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December 19, 2013

Directive 2013-54

TO: All Participating Lenders

SUBJECT: DHCD OFFICES WILL BE CLOSED ON DECEMBER 24<sup>TH</sup>, DECEMBER 25<sup>TH</sup>, DECEMBER 31<sup>ST</sup> & JANUARY 1<sup>ST</sup>

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:

**Tuesday, December 24<sup>th</sup> for a Service Reduction Day**

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

**Wednesday, December 25<sup>th</sup> for Christmas Day**

- o Interest Rate Notification: not sent

**Tuesday, December 31<sup>st</sup> for a Service Reduction Day**

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

**Wednesday, January 1<sup>st</sup> for New Year's Day**

- o Interest Rate Notification: not sent

For loan closings scheduled for December 24<sup>th</sup> – January 2<sup>nd</sup> requiring DSELP wire transfers, please make prior arrangements to ensure you send your requests to us in advance, no later than noon on Monday, December 23<sup>rd</sup>.

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 one of our Single Family underwriters: Donna Mitchel at [mitchel@mdhousing.org](mailto:mitchel@mdhousing.org); Jack Rouse at [rouse@mdhousing.org](mailto:rouse@mdhousing.org); or Bill Milko at [milko@mdhousing.org](mailto:milko@mdhousing.org).

Sincerely,

*William J. Manahan*

William J. Manahan  
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Single Family Housing

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