NOTICE OF PUBLIC HEARING CONCERNING THE ISSUANCE BY THE HOUSING FINANCE AUTHORITY OF BROWARD COUNTY, FLORIDA OF NOT EXCEEDING \$140,000,000 OF ITS SINGLE FAMILY MORTGAGE REVENUE BONDS AND/OR SINGLE FAMILY MORTGAGE REVENUE REFUNDING BONDS IN ONE OR MORE SERIES WITH THE PARTICIPATION OF THE HOUSING FINANCE AUTHORITY OF PALM BEACH COUNTY, FLORIDA .

Notice is hereby given that on November 9, 2009, 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, 4<sup>th</sup> 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 Broward County, Florida (the "Broward HFA") of its Single Family Mortgage Revenue Bonds and/or Single Family Mortgage Revenue Refunding Bonds 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 \$140,000,000, 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 refund certain outstanding bonds of the Broward HFA and 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 Broward County, Florida, and, pursuant to an interlocal agreement between the Authority and the Broward HFA, Palm Beach County, Florida, by persons of 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 Broward HFA, Broward 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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