA LIMITED 203K

FNMA:
B: 791/P: 277-1ST TM AD 4% DPA CON >80% AMI(DU)
B: 791/P: 792-1ST TM AD 4% DPA CONV=OR<80% AMI(DU)

FHLMC:
B: 792/P: 276-1ST TM ADV 4% DPA CONV >80%AMI (LPA)
B: 792/P: 275-1ST TM AD 4% DPA CON=OR<80% AMI(LPA)

2ND MORTGAGE:
B: 658
P: 985 – 1ST TIME ADV 4% DPA
S: 961 - 4% DPA LOAN

1st Time Advantage 5% Loan

Comes with a DPA loan equal to 5% of the first mortgage

1ST MORTGAGE:
GOVT:
B: 790/P: 793 - 1ST TIME ADV 5% DPA GOVT
B: 790/P: 184 - 1ST TM ADV 5% FHA LIMITED 203K

FNMA:
B: 791/P: 280-1ST TM AD 5% DPA CONV >80% AMI(DU)
B: 791/P: 794-1ST TM AD 5% DPA CON =OR<80%AMI (DU)

FHLMC:
B: 792/P: 279-1ST TM AD 5% DPA CONV >80% AMI (LPA)
B: 792/P: 278-1ST TM AD 5% DPA CON =OR<80%AMI(LPA)

2ND MORTGAGE:
B: 658
P: 986– 1ST TIME ADV 5% DPA
S: 962 - 5% DPA LOAN

MMP-UPLIFT
(Utilizing Progressive Lending Investments to Finance Transformation)

Provides financing for qualified borrowers purchasing eligible UPLIFT properties through the Maryland Mortgage Program. Includes a 5% Down Payment Assistance (DPA) loan.

1ST MORTGAGE:
GOVT:
B: 787/P: LF1 - UPLIFT GOVT

FNMA:
B: 788/P: LF2 - UPLIFT CONV =OR< 80% AMI (DU)
B: 788/P: LF3 - UPLIFT CONV > 80% AMI (DU)

FHLMC:
B: 789/P: LF4 - UPLIFT CONV =OR<80% AMI (LPA)
B: 789/P: LF5 - UPLIFT CONV >80% AMI (LPA)

2ND MORTGAGE:
B: 659
P: LFT – UPLIFT 5% DPA
S: 964 - MMP-UPLIFT 5% DPA LOAN

HomeStart

For borrowers with ≤50% AMI.
Comes with a DPA loan equal to 6% of the first mortgage.

1ST MORTGAGE:
GOVT:
B: 793/P: 695 - HOMESTART 6% DPA GOVT
B: 793/P: 185 - HOMESTART 6% FHA LIMITED 203K

FNMA:
B: 794/P: 696-HOMESTART 6% DPA CONV=OR<50% AMI(DU)

FHLMC:
B: 795/P: 697-HMSTART 6% DPA CONV=OR<50% AMI(LPA)

2ND MORTGAGE:
B: 657
P: 932 – HOMESTART 6% DPA
S: 963 – HOMESTART 6% DPA LOAN

Specialty Products

First mortgage products with additional benefits for homebuyers who meet certain criteria

Maryland SmartBuy 3.0 No DPA

For first-time homebuyers with student debt.
Does not come with a DPA loan.

1ST MORTGAGE:
FNMA:
B: 867/P: 691–MD SB 3.0 CONV NO DPA =OR< 80% AMI (DU)
B: 868/P: 692 -MD SB 3.0 CONV NO DPA >80% AMI (DU)

FHLMC:
B: 880/P: 698–MD SB 3.0 CON NO DPA =OR< 80% AMI (LPA)
B: 881/P: 699 -MD SB 3.0 CONV NO DPA >80% AMI (LPA)

2ND ASSISTANCE LOAN (UNSECURED LOAN – NOT RECORDED)
B: 696
P: 936 – MD SMARTBUY 15% PROMISSORY NOTE
S: 949 – MD SMARTBUY 3.0 PROMISSORY NOTE

Maryland SmartBuy 3.0 6000

For first-time homebuyers with student debt.
Comes with a $6,000 DPA loan

1ST MORTGAGE:
FNMA:
B: 867/P: 683 – MD SB 3.0 6000 CONV =OR< 80% AMI (DU)
B: 868/P: 684 - MD SB 3.0 6000 CONV >80% AMI (DU)

FHLMC:
B: 880/P: 685 – MD SB 3.0 6000 CONV =OR< 80% AMI (LPA)
B: 881/P: 686 - MD SB 3.0 6000 CONV >80% AMI (LPA)

