

NOTICE OF PUBLIC HEARING CONCERNING THE ISSUANCE BY THE HOUSING FINANCE AUTHORITY OF MANATEE COUNTY, FLORIDA OF ITS NOT EXCEEDING \$16,610,000 SINGLE FAMILY MORTGAGE REVENUE BONDS, SERIES 2009 (NEW ISSUE BOND PROGRAM - SMALL ISSUE) IN ONE OR MORE SERIES WITH THE PARTICIPATION OF THE HOUSING FINANCE AUTHORITY OF PALM BEACH COUNTY, FLORIDA.

Notice is hereby given that on January 13, 2010, at 9:00 A.M., or as soon thereafter as possible, the Housing Finance Authority of Palm Beach County, Florida (the "Authority"), will conduct a public hearing at the office of:

**The Housing Finance Authority of Palm Beach County, Florida
100 Australian Avenue, 4th Floor
Suite 410, Conference Room 4-243
West Palm Beach, Florida 33406**

for the purpose of giving interested persons an opportunity to be heard on the proposed issuance by the Housing Finance Authority of Manatee County, Florida (the "Manatee HFA") of its Single Family Mortgage Revenue Bonds, Series 2009 (New Issue Bond Program - Small Issue) in one or more series (the "Bonds"), pursuant to a plan of financing subject to the Internal Revenue Code of 1986, as amended (the "Code"), in an aggregate principal amount of not exceeding \$16,610,000, a portion of which will be allocated for mortgage loans for the benefit of residents of Palm Beach County, Florida. The proceeds of the Bonds will be used to purchase federally insured or guaranteed mortgage loans originated by participating local lending institutions to finance or refinance the purchase of new or existing owner-occupied single-family residences situated within Manatee County, Florida, and, pursuant to an interlocal agreement between the Authority and the Manatee HFA, Palm Beach County, Florida, by persons or families of low, moderate or middle income (the "Project") or to purchase securities from a master servicer evidencing interests in or backed by a pool of such mortgage loans, including, without limitation, securities issued by the federal government or agencies thereof.

The Bonds will not constitute an indebtedness of the Authority, Palm Beach County, Florida, the Manatee HFA, Manatee County, Florida, the State of Florida (the "State") or any other political subdivision of the State within the meaning of any constitutional or statutory debt limitation or restriction, but shall be payable solely from the above-referenced mortgage loans or securities evidencing an interest in or backed by a pool of such mortgage loans. The Bonds are not a debt of the United States of America or any agency thereof, or of GNMA, Fannie Mae or Freddie Mac, and are not guaranteed by the full faith and credit of the United States of America. The Authority has no taxing power.

At such meeting, persons will be given an opportunity to express their views, both orally and through written statements which are submitted to the Authority on or before the public hearing. Written statements may be submitted to: David M. Brandt, Executive Director, Housing Finance Authority of Palm Beach County, Florida, at (561) 233-3652. Should any person decide to appeal any decision made by the Authority, he will need a record of the proceedings and may need to ensure that a verbatim record of the proceedings is made, which record must include testimony and evidence upon which the appeals may be based.

In accordance with the Americans with Disabilities Act, persons with disabilities needing special assistance accommodations to participate in this proceeding should contact Mr. David M. Brandt, no later than five (5) days prior to the hearing at telephone number (561) 233-3652 for assistance; if hearing impaired, telephone the Florida Relay Service Numbers at (800) 955-8771 (TDD) or (800) 955-8700 (VOICE) for assistance.

This Notice is published pursuant to the requirements of Section 147(f) of the Code and Treasury Regulations Section 5f.103-2.

HOUSING FINANCE AUTHORITY OF PALM BEACH COUNTY, FLORIDA

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