



Sample Apartments  
Initial Tenant File Review

*A Monitoring Report  
Of Low Income Housing Tax Credit Compliance  
Presented to Sample Client*

*May 25, 2021*

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May 25, 2021

Jane Smith  
CEO  
123 Sample Drive  
Anytown, WA 00000

**RE: LIHTC Compliance Report**  
Sample Apartments

Dear Ms. Smith:

We have reviewed **20** corrections submitted. We now show **51 units/51 files** under review. Our report contains the following exhibits to illustrate the results of our work:

**Exhibit A: "File Results Based on Risk"**

The primary concerns of our work relate to income eligibility, student eligibility, and rent restriction. This exhibit lists all units sorted to show files with a highest risk of noncompliance first. These files should be prioritized by management staff responsible for submitting corrections for review. The files with the least risk of noncompliance will be sorted to appear later in the report. The exhibit includes detailed notes from the Spectrum compliance analyst to list all issues of potential noncompliance along with suggested corrective action.

**Exhibit B: "File Results Sorted by Unit Number"**

This exhibit is a streamlined listing of all files submitted for review. Each file is sorted by the unit number and the report can be compared to rent roll or year-end status reports prepared by the site. Although the full text of our findings is not included here, the exhibit does include our file ratings. Also listed is the tenant name; move in date; bedroom size; set aside election; income; rent; and utility allowance. This exhibit includes a summary of unit mix (bedroom size and set aside elections) which can be compared to the property's tax credit application filed with the HFA.

**Exhibit C: "Spectrum Review of Management Procedures"**

In this exhibit we assess critical procedures related to the organizational structure of tenant files; how applicants are screened for eligibility; how income/assets are verified; whether the manager tests income using a variety of approaches; whether the correct income and rent limits are used; and whether the correct utility allowance is used. Spectrum's compliance analyst will provide suggestions on any area that could be improved.

**Exhibit D: "Income and Rent Limits"**

Spectrum performs an independent calculation of Section 42 income and rent limits. Utility allowances noted are based on documentation provided by the client. The data is included for your reference.

**FILE RATINGS EXPLAINED:**

On the **Exhibit A** and **Exhibit B** reports our Compliance Analyst has summarized a risk rating for each file submitted. The risk rating includes 2 elements. The overall household/unit **LIHTC eligibility** is ranked as follows:

**Yes:** Spectrum Analyst has confirmed the household/unit **is eligible** based on income; gross rent; and student status.

**A:** Spectrum Analyst believes the household/unit **appears to be eligible** based on income; gross rent; and student status. Additional work is required to make a final determination.

**?:** Spectrum Analyst is questioning whether the household/unit is eligible based on income; gross rent; or student status. Additional work is required to make a final determination.

**No:** Spectrum Analyst has confirmed the household/unit **is not eligible** based on violations related to income; gross rent; or student status.

In addition to a determination of household/unit eligibility; our reports reflect a numerical rating to assess overall tenant file compliance and whether the manager should be required to submit additional corrective materials. Here is an outline of the ratings criteria used:

**Rating 3:** Household/unit is not LIHTC qualified. File contains severe noncompliance which could result in loss of credit. These issues are noted as response required on the Exhibit A. **Please submit file corrections for review.**

**Rating 2:** File appears to contain at least one issue which may be reported to the IRS as noncompliance. These issues are noted as response required on the Exhibit A. **Please submit file corrections for review.**

**Rating 1:** Unit is qualified; these issues will be noted as procedural issues on the Exhibit A and no corrections are required to be submitted.

**Rating 0:** Unit is qualified; file does not require corrective action.

### **CONFIDENTIALITY:**

This report is solely intended for your information and use only. **SPECTRUM ENTERPRISES** will not distribute or discuss this review with any other entity or persons without your written authorization.

Thank you for choosing **SPECTRUM ENTERPRISES** for your monitoring needs. Should you have any questions regarding this report please do not hesitate to contact me.

Sincerely,

Your Spectrum Analyst

# EXHIBIT A: -Sample Apartments

## SPECTRUM ENTERPRISES LIHTC COMPLIANCE REPORTING

Total Number of Files Reviewed: 51

Refer to Cover Letter for Explanation of Ratings Used

### THE FOLLOWING 7 FILE(S) ARE RATED ' 2 ' SUBMITTING CORRECTIONS TO SPECTRUM IS REQUIRED

Unit: 1-108	Tenant: Lu, L	BR Size: 1	Rating: 2	Set Aside: 50%
Move In Date: 03/02/2007	# Adults: 1	TIC Income: \$ 23,154.00	Tenant Rent: \$ 860.00	
TIC Effective Date: 12/04/2020	# Minors: 0	Spectrum Income: \$ 23,154.00	U/A: \$ 57.00	
Initial/Recert: Recert	HH Size: 1	Income Limit: \$ 41,800	Gross Rent: \$ 917.00	
Oldest Document Expires On: 05/19/2021			Rent Limit: \$ 1,120.00	
			Subsidy: \$ 0.00	

**HOUSEHOLD/UNIT QUALIFICATION IS UNCERTAIN; OUR NOTES ON THE FILE ARE:**

**RESPONSE REQUIRED:**

The verification provided for Social Security benefits does not have anyone's name on it.

**PROCEDURAL ISSUES:** (Informational only)

The certification was completed late.

Unit: 1-113	Tenant: Fry, P	BR Size: 1	Rating: 2	Set Aside: 50%
Move In Date: 11/25/2020	# Adults: 1	TIC Income: \$ 24,449.00	Tenant Rent: \$ 849.00	
TIC Effective Date: 12/04/2020	# Minors: 0	Spectrum Income: \$ 24,418.99	U/A: \$ 57.00	
Initial/Recert: Recert	HH Size: 1	Income Limit: \$ 41,800	Gross Rent: \$ 906.00	
Oldest Document Expires On: 02/16/2021			Rent Limit: \$ 1,120.00	
			Subsidy: \$ 0.00	

**HOUSEHOLD/UNIT QUALIFICATION IS UNCERTAIN; OUR NOTES ON THE FILE ARE:**

**RESPONSE REQUIRED:**

The bank statements provided for the NFCU checking account show deposits from Washington State . Is the tenant receiving additional income such as unemployment?

