



**Martin O'Malley**  
GOVERNOR

**Anthony G. Brown**  
LT. GOVERNOR

**Raymond A. Skinner**  
SECRETARY

**Clarence J. Snuggs**  
DEPUTY SECRETARY

January 28, 2013

Directive 2013-11

TO: All Participating Lenders

SUBJECT: BREAKFAST WITH THE MARYLAND DHCD SECRETARY HONORING MMP  
TOP LENDERS

The purpose of this Directive is to cordially invite you to join Maryland DHCD Secretary Raymond A. Skinner for a breakfast on Wednesday, February 13, 2013 honoring DHCD's Maryland Mortgage Program's top lenders.

**9:00 a.m. - Registration & Breakfast**

**9:00 a.m. – 11:30 a.m. – Awards & Program Highlights**

Please RSVP by February 6th to Cassandra Holmes at [holmes@mdhousing.org](mailto:holmes@mdhousing.org).

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](mailto:manahan@mdhousing.org).

Sincerely,

***William J. Manahan***

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

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