

Fort Smith Housing Authority

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February 17, 2014

To whom it may concern:

Richard Joseph of Miller, Hall & Triggs, LLC, served as special legal counsel to the Housing Authority of the City of Fort Smith, Arkansas, and to its instrumentality, Housing Development Solutions, in connection with the development of Clayton Heights: a mixed-income development consisting of 57 single-family residential units, of which 35 are LIHTC units and 22 are market-rate units in Fort Smith, Arkansas.

Rick was primarily responsible for all legal aspects of the project, including negotiating the Limited Partnership Agreement, negotiating loan documents (both those with a conventional lender and those with the Arkansas Development Finance Authority), addressing title related issues, and ensuring compliance with federal and state regulations.

Throughout the entire development process, Rick worked closely with the Housing Authority of the City of Fort Smith, keeping us informed of progress and problems, explaining all legal documents, and addressing legal issues to ensure timely and efficient closing of the project. His knowledge of legal issues pertaining to Low Income Housing Tax Credits and funding mechanisms, as well as his real estate development experience, was of significance in bringing this project to a conclusion.

Rick also represented the Housing Authority in two other similar developments: North Pointe I and North Pointe II, which closed in April 2007 and April 2010, respectively.

The Housing Authority of the City of Fort Smith, Arkansas, is pleased to recommend the services of Richard M. Joseph.

Sincerely,



Kenneth L. Pyle
Executive Director