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January 11, 2012

Directive 2012-3

TO: ALL PARTICIPATING LENDERS  
SUBJECT: DHCD OFFICES CLOSED ON JANUARY 16TH

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 **January 16th**.

As always, we appreciate your continued participation in MMP. If you have any questions concerning this Directive, please contact me directly at (410) 514-7508 or 1-800-638-7781 or by e-mail at [manahan@mdhousing.org](mailto:manahan@mdhousing.org).

Sincerely,  
*William J. Manahan*  
William J. Manahan  
Assistant Director, Homeownership Programs  
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