**PROCEDURAL ISSUES:** (Informational only)

The surrender value of whole life insurance policies should be used as the asset on the certification.

Unit: 1-139	Tenant: Kent, C	BR Size: 2	Rating: 2	Set Aside: 50%
Move In Date: 11/14/2018	# Adults: 2	TIC Income: \$ 23,947.00	Tenant Rent: \$ 990.00	
TIC Effective Date: 12/04/2020	# Minors: 0	Spectrum Income: \$ 23,947.32	U/A: \$ 73.00	
Initial/Recert: Recert	HH Size: 2	Income Limit: \$ 47,800	Gross Rent: \$ 1,063.00	
Oldest Document Expires On: 03/30/2020			Rent Limit: \$ 1,343.00	
			Subsidy: \$ 0.00	

**HOUSEHOLD/UNIT QUALIFICATION IS UNCERTAIN; OUR NOTES ON THE FILE ARE:**

**RESPONSE REQUIRED:**

SSI is subject to change and must be verified within the 120 days prior to the certification effective date.

**PROCEDURAL ISSUES:** (Informational only)

No procedural issues.

<b>Unit:</b> 1-204	<b>Tenant:</b> Prince, D	<b>BR Size:</b> 2	<b>Rating:</b> 2	<b>Set Aside:</b> 50%
<b>Move In Date:</b> 02/05/2018	<b># Adults:</b> 2	<b>TIC Income:</b> \$ 36,524.00	<b>Tenant Rent:</b> \$ 990.00	
<b>TIC Effective Date:</b> 12/04/2020	<b># Minors:</b> 0	<b>Spectrum Income:</b> \$ 36,685.22	<b>U/A:</b> \$ 73.00	
<b>Initial/Recert:</b> Recert	<b>HH Size:</b> 2	<b>Income Limit:</b> \$ 47,800	<b>Gross Rent:</b> \$ 1,063.00	
<b>Oldest Document Expires On:</b> 05/22/2021			<b>Rent Limit:</b> \$ 1,343.00	
			<b>Subsidy:</b> \$ 0.00	

**HOUSEHOLD/UNIT QUALIFICATION IS UNCERTAIN; OUR NOTES ON THE FILE ARE:**

**RESPONSE REQUIRED:**

The verification of the two checking accounts and the savings account were not provided.

**PROCEDURAL ISSUES:** (Informational only)

The certification was completed late.

<b>Unit:</b> 1-210	<b>Tenant:</b> Murdock, M	<b>BR Size:</b> 1	<b>Rating:</b> 2	<b>Set Aside:</b> 50%
<b>Move In Date:</b> 10/14/2020	<b># Adults:</b> 2	<b>TIC Income:</b> \$ 33,685.00	<b>Tenant Rent:</b> \$ 949.00	
<b>TIC Effective Date:</b> 12/04/2020	<b># Minors:</b> 0	<b>Spectrum Income:</b> \$ 33,784.25	<b>U/A:</b> \$ 57.00	
<b>Initial/Recert:</b> Recert	<b>HH Size:</b> 2	<b>Income Limit:</b> \$ 47,800	<b>Gross Rent:</b> \$ 1,006.00	
<b>Oldest Document Expires On:</b> 10/13/2020			<b>Rent Limit:</b> \$ 1,120.00	
			<b>Subsidy:</b> \$ 0.00	

**HOUSEHOLD/UNIT QUALIFICATION IS UNCERTAIN; OUR NOTES ON THE FILE ARE:**

**RESPONSE REQUIRED:**

The statement used to verify the American Samoa retirement fund is dated more than 120 days prior to the certification effective date.

**PROCEDURAL ISSUES:** (Informational only)

No procedural issues.

<b>Unit:</b> 1-222	<b>Tenant:</b> Valentine, V	<b>BR Size:</b> 1	<b>Rating:</b> 2	<b>Set Aside:</b> 50%
<b>Move In Date:</b> 08/14/2015	<b># Adults:</b> 1	<b>TIC Income:</b> \$ 13,280.00	<b>Tenant Rent:</b> \$ 660.00	
<b>TIC Effective Date:</b> 12/04/2020	<b># Minors:</b> 0	<b>Spectrum Income:</b> \$ 13,276.51	<b>U/A:</b> \$ 57.00	
<b>Initial/Recert:</b> Recert	<b>HH Size:</b> 1	<b>Income Limit:</b> \$ 41,800	<b>Gross Rent:</b> \$ 717.00	
<b>Oldest Document Expires On:</b> 05/27/2021			<b>Rent Limit:</b> \$ 1,120.00	
			<b>Subsidy:</b> \$ 0.00	

**HOUSEHOLD/UNIT QUALIFICATION IS UNCERTAIN; OUR NOTES ON THE FILE ARE:**

**RESPONSE REQUIRED:**

1. No verification of the stock value was provided.
2. Whole life insurance policies gain value, even if it is used to purchase additional insurance. No verification was provided.

**RESPONSE 5/11/21:**

1. A verification of dividends from the stock was provided but not the actual stock value verification .
2. A verification was provided that stated there was no dividend on the policy and the value has actual gone down since last verification. ISSUE CLEARED.

**PROCEDURAL ISSUES:** (Informational only)

The certification was completed late.

