

|                                     |            | -----I N C O M E L I M I T S----- |          |          |          |          |          |          |          |
|-------------------------------------|------------|-----------------------------------|----------|----------|----------|----------|----------|----------|----------|
|                                     | PROGRAM    | 1 PERSON                          | 2 PERSON | 3 PERSON | 4 PERSON | 5 PERSON | 6 PERSON | 7 PERSON | 8 PERSON |
| Akron, OH PMSA                      |            |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI: 60700                  | LOW-INCOME | 34000                             | 38850    | 43700    | 48550    | 52450    | 56350    | 60200    | 64100    |
| Brown County MSA*                   |            |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI: 49400                  | LOW-INCOME | 29700                             | 33900    | 38150    | 42400    | 45800    | 49200    | 52600    | 55950    |
| Canton--Massillon, OH MSA           |            |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI: 54500                  | LOW-INCOME | 30500                             | 34900    | 39250    | 43600    | 47100    | 50600    | 54050    | 57550    |
| Cincinnati, OH--KY--IN PMSA         |            |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI: 64450                  | LOW-INCOME | 36100                             | 41300    | 46450    | 51600    | 55750    | 59850    | 64000    | 68100    |
| Cleveland--Lorain--Elyria, OH PMSA  |            |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI: 60200                  | LOW-INCOME | 33700                             | 38550    | 43350    | 48150    | 52000    | 55850    | 59700    | 63550    |
| Columbus, OH MSA                    |            |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI: 64000                  | LOW-INCOME | 35850                             | 40950    | 46100    | 51200    | 55300    | 59400    | 63500    | 67600    |
| Dayton--Springfield, OH MSA         |            |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI: 58800                  | LOW-INCOME | 33700                             | 38550    | 43350    | 48150    | 52000    | 55850    | 59700    | 63550    |
| Hamilton--Middletown, OH PMSA       |            |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI: 66400                  | LOW-INCOME | 37200                             | 42500    | 47800    | 53100    | 57350    | 61600    | 65850    | 70100    |
| Huntington--Ashland, WV--KY--OH MSA |            |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI: 44600                  | LOW-INCOME | 25000                             | 28550    | 32100    | 35700    | 38550    | 41400    | 44250    | 47100    |
| Lima, OH MSA                        |            |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI: 53950                  | LOW-INCOME | 30250                             | 34550    | 38900    | 43200    | 46650    | 50100    | 53550    | 57000    |
| Mansfield, OH MSA                   |            |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI: 51550                  | LOW-INCOME | 29000                             | 33150    | 37300    | 41450    | 44750    | 48050    | 51400    | 54700    |
| Parkersburg--Marietta, WV--OH MSA   |            |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI: 48850                  | LOW-INCOME | 27400                             | 31300    | 35200    | 39100    | 42250    | 45400    | 48500    | 51650    |
| Steubenville--Weirton, OH--WV MSA   |            |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI: 46500                  | LOW-INCOME | 29000                             | 33150    | 37300    | 41450    | 44750    | 48050    | 51400    | 54700    |
| Toledo, OH MSA                      |            |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI: 58200                  | LOW-INCOME | 32600                             | 37250    | 41900    | 46550    | 50300    | 54000    | 57750    | 61450    |
| Wheeling, WV--OH MSA                |            |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI: 46600                  | LOW-INCOME | 26100                             | 29800    | 33550    | 37300    | 40250    | 43250    | 46250    | 49200    |
| Youngstown--Warren, OH MSA          |            |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI: 50950                  | LOW-INCOME | 29000                             | 33150    | 37300    | 41450    | 44750    | 48050    | 51400    | 54700    |
| Adams County                        |            |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI: 41300                  | LOW-INCOME | 29000                             | 33150    | 37300    | 41450    | 44750    | 48050    | 51400    | 54700    |
| Ashland County                      |            |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI: 53550                  | LOW-INCOME | 30000                             | 34300    | 38600    | 42900    | 46300    | 49750    | 53150    | 56600    |
| Athens County                       |            |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI: 47400                  | LOW-INCOME | 29000                             | 33150    | 37300    | 41450    | 44750    | 48050    | 51400    | 54700    |
| Champaign County                    |            |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI: 59300                  | LOW-INCOME | 33200                             | 37950    | 42700    | 47450    | 51250    | 55050    | 58850    | 62600    |
