

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, Manufacturers and Traders Trust Company, as Successor Trustee, hereby calls for special redemption on **November 15, 2005** (Redemption Date), **\$6,385,000** 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:

<u>CUSIP Number*</u>	<u>Rate</u>	<u>Maturity Date</u>	<u>Amount Called</u>
57419JKJ1	5.10%	01/01/2006	95,000
57419JKK8	5.10%	07/01/2006	100,000
57419JKL6	5.20%	01/01/2007	100,000
57419JKM4	5.20%	07/01/2007	105,000
57419JKN2	5.30%	01/01/2008	105,000
57419JKP7	5.30%	07/01/2008	110,000
57419JLT8	5.50%	01/01/2010	345,000
57419JKR3	5.875%	07/01/2016	1,895,000
57419JKS1	5.95%	07/01/2023	3,530,000

* 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:

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

BY: Manufacturers and Traders Trust Company, as successor Trustee
(410) 545-2137

Dated: October 6, 2005