<b>Unit:</b> 1-228	<b>Tenant:</b> Yuna, R	<b>BR Size:</b> 2	<b>Rating:</b> 2	<b>Set Aside:</b> 50%
<b>Move In Date:</b> 11/01/2017	<b># Adults:</b> 1	<b>TIC Income:</b> \$ 9,984.00	<b>Tenant Rent:</b> \$ 204.00	
<b>TIC Effective Date:</b> 12/04/2020	<b># Minors:</b> 0	<b>Spectrum Income:</b> \$ 9,984.00	<b>U/A:</b> \$ 73.00	
<b>Initial/Recert:</b> Recert	<b>HH Size:</b> 1	<b>Income Limit:</b> \$ 41,800	<b>Gross Rent:</b> \$ 277.00	
<b>Oldest Document Expires On:</b> 04/01/2021			<b>Rent Limit:</b> \$ 1,343.00	
			<b>Subsidy:</b> \$ 867.00	

**HOUSEHOLD/UNIT QUALIFICATION IS UNCERTAIN; OUR NOTES ON THE FILE ARE:**

**RESPONSE REQUIRED:**

The letter used as verification of Social Security benefits does not show the gross benefit,

RESPONSE 5/11/21:

A letter from management was provided stating that the resident is violent and eviction processes has started against him . Nothing for Spectrum to review.

**PROCEDURAL ISSUES:** (Informational only)

The certification was completed late.

**THE FOLLOWING 39 FILE(S) ARE RATED ' 1 ' SUBMITTING CORRECTIONS TO SPECTRUM IS NOT REQUIRED**

<b>Unit:</b> 1-102	<b>Tenant:</b> Smith, S	<b>BR Size:</b> 2	<b>Rating:</b> 1	<b>Set Aside:</b> 50%
<b>Move In Date:</b> 11/08/2006	<b># Adults:</b> 1	<b>TIC Income:</b> \$ 23,754.00	<b>Tenant Rent:</b> \$ 1,010.00	
<b>TIC Effective Date:</b> 12/04/2020	<b># Minors:</b> 0	<b>Spectrum Income:</b> \$ 23,754.00	<b>U/A:</b> \$ 73.00	
<b>Initial/Recert:</b> Recert	<b>HH Size:</b> 1	<b>Income Limit:</b> \$ 41,800	<b>Gross Rent:</b> \$ 1,083.00	
			<b>Rent Limit:</b> \$ 1,343.00	
			<b>Subsidy:</b> \$ 0.00	

**HOUSEHOLD/UNIT IS QUALIFIED; OUR NOTES ON THE FILE ARE:**

**RESPONSE REQUIRED:**

No response required.

**PROCEDURAL ISSUES:** (Informational only)

1. The certification was completed late.
2. Page 3 of the REA was not provided.

<b>Unit:</b> 1-103	<b>Tenant:</b> Simpson, H	<b>BR Size:</b> 2	<b>Rating:</b> 1	<b>Set Aside:</b> 50%
<b>Move In Date:</b> 06/13/2011	<b># Adults:</b> 1	<b>TIC Income:</b> \$ 36,485.00	<b>Tenant Rent:</b> \$ 1,090.00	
<b>TIC Effective Date:</b> 12/04/2020	<b># Minors:</b> 0	<b>Spectrum Income:</b> \$ 36,484.68	<b>U/A:</b> \$ 73.00	
<b>Initial/Recert:</b> Recert	<b>HH Size:</b> 1	<b>Income Limit:</b> \$ 41,800	<b>Gross Rent:</b> \$ 1,163.00	
<b>Oldest Document Expires On:</b> 06/09/2021			<b>Rent Limit:</b> \$ 1,343.00	
			<b>Subsidy:</b> \$ 0.00	

**HOUSEHOLD/UNIT IS QUALIFIED; OUR NOTES ON THE FILE ARE:**

**RESPONSE REQUIRED:**

No response required.

**PROCEDURAL ISSUES:** (Informational only)

The certification was completed late.

<b>Unit:</b> 1-104	<b>Tenant:</b> Jones, R	<b>BR Size:</b> 2	<b>Rating:</b> 1	<b>Set Aside:</b> 50%
<b>Move In Date:</b> 04/29/2015	<b># Adults:</b> 1	<b>TIC Income:</b> \$ 10,098.00	<b>Tenant Rent:</b> \$ 175.00	
<b>TIC Effective Date:</b> 12/04/2020	<b># Minors:</b> 0	<b>Spectrum Income:</b> \$ 10,098.00	<b>U/A:</b> \$ 73.00	
<b>Initial/Recert:</b> Recert	<b>HH Size:</b> 1	<b>Income Limit:</b> \$ 41,800	<b>Gross Rent:</b> \$ 248.00	
			<b>Rent Limit:</b> \$ 1,343.00	
			<b>Subsidy:</b> \$ 815.00	

**HOUSEHOLD/UNIT IS QUALIFIED; OUR NOTES ON THE FILE ARE:**

**RESPONSE REQUIRED:**

No response required.

**PROCEDURAL ISSUES:** (Informational only)

The certification was completed late.

<b>Unit:</b> 1-106	<b>Tenant:</b> Chase, M	<b>BR Size:</b> 1	<b>Rating:</b> 1	<b>Set Aside:</b> 50%
<b>Move In Date:</b> 09/14/2020	<b># Adults:</b> 2	<b>TIC Income:</b> \$ 33,625.00	<b>Tenant Rent:</b> \$ 949.00	
<b>TIC Effective Date:</b> 12/04/2020	<b># Minors:</b> 0	<b>Spectrum Income:</b> \$ 27,914.40	<b>U/A:</b> \$ 57.00	
<b>Initial/Recert:</b> Recert	<b>HH Size:</b> 2	<b>Income Limit:</b> \$ 47,800	<b>Gross Rent:</b> \$ 1,006.00	
<b>Oldest Document Expires On:</b> 06/11/2021			<b>Rent Limit:</b> \$ 1,120.00	
			<b>Subsidy:</b> \$ 0.00	

**HOUSEHOLD/UNIT IS QUALIFIED; OUR NOTES ON THE FILE ARE:**

**RESPONSE REQUIRED:**

No response required.

