REPORT OF HEARING OFFICER

President and Members of the City Council of the City of Jacksonville c/o Legislative Services Division City Hall, Suite 430 117 West Duval Street Jacksonville, Florida 32202

Re: Proposed Issuance of Homeowner Mortgage Revenue Bonds by the Jacksonville Housing Finance Authority in an amount not to exceed \$100,000,000

Ladies and Gentlemen:

Pursuant to the authorization by the governing body of the Jacksonville Housing Finance Authority (the "JHFA"), I conducted a public hearing on August 29, 2025 at 10:45 a.m. via toll-free telephonic conference line in lieu of physical presence at the public hearing, with respect to the contemplated issuance by the JHFA of its Homeowner Mortgage Revenue Bonds in an amount not to exceed \$100,000,000 (the "Bonds").

Due notice of the public hearing was published on August 21, 2025 in the Jacksonville Daily Record, a copy of the proof of publication of which is attached hereto.

At the public hearing no persons appeared and requested to be heard. Also, no persons submitted any comments in writing for the consideration of the JHFA and the City Council of the City of Jacksonville (the "Council") with respect to the issuance of the Bonds by the JHFA or the approval of the Bonds by the Council.

The public hearing was opened at 10:44a.m. prevailing Eastern Time, and was closed at 10:52a.m. August 29, 2025.

Respectfully submitted on the 29 day of August 2025 by the undersigned on behalf of the JHFA.

Name: Laura Straver Anderson

Title: Corholler

Jacksonville Housing Finance Authority Hearing Officer