

**RESOLUTION AUTHORIZING ONLINE BANKING RELATIONSHIP WITH
FEDERAL HOME LOAN BANK OF ATLANTA**

This document authorizes the officers listed in the resolution to execute 'Service Order For FHLBA Online Banking Services' and to appoint remote security administrators and certify such remote security administrators to FHLBA by signing the 'Certification of Remote Administrators'. *The Corporate Secretary must sign the resolution.*

**RESOLUTION AUTHORIZING ONLINE BANKING RELATIONSHIP WITH
FEDERAL HOME LOAN BANK OF ATLANTA**

I, the undersigned, being the duly qualified and acting Secretary of FLORIDA HOUSING FINANCE CORPORATION (the "Institution") hereby certify that:

- a) the Institution is duly organized and existing, and has the power to take the actions called for by the following resolution (the "Resolution");
- b) no provision in the Charter, By-Laws or other governing documents of the Institution limits the power of the governing body of the Institution to adopt the Resolution;
- c) the Resolution is in conformity with the Charter, By-Laws and other governing documents of the Institution;
- d) the Resolution is a true copy of a resolution duly adopted by the governing body of the Institution and recorded in the minutes of a meeting of the governing body held on JANUARY 24, 2023 and
- e) the Resolution has not been rescinded or modified and is in full force and effect.

RESOLVED:

1. This Institution will participate in the online banking services (the "Online Services") offered by Federal Home Loan Bank of Atlanta (the "Bank").
2. The President, the Chief Executive Officer, the Chief Financial Officer, and the Vice Presidents (including Executive Vice Presidents, Senior Vice Presidents, and any officers more senior than Vice President) of the Institution, and each of them (the "Authorized Persons"), is hereby authorized to execute the Service Order for FHLBA Online Banking Services, together with the FHLBA Online Banking Terms and Conditions, between the Bank and this Institution, any amendments or addendums thereto and any similar agreements or ancillary documents governing or relating to the Online Services, whether in paper, electronic or other form (collectively, the "Online Services Agreement").
3. Each Authorized Person is authorized to appoint, from time to time, persons to act as Remote Administrators (as defined in the FHLBA Online Banking Terms and Conditions attached to the Service Order for FHLBA Online Banking Services, as such Terms and Conditions may be amended from time to time) for this Institution under the Online Services Agreement, and each Authorized Person is authorized to certify, from time to time, to the Bank the names of the persons appointed to act as such Remote Administrators.

4. Each Remote Administrator is authorized, on behalf of this Institution, to perform all acts and to execute all documents that are contemplated as being performed or executed by it under the Online Services Agreement or that the Bank may deem necessary or advisable with respect to or in connection with the Online Services, including, without limitation, assigning and modifying user identification, passwords and user privileges. Any person whom the Remote Administrator permits to use the Online Services (a "User") is hereby authorized to do so, and all actions taken by any User are hereby ratified and confirmed.
5. This Institution will accept and be bound by the Online Services Agreement and other agreements and documents executed as described above, regardless of the form or manner in which the Online Services Agreement or such other agreements or documents are executed (including, without limitation, in electronic form or by electronic means).
6. The Authorized Persons, Remote Administrators, and the Users are each authorized to give any directions, sign any receipts or agreements, make any representations or perform any other acts for or on behalf of this Institution incident to the Online Services or deemed necessary or proper by the Bank or any such Authorized Person or Remote Administrator or User in carrying out any powers hereby conferred. The Bank may act and rely thereon, without inquiry or further authorization.
7. In the performance of its duties and exercise of its rights under the Online Services Agreement, the Bank may rely on any communication believed by the Bank to have been sent or signed (electronically or otherwise) by an Authorized Person, Remote Administrator, or User.
8. All actions taken prior to the date hereof by any Authorized Persons, Remote Administrators or User in connection with the Online Services are hereby ratified and confirmed.
9. This Institution will be responsible for all actions of the Authorized Persons, Remote Administrators and Users in connection with any power hereby conferred and such actions will be deemed the actions of this Institution.
10. The Bank will be entitled to rely on this resolution until this Institution provides the Bank with a certified copy of a corporate resolution rescinding, amending, or replacing this resolution. No such change will be given effect until the Bank receives such certified copy and the Bank has been afforded a reasonable opportunity to act on such change, and no such change will affect any then-existing agreement between the Bank and this Institution, unless the Bank agrees to such effect, in each instance, in writing. This Institution will indemnify and hold harmless the Bank from any loss suffered or liability incurred by the Bank prior to receipt of such certified copy as a result of the Bank acting as if such change had not occurred.
11. This resolution will not supercede any prior resolution of this governing body or this Institution. To the extent any conflict exists between this resolution and a prior resolution, then this resolution will control.

IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed the seal of
the Institution this 31 day of JULY, 2003

(CORPORATE SEAL)

Secretary

A handwritten signature in black ink, consisting of several overlapping loops and strokes, positioned above a horizontal line.





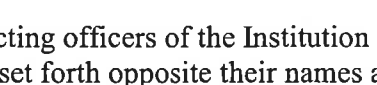
CERTIFICATE OF INCUMBENCY

This document provides names, titles and signatures of the officers authorized in the 'Resolution Authorizing Online Banking Relationship with Federal Home Loan Bank of Atlanta'. *The Corporate Secretary must sign the document.*

CERTIFICATE OF INCUMBENCY

I, the undersigned, being the duly qualified and acting Secretary of FLORIDA HOUSING FINANCE CORPORATION (the "Institution"), hereby certify that:

1. The Authorized Persons referenced in Paragraph 2 of that certain Resolution Authorizing Online Banking Relationship with Federal Home Loan Bank of Atlanta are as follows:

Name	Title	Signature
<u>ANGIE SELLERS</u>	<u>COMPTROLLER</u>	
<u>TODD FOWLER</u>	<u>BOND FUND ADMINISTRATOR</u>	
<u>MELANIE WEATHERS</u>	<u>BOND ADMINISTRATOR</u>	
<u>KIRSTIN HELMS</u>	<u>ASSISTANT COMPTROLLER</u>	
<u>BARBARA GOLTZ</u>	<u>CHIEF FINANCIAL OFFICER</u>	

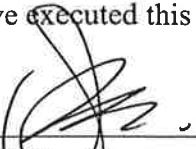
[Attach additional sheet if necessary]

2. The Authorized Persons are duly elected, qualified and acting officers of the Institution having the titles set forth above and the signatures of such persons set forth opposite their names and titles are genuine signatures.

3. This Certificate of Incumbency supersedes and replaces any prior Certificate of Incumbency related to Institution's Resolution Authorizing Online Banking Relationship with Federal Home Loan Bank of Atlanta.

4. This Certificate of Incumbency is effective, and may be relied upon by Federal Home Loan Bank of Atlanta, until Federal Home Loan Bank of Atlanta receives a Certificate of Incumbency that replaces and supersedes this Certificate of Incumbency.

IN WITNESS WHEREOF, I have executed this certificate this 31st day of July, 2003



Name: _____
Title: _____

**SERVICE ORDER
FOR FHLBA ONLINE BANKING SERVICES**

This is the agreement governing use of FHLBAccess and FHLBA Online Banking Terms and Conditions. *The Service order must be signed by an authorized person who is designated as an officer on the 'Certificate of Incumbency' and authorized in the resolution.*

FHLBA ONLINE BANKING TERMS AND CONDITIONS

1. Services.

a. **Right to Access.** On and subject to the terms and conditions in the Agreement (which Agreement consists of these Terms and Conditions, the related Service Order executed by the parties and the User Policies (as defined below)), FHLBA will make available, and Institution may access and use, the online banking services and functions indicated in the User Policies (as defined below) and accessible from time to time through FHLBA's website at www.fhlbatl.com (the "Services").

b. **Implementation.** At such time after the Effective Date (as defined in the Service Order) as FHLBA deems appropriate in its sole discretion, FHLBA will use commercially reasonable efforts to establish Institution's access to the Services. Institution will from time to time execute such documents, forms and agreements, and provide such information, as are reasonably requested by FHLBA to make the Services available to Institution as contemplated under the Agreement. Institution is solely responsible for obtaining and maintaining the necessary hardware, software and communications links and services necessary to access and use the Services.

