TO: All Participating Lenders

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

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 24th for a Service Reduction Day**
- Interest Rate Notification: sent only if interest rates change
- Previous day’s Interest Rate Notification will be in effect if interest rates do not change

**Wednesday, December 25th for Christmas Day**
- Interest Rate Notification: not sent

**Tuesday, December 31st for a Service Reduction Day**
- Interest Rate Notification: sent only if interest rates change
- Previous day’s Interest Rate Notification will be in effect if interest rates do not change

**Wednesday, January 1st for New Year’s Day**
- Interest Rate Notification: not sent

For loan closings scheduled for December 24th – January 2nd 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 23rd.

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; Jack Rouse at rouse@mdhousing.org; or Bill Milko at milko@mdhousing.org.

Sincerely,

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

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