

NOTICE OF REDEMPTION

COMMUNITY DEVELOPMENT ADMINISTRATION MARYLAND DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT HOUSING REVENUE BONDS SERIES 2004 A

Redemption Date: February 22, 2010

<u>Maturity Date</u>	<u>Rate</u>	<u>Amount</u>	<u>Price</u>	<u>CUSIP</u>
07/01/2045	5.10	890,000.00	100%	57419NK52 *

* Denotes Full Call on CUSIP

Total Redemption: \$890,000.00

NOTICE IS HEREBY GIVEN that the amounts of bonds listed above shall be redeemed on February 22, 2010.

The certificates are being called for redemption at their principal amount plus accrued interest to the redemption date. On redemption date the principal amount and interest of each certificate or portion thereof to be redeemed shall become due and payable. Interest on such certificate shall cease to accrue on redemption date.

The certificates registered in your name which are to be redeemed either in whole or in part are described on the enclosed insert. Payment of these certificates will be made on or after the redemption date upon presentation or surrender by mail of the certificates to:

Registered / Certified

Manufacturers and Traders Trust Co.
Corporate Trust Operations
One M & T Plaza, 8th Floor
Buffalo, NY 14203

Air Courier

Manufacturers and Traders Trust Co.
Corporate Trust Operations
One M & T Plaza, 8th Floor
Buffalo, NY 14203

In Person

Manufacturers and Traders Trust Co.
Corporate Trust Operations
One M & T Plaza, 8th Floor
Buffalo, NY 14203

In the event less than the entire principal amount of your certificate is to be redeemed, a new registered certificate for the unredeemed principal amount will be issued in your name without charge. Withholding of 28% of gross redemption proceeds of any payment made within the United States may be required by the Jobs and Growth Tax Relief Reconciliation Act of 2003 (the "Act"), unless the paying agent has the correct taxpayer identification number (social security or employer identification number) or exemption certificate of the payee. Please furnish a properly completed Form W-9 or exemption certificate or equivalent when presenting your securities.

The CUSIP number is included solely for the convenience of the Bondholders. No representation is made as to the correctness of the CUSIP numbers either as printed on the Bonds or as contained in any notice of redemption and reliance may be placed only on the identification number printed on the Bonds.

Publication Date: January 20, 2010