c. **Use Policies.** Institution will use the Services in accordance with these Terms and Conditions and FHLBA's written instructions, policies, procedures and requirements provided to Institution or accessible by Institution on FHLBA's web site (collectively, the "User Policies"). FHLBA may modify such User Policies from time to time upon notice (via e-mail, website posting or otherwise) to Institution. Institution warrants that its use of the Services will not violate any applicable laws or regulations. Institution will use the Services only for its internal business purposes, and will not provide to any third party, nor permit any third party to use, the Services or any component thereof, except for third-party agents or contractors which Institution has authorized to act on its behalf in connection with the provision of information to FHLBA relating to the Services and which use such Services solely on Institution's behalf and have agreed to do so in accordance with the terms and conditions of this Agreement. Such use by authorized agents and contractors shall not relieve Institution of any of its obligations under this Agreement, and no such agent or contractor shall be considered a third-party beneficiary of the Agreement, notwithstanding any provision hereof to the contrary.

2. Registration and Access.

a. **Remote Administrators.** At such time after the Effective Date (as defined in the Service Order) as FHLBA deems appropriate in its sole discretion, FHLBA will deliver to each of the Institution's remote security administrators designated on the applicable certification form (the "Remote Administrators") a unique user identification and password, and any other security features designated by FHLBA as necessary for the Remote Administrator to perform its function under the Agreement (which may include, without limitation, security tokens or digital certificates). Each Remote Administrator will, in accordance with all applicable User Policies, use such user identification, password and other security features to access, use and maintain the Institution's administration and security functions of the Services (the "Administration Section") (including, without limitation, maintaining accurate contact and account information with

respect to Institution and establishing and maintaining the user identification, password and Service privileges for each employee, contractor and agent of Institution that Institution desires to have such privileges). Institution will ensure that no person, other than the Remote Administrators, accesses or uses such Administration Section. Such Remote Administrators may be changed at any time through written amendment to the applicable certification form, subject to any reasonable implementation period imposed by FHLBA.

b. **Users.** Upon establishing Remote Administrator access, Institution, through its Remote Administrators, will be responsible for accessing and using the Administration Section of the Services to assign and modify the user identifications, passwords and user privileges for each Institution employee, contractor or agent that Institution desires to have access to the Services (each, a "User"). Such Remote Administrator will further be responsible for making any and all necessary changes to each such User's access privileges (including, without limitation, removing such access).

c. **Account Security.** Institution is solely responsible for maintaining the security of, and for all activities that occur under, user identifications and passwords, and any other security features, of each Remote Administrator and User, and for any information or data transmitted, stored or received by Institution, or its Remote Administrators or Users, in using the Services. Institution will not, and will cause each of its Remote Administrators and Users to not, lend, give or otherwise disclose any user identifications, passwords or other security features to any unauthorized person, or permit any unauthorized person to use any Service accessed through the use of such user identifications, passwords or security features. FHLBA is entitled to rely upon any action taken, or request made, through the use of the user identification, password or other security feature of any Remote Administrator or User, and FHLBA will not be liable to Institution or any third party for the consequences of such reliance. Institution will notify FHLBA immediately upon becoming aware of any unauthorized use of the Services or any compromise of security with respect to a user identification, password or security feature of a User or Remote Administrator. After receiving such notice, FHLBA will, if appropriate, deactivate the user identifications, passwords and security features associated with such unauthorized use, but FHLBA will have no liability, and hereby disclaims all responsibility, for losses, damages, penalties or expenses associated with such unauthorized use or the continuation thereof.

d. **Authority.** Institution hereby warrants and represents that the persons it designates as Remote Administrators have all necessary authority to perform the Remote Administrator functions with respect to the Services on behalf of Institution, and that each User has all necessary authority to perform the transactions, and take all other actions on behalf of Institution, in which such User engages with respect to the Services.

3. Service Levels.

a. **Availability.** Institution acknowledges that interruptions and loss of service may periodically occur as a result of maintenance or repairs to the Services or the website, unexpected outages or interruptions (including, without limitation, the force majeure events

under Section 16 below), or an act or omission of Institution or any third party. FHLBA will not incur any obligation or liability as a result of any interruption or loss of service.

b. **Maintenance.** FHLBA may periodically perform maintenance and repairs that may impact the availability or functionality of the Services. FHLBA will use commercially reasonable efforts to notify Institution (via e-mail, phone, bulletin board or otherwise) in advance of any scheduled maintenance and to limit such maintenance to non-peak hours.

c. **Security and Monitoring.** FHLBA may implement and maintain security measures (including, without limitation, encryption software and firewalls) designed to prevent security breaches with respect to the Services. FHLBA may use tools to monitor the technical performance, availability, security and use of the Services, but the existence or non-existence of such tools, and the use or non-use thereof, will not impose any obligation or liability on FHLBA.

