

EXHIBIT A

12 FLORIDA CITY CORP
TOWER VIEW HOMES

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FLORIDA HOUSING
FINANCE CORPORATION

August 22, 2003

Florida Housing Finance Corporation
Deputy Director
Home Ownership Program
227 North Bronough Street
Suite 5000
Tallahassee, Florida 32301-1329

re: application HH02-016

Dear Sir

My HOME application # HH02-016 was for \$816,757.00 for a construction loan of which \$632,500.00 was to be rolled over into the home buyer subsidy.

I would like to modify my application to eliminate the construction loan and just remain with the home buyer subsidy.

I have secured a construction loan which will cover the total cost of construction of the project. I feel that a local lender will enable me to proceed in a more expeditious manner.

Therefore, I would like to eliminate the construction loan and proceed with the end user subsidy.



Jay Mirmelli, Pres
12 Florida City Corp.

cc: Nancy Griffin
Senior Credit Underwriter
AmeriNational Community Services, Inc.
10012 N Dale Mabry Hwy., Suite 209
Tampa, FL 33618