| Clinton County                      |            |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI: 55750                  | LOW-INCOME | 34850                             | 39800    | 44800    | 49750    | 53750    | 57700    | 61700    | 65700    |
| Coshocton County                    |            |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI: 48350                  | LOW-INCOME | 29000                             | 33150    | 37300    | 41450    | 44750    | 48050    | 51400    | 54700    |
| Darke County                        |            |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI: 52800                  | LOW-INCOME | 29700                             | 33900    | 38150    | 42400    | 45800    | 49200    | 52600    | 55950    |

|                  |                  | -----I N C O M E L I M I T S----- |          |          |          |          |          |          |          |
|------------------|------------------|-----------------------------------|----------|----------|----------|----------|----------|----------|----------|
|                  | PROGRAM          | 1 PERSON                          | 2 PERSON | 3 PERSON | 4 PERSON | 5 PERSON | 6 PERSON | 7 PERSON | 8 PERSON |
| Defiance County  |                  |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI:     | 58200 LOW-INCOME | 32600                             | 37250    | 41900    | 46550    | 50300    | 54000    | 57750    | 61450    |
| Erie County      |                  |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI:     | 59650 LOW-INCOME | 33450                             | 38200    | 43000    | 47750    | 51600    | 55400    | 59200    | 63050    |
| Fayette County   |                  |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI:     | 50700 LOW-INCOME | 29000                             | 33150    | 37300    | 41450    | 44750    | 48050    | 51400    | 54700    |
| Gallia County    |                  |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI:     | 41650 LOW-INCOME | 29000                             | 33150    | 37300    | 41450    | 44750    | 48050    | 51400    | 54700    |
| Guernsey County  |                  |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI:     | 41300 LOW-INCOME | 29000                             | 33150    | 37300    | 41450    | 44750    | 48050    | 51400    | 54700    |
| Hancock County   |                  |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI:     | 59700 LOW-INCOME | 33450                             | 38200    | 43000    | 47750    | 51600    | 55400    | 59200    | 63050    |
| Hardin County    |                  |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI:     | 49000 LOW-INCOME | 29000                             | 33150    | 37300    | 41450    | 44750    | 48050    | 51400    | 54700    |
| Harrison County  |                  |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI:     | 42300 LOW-INCOME | 29000                             | 33150    | 37300    | 41450    | 44750    | 48050    | 51400    | 54700    |
| Henry County     |                  |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI:     | 57650 LOW-INCOME | 32300                             | 36950    | 41550    | 46150    | 49850    | 53550    | 57250    | 60950    |
| Highland County  |                  |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI:     | 47900 LOW-INCOME | 29000                             | 33150    | 37300    | 41450    | 44750    | 48050    | 51400    | 54700    |
| Hocking County   |                  |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI:     | 46850 LOW-INCOME | 29000                             | 33150    | 37300    | 41450    | 44750    | 48050    | 51400    | 54700    |
| Holmes County    |                  |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI:     | 46650 LOW-INCOME | 29000                             | 33150    | 37300    | 41450    | 44750    | 48050    | 51400    | 54700    |
| Huron County     |                  |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI:     | 54250 LOW-INCOME | 30400                             | 34750    | 39100    | 43450    | 46900    | 50400    | 53850    | 57350    |
| Jackson County   |                  |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI:     | 41650 LOW-INCOME | 29000                             | 33150    | 37300    | 41450    | 44750    | 48050    | 51400    | 54700    |
| Knox County      |                  |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI:     | 52500 LOW-INCOME | 29400                             | 33600    | 37800    | 42000    | 45350    | 48700    | 52100    | 55450    |
| Logan County     |                  |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI:     | 55200 LOW-INCOME | 33400                             | 38150    | 42900    | 47700    | 51500    | 55300    | 59100    | 62950    |
| Marion County    |                  |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI:     | 52550 LOW-INCOME | 29450                             | 33650    | 37850    | 42100    | 45450    | 48800    | 52200    | 55550    |
| Meigs County     |                  |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI:     | 37600 LOW-INCOME | 29000                             | 33150    | 37300    | 41450    | 44750    | 48050    | 51400    | 54700    |
| Mercer County    |                  |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI:     | 58200 LOW-INCOME | 32600                             | 37250    | 41900    | 46550    | 50300    | 54000    | 57750    | 61450    |
| Monroe County    |                  |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI:     | 41450 LOW-INCOME | 29000                             | 33150    | 37300    | 41450    | 44750    | 48050    | 51400    | 54700    |