4. Institution Data. As between FHLBA and Institution, Institution owns all rights to the data provided solely by Institution for use in connection with the Services, except that Institution hereby grants to FHLBA a license to use such data in connection with FHLBA's business activities or as otherwise permitted by law, subject to Section 12. Subject to Section 12, FHLBA may retain and use copies of such Institution data after termination of the Agreement for use in connection with the continued administration, management and processing of Institution's accounts and in connection with any other business activities of FHLBA or as otherwise permitted by law. Institution warrants and represents that it has the authority to provide such data to FHLBA, and that FHLBA's use of such data will not violate any applicable law or regulation or any third party right. Institution is solely responsible for any errors and inaccuracies in such data, and for reviewing and determining the validity and accuracy of all data and information it receives through the Services. Institution will not, either indirectly or directly, interfere with, corrupt, damage or disrupt, or allow the interference, corruption, damage or disruption of, the Services, the website, or computer networks or software of FHLBA or its customers and users.

5. Proprietary Rights. Subject to Institution's rights under Section 4, FHLBA, as between Institution and FHLBA, owns and will retain all rights and interests in and to the Services and each component thereof, including, without limitation, all copyrights, patents, trademarks, trade secrets and other proprietary rights. Institution will not have, acquire or assert any rights in such Services or components, and will not, without FHLBA's prior written consent, copy, reproduce or distribute in any manner any of the content, data or information available through FHLBA's web site or the Services. All third parties providing a product or service to FHLBA and used by FHLBA in the Services are hereby deemed third party beneficiaries entitled to enforce directly against Institution their intellectual property rights in such products or services.

6. Fees and Expenses. In addition to any other fees now or hereafter charged by FHLBA in connection with any of its products or services, Institution will pay to FHLBA the fees, if any, for use of the online banking system and Services identified in the User Policies, as adjusted from time to time in accordance with this Section 6. FHLBA may modify such Service fees prospectively upon at least 30 days notice (via e-mail, website posting or otherwise) to Institution. Institution will maintain on deposit with FHLBA

amounts sufficient to cover the Service fees and any other charges imposed on Institution under this Agreement as and when they become due each month, and Institution hereby authorizes FHLBA to deduct such amounts from Institution's accounts with FHLBA to cover such Service fees and charges. In addition, Institution will reimburse FHLBA for all reasonable expenses and legal fees incurred by FHLBA in enforcing its rights under the Agreement. Institution is responsible for all sales, use and other taxes relating to the Agreement or the Services.

7. Warranty Disclaimer. EXCEPT AS EXPRESSLY SET FORTH IN THE AGREEMENT, FHLBA MAKES NO WARRANTY OR REPRESENTATION OF ANY KIND, EXPRESS OR IMPLIED, WITH RESPECT TO THIS AGREEMENT OR THE SERVICES, AND FHLBA HEREBY DISCLAIMS ALL SUCH WARRANTIES, INCLUDING, WITHOUT LIMITATION, WARRANTIES OF MERCHANTABILITY, DESCRIPTION, NON-INFRINGEMENT AND FITNESS FOR A PARTICULAR PURPOSE.

