

Subject: Mortgage Origination Program, Phase 3
Date: Tuesday, September 29, 2026 at 10:29:56 AM Pacific Daylight Time
From: Heide Trimble
To: FHAP@ucsd.edu
CC: Carlos Mosso, Trimble, Heide

Dear Faculty,

We are announcing Phase 3 of the Mortgage Origination Program (MOP).

Receipt of this email does not confirm your eligibility for the Phase 3 MOP Program.

The final phase of the MOP reactivation will begin July 1, 2027 for faculty in MOP-eligible title codes with new appointment letters dated on or after November 19, 2024, and those with eligible tenure/security of employment (SOE) effective dates on or after July 31, 2026. Faculty eligible for Phase 2 are not eligible for Phase 3.

Phase 3 will continue the operational structure from Phase 2 to include: Readiness Request submissions, priority points, randomized selection process, UCOP application process, and associated programs.

Eligibility Groups and Timelines – Specific Phase 3 eligibility periods are defined below for SMGs, newly hired faculty, and faculty receiving tenure/SOE.

New SMG	5 years of eligibility from their start date
New Faculty Without Tenure/SOE	eligibility period begins on start date* and ends 5 years after they receive tenure/SOE
New Faculty With Tenure/SOE	5 years of eligibility from their start date
Existing Faculty Receive Tenure	5 years of eligibility from the effective date of their tenure/SOE

** Faculty in Phase 3 who have start dates prior to the implementation of Phase 3, will use the implementation date, July 1, 2027, in lieu of their start date to determine eligibility.*

Expiration of eligibility period is the date by which faculty must have been (a) selected during the UCSD quarterly randomized selection process, and (b) have submitted a formal MOP application via the official UCOP portal within the formal 'MOP Application Quarter' deadline ([see Timelines & Deadlines](#)).

Phase 3 continues the established use of standardized MOP nomination amounts of \$1.3M for new faculty without tenure and SMGs, and \$1.7M for newly-hired, already tenured faculty or faculty who receive tenure or SOE, without exception.

Communications about the start of Phase 3 are being shared with Deans/Asst Deans, Chairs, MSO/DBOs, AP Contacts, and known Phase 2 faculty. Details will be made available on the [FHAP/MOP Website](#).

Additional [MOP Q&A Sessions](#) are being added to address any questions. You may also contact the UCSD MOP Team [here](#).

We appreciate everyone's patience, feedback and flexibility during these MOP reactivation years. We look forward to Phase 3 providing durable stability for the UC San Diego MOP Program.

Thank you,

UC San Diego MOP Team