



Housing Authority

OF THE CITY OF PINE BLUFF

February 14, 2014

To Whom It May Concern:

Richard Joseph of Miller, Hall & Triggs, LLC served as special legal counsel to the Pine Bluff Housing Authority and to its instrumentality, Crossroads Community Development Corporation, in connection with the development of Crossroads: a mixed-income development consisting of 65 single-family residential units, of which 48 are LIHTC units and 17 are market-rate units in Pine Bluff, Arkansas.

Rick was primarily responsible for all legal aspects of the project, including negotiating the Limited Partnership Agreement, negotiating loan documents (including those under the HUD 221(d)(4) Program and 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 Pine Bluff Housing Authority, 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.

The Pine Bluff Housing Authority is pleased to recommend the services of Richard M. Joseph.

Sincerely,

Jeannie H. Epperson
Executive Director
Pine Bluff Housing Authority