8. Liability Limitation. INSTITUTION'S SOLE REMEDY, AND FHLBA'S SOLE OBLIGATION, WITH RESPECT TO ANY BREACH OF THE AGREEMENT OR FAILURE OR ERROR OF THE SERVICES WILL BE THE RESTORATION OR CORRECTION OF SUCH SERVICE. WITHOUT LIMITING THE FOREGOING, TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, FHLBA WILL NOT BE LIABLE TO INSTITUTION OR ANY THIRD PARTY UNDER ANY CIRCUMSTANCES (INCLUDING, WITHOUT LIMITATION, ANY THEORIES OF BREACH OF CONTRACT OR WARRANTY OR TORT (INCLUDING, WITHOUT LIMITATION, NEGLIGENCE OR STRICT LIABILITY)) FOR ANY DIRECT (EXCEPT TO THE EXTENT SUCH DIRECT DAMAGES ARE CAUSED BY THE GROSS NEGLIGENCE OR WILLFUL MISCONDUCT OF FHLBA), COMPENSATORY, SPECIAL, EXEMPLARY, INDIRECT, INCIDENTAL, CONSEQUENTIAL, PUNITIVE OR OTHER DAMAGES, ANY COSTS TO PROCURE SUBSTITUTE SERVICES OR ANY LOST PROFITS, LOST BUSINESS, LOSS OF USE OR DATA OR INTERRUPTION OF BUSINESS RELATING TO THE AGREEMENT OR THE SERVICES (OR THE UNAVAILABILITY OF ALL OR ANY PART THEREOF), EVEN IF FHLBA KNEW OF THE POSSIBILITY OF SUCH DAMAGES. INSTITUTION ACKNOWLEDGES THAT FHLBA IS NOT AN INSURER AND THE PROVISION OF THE SERVICES BY FHLBA IS CONTINGENT ON THE LIABILITY LIMITATIONS IN THIS SECTION 8.

9. Indemnification. Institution will indemnify, defend (at FHLBA's election) and hereby releases FHLBA from any and all losses, damages, penalties, costs and expenses (including, without limitation, reasonable legal fees) caused by, arising from or relating to Institution's, its agents' and contractors' use of the Services or breach of the Agreement, except to the extent caused by the gross negligence or willful misconduct of FHLBA.

10. Term and Termination. The initial term of the Agreement will commence on the Effective Date set forth in the Service Order and, unless earlier terminated in accordance with this Section 10 will extend until either party provides the other with 30-days notice of termination. In addition, FHLBA may immediately terminate the Agreement if Institution breaches the Agreement and does not cure such breach within five days after receiving notice thereof, or if

FHLBA reasonably believes that Institution's use of the Services may violate any applicable law or regulation or agreement or damage or threaten the security of FHLBA's or any of its suppliers', licensors', contractors', customers', institutions' or users' accounts, information, data, resources, software or servers. Upon termination of the Agreement, Institution will promptly return to FHLBA all data, materials, Confidential Information (as defined below) and other properties of FHLBA held by Institution with respect to the Agreement. Notwithstanding anything to the contrary in the Agreement, Sections 4, 5, 6, 7, 8, 9, 12, 13, 15, 16, 17, 18, 19, 20, 21 and this Section 10 of these Terms and Conditions will survive termination of the Agreement.

11. Service Suspension. Notwithstanding anything to the contrary in the Agreement, FHLBA may, without any liability, obligation or notice to Institution, suspend Institution's use of the Services if, in FHLBA's sole discretion, Institution's use of the Services may violate any applicable law or regulation or agreement or could damage or threaten the security of FHLBA's or any of its suppliers', licensors', contractors', customers', institutions' or users' accounts, information, data, resources, software or servers.

12. Confidentiality. "Confidential Information" means: (i) with respect to FHLBA, information, in any form, of or relating to FHLBA, its customers, institutions, contractors, users, suppliers or licensors or the Services and that is not generally known to the public or that is marked confidential or proprietary, and (ii) with respect to Institution, information, in any form, of or relating to Institution or its customers and that is not generally known to the public and that is provided to FHLBA in connection with the Services. Each party will not, and will cause its contractors and agents to not, directly or indirectly, disclose or use the other's Confidential Information except as expressly authorized under the Agreement or as required by law. Each party may use the other's Confidential Information only as expressly authorized under the Agreement or as necessary to perform its obligations or exercise its rights under the Agreement, but in doing so will only disclose such Confidential Information on a need-to-know basis to persons that have been informed of the confidential nature of such information and are bound by confidentiality obligations no less protective of such information than those under this Section 12. Such party shall be responsible to the other for any such disclosee's use or disclosure of the other's Confidential Information in a manner not permitted by this Section 12. Each party must use the same degree of care in protecting the other's Confidential Information as it uses to protect its own confidential information, but in no event will such party use less than reasonable care to protect such information. Each party may seek equitable relief (in addition to any other remedies) to enforce this Section 12. Notwithstanding any provision hereof to the contrary, FHLBA may, without restriction or limitation except as imposed by applicable law, use and disclose (a) any information submitted to it in connection with any community investment program, including without limitation, FHLBA's Affordable Housing Program, Economic Development Program, and Economic Development and Growth Enhancement Program, and (b) Institution's Confidential Information as required for legal, accounting or regulatory purposes.

