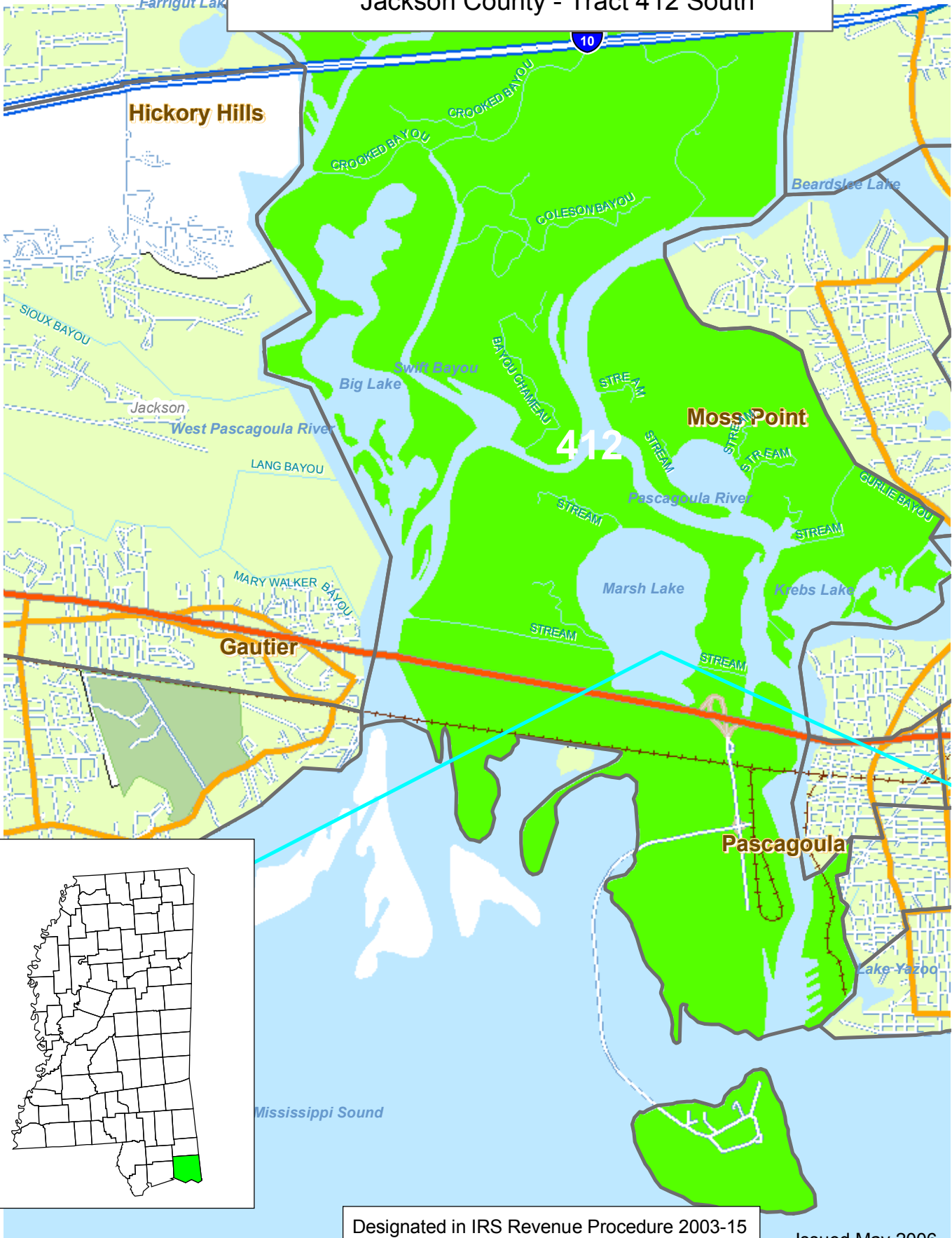




MHC Target Areas
 Mortgage Revenue Bond - No-GO Zone
 Mortgage Credit Certificate
 Jackson County - Tract 412 South



Designated in IRS Revenue Procedure 2003-15

Issued May 2006