NOTICE OF REDEMPTION

$8,280,000
Community Development Administration
Maryland Department of Housing and Community Development
Housing Revenue Bonds
Series 2002 D

Issued: October 24, 2002

NOTICE IS HEREBY GIVEN, on behalf of the Community Development Administration (the "Administration") in accordance with Sections 4.04 and 7.01 of the Resolution Providing for the Issuance of Housing Revenue Bonds, adopted as of November 1, 1996 (as amended, modified or supplemented from time to time, the "Bond Resolution") and Sections 3.04 and 6.05 of the Series Resolution Providing for the Issuance and Sale of $8,280,000 Principal Amount of Housing Revenue Bonds Series 2002 D, adopted as of October 1, 2002 (the "Series Resolution, and together with the Bond Resolution, the "Resolution"), that amounts have been irrevocably deposited with Manufacturers and Traders Trust Company, as trustee (the "Trustee") for the above-named bonds (the "Bonds"), thereby causing the deemed payment in full of the Bonds in accordance with the terms of the Resolution, and the Bonds, as more fully described below, are hereby called for redemption in full on April 30, 2013 (the "Redemption Date").

The Bonds are being called pursuant to the redemption provisions of the Resolution at a redemption price equal to 100% of their principal amount plus interest accrued to the Redemption Date (the "Redemption Price"). From and after the Redemption Date, interest shall cease to accrue on the Bonds hereby called for redemption whether or not such Bonds are presented and surrendered for payment on such date.

The Bonds called for redemption are as follows:

CUSIP	CERTIFICATE NUMBER	INTEREST RATE	MATURITY DATE	PRINCIPAL AMOUNT
57419NVP6	R-9	3.95	7/1/2013	$ 155,000
57419NVQ4	R-10	4.05	7/1/2014	160,000
57419NVR2	R-11	4.15	7/1/2015	165,000
57419NVS0	R-12	4.85	7/1/2023	1,825,000
57419NVT8	R-13	5.00	7/1/2034	1,200,000
57419NVU5	R-14	5.00	7/1/2035	3,845,000

The Redemption Price of the Bonds shall be payable upon the presentation and surrender thereof at the corporate trust office of Manufacturers and Traders Trust Company, as Paying Agent under the Bond Resolution, at:

Manufacturers and Traders Trust Company
Attn: Corporate Trust Operations
One M&T Plaza
8th Floor
Buffalo, NY 14203

IMPORTANT NOTICE

Under the Interest and Dividend Tax Compliance Act of 1983 as amended by the Energy Policy Act of 1992, 31% will be withheld if tax identification number is <u>not</u> properly certified.

* The Trustee shall not be held responsible for the selection or use of the CUSIP number, nor is any representation made as to its correctness indicated in the Redemption Notice. It is included solely for convenience of the Holders.

By: MANUFACTURERS AND TRADERS TRUST COMPANY, as Trustee
Nancy Hagner
(410) 244-4223

Address: Manufacturers and Traders Trust Company
25 S. Charles Street, MD2-CS58
Baltimore, Maryland 21201

Dated: April 10, 2013