**PROCEDURAL ISSUES:** (Informational only)

The certification was completed late.

<b>Unit:</b> 1-107	<b>Tenant:</b> Anderson, L	<b>BR Size:</b> 1	<b>Rating:</b> 1	<b>Set Aside:</b> 50%
<b>Move In Date:</b> 07/01/2019	<b># Adults:</b> 1	<b>TIC Income:</b> \$ 24,718.00	<b>Tenant Rent:</b> \$ 890.00	
<b>TIC Effective Date:</b> 12/04/2020	<b># Minors:</b> 0	<b>Spectrum Income:</b> \$ 26,630.56	<b>U/A:</b> \$ 57.00	
<b>Initial/Recert:</b> Initial	<b>HH Size:</b> 1	<b>Income Limit:</b> \$ 41,800	<b>Gross Rent:</b> \$ 947.00	
<b>Oldest Document Expires On:</b> 05/21/2021			<b>Rent Limit:</b> \$ 1,120.00	
			<b>Subsidy:</b> \$ 0.00	

**HOUSEHOLD/UNIT IS QUALIFIED; OUR NOTES ON THE FILE ARE:**

**RESPONSE REQUIRED:**

No response required.

**PROCEDURAL ISSUES:** (Informational only)

1. The certification was completed late.
2. The IRA is paying regular distributions and should not be counted as an asset.
3. The gross IRA distribution should be counted towards annual income.

<b>Unit:</b> 1-109	<b>Tenant:</b> Myers, M	<b>BR Size:</b> 1	<b>Rating:</b> 1	<b>Set Aside:</b> 50%
<b>Move In Date:</b> 10/30/2020	<b># Adults:</b> 1	<b>TIC Income:</b> \$ 13,469.00	<b>Tenant Rent:</b> \$ 849.00	
<b>TIC Effective Date:</b> 12/04/2020	<b># Minors:</b> 0	<b>Spectrum Income:</b> \$ 13,468.85	<b>U/A:</b> \$ 57.00	
<b>Initial/Recert:</b> Recert	<b>HH Size:</b> 1	<b>Income Limit:</b> \$ 41,800	<b>Gross Rent:</b> \$ 906.00	
<b>Oldest Document Expires On:</b> 02/09/2021			<b>Rent Limit:</b> \$ 1,120.00	
			<b>Subsidy:</b> \$ 0.00	

**HOUSEHOLD/UNIT IS QUALIFIED; OUR NOTES ON THE FILE ARE:**

**RESPONSE REQUIRED:**

No response required.

**PROCEDURAL ISSUES:** (Informational only)

Certification and REA do not list cash on hand which was verified with an affidavit.

<b>Unit:</b> 1-110	<b>Tenant:</b> Adams, F	<b>BR Size:</b> 1	<b>Rating:</b> 1	<b>Set Aside:</b> 50%
<b>Move In Date:</b> 02/23/2015	<b># Adults:</b> 1	<b>TIC Income:</b> \$ 38,370.00	<b>Tenant Rent:</b> \$ 940.00	
<b>TIC Effective Date:</b> 12/04/2020	<b># Minors:</b> 0	<b>Spectrum Income:</b> \$ 38,220.00	<b>U/A:</b> \$ 57.00	
<b>Initial/Recert:</b> Recert	<b>HH Size:</b> 1	<b>Income Limit:</b> \$ 41,800	<b>Gross Rent:</b> \$ 997.00	
<b>Oldest Document Expires On:</b> 06/04/2021			<b>Rent Limit:</b> \$ 1,120.00	
			<b>Subsidy:</b> \$ 0.00	

**HOUSEHOLD/UNIT IS QUALIFIED; OUR NOTES ON THE FILE ARE:**

**RESPONSE REQUIRED:**

No response required.

**PROCEDURAL ISSUES:** (Informational only)

The certification was completed late.

<b>Unit:</b> 1-112	<b>Tenant:</b> Munster, H	<b>BR Size:</b> 1	<b>Rating:</b> 1	<b>Set Aside:</b> 50%
<b>Move In Date:</b> 05/01/2017	<b># Adults:</b> 1	<b>TIC Income:</b> \$ 17,484.00	<b>Tenant Rent:</b> \$ 346.00	
<b>TIC Effective Date:</b> 12/04/2020	<b># Minors:</b> 0	<b>Spectrum Income:</b> \$ 17,484.02	<b>U/A:</b> \$ 57.00	
<b>Initial/Recert:</b> Recert	<b>HH Size:</b> 1	<b>Income Limit:</b> \$ 41,800	<b>Gross Rent:</b> \$ 403.00	
<b>Oldest Document Expires On:</b> 05/19/2021			<b>Rent Limit:</b> \$ 1,120.00	
			<b>Subsidy:</b> \$ 569.00	

**HOUSEHOLD/UNIT IS QUALIFIED; OUR NOTES ON THE FILE ARE:**

**RESPONSE REQUIRED:**

No response required.

**PROCEDURAL ISSUES:** (Informational only)

The certification was completed late.



<b>Unit:</b> 1-118	<b>Tenant:</b> England, G	<b>BR Size:</b> 1	<b>Rating:</b> 1	<b>Set Aside:</b> 50%
<b>Move In Date:</b> 12/01/2008	<b># Adults:</b> 1	<b>TIC Income:</b> \$ 22,350.00	<b>Tenant Rent:</b> \$ 515.00	
<b>TIC Effective Date:</b> 12/04/2020	<b># Minors:</b> 0	<b>Spectrum Income:</b> \$ 22,350.00	<b>U/A:</b> \$ 57.00	
<b>Initial/Recert:</b> Recert	<b>HH Size:</b> 1	<b>Income Limit:</b> \$ 41,800	<b>Gross Rent:</b> \$ 572.00	
<b>Oldest Document Expires On:</b> 06/10/2021			<b>Rent Limit:</b> \$ 1,120.00	
			<b>Subsidy:</b> \$ 425.00	

**HOUSEHOLD/UNIT IS QUALIFIED; OUR NOTES ON THE FILE ARE:**

**RESPONSE REQUIRED:**

No response required.

