



February 3, 2005

DISTRIBUTION LIST
Florida Housing Finance Corporation
Homeowner Mortgage Revenue Bonds
2005 Series 1&2

ISSUER

Florida Housing Finance Corporation
227 N. Bronough Street, Suite 5000
Tallahassee, FL 32301-1329
Main Number: (850) 488-4197

Orlando Cabrera	Telephone: (850) 488-4197 Fax: (850) 414-5480 E-mail: Orlando.cabrera@floridahousing.org
Barbara Goltz	Telephone: (850) 488-4198, ext. 1135 Fax: (850) 414-5480 E-mail: barbara.goltz@floridahousing.org
Esrone McDaniels	Telephone: (850) 488-4198, ext 1209 Fax: (850) 922-7253 E-mail: esrone.mcdaniels@floridahousing.org
Melanie Weathers	Telephone: (850) 488-4198, ext. 1125 Fax: (850) 414-5480 E-mail: melanie.weathers@floridahousing.org
Wallisa Cobb	Telephone: (850) 488-4198, ext. 1143 Fax: (850) 922-7253 E-mail: wallisa.cobb@floridahousing.org
David Draper	Telephone: (850) 488-4198, ext. 1123 Fax: (850) 922-7253 E-mail: David.Draper@floridahousing.org
Raymond Anderson	Telephone: (850) 488-4197, ext. 1166 Fax: 850-414-5480 E-mail: raymond.anderson@floridahousing.org

CO-BOND COUNSEL

Bryant Miller & Olive P.A.
201 South Monroe Street • Suite 500
Tallahassee, FL 32301

Elise Judelle	Telephone: (850) 222-8611 Fax: (850) 222-8969 E-mail: Ejudelle@bmlaw.com
Susan Nixon	Telephone: (850) 222-8611 Fax: (850) 222-8969 E-mail: snixon@bmlaw.com



February 3, 2005

CO-BOND COUNSEL

Law Offices of Steve E. Bullock, P.A.

6800 Bird Road, Suite 200
Miami, Florida 33155

Steve E. Bullock

Telephone: (305) 829-0084
Fax: (305) 829-6324
E-mail: bullocklaw@aol.com

DISCLOSURE COUNSEL

Adorno & Yoss

2525 Ponce de Leon Boulevard
Suite 400
Miami, FL 33134

Jeffrey DeCarlo

Telephone: (305) 460-1025
Fax: (305) 460-1422
E-mail: Jdc@adorno.com

SPECIAL COUNSEL

Nabors, Giblin & Nickerson

1500 Mahan Drive, Suite 200
Tallahassee, FL 32308

Mark Mustian

Telephone: (850) 224-4070
Fax: (850) 224-4073
E-mail: Mmustian@ngn-tally.com

Junious Brown

Telephone: (850) 224-4070
Fax: (850) 224-2198
E-mail: jbrown@ngn-tally.com

FINANCIAL ADVISOR

CSG Advisors Incorporated

11720 Amberpark Dr. Suite 435
Alpharetta GA 30004

Bob Detjen

Telephone: (678) 319-1906
Fax: (678) 319 1901
E-mail: bdetjen@csgadvisors.com

CSG Advisors Incorporated

PO Box 86 (deliveries at 30 Tanglewylde Ave.)
Bronxville, NY 10708

Timothy R. Rittenhouse

Telephone: (914) 961-0003
Fax: (914) 961-4646
E-mail: Trittenhouse@csgadvisors.com

SENIOR MANAGER

UBS Financial Services Inc.

265 Franklin Street, 15th Floor
Boston, MA 02110

Kimberly Welsh

Telephone: (617) 439-8188
Fax: (617) 439-8566
E-Mail: Kimberly.Welsh@ubs.com





February 3, 2005

UBS Financial Services Inc.
1285 Avenue of the Americas, 15th Floor
New York, NY 10019

Geoff Proulx Telephone: (212) 713-3478
Fax: (212) 713-1303
E-mail: Geoff.proulx@ubs.com

Tom Kozlik Telephone: (212) 713-1350
Fax: (212) 713-1303
E-Mail: Thomas.Kozlik@ubs.com

Matt Engler Telephone: (212) 713-4714
Fax: (212) 713-1303
E-Mail: Matthew.Engler@ubs.com

Rosa Villegas Telephone: (212) 713-2279
Fax: (212) 713-1303
E-Mail: Rosa.villegas@ubs.com

UBS Financial Services Inc.
200 South Orange Ave
Orlando, FL 32801

Jose Pagan Telephone: (305) 536-9200
Fax:
E-Mail: Jose.pagan@ubs.com

CO-SENIOR MANAGERS
Citigroup Global Markets
390 Greenwich Street – 2nd Floor
New York, NY 10013

Dan Cohen Telephone: (212) 723-5159
Fax: (212) 723-8939
E-mail: daniel.cohen@citigroup.com

Michael Koessel Telephone: (212) 723-4967
Fax: (212)-723-8939
E-mail: Michael.d.koessel@citigroup.com

Jason Kuchar Telephone: (212) 723-9312
Fax: (212) 723-8939
E-mail: jason.kuchar@citigroup.com

Matt Parker Telephone: (212) 723-4093
Fax: (212) 723-8939
E-mail: mathew.r.parker@citigroup.com