13. Entire Agreement; Amendment. These Terms and Conditions, the User Policies, and the Service Order are the entire agreement between the parties with respect to Institution's use of the Services and supersede all agreements, understandings, discussions, warranties and representations, in any form, express or implied, between the

parties prior to the Agreement and related to Institution's use of the Services, except that the parties acknowledge that Institution's eligibility for, and the actual provision of, specific FHLBA products and services is governed by various other agreements and resolutions, as well as applicable regulations and FHLBA policies, and that the Agreement does not supersede such other agreements, resolutions, regulations or policies other than to the extent that they specify a certain mode or method of executing or administering transactions, in which case the Agreement will control with respect to such administrative matters. If a conflict arises between these Terms and Conditions and the Service Order, then these Terms and Conditions will control. The Agreement may only be amended by a writing signed by each party, except that FHLBA may, in its sole discretion, modify (a) the User Policies in accordance with Section 1, and (b) these Terms and Conditions upon notice (via e-mail, website posting or otherwise) to Institution, and Institution's continued use of the Services after such notice will constitute Institution's acceptance of such revised Terms and Conditions.

14. Assignment. Institution may not assign the Agreement without the prior written consent of FHLBA.

15. Third Parties. FHLBA may use third parties to perform one or more of FHLBA's obligations, or exercise one or more of its rights, under the Agreement, but such use will not relieve FHLBA of any of its obligations under the Agreement. Except as expressly set forth in the Agreement, no person will be considered a third party beneficiary of the Agreement, including, without limitation, any customer of Institution.

16. Force Majeure. FHLBA will not be liable for any failure or delay in performance to the extent caused by any event beyond its reasonable control, including, without limitation, an act of God; flood; riot; fire; explosion; judicial or governmental act; terrorism; military act; strike or lockout; third party act or omission; failure of utility or telecommunications facilities; virus, worm, trojan horse or other code, command, file or program designed to interrupt, destroy or limit the functionality of any software, hardware or equipment; Internet slow-down or failure; lightning or other weather condition or event.

17. Links. FHLBA is not responsible for (a) the content, accuracy, functionality or other aspects of any third party owned information or programs made available to Institution on FHLBA's web site, or (b) the content, information, accuracy, functionality or other aspects of any third party owned web site to which a person may link from the FHLBA web site or the Services, including, without limitation, any third party web sites accessible from links provided by FHLBA.

18. Governing Law. The Agreement will be governed by and construed in accordance with the laws and regulations of the United States of America, the State of Georgia, the Federal Housing Finance Board or any successor entity and any other governmental agency of competent jurisdiction. Each party hereby submits to the exclusive jurisdiction and venue of the United States District Court for the Northern District of Georgia in Atlanta, Fulton County, Georgia for the resolution of any court actions arising with respect to the Agreement. Institution acknowledges that FHLBA controls and operates the Services from Atlanta, Georgia, and that any use of the Services from or in locations outside of District 4 of the Federal Home Loan Bank system is at such Institution's own risk and without any responsibility or liability of FHLBA.

19. Severability; Waiver. If any provision of the Agreement is found illegal or unenforceable by a court of competent jurisdiction, then the Agreement will remain in full force and effect and the parties will substitute for such provision a legal and enforceable provision that most nearly effects the parties' intention. Any waiver by a party must be in writing and signed by such party.

20. Notices. Except as otherwise set forth in the Agreement, all notices under the Agreement must be in writing (which the parties stipulate will include electronic communications in perceivable form) and delivered to the individual and address first designated in the Service Order.

21. Other. All contents of the FHLBA's website are copyrighted and may only be used in accordance with the terms and conditions of this Agreement. The name "Federal Home Loan Bank of Atlanta" and the FHLBA graphics and logos are property of FHLBA and may not be used without the prior written permission of FHLBA. Institution acknowledges that neither the Services nor any content of the website (i) represents investment advice, (ii) constitutes an offer to extend credit, a grant or subsidy, and (ii) constitutes investment solicitation or an offer to buy securities. Institution should not rely on the website or the Services in making an investment decision, credit decision or calculating the timing or amount of payment on debt securities or any other related information. Institution acknowledges that the website contains information that is not part of any offering notice or offering circular for consolidated obligations of the Federal Home Loan Banks or other credit products of FHLBA.