**PROCEDURAL ISSUES:** (Informational only)

The certification was completed late.

<b>Unit:</b> 1-119	<b>Tenant:</b> Frost, J	<b>BR Size:</b> 1	<b>Rating:</b> 1	<b>Set Aside:</b> 50%
<b>Move In Date:</b> 05/17/2019	<b># Adults:</b> 1	<b>TIC Income:</b> \$ 23,574.00	<b>Tenant Rent:</b> \$ 843.00	
<b>TIC Effective Date:</b> 12/04/2020	<b># Minors:</b> 0	<b>Spectrum Income:</b> \$ 23,574.00	<b>U/A:</b> \$ 57.00	
<b>Initial/Recert:</b> Recert	<b>HH Size:</b> 1	<b>Income Limit:</b> \$ 41,800	<b>Gross Rent:</b> \$ 900.00	
<b>Oldest Document Expires On:</b> 07/01/2021			<b>Rent Limit:</b> \$ 1,120.00	
			<b>Subsidy:</b> \$ 0.00	

**HOUSEHOLD/UNIT IS QUALIFIED; OUR NOTES ON THE FILE ARE:**

**RESPONSE REQUIRED:**

No response required.

**PROCEDURAL ISSUES:** (Informational only)

The certification was completed late.

<b>Unit:</b> 1-120	<b>Tenant:</b> Kringle, K	<b>BR Size:</b> 1	<b>Rating:</b> 1	<b>Set Aside:</b> 50%
<b>Move In Date:</b> 11/23/2015	<b># Adults:</b> 1	<b>TIC Income:</b> \$ 23,756.00	<b>Tenant Rent:</b> \$ 885.00	
<b>TIC Effective Date:</b> 12/04/2020	<b># Minors:</b> 0	<b>Spectrum Income:</b> \$ 22,888.74	<b>U/A:</b> \$ 57.00	
<b>Initial/Recert:</b> Recert	<b>HH Size:</b> 1	<b>Income Limit:</b> \$ 41,800	<b>Gross Rent:</b> \$ 942.00	
<b>Oldest Document Expires On:</b> 03/16/2021			<b>Rent Limit:</b> \$ 1,120.00	
			<b>Subsidy:</b>	

**HOUSEHOLD/UNIT IS QUALIFIED; OUR NOTES ON THE FILE ARE:**

**RESPONSE REQUIRED:**

No response required.

**PROCEDURAL ISSUES:** (Informational only)

1. The certification was completed late.
2. Income from the Fidelity account is a pension and should be shown as a source of income on the certification.

Unit: 1-121	Tenant: Main, C	BR Size: 1	Rating: 1	Set Aside: 60%
Move In Date: 06/09/2020	# Adults: 1	TIC Income: \$ 39,379.00	Tenant Rent: \$ 999.00	
TIC Effective Date: 06/09/2020	# Minors: 0	Spectrum Income: \$ 37,274.33	U/A: \$ 57.00	
Initial/Recert: Initial	HH Size: 1	Income Limit: \$ 50,160	Gross Rent: \$ 1,056.00	
Oldest Document Expires On: 06/10/2021			Rent Limit: \$ 1,344.00	
			Subsidy: \$ 0.00	

**HOUSEHOLD/UNIT IS QUALIFIED; OUR NOTES ON THE FILE ARE:**

**RESPONSE REQUIRED:**

No response required.

**PROCEDURAL ISSUES:** (Informational only)

1. Income was calculated incorrectly.
2. The certification was completed late.

Unit: 1-122	Tenant: Warren, A	BR Size: 1	Rating: 1	Set Aside: 50%
Move In Date: 09/10/2018	# Adults: 1	TIC Income: \$ 20,574.00	Tenant Rent: \$ 880.00	
TIC Effective Date: 12/04/2020	# Minors: 0	Spectrum Income: \$ 20,574.00	U/A: \$ 57.00	
Initial/Recert: Recert	HH Size: 1	Income Limit: \$ 41,800	Gross Rent: \$ 937.00	
Oldest Document Expires On: 05/21/2021			Rent Limit: \$ 1,120.00	
			Subsidy: \$ 0.00	

**HOUSEHOLD/UNIT IS QUALIFIED; OUR NOTES ON THE FILE ARE:**

**RESPONSE REQUIRED:**

No response required.

**PROCEDURAL ISSUES:** (Informational only)

The certification was completed late.

Unit: 1-123	Tenant: Fonzeralli, A	BR Size: 1	Rating: 1	Set Aside: 50%
Move In Date: 05/31/2014	# Adults: 1	TIC Income: \$ 21,078.00	Tenant Rent: \$ 930.00	
TIC Effective Date: 12/04/2020	# Minors: 0	Spectrum Income: \$ 21,078.00	U/A: \$ 57.00	
Initial/Recert: Recert	HH Size: 1	Income Limit: \$ 41,800	Gross Rent: \$ 987.00	
Oldest Document Expires On: 05/20/2021			Rent Limit: \$ 1,120.00	
			Subsidy: \$ 0.00	

**HOUSEHOLD/UNIT IS QUALIFIED; OUR NOTES ON THE FILE ARE:**

**RESPONSE REQUIRED:**

No response required.

**PROCEDURAL ISSUES:** (Informational only)

The certification was completed late.

