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September 30, 2004

Mr. Derek Helms
Multifamily Loans Manager
Florida Housing Finance Corporation

VIA FACSIMILE (850) 921-6060

**RE: 30-Day Extension Request to Close SAIL Loan
Harding Village
8500 Harding Avenue
Miami Beach, Florida**

Dear Mr. Helms:

Please consider this Request for a 30-Day extension to close the SAIL loan for the Harding Village project. The loan currently has a closing deadline of 10/8/04.

We have experienced delays in closing US HUD funding tied to the project. Closing these loans is a prerequisite to closing the FHFC SAIL loan. While we believe we will close on the HUD funding early next week, we feel the need to request the extension as the matter is largely out of our hands.

Thank you for your assistance in this matter.

Sincerely,

Michael Cox
Director of Housing Development

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