

MARTIN O'MALLEY
Governor

ANTHONY G. BROWN
Lt. Governor

CLARENCE J. SNUGGS
Acting Secretary

December 3, 2014

Notification 2014-24

TO: PARTICIPATING LENDERS

SUBJECT: DHCD OFFICES WILL BE CLOSED DECEMBER 24TH, DECEMBER 25TH, DECEMBER 31ST, &

JANUARY 1ST

This Notification 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, December 24TH for a Service Reduction Day

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

Thursday, December 25th for Christmas Day

Interest Rate Notification: not sent

Wednesday, December 31st for a Service Reduction 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

Thursday, January 1st for New Year's Day

Interest Rate Notification: not sent

For loan closings scheduled for December 24th – December 27th requiring Down Payment Assistance (DPA) wire transfers, please make arrangements to ensure you send your requests to us in advance, no later than **close of business on Thursday, December 18th.**

For loan closings scheduled for December $29^{th} - 31^{st}$ requiring Down Payment Assistance (DPA wire transfers, please make arrangements to ensure you send your requests to us in advance, no later than **close of business on Friday, December 19**th.



As always, we appreciate your continued participation in our programs. If you have any questions concerning this Notification or suggestions for improvements, please contact one of the following: Vicki Jones at jonesv@mdhousing.org, Ed Anthony at anthony@mdhousing.org, Pat Smith at smithp@mdhousing.org, Catherine Kraemer-Dale at kraemer-dale@mdhousing.org or Bill Milko at milko@mdhousing.org.

Sincerely,

Jacquelyn Mitchell Jacquelyn Mitchell, Operations Manager Single Family Housing