



MARTIN O'MALLEY  
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ANTHONY G. BROWN  
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RAYMOND A. SKINNER  
Secretary  
CLARENCE J. SNUGGS  
Deputy Secretary

## DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

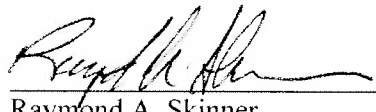
### ADVISORY NOTICE

**Advisory:** Guidance for complying with the homebuyer notice requirements in §12-1303 of the Commercial Law Article and in the federal Real Estate and Settlement Procedures Act.

The Department of Housing and Community Development has determined and therefore advises that a lender who satisfies the homebuyer notice requirements of the federal Real Estate Settlement and Procedures Act, 12 USC §2604(c) and the regulations promulgated thereunder (RESPA Notice), is also in compliance with §12-1303 of the Commercial Law Article of the Md Code Annotated and its related regulations (COMAR 05.19.01), so long as the RESPA Notice includes or is accompanied by a statement in substantially the same form as the following:

**“When applying for a mortgage loan or line of credit, we recommend you receive homebuyer education or housing counseling.”**

In addition, the statement must be accompanied by a list of at least five nonprofit or governmental agencies located within or nearest to the buyer’s zip code that are certified by the U.S. Department of Housing and Urban Development to provide homebuyer education or housing counseling.

  
Date: 02/10/2014  
Raymond A. Skinner  
Secretary of Housing and  
Community Development

