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ELLINGTON CHURCHILL, JR.  
*Deputy Secretary*

November 23, 2015

**Notification 2015-13**

**TO: ALL PARTICIPATING LENDERS**

**SUBJECT: DHCD OFFICES WILL BE CLOSED NOVEMBER 26 AND 27**

This Notification is to inform you that all Department of Housing and Community Development offices will be closed on:

**Thursday, November 26, 2015 for Thanksgiving Day**

- Interest Rate Notification will not be sent; previous day's Interest Rate will remain in effect.

**Friday, November 27, 2015 for American Heritage Day**

- Most recent Interest Rate Notification will be in effect if Interest Rates do not change.

As always, we appreciate your continued participation in our programs. If you have any questions concerning this Directive or suggestions for improvements, please contact Vicki Jones at [vicki.jones@maryland.gov](mailto:vicki.jones@maryland.gov) or Ed Anthony at [edward.anthony@maryland.gov](mailto:edward.anthony@maryland.gov).

Sincerely,  
*Maddy Ciulu*

Maddy Ciulu  
Deputy Director Single Family Housing