<b>Unit:</b> 1-125	<b>Tenant:</b> Ball, L	<b>BR Size:</b> 1	<b>Rating:</b> 1	<b>Set Aside:</b> 50%
<b>Move In Date:</b> 04/01/2015	<b># Adults:</b> 1	<b>TIC Income:</b> \$ 19,158.00	<b>Tenant Rent:</b> \$ 885.00	
<b>TIC Effective Date:</b> 12/04/2020	<b># Minors:</b> 0	<b>Spectrum Income:</b> \$ 19,158.01	<b>U/A:</b> \$ 57.00	
<b>Initial/Recert:</b> Recert	<b>HH Size:</b> 1	<b>Income Limit:</b> \$ 41,800	<b>Gross Rent:</b> \$ 942.00	
<b>Oldest Document Expires On:</b> 05/20/2021			<b>Rent Limit:</b> \$ 1,120.00	
			<b>Subsidy:</b> \$ 0.00	

**HOUSEHOLD/UNIT IS QUALIFIED; OUR NOTES ON THE FILE ARE:**

**RESPONSE REQUIRED:**

No response required.

**PROCEDURAL ISSUES:** (Informational only)

The certification was completed late.

<b>Unit:</b> 1-127	<b>Tenant:</b> Griffin, P	<b>BR Size:</b> 1	<b>Rating:</b> 1	<b>Set Aside:</b> 50%
<b>Move In Date:</b> 04/24/2017	<b># Adults:</b> 1	<b>TIC Income:</b> \$ 29,700.00	<b>Tenant Rent:</b> \$ 855.00	
<b>TIC Effective Date:</b> 12/04/2020	<b># Minors:</b> 0	<b>Spectrum Income:</b> \$ 29,700.75	<b>U/A:</b> \$ 57.00	
<b>Initial/Recert:</b> Recert	<b>HH Size:</b> 1	<b>Income Limit:</b> \$ 41,800	<b>Gross Rent:</b> \$ 912.00	
<b>Oldest Document Expires On:</b> 05/21/2021			<b>Rent Limit:</b> \$ 1,120.00	
			<b>Subsidy:</b> \$ 0.00	

**HOUSEHOLD/UNIT IS QUALIFIED; OUR NOTES ON THE FILE ARE:**

**RESPONSE REQUIRED:**

No response required.

**PROCEDURAL ISSUES:** (Informational only)

The certification was completed late.

<b>Unit:</b> 1-129	<b>Tenant:</b> Madison, B	<b>BR Size:</b> 1	<b>Rating:</b> 1	<b>Set Aside:</b> 50%
<b>Move In Date:</b> 06/09/2016	<b># Adults:</b> 1	<b>TIC Income:</b> \$ 15,018.00	<b>Tenant Rent:</b> \$ 695.00	
<b>TIC Effective Date:</b> 12/04/2020	<b># Minors:</b> 0	<b>Spectrum Income:</b> \$ 15,018.36	<b>U/A:</b> \$ 57.00	
<b>Initial/Recert:</b> Recert	<b>HH Size:</b> 1	<b>Income Limit:</b> \$ 41,800	<b>Gross Rent:</b> \$ 752.00	
<b>Oldest Document Expires On:</b> 06/10/2021			<b>Rent Limit:</b> \$ 1,120.00	
			<b>Subsidy:</b> \$ 0.00	

**HOUSEHOLD/UNIT IS QUALIFIED; OUR NOTES ON THE FILE ARE:**

**RESPONSE REQUIRED:**

No response required.

**PROCEDURAL ISSUES:** (Informational only)

The certification was completed late.

<b>Unit:</b> 1-131	<b>Tenant:</b> Wayne, B	<b>BR Size:</b> 1	<b>Rating:</b> 1	<b>Set Aside:</b> 50%
<b>Move In Date:</b> 09/10/2019	<b># Adults:</b> 1	<b>TIC Income:</b> \$ 27,174.00	<b>Tenant Rent:</b> \$ 843.00	
<b>TIC Effective Date:</b> 12/04/2020	<b># Minors:</b> 0	<b>Spectrum Income:</b> \$ 27,174.00	<b>U/A:</b> \$ 57.00	
<b>Initial/Recert:</b> Recert	<b>HH Size:</b> 1	<b>Income Limit:</b> \$ 41,800	<b>Gross Rent:</b> \$ 900.00	
<b>Oldest Document Expires On:</b> 05/21/2021			<b>Rent Limit:</b> \$ 1,120.00	
			<b>Subsidy:</b> \$ 0.00	

**HOUSEHOLD/UNIT IS QUALIFIED; OUR NOTES ON THE FILE ARE:**

**RESPONSE REQUIRED:**

No response required.

**PROCEDURAL ISSUES:** (Informational only)

The certification was completed late.

<b>Unit:</b> 1-133	<b>Tenant:</b> Parker, P	<b>BR Size:</b> 1	<b>Rating:</b> 1	<b>Set Aside:</b> 50%
<b>Move In Date:</b> 02/01/2021	<b># Adults:</b> 1	<b>TIC Income:</b> \$ 27,883.00	<b>Tenant Rent:</b> \$ 1,063.00	
<b>TIC Effective Date:</b> 02/01/2021	<b># Minors:</b> 0	<b>Spectrum Income:</b> \$ 29,203.92	<b>U/A:</b> \$ 57.00	
<b>Initial/Recert:</b> Initial	<b>HH Size:</b> 1	<b>Income Limit:</b> \$ 41,800	<b>Gross Rent:</b> \$ 1,120.00	
<b>Oldest Document Expires On:</b> 04/13/2021			<b>Rent Limit:</b> \$ 1,120.00	
			<b>Subsidy:</b> \$ 0.00	

**HOUSEHOLD/UNIT IS QUALIFIED; OUR NOTES ON THE FILE ARE:**

**RESPONSE REQUIRED:**

No response required.

**PROCEDURAL ISSUES:** (Informational only)

1. Disability is every 14 days which is bi-weekly but the certification used semi-monthly and miscalculated the income.
2. The lease rental rate does not match the certification.

