Article 95, § 22 of the Code or §§ 6-202, 6-205, 6-206, 6-208, 6-209, or 6-210 of the State Finance and Procurement Article.

(g) The mortgage lender shall certify with respect to every residential mortgage loan which it makes pursuant to a purchase commitment by the Administration, with the proceeds of purchase of mortgage loans by the Administration, or with the proceeds of a loan by the Administration, that in its opinion, based on information submitted by the mortgagor and on its knowledge of the prevailing terms and standards of mortgage lending in the area, the mortgagor could not obtain a mortgage loan for the property in the unassisted private lending market.

(h) No new residential mortgage loan which is purchased by the Administration or in which the Administration purchases an interest, no residential mortgage loan made with the proceeds of purchase of residential mortgages, and no residential mortgage loan made with the proceeds of a loan by the Administration to a mortgage lender may be assigned to or assumed by any person not qualified under the appropriate Administration program, except as required to qualify for insurance or guaranty by an agency or instrumentality of the federal government.

SUBTITLE 3. MARYLAND HOUSING REHABILITATION PROGRAM

[11-702.] 2-301.

[(a)] The General Assembly finds and declares:

(1) That many residents of [Maryland] THE STATE are living in dwelling units which do not conform to building, health, safety, fire, occupancy or other codes and standards applicable to housing, that many communities or political subdivisions in [Maryland] THE STATE do not have a minimum livability code and that these conditions impede the development and maintenance of healthy, safe, and viable communities in [Maryland] THE STATE;

(2) That owner-occupants of housing in need of rehabilitation are frequently of low income, that nonoccupant owners of such housing frequently incur high risks in its ownership and management, and that financing by the private sector is therefore frequently not available to accomplish necessary and desirable rehabilitation;

(3) That the rehabilitation of suitable housing will increase its economic life, is often more economical and less disruptive than replacement of the housing and the relocation of its occupants, can better promote community development when conducted through organized housing rehabilitation programs, is essential to promote sound community development in the State, and can be facilitated by the rehabilitation of commercial