Exhibit A

FORM OF OWNER'S ATTORNEY'S OPINION

(Tax-exempt Bond-financed Project)

**[Must be Submitted with Final Allocation Application on Firm's Letterhead]**

[Date]

Colorado Housing and Finance Authority

1981 Blake Street

Denver, Colorado 80202

Re: 2022 Tax Credit Allocation Request

Name of Project: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (the “Project”)

Owner: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Owner Tax Identification No. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Ladies and Gentlemen:

We have acted as counsel to \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (the "Owner") in connection with the Owner's application to the Colorado Housing and Finance Authority (the "Authority") for an allocation of low-income housing tax credits with respect to the Project. The Project was financed in part from proceeds of bonds (the “Bonds”) issued on \_\_\_\_\_\_\_\_\_\_\_\_\_\_, \_\_\_\_\_\_\_ by \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (the “Issuer”).

We examined the following: (1) the Owner's Application for Final Allocation dated \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (the "Application"), (2) the Development Budget and Development Financing worksheets and the Form 8609 Certificate, each included as part of the Application (collectively the “Owner’s Certification”), (3) the [Authority’s 2022 form of] Land Use Restriction Agreement for Low-Income Housing Tax Credits [between the Owner and the Authority] (the "Land Use Agreement")[; and (4) the certification of the Issuer dated \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, \_\_\_\_\_\_\_\_ (the “Issuer Certificate”)[delete if CHFA is the Issuer]. We reviewed and are relying upon the statement dated \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, 2022 issued by \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ [name of accountant], the Owner's tax accountant, relative to the costs of the Project and the use of proceeds of the Bonds. We also reviewed Section 42 and other applicable provisions of the Internal Revenue Code of 1986, as amended, and applicable Treasury Regulations (the "Code"), judicial and administrative interpretations of the Code and such other records of the Owner as we believe to be applicable to the issuance of the opinions hereinafter expressed.

Based upon the foregoing reviews and upon due investigation of such matters as we deem necessary in order to render the opinions hereinafter expressed, but without expressing any opinion as to the reasonableness or accuracy of the estimated or projected figures set forth in the Application, we are of the opinion that:

1. To the best of our actual knowledge, none of the information, representations or warranties provided to the Authority by the Owner in the Application, Owner's Certification or in the Land Use Agreement[, or by the Issuer in the Issuer Certificate][delete if CHFA is the Issuer], is untrue or incomplete in any material respect.

2. The building(s) that is (are) the subject of the Application have been "placed in service" within the meaning ascribed to such quoted term in Section 42 of the Code.

3. Based upon the policy of title insurance issued by \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ dated \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, the Owner has fee simple title to each of the buildings which is the subject of the Application.

4. The inclusion in "eligible basis" of each building of the cost items set forth in the Development Budget complies with applicable requirements of the Code.

5. If all information and representations contained in the Application (including the Owner's Certification), the Issuer Certificate and all current laws remain unchanged, the Owner is entitled under the applicable provisions of the Code to an allocation of credits for each building which is the subject of the Application.

6. Each building that is the subject of the Application meets the ten (10) year "look-back" requirements of Section 42(d)(2)(B) of the Code. [If building does not meet requirements but is eligible for exception, so state and identify the basis for qualification.] [Delete if no acquisition credit is requested.]

This opinion is rendered solely for the purpose of inducing the Authority to allocate credits to the Owner. Accordingly, it may be relied upon only by the Authority and not by any other party for any other purpose.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Firm Name

By: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_