<b>Unit:</b> 1-137	<b>Tenant:</b> Banner, B	<b>BR Size:</b> 2	<b>Rating:</b> 1	<b>Set Aside:</b> 50%
<b>Move In Date:</b> 07/01/2017	<b># Adults:</b> 1	<b>TIC Income:</b> \$ 35,593.00	<b>Tenant Rent:</b> \$ 1,070.00	
<b>TIC Effective Date:</b> 12/04/2020	<b># Minors:</b> 0	<b>Spectrum Income:</b> \$ 35,592.72	<b>U/A:</b> \$ 73.00	
<b>Initial/Recert:</b> Recert	<b>HH Size:</b> 1	<b>Income Limit:</b> \$ 41,800	<b>Gross Rent:</b> \$ 1,143.00	
<b>Oldest Document Expires On:</b> 05/21/2021			<b>Rent Limit:</b> \$ 1,343.00	
			<b>Subsidy:</b> \$ 0.00	

**HOUSEHOLD/UNIT IS QUALIFIED; OUR NOTES ON THE FILE ARE:**

**RESPONSE REQUIRED:**

No response required.

**PROCEDURAL ISSUES:** (Informational only)

The certification was completed late.

<b>Unit:</b> 1-201	<b>Tenant:</b> Gray, J	<b>BR Size:</b> 2	<b>Rating:</b> 1	<b>Set Aside:</b> 50%
<b>Move In Date:</b> 11/22/2013	<b># Adults:</b> 1	<b>TIC Income:</b> \$ 33,704.00	<b>Tenant Rent:</b> \$ 1,040.00	
<b>TIC Effective Date:</b> 12/04/2020	<b># Minors:</b> 0	<b>Spectrum Income:</b> \$ 33,487.69	<b>U/A:</b> \$ 73.00	
<b>Initial/Recert:</b> Recert	<b>HH Size:</b> 1	<b>Income Limit:</b> \$ 41,800	<b>Gross Rent:</b> \$ 1,113.00	
<b>Oldest Document Expires On:</b> 03/23/2021			<b>Rent Limit:</b> \$ 1,343.00	
			<b>Subsidy:</b> \$ 0.00	

**HOUSEHOLD/UNIT IS QUALIFIED; OUR NOTES ON THE FILE ARE:**

**RESPONSE REQUIRED:**

No response required.

**PROCEDURAL ISSUES:** (Informational only)

The COLA increase was already included in the Social Security verification and did not need to be added .

<b>Unit:</b> 1-202	<b>Tenant:</b> Richards, R	<b>BR Size:</b> 2	<b>Rating:</b> 1	<b>Set Aside:</b> 50%
<b>Move In Date:</b> 09/30/1997	<b># Adults:</b> 1	<b>TIC Income:</b> \$ 23,370.00	<b>Tenant Rent:</b> \$ 1,010.00	
<b>TIC Effective Date:</b> 12/04/2020	<b># Minors:</b> 0	<b>Spectrum Income:</b> \$ 23,370.00	<b>U/A:</b> \$ 73.00	
<b>Initial/Recert:</b> Recert	<b>HH Size:</b> 1	<b>Income Limit:</b> \$ 41,800	<b>Gross Rent:</b> \$ 1,083.00	
<b>Oldest Document Expires On:</b> 05/21/2021			<b>Rent Limit:</b> \$ 1,343.00	
			<b>Subsidy:</b> \$ 0.00	

**HOUSEHOLD/UNIT IS QUALIFIED; OUR NOTES ON THE FILE ARE:**

**RESPONSE REQUIRED:**

No response required.

**PROCEDURAL ISSUES:** (Informational only)

The certification was completed late.

<b>Unit:</b> 1-203	<b>Tenant:</b> Danvers, C	<b>BR Size:</b> 2	<b>Rating:</b> 1	<b>Set Aside:</b> 50%
<b>Move In Date:</b> 07/29/2016	<b># Adults:</b> 1	<b>TIC Income:</b> \$ 22,362.00	<b>Tenant Rent:</b> \$ 1,040.00	
<b>TIC Effective Date:</b> 12/04/2020	<b># Minors:</b> 0	<b>Spectrum Income:</b> \$ 22,362.00	<b>U/A:</b> \$ 73.00	
<b>Initial/Recert:</b> Recert	<b>HH Size:</b> 1	<b>Income Limit:</b> \$ 41,800	<b>Gross Rent:</b> \$ 1,113.00	
<b>Oldest Document Expires On:</b> 05/22/2021			<b>Rent Limit:</b> \$ 1,343.00	
			<b>Subsidy:</b>	

**HOUSEHOLD/UNIT IS QUALIFIED; OUR NOTES ON THE FILE ARE:**

**RESPONSE REQUIRED:**

No response required.

**PROCEDURAL ISSUES:** (Informational only)

The certification was completed late.

<b>Unit:</b> 1-205	<b>Tenant:</b> Barton, C	<b>BR Size:</b> 1	<b>Rating:</b> 1	<b>Set Aside:</b> 50%
<b>Move In Date:</b> 07/14/2017	<b># Adults:</b> 2	<b>TIC Income:</b> \$ 19,764.00	<b>Tenant Rent:</b> \$ 910.00	
<b>TIC Effective Date:</b> 12/04/2020	<b># Minors:</b> 0	<b>Spectrum Income:</b> \$ 19,764.00	<b>U/A:</b> \$ 57.00	
<b>Initial/Recert:</b> Recert	<b>HH Size:</b> 2	<b>Income Limit:</b> \$ 47,800	<b>Gross Rent:</b> \$ 967.00	
			<b>Rent Limit:</b> \$ 1,120.00	
			<b>Subsidy:</b> \$ 0.00	

**HOUSEHOLD/UNIT IS QUALIFIED; OUR NOTES ON THE FILE ARE:**

**RESPONSE REQUIRED:**

No response required.

**PROCEDURAL ISSUES:** *(Informational only)*

The certification was completed late.

