NOTICE OF SPECIAL REDEMPTION TO THE HOLDERS OF

COMMUNITY DEVELOPMENT ADMINISTRATION
DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT
STATE OF MARYLAND
Housing Revenue Bonds Series 1996 A
Dated November 1, 1996

NOTICE IS HEREBY GIVEN that pursuant to the applicable provisions of the Resolution and the Series Resolution dated November 1, 1996 of the Community Development Administration, Allfirst Bank, as Trustee, hereby calls for special redemption on **January 27, 2003** (Redemption Date), **$2,115,000** principal amount of the Bonds at a redemption price equal to 100% of the principal amount thereof plus accrued interest to the Redemption Date. On and after the Redemption Date interest on the Bonds called for special redemption shall cease to accrue. Payment will be made on the Redemption Date without presentation and surrender of the Bonds.

The CUSIP number, interest rate, maturity date, and amount of the Bonds called for special redemption are as follows:

CUSIP Number*	Rate	Maturity Date	Amount Called
57419JKD4	4.80%	07/01/03	45,000
57419JKE2	4.90%	01/01/04	50,000
57419JKF9	4.90%	07/01/04	50,000
57419JKG7	5.00%	01/01/05	50,000
57419JKH5	5.00%	07/01/05	50,000
57419JKJ1	5.10%	01/01/06	55,000
57419JKK8	5.10%	07/01/06	55,000
57419JKL6	5.20%	01/01/07	55,000
57419JKM4	5.20%	07/01/07	55,000
57419JKN2	5.30%	01/01/08	60,000
57419JKP7	5.30%	07/01/08	60,000
57419JLT8	5.50%	01/01/10	190,000
57419JKR3	5.875%	07/01/16	925,000
57419JKS1	5.95%	07/01/23	415,000

* No representation is made to the correctness of the CUSIP number either as printed on the Bonds or as contained in any notice of redemption and reliance may be placed only on the identification numbers established under the Series Certificate.

The address of the Paying Agent is as follows:

Allfirst Bank
Corporate Trust Operations (M/C 109-754)
110 S. Paca St., 7Th Floor
Baltimore, MD 212001

BY: Allfirst Bank, Trustee
(410) 545-2136

allfirst

Dated: December 27, 2002