Residential Mortgage Lending
Mid-Atlantic Region Highlights

Here are some of the highlights of the September 2026 update to *Residential Mortgage Lending: State Regulation Manual Mid-Atlantic Region*.

Delaware
§ 2:14 - Added military status to the list of protected statuses with regard to discrimination in residential real estate transactions.

District of Columbia
§ 2:21 - The homestead allowance of a decedent's surviving spouse or domestic partner has been increased from $15,000 to $30,000.

Maryland
§ 2:21 - With regards to a debtor in bankruptcy, an individual of owner-occupied residential property may exempt from execution on a judgment up to $125,000 (the amount was previously tied to the amount permitted under federal law).

§ 5:5 (NEW) Commissioner of Financial Regulation Net Tangible Worksheet

§ 5:6 (NEW) Licensee's Electronic and Off-Site Record Storage Attestation

New Jersey
§ 2:17 - New Jersey law imposes certain requirements relating to deficiencies in escrow accounts, including in the case of bi-weekly and semi-monthly mortgage payment arrangements.

§ 2:24 - Requires all mortgage lenders to permit mortgagors to make bi-weekly, semi-monthly payments as well as pay additional amounts to the mortgage loan principal without penalty.

§ 2:28 - The principal amount of a "high-cost home loan" made on or after January 1, 2026, has been increased to $644,634. Bulletins issued by the Commissioner of Banking and Insurance are available at https://www.nj.gov/dobi/legsregs.htm. Bulletin No. 26-01 is found at https://www.nj.gov/dobi/bulletins/blt26_01.pdf.

All Department Bulletin websites updated.

Pennsylvania
All Department Bulletin websites updated.

Virginia
No changes to text.