2ND ASSISTANCE LOAN (UNSECURED LOAN – NOT RECORDED)
B: 696
P: 936 – MD SMARTBUY 15% PROMISSORY NOTE
S: 949 – MD SMARTBUY 3.0 PROMISSORY NOTE

3RD LOAN/2ND MORTGAGE:
B: 697
P: 930 – MD SMARTBUY DPA 6000
S: 952 – MD SMARTBUY DPA 6000

Maryland SmartBuy 3.0 6% Loan *For first-time homebuyers with ≤50% AMI that have student debt.* *Comes with a DPA loan equal to 6% of the first mortgage* 1ST MORTGAGE: FNMA: B: 867/P: 689 – MD SB 3.0 6% CONV =OR <50% AMI(DU) FHLMC: B: 880/P: 690 – MD SB 3.0 6% CONV =OR <50% AMI (LPA) 2ND ASSISTANCE LOAN (UNSECURED LOAN – NOT RECORDED) B: 696 P: 936 – MD SMARTBUY 15% PROMISSORY NOTE S: 949 – MD SMARTBUY 3.0 PROMISSORY NOTE 3RD LOAN/2ND MORTGAGE: B: 697 P: 933 – MD SMARTBUY 6% DPA S: 953 – MD SMARTBUY 6% DPA	
Maryland HomeAbility *For first-time homebuyers with disabilities.* *Special income limits apply* 1ST MORTGAGE: FNMA: B: 892/P: 298 – HOMEABILITY CONV =OR<80% AMI(DU) FHLMC: B: 891/P:273 – HOMEABILITY CONV =OR<80% AMI(LP) 2ND MORTGAGE: B: 988 P: 979 – HOMEABILITY 2ND/DPA 25% S: 942 – HOMEABILITY DPA LOAN	

Montgomery Employee Down Payment Assistance Loan (MEDPAL)

For first-time homebuyers purchasing in MoCo. To qualify for $50,000 DPA, borrowers must be employed by certain MoCo departments. Special Income limits apply.

1ST MORTGAGE:
GOVT:
B: 758/P: 236 – MEDPAL GOVT
B: 758/P: 190 - MEDPAL FHA LIMITED 203K
FNMA:
B: 759/P: 237 - MEDPAL CONV = OR < 80% AMI (DU)
B: 759/P: 238 - MEDPAL CONV > 80% AMI (DU)

FHLMC:
B: 760/P: 282 - MEDPAL CONV = OR < 80% AMI (LPA)
B: 760/P: 283 - MEDPAL CONV > 80% AMI (LPA)

2ND MORTGAGE:
B: 684
P: 989 – MEDPAL DPA
S: 943 – MEDPAL DPA LOAN

Montgomery Homeownership

For first-time homebuyers. Includes a DPA up to 40% of the household income (maximum $50,000)

1ST MORTGAGE:
GOVT:
B: 761/P: 859 – MHP XI GOVT
B: 761/P: 192 - MHP XI FHA LIMITED 203K

FNMA:
B: 763/P: 818 – MHP XI CONV = OR<80% AMI (DU)
B: 763/P: 819 – MHP XI CONV > 80% AMI (DU)

FHLMC:
B: 762/P: 898 – MHP XI CONV =OR<80% AMI (LPA)
B: 762/P: 899 – MHP XI CONV >80% AMI (LPA)

2ND MORTGAGE:
B: 987
P: 980 – 40% DPA MNTGMRY HMOWNRSHP
S: 937 – MNTGMRY HMOWNRSHP DPA

Refinance Products

	97% Conventional Refi *Limited cash out, fixed rate refinance program. Existing MCC's can be reissued with this product.* FNMA: B: 917/P: 292-97% CONV REFI = OR < 80% AMI B:946/P: 294–97% CONV REFI >80% AMI FHLMC: B:918/P: 295-97% CONV REFI = OR <80% AMI B:918/P: 286-97% CONV REFI>80% AMI **WITH MCC REISSUE:** FNMA: B:919/P:297-97% CONV REFI =OR< 80% AMI+MCC REISSUE B:948/P:288-97% CONV REFI>80% AMI+ MCC REISSUE FHLMC: B:945/P:299–97% CONV REFI =OR< 80% AMI+MCC REISSUE B:945/P:289 - 97% CONV REFI>80% AMI+ MCC REISSUE
	MCC REISSUES *For use with borrowers who are refinancing a loan with an existing MCC, but not with an MMP first mortgage.* B: 893/P: 707 – MCC REISSUES – MCC ONLY