

November 12, 2013

Martin O'Malley GOVERNOR

Anthony G. Brown LT. GOVERNOR

Raymond A. Skinner SECRETARY

Clarence J. Snuggs
DEPUTY SECRETARY

Directive 2012-48

TO: All Participating Lenders

SUBJECT: DHCD OFFICES WILL BE CLOSED FROM NOVEMBER 27th - NOVEMBER 29th

The purpose of this Directive is to inform you that all Department of Housing and Community Development offices, which include the Community Development Administration (CDA), will be closed on:

## Wednesday, November 27th for a Service Reduction Day

- Interest Rate Notification: sent only if interest rates change
- o Previous day's Interest Rate Notification will be in effect if interest rates do not change

## Thursday, November 28th for Thanksgiving Day

Interest Rate Notification: not sent

## Friday, November 29th for American Indian Heritage Day

- Interest Rate Notification: sent only if interest rates change
- Most recent Interest Rate Notification will be in effect if interest rates do not change

For loan closings scheduled for November 27th - December 2nd requiring DSELP wire transfers, please make prior arrangements to ensure you send your requests to us in advance, no later than noon on Tuesday, November 26<sup>th</sup>.

As always, we appreciate your continued participation in MMP. If you have any questions concerning this Directive or suggestions for improving our Program, please contact me directly at (410) 514-7508 or 1-800-638-7781 or by e-mail at <a href="mailto:manahan@mdhousing.org">manahan@mdhousing.org</a>.

Sincerely,

William J. Manahan

William J. Manahan Assistant Director, Homeownership Programs Single Family Housing

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