

(B) THE DIVISION SHALL NOT LEND MONEY WHERE PRIVATE LENDING INSTITUTIONS CAN MEET THE NEEDS OF THE APPLICANT.

(C) THE DIVISION SHALL ADOPT AND ENFORCE POLICIES TO AVOID CREATING OR AGGRAVATING LOW INCOME ECONOMIC CONCENTRATION CONCENTRATIONS WHICH ADVERSELY AFFECT COMMUNITIES.

(D) THE DIVISION SHALL PERIODICALLY REVIEW EACH MORTGAGE AT NOT LESS THAN FIVE YEAR INTERVALS TO DETERMINE WHETHER THE APPLICANT'S CIRCUMSTANCES AND THE ABILITY OF PRIVATE LENDERS TO ASSUME SUCH MORTGAGES AT NEW NOW EXISTING RATES WARRANT TERMINATION OF THE RELATIONSHIP BETWEEN THE MORTGAGOR AND THE AUTHORITY DIVISION; THEREBY ASSURING THAT THIS PROGRAM IN NO WAY INFRINGES ON THE OPERATIONS OF THE PRIVATE MORTGAGE MARKET.

(E) THE DIVISION SHALL MAKE APPORTIONS APPORTIONMENTS OF FUNDS WITHIN THE STATE TO INSURE THAT ALL AREAS ARE SERVED.

SEC. 2. *And be it further enacted*, That this Act shall take effect July 1, 1972.

Approved May 26, 1972.

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CHAPTER 636

(House Bill 629)

AN ACT to repeal and re-enact, with amendments, Section 99 of the Code of Public Local Laws of Allegany County (1963 Edition, being Article 1 of the Code of Public Local Laws of Maryland), title "Allegany County," subtitle "Cresaptown Special Taxing Area," as added by Chapter 169 of the Acts of 1949; to enlarge the boundaries of the Cresaptown Special Taxing Area, and generally relating thereto.

SECTION 1. *Be it enacted by the General Assembly of Maryland*, That Section 99 of the Code of Public Local Laws of Allegany County (1963 Edition, being Article 1 of the Code of Public Local Laws of Maryland), title "Allegany County," subtitle "Cresaptown Special Taxing Area," as added by Chapter 169 of the Acts of 1949, be and it is hereby repealed and re-enacted, with amendments, to read as follows:

99.

For the purpose of this subtitle, Cresaptown, in Allegany County, Maryland, as hereinafter described, shall constitute a special taxing area or district, to be known as the Cresaptown Special Taxing Area or District, and shall comprise the following described land in parts of Election Districts Nos. 6, 7 and 29 in said county, and being more particularly described as follows: