

**NOTICE OF PUBLIC HEARING  
CLAY COUNTY HOUSING FINANCE AUTHORITY**

NOTICE IS HEREBY GIVEN of a public hearing by the Housing Finance Authority of Clay County, Florida (the “**Authority**”), to be held on Thursday, April 16, 2026, at the County Administration Building, 477 Houston Street, 4th Floor, Green Cove Springs, Florida 32043, commencing at 9:00 a.m. or as soon thereafter as possible, for the purpose of receiving comments and hearing discussion concerning a plan of financing subject to the Internal Revenue Code of 1986, as amended (the “**Code**”), pursuant to which the Authority will issue its Single Family Mortgage Revenue Bonds, in one or more series, in an aggregate principal amount of not to exceed \$36,604,808, pursuant to a plan of finance (the “**Bonds**”), the proceeds of which will be used to refund certain outstanding obligations of the Authority and/or 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 Clay County, Florida, and by persons or families of low, moderate or middle income (the “**Project**”), 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 or to be used in conjunction with a Mortgage Credit Certificate program or for multifamily housing.

The Bonds shall not be a debt, liability or obligation of the Authority or of Clay County, Florida, or the State of Florida, or of any political subdivision thereof, 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.

All interested persons are invited to attend said hearing and, either personally or through their representatives, present oral or written comments and discussion concerning the proposed plan of financing and the nature and location of the Project. Written comments may be submitted to the Housing Finance Authority of Clay County, Florida P.O. Box 1620, Orange Park, Florida 32073, Attention: Theresa Sumner, Executive Director. Should any person decide to appeal any decision made by the Authority at this hearing or by the Board of County Commissioners of Clay County, Florida with respect to the approval of the plan of financing, he or she will need a record of the proceedings, and he or she will need to insure that a verbatim record of the proceedings is made, which record includes the testimony and evidence upon which the appeal is to be based. The Authority will submit a transcript of the statements made at the hearing to the Board of County Commissioners of Clay County, Florida, which must approve or disapprove of the issuance of the Bonds.

HOUSING FINANCE AUTHORITY OF CLAY  
COUNTY, FLORIDA