| Morgan County    |                  |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI:     | 40150 LOW-INCOME | 29000                             | 33150    | 37300    | 41450    | 44750    | 48050    | 51400    | 54700    |
| Morrow County    |                  |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI:     | 52750 LOW-INCOME | 29550                             | 33800    | 38000    | 42250    | 45600    | 49000    | 52400    | 55750    |
| Muskingum County |                  |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI:     | 48900 LOW-INCOME | 29000                             | 33150    | 37300    | 41450    | 44750    | 48050    | 51400    | 54700    |

|                   |                  | -----I N C O M E L I M I T S----- |          |          |          |          |          |          |          |
|-------------------|------------------|-----------------------------------|----------|----------|----------|----------|----------|----------|----------|
|                   | PROGRAM          | 1 PERSON                          | 2 PERSON | 3 PERSON | 4 PERSON | 5 PERSON | 6 PERSON | 7 PERSON | 8 PERSON |
| Noble County      |                  |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI:      | 45300 LOW-INCOME | 29000                             | 33150    | 37300    | 41450    | 44750    | 48050    | 51400    | 54700    |
| Ottawa County     |                  |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI:      | 59950 LOW-INCOME | 33600                             | 38400    | 43200    | 48000    | 51850    | 55700    | 59500    | 63350    |
| Paulding County   |                  |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI:      | 52900 LOW-INCOME | 29600                             | 33850    | 38100    | 42300    | 45700    | 49100    | 52500    | 55850    |
| Perry County      |                  |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI:      | 46850 LOW-INCOME | 29000                             | 33150    | 37300    | 41450    | 44750    | 48050    | 51400    | 54700    |
| Pike County       |                  |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI:      | 41300 LOW-INCOME | 29000                             | 33150    | 37300    | 41450    | 44750    | 48050    | 51400    | 54700    |
| Preble County     |                  |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI:      | 55450 LOW-INCOME | 31100                             | 35500    | 39950    | 44400    | 47950    | 51500    | 55050    | 58600    |
| Putnam County     |                  |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI:      | 61250 LOW-INCOME | 34350                             | 39250    | 44150    | 49050    | 52950    | 56900    | 60800    | 64750    |
| Ross County       |                  |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI:      | 50250 LOW-INCOME | 29000                             | 33150    | 37300    | 41450    | 44750    | 48050    | 51400    | 54700    |
| Sandusky County   |                  |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI:      | 55000 LOW-INCOME | 30800                             | 35200    | 39600    | 44000    | 47500    | 51050    | 54550    | 58100    |
| Scioto County     |                  |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI:      | 40150 LOW-INCOME | 29000                             | 33150    | 37300    | 41450    | 44750    | 48050    | 51400    | 54700    |
| Seneca County     |                  |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI:      | 51500 LOW-INCOME | 29000                             | 33150    | 37300    | 41450    | 44750    | 48050    | 51400    | 54700    |
| Shelby County     |                  |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI:      | 59300 LOW-INCOME | 33550                             | 38350    | 43150    | 47900    | 51750    | 55600    | 59400    | 63250    |
| Tuscarawas County |                  |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI:      | 48100 LOW-INCOME | 29000                             | 33150    | 37300    | 41450    | 44750    | 48050    | 51400    | 54700    |
| Union County      |                  |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI:      | 67350 LOW-INCOME | 38300                             | 43800    | 49250    | 54700    | 59100    | 63500    | 67850    | 72250    |
| Van Wert County   |                  |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI:      | 53100 LOW-INCOME | 29750                             | 34000    | 38250    | 42500    | 45900    | 49300    | 52700    | 56050    |
| Vinton County     |                  |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI:      | 40450 LOW-INCOME | 29000                             | 33150    | 37300    | 41450    | 44750    | 48050    | 51400    | 54700    |
| Wayne County      |                  |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI:      | 55850 LOW-INCOME | 31300                             | 35800    | 40250    | 44700    | 48300    | 51900    | 55450    | 59050    |
| Williams County   |                  |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI:      | 55000 LOW-INCOME | 30800                             | 35200    | 39600    | 44000    | 47500    | 51050    | 54550    | 58100    |
| Wyandot County    |                  |                                   |          |          |          |          |          |          |          |
| FY 2005 MFI:      | 52600 LOW-INCOME | 29700                             | 33900    | 38150    | 42400    | 45800    | 49200    | 52600    | 55950    |