<b>Unit:</b> 1-206	<b>Tenant:</b> Jordan, H	<b>BR Size:</b> 1	<b>Rating:</b> 1	<b>Set Aside:</b> 50%
<b>Move In Date:</b> 09/21/2011	<b># Adults:</b> 1	<b>TIC Income:</b> \$ 24,191.00	<b>Tenant Rent:</b> \$ 945.00	
<b>TIC Effective Date:</b> 12/04/2020	<b># Minors:</b> 0	<b>Spectrum Income:</b> \$ 23,059.03	<b>U/A:</b> \$ 57.00	
<b>Initial/Recert:</b> Recert	<b>HH Size:</b> 1	<b>Income Limit:</b> \$ 41,800	<b>Gross Rent:</b> \$ 1,002.00	
<b>Oldest Document Expires On:</b> 05/25/2021			<b>Rent Limit:</b> \$ 1,120.00	
			<b>Subsidy:</b> \$ 0.00	

**HOUSEHOLD/UNIT IS QUALIFIED; OUR NOTES ON THE FILE ARE:**

**RESPONSE REQUIRED:**

No response required.

**PROCEDURAL ISSUES:** *(Informational only)*

1. The certification was completed late.
2. Medicare reimbursement is not included towards income.

<b>Unit:</b> 1-207	<b>Tenant:</b> Rogers, S	<b>BR Size:</b> 1	<b>Rating:</b> 1	<b>Set Aside:</b> 50%
<b>Move In Date:</b> 09/01/2016	<b># Adults:</b> 1	<b>TIC Income:</b> \$ 14,628.00	<b>Tenant Rent:</b> \$ 284.00	
<b>TIC Effective Date:</b> 12/04/2020	<b># Minors:</b> 0	<b>Spectrum Income:</b> \$ 14,818.16	<b>U/A:</b> \$ 57.00	
<b>Initial/Recert:</b> Recert	<b>HH Size:</b> 1	<b>Income Limit:</b> \$ 41,800	<b>Gross Rent:</b> \$ 341.00	
<b>Oldest Document Expires On:</b> 05/25/2021			<b>Rent Limit:</b> \$ 1,120.00	
			<b>Subsidy:</b> \$ 676.00	

**HOUSEHOLD/UNIT IS QUALIFIED; OUR NOTES ON THE FILE ARE:**

**RESPONSE REQUIRED:**

No response required.

**PROCEDURAL ISSUES:** *(Informational only)*

1. The certification was completed late.
2. The COLA increase should have been included in the Social Security income calculation.

<b>Unit:</b> 1-211	<b>Tenant:</b> MacGyver, A	<b>BR Size:</b> 1	<b>Rating:</b> 1	<b>Set Aside:</b> 50%
<b>Move In Date:</b> 10/04/2019	<b># Adults:</b> 1	<b>TIC Income:</b> \$ 25,800.00	<b>Tenant Rent:</b> \$ 840.00	
<b>TIC Effective Date:</b> 12/04/2020	<b># Minors:</b> 0	<b>Spectrum Income:</b> \$ 25,066.36	<b>U/A:</b> \$ 57.00	
<b>Initial/Recert:</b> Recert	<b>HH Size:</b> 1	<b>Income Limit:</b> \$ 41,800	<b>Gross Rent:</b> \$ 897.00	
<b>Oldest Document Expires On:</b> 03/11/2021			<b>Rent Limit:</b> \$ 1,120.00	
			<b>Subsidy:</b> \$ 0.00	

**HOUSEHOLD/UNIT IS QUALIFIED; OUR NOTES ON THE FILE ARE:**

**RESPONSE REQUIRED:**

No response required.

**PROCEDURAL ISSUES:** (Informational only)

The certification was completed late.

<b>Unit:</b> 1-212	<b>Tenant:</b> Aran, S	<b>BR Size:</b> 1	<b>Rating:</b> 1	<b>Set Aside:</b> 50%
<b>Move In Date:</b> 07/29/2011	<b># Adults:</b> 1	<b>TIC Income:</b> \$ 9,987.00	<b>Tenant Rent:</b> \$ 239.00	
<b>TIC Effective Date:</b> 12/04/2020	<b># Minors:</b> 0	<b>Spectrum Income:</b> \$ 10,227.00	<b>U/A:</b> \$ 57.00	
<b>Initial/Recert:</b> Recert	<b>HH Size:</b> 1	<b>Income Limit:</b> \$ 41,800	<b>Gross Rent:</b> \$ 296.00	
<b>Oldest Document Expires On:</b> 03/29/2021			<b>Rent Limit:</b> \$ 1,120.00	
			<b>Subsidy:</b> \$ 701.00	

**HOUSEHOLD/UNIT IS QUALIFIED; OUR NOTES ON THE FILE ARE:**

**RESPONSE REQUIRED:**

No response required.

**PROCEDURAL ISSUES:** (Informational only)

1. Social Security income was calculated incorrectly.
2. The certification was completed late.

<b>Unit:</b> 1-213	<b>Tenant:</b> Lee, B	<b>BR Size:</b> 1	<b>Rating:</b> 1	<b>Set Aside:</b> 50%
<b>Move In Date:</b> 05/17/2005	<b># Adults:</b> 1	<b>TIC Income:</b> \$ 11,215.00	<b>Tenant Rent:</b> \$ 835.00	
<b>TIC Effective Date:</b> 12/04/2020	<b># Minors:</b> 0	<b>Spectrum Income:</b> \$ 11,215.08	<b>U/A:</b> \$ 57.00	
<b>Initial/Recert:</b> Recert	<b>HH Size:</b> 1	<b>Income Limit:</b> \$ 41,800	<b>Gross Rent:</b> \$ 892.00	
<b>Oldest Document Expires On:</b> 05/25/2021			<b>Rent Limit:</b> \$ 1,120.00	
			<b>Subsidy:</b> \$ 0.00	

**HOUSEHOLD/UNIT IS QUