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 governing documents, Allfirst Bank, as Trustee, hereby calls for special redemption on **September 12, 2002** (Redemption Date), **$1,225,000** 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.

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

CUSIP NO.	RATE	MATURITY DATE	PORTION CALLED
57419JKC6	4.80%	1/1/03	$ 25,000
57419JKD4	4.80%	7/1/03	25,000
57419JKE2	4.90%	1/1/04	25,000
57419JKF9	4.90%	7/1/04	25,000
57419JKG7	5.00%	1/1/05	25,000
57419JKH5	5.00%	7/1/05	25,000
57419JKJ1	5.10%	1/1/06	30,000
57419JKK8	5.10%	7/1/06	30,000
57419JKL6	5.20%	1/1/07	30,000
57419JKM4	5.20%	7/1/07	30,000
57419JKN2	5.30%	1/1/08	30,000
57419JKP7	5.30%	7/1/08	30,000
57419JLT8	5.50%	1/1/10	105,000
57419JKQ5	5.80%	1/1/16	65,000
57419JKR3	5.875%	7/1/16	500,000
57419JKS1	5.95%	7/1/23	225,000

** 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 Resolution.*

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 21201

BY: Allfirst Bank, Trustee
(410) 545-2066

allfirst

Dated: August 12, 2002