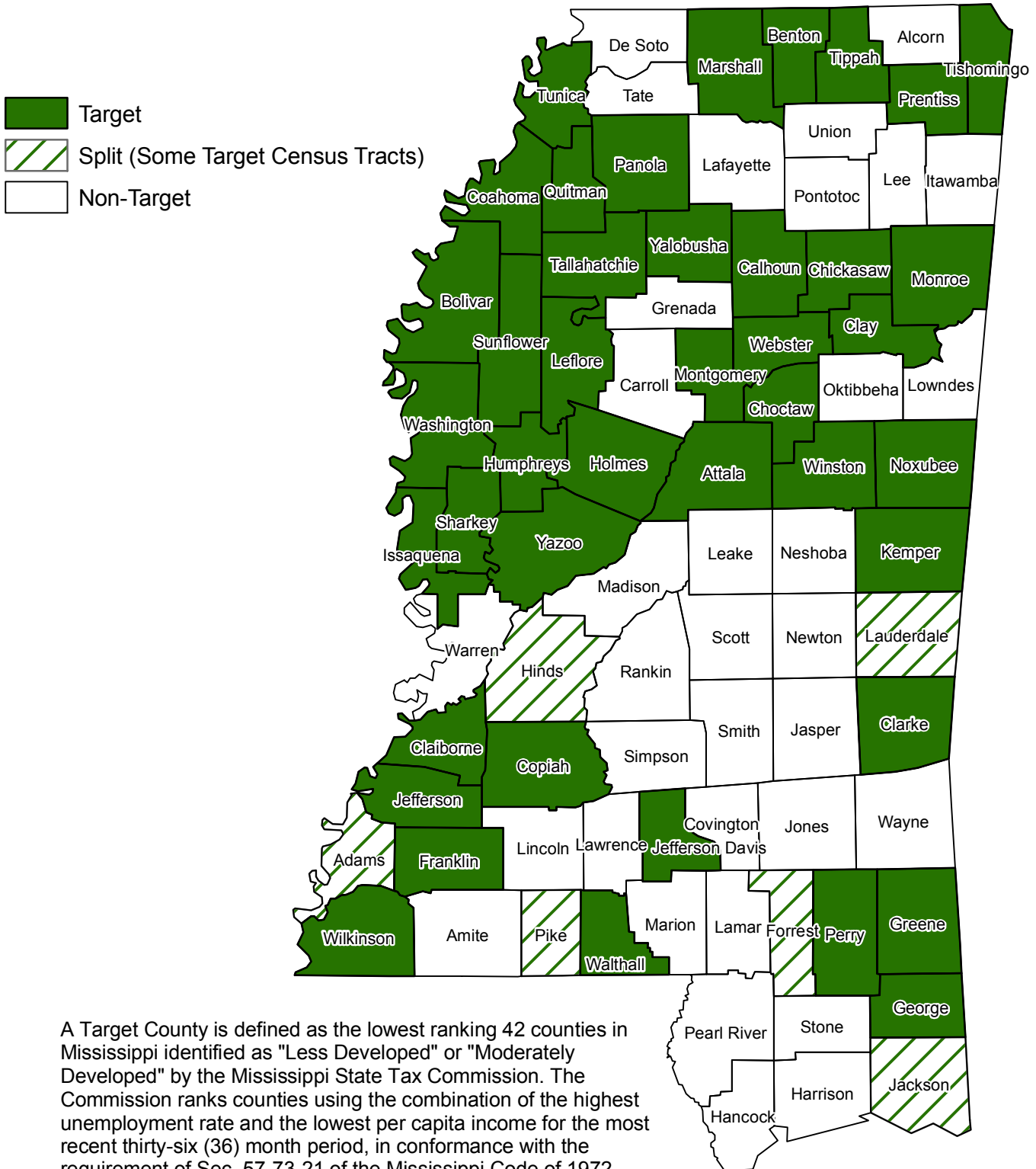


MHC Target Areas

Mortgage Revenue Bond - No-GO Zone Down Payment Assistance Mortgage Credit Certificate



A Target County is defined as the lowest ranking 42 counties in Mississippi identified as "Less Developed" or "Moderately Developed" by the Mississippi State Tax Commission. The Commission ranks counties using the combination of the highest unemployment rate and the lowest per capita income for the most recent thirty-six (36) month period, in conformance with the requirement of Sec. 57-73-21 of the Mississippi Code of 1972, as amended.

Effective March 19, 2009