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December 18, 2012

Directive 2012-38

TO: All Participating Lenders

SUBJECT: DHCD OFFICES WILL BE CLOSED FOR THE CHRISTMAS AND NEW YEAR'S HOLIDAYS

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:

- Monday, December 24th for a Service Reduction Day;
- Tuesday, December 25th for Christmas;
- Monday, December 31st for Service Reduction Day; and
- Tuesday, January 1st for New Year's Day

We may send an Interest Rate Notification on the Service Reduction Day before each holiday if the market dictates.

No Interest Rate Notifications will be sent on the actual holiday (Tuesday). However, we will be periodically monitoring the market and if the market experiences significant fluctuations, we may have to restrict the reservations on Lender Online until we return to the office on Wednesday, December 26th and Wednesday, January 2nd.

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 manahan@mdhousing.org.

Sincerely,

William J. Manahan

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