CERTIFICATION OF REMOTE ADMINISTRATORS

This document notifies FHLBA of the identity of the two Remote Security Administrators (RSA) who will handle all security for your institution. *The 'Certification of Remote Administrators' must be signed by an authorized person who is designated as an officer on the 'Certificate of Incumbency' and authorized in the resolution.* Changes to the RSA will require this form to be re-executed.

SERVICE ORDER

FOR FHLBA ONLINE BANKING SERVICES

Federal Home Loan Bank of Atlanta ("FHLBA") provides, and the below named Institution wishes to access and use, FHLBA's web-enabled system that permits Institution to perform certain banking transactions and provide and obtain certain information through the use of FHLBA's website at www.fhlbatl.com. By entering into this Service Order, FHLBA agrees to make available to Institution the Services (as defined in the Terms and Conditions defined below) and Institution agrees to use such Services, all in accordance with and subject to the terms and conditions of this Service Order and the terms and conditions for such Services attached to this Service Order and available at www.fhlbatl.com (the "Terms and Conditions"), which, by signing below, Institution hereby acknowledges having read and understood prior to its execution below. FHLBA will notify Institution of any changes in the Terms and Conditions, and Institution hereby agrees that its continued use of the Services after being notified of such changes constitutes its agreement to those changes. The Agreement (as defined in the Terms and Conditions) will be effective on the latest of the execution dates set forth below (the "Effective Date"). By signing below, Institution further agrees to accept and be bound by electronic agreements and other documents executed electronically in the course of using the Services, and Institution and FHLBA agree that the Service Order may be executed by facsimile signature and in multiple counterparts, each of which shall constitute an original.

ACCEPTED BY FHLBA

Address: 1475 Peachtree Street, N.E
Atlanta, Georgia 30309

Fax: _____

E-mail: _____

1) Signature: _____

Name: _____

Title: _____

Execution Date: _____

2) Signature: _____

Name: _____

Title: _____

Execution Date: _____

ACCEPTED BY: FLORIDA HOUSING FINANCE CORPORATION
("Institution")

Address: 227 NORTH BRIDGE STREET
TALLAHASSEE FLORIDA 32301

Fax: 850 - 414 - 5480

E-Mail: _____

1) Signature: 

Name: Angeliki Sellers

Title: Comptroller

Execution Date: 7/30/2002

Certification of Remote Administrators

I, the undersigned officer of the institution referenced below ("Institution"), do hereby certify to the Federal Home Loan Bank of Atlanta, that the following individuals are the Remote Administrators (as defined in the FHLBA Online Banking Terms and Conditions and Institution's Resolution Authorizing Online Banking Relationship with Federal Home Loan Bank of Atlanta) for the Institution and that the other information listed below is accurate to the best of my knowledge:

Remote Administrator #1

Name: ANGIE SELLERS
Title: COMPTROLLER
Address: 227 N. BRONNUGH STR.
TALLAHASSEE FL 32303
e-mail: ANGIE.SELLERS@FLORIDAHOUSING.ORG
Telephone: 850-488-4197
Ext. _____
Fax: 850-414-5480

Remote Administrator #2

Name: KIRSTIN HELMS
Title: ASSISTANT COMPTROLLER
Address: 227 N. BRONNUGH STR.
TALLAHASSEE FL 32303
e-mail: KIRSTIN.HELMS@FLORIDAHOUSING.ORG
Telephone: 850-488-4197
Ext. _____
Fax: 850-414-5480

This Certification of Remote Administrators is provided as (check one):

Initial certification of Remote Administrators

Notice of revocation of authority of previously-designated Remote Administrator(s) and certification of new Remote Administrator(s)

Notice of change in information for Remote Administrator(s)

This Certification of Remote Administrators shall be effective until the Federal Home Loan Bank of Atlanta receives written notice of revocation or change thereto.

Barbara E. Golter
Name: BARBARA E. GOLTER
Title: CHIEF FINANCIAL OFFICER
Institution: FLORIDA HOUSING FINANCE CORPORATION