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***Exhibit 4 - HOME 24 CFR Part 983.57 (e) Site and Neighborhoods Standards***

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HOME Program  
South Carolina State Housing Finance and Development Authority  
300-C Outlet Pointe Blvd.  
Columbia, South Carolina 29210

Re: [Name of Development]  
[Address of Development]  
[Applicant]

Ladies and Gentlemen:

I am the \_\_\_\_\_ for the above referenced development. As such, I have reviewed 24 CFR Part 983.57(e) and am of the opinion that under 24 CFR Part 983.57(e)(3), this site, while in an area of minority concentration, should be permitted because of \_\_\_\_\_ [select the applicable exceptions in (e)(3)].

**[Explanation of how the exception is met.]**

It is my intention that the South Carolina State Housing Finance and Development Authority may rely on this opinion in making its determination whether or not this development should be awarded a HOME award.

Yours very truly,