Bear, Stearns, & Co.
383 Madison Avenue, 11th Floor
New York, NY 10179

Peter Weiss Telephone: (212) 272-2297
Fax: (212) 272-5948
E-mail: pweiss@bear.com





February 3, 2005

Annie Lee
Telephone: 212-272-5723
Fax: 212-272-5948
E-mail: annie.lee@bear.com

Brent Chandaria
Telephone: 212-272-58223
Fax: 212-272-5188
E-mail: bchandaria@bear.com

RBC Dain Rauscher Inc.
100 Second Avenue South, Suite 800
St. Petersburg, FL 33701

Helen Feinberg
Telephone: (727) 895-8892
Fax: (727) 895-8895
E-mail: Helen.feinberg@rbcdain.com

Kathryn Driver
Telephone: (727) 895-8859
Fax: (727) 895-8895
E-mail: Kathryn.driver@rbcdain.com

Denise Rodriguez
Telephone: (727) 895-8857
Fax: (727) 895-8895
E-mail: denise.rodriguez@rbcdain.com

RBC Dain Rauscher Inc.
175 Rosery Road
Belleair, FL 33756

Debbie Berner
Telephone: (727) 582-9191
Fax: (727) 582-9192
E-mail: Debbie.berner@rbcdain.com

UNDERWRITERS' COUNSEL
GrayRobinson, P.A.
201 N. Franklin Street, Suite 2200
Tampa, FL 33602

Frank Fleischer
Telephone: (813) 273-5135
Fax: (813) 273-5145
E-mail: ffleischer@gray-robinson.com

Amy E. Lettelleir
Telephone: (813) 273-5070
Fax: (813) 273-5145
E-mail: alettelleir@gray-robinson.com

TRUSTEE
The Bank of New York Trust Company of Florida
Towermarc Plaza
10161 Centurion Parkway
Jacksonville, FL 32256

Kurt Marson
Telephone: (904) 645-1954
Fax: (904) 645-1997
E-mail: Rmarson@bankofny.com





February 3, 2005

TRUSTEE COUNSEL

Rogers, Towers, Bailey, Jones & Gay

1301 Riverplace Blvd., Suite 1500 Jacksonville,
FL 32207

Peter Dame

Telephone: (904) 346-5766
Fax: (904) 349-0663 or 396-0663
E-mail: pdame@rtlaw.com

GIC BROKER

TBD

RATING AGENCIES

Moody's Investors Service

99 Church Street
New York, NY 10008

Ferdinand Perrault

Telephone: (212) 553-4793
Fax: (212) 553-4791
E-mail: Ferdinand.perrault@moodys.com

Standard and Poor's

Public Finance Department
55 Water Street – 38th Floor
New York, NY 10041

Christopher Moriarty

Telephone: (212) 438-2063
Fax: (212) 438-2157
E-mail: chris_moriarty@sandp.com

Standard and Poor's

Public Finance Department
500 North Akard – 32nd Floor
Dallas, TX 75201

Jeanie Yarbrough

Telephone: (214) 871-1420
Fax: (214) 871-1409
E-mail: Jeanie_yarbrough@sandp.com

Fitch Ratings

One State Street Plaza
New York, NY 10004

Vince Barberio

Telephone: (212) 908-0505
Fax: (212) 635-0292
E-mail: Vincent.barberio@fitchratings.com

Charles Giordano

Telephone: (212) 908-0607
Fax: (212) 635-0292
E-mail: Charles.giordano@fitchratings.com

Kasia Pindak

Telephone: (212) 908-0389
Fax: (212) 635-0292
E-mail: Kasia.pindak@fitchratings.com



February 3, 2005

Cut and Paste Email Distribution List: Orlando.cabrera@floridahousing.org; barbara.goltz@floridahousing.org; esrone.mcdaniels@floridahousing.org; melanie.weathers@floridahousing.org; wallisa.cobb@floridahousing.org; David.Draper@floridahousing.org; raymond.anderson@floridahousing.org; Ejudelle@bmolaw.com; snixon@bmolaw.com; bullocklaw@aol.com; Jdc@adorno.com; Mmustian@ngn-tally.com; jbrown@ngn-tally.com; bdetjen@csgadvisors.com; trittenhouse@csgadvisors.com; Kimberly.Welsh@ubs.com; Geoff.proulx@ubs.com; Thomas.Kozlik@ubs.com; Matthew.Engler@ubs.com; Rosa.villegas@ubs.com; Jose.pagan@ubs.com; fleischer@gray-robinson.com; aletelleir@gray-robinson.com; rmarson@bankofny.com; pdame@rtlaw.com; Ferdinand.perrault@moodys.com; chris_moriarty@sandp.com; Jeanie_yarbrough@sandp.com; vincent.barberio@fitchratings.com; Kasia.pindak@fitchratings.com; Charles.giordano@fitchratings.com; daniel.cohen@citigroup.com; Michael.d.koessel@citigroup.com; jason.kuchar@citigroup.com; mathew.r.parker@citigroup.com; pweiss@bear.com; annie.lee@bear.com; bchandaria@bear.com; Helen.feinberg@rbcdain.com; Kathryn.driver@rbcdain.com; denise.rodriquez@rbcdain.com; Debbie.berner@rbcdain.com