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July 30, 2003

Mr. Bill Metler
Multifamily Bond Manager
Florida Housing Finance Corporation
227 North Bronough Street
Suite 5000
Tallahassee, FL 32301-1329

Via Facsimile & Federal Express
(850) 488-9809

Re.: Amendment to Mallard's Landing n/k/a Mission Pointe (Duval County)
Land Use Restriction Agreement ("LURA") dated as of January 24, 2002

Dear Mr. Metler:

Please allow this letter to serve as Mission Pointe Associates, Ltd.'s (MPA) request for the following amendment to the existing LURA. The amendment relates to the air conditioning ("A/C") units installed at the development. On the application MPA could have opted for either an A/C unit with a SEER of 12 or a heat pump with an HSPF of 7.4. MPA chose the heat pump and that is what is reflected on the LURA. Each unit at Mission Pointe has a heat pump. The heat pumps in the one-bedroom units (84 units) do not meet the minimum HSPF of 7.4 (they have an HSPF of 7.0). However, all units contain an A/C with a SEER of at least 12. The point total is the same for the heat pump with HSPF of 7.4 or for an A/C with a SEER of 12, therefore the residents have two excellent systems instead of one and the application points are the same.

HRA requests that this matter be considered by the Board at the upcoming September meeting. Please advise if you require anything further in this regard. Thank you for your attention. Please do not hesitate to contact me for any additional information you may need.

Very truly yours,

A handwritten signature in cursive script that reads "Wendy Beck".

Wendy Beck

cc: Thomas Crabb
Crystie Carey, Esq.
Kerey Carpenter, Esq.