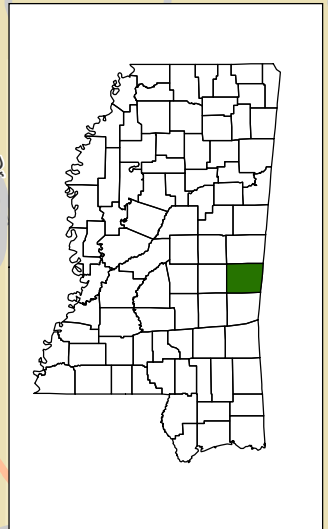
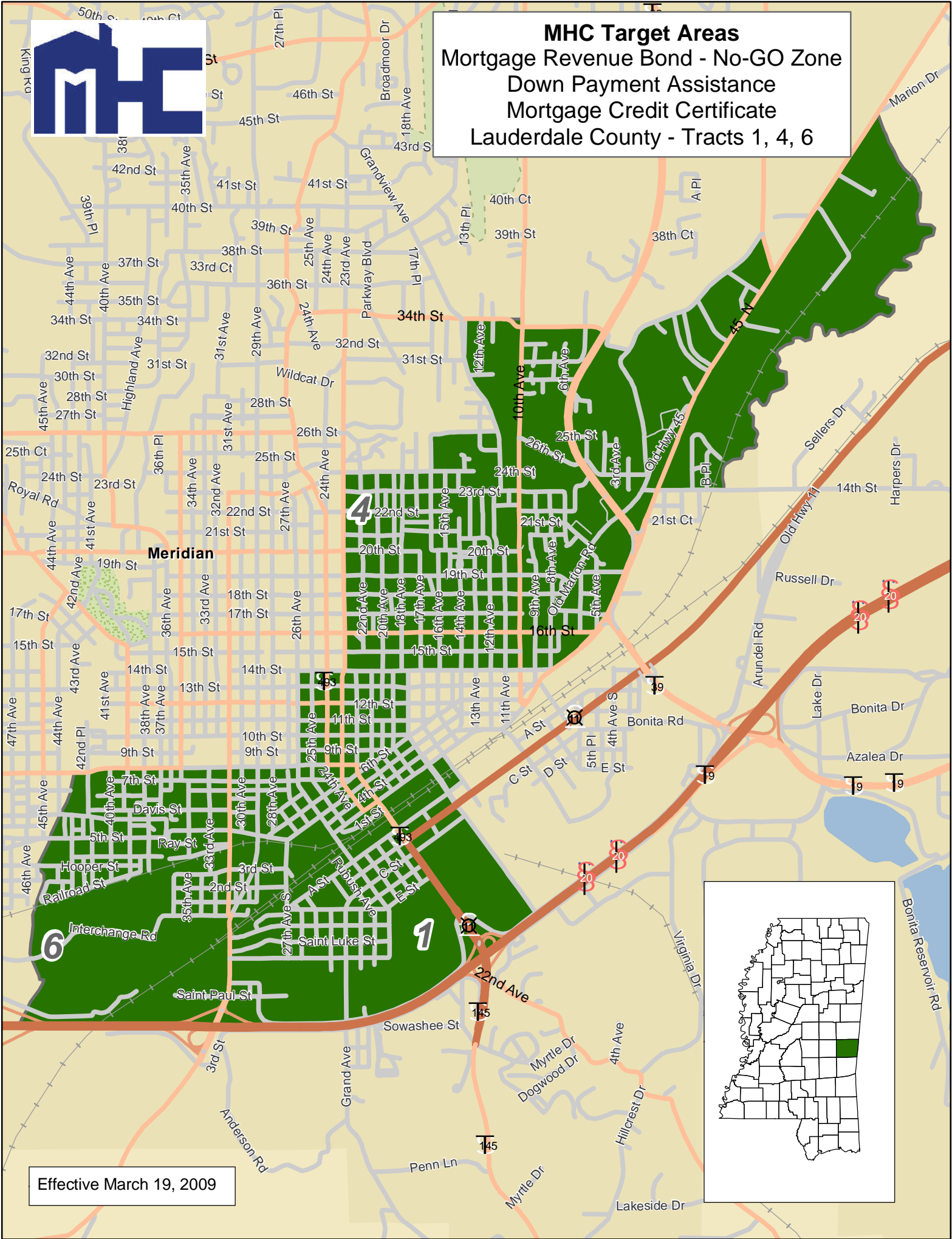




**MHC Target Areas**  
Mortgage Revenue Bond - No-GO Zone  
Down Payment Assistance  
Mortgage Credit Certificate  
Lauderdale County - Tracts 1, 4, 6



Effective March 19, 2009