

NOTICE REGARDING INTEREST PAYMENT

**EMERALD COAST HOUSING II, INC. OKALOOSA COUNTY, FLORIDA
HOUSING REVENUE BONDS SERIES 1996A**

CUSIP NO.	RATE	DUE DATE
29087RAE5	7.000%	7/1/2002
29087RAF2	7.125%	7/1/2003
29087RAG0	7.250%	7/1/2004
29087RAH8	7.375%	7/1/2005
29087RAJ4	8.000%	7/1/2016
29087RAA3	8.250%	7/1/2026

BONDHOLDERS OF RECORD DATE May 15, 2006

On May 16, 2006 the interest payable for January 1, 2005 will be paid for the above Cusips.

The principal maturities due July 1, 2002, July 1, 2003 and July 1, 2004 have not been paid and continue to accrue interest.

Series B is not paying.

Questions regarding this payment may be addressed to Marrien Neilson, Bank of Oklahoma, N. A. @ 918-588-5628 or emailed to mneilson@bokf.com . .

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May 15, 2006