## VERMONT HOUSING FINANCE AGENCY NOTICE OF PUBLIC HEARING ON BONDS ISSUE

Notice is hereby given that a Public Hearing will be conducted by the Vermont Housing Finance Agency (the "Agency") on the 16th day of January, 2020 at 11:00 a.m. in its offices located at 164 St. Paul Street, Burlington, Vermont, regarding the proposed issuance of tax-exempt qualified mortgage revenue bonds in one or more series, issued on one or more dates, including a plan of finance therefor, the aggregate principal amount of which will not be in excess of \$60 million, for the purpose of providing funds to finance residential mortgage loans to be made to borrowers of low and moderate income throughout the State of Vermont (the "Program").

All persons who desire to be heard on the proposed issuance of bonds are invited to attend the Public Hearing. For the convenience of interested persons, additional information relating to the Program will be available at the office of the Agency.

Issuance of the proposed bonds and the plan of finance is subject to, among other conditions, the approval of the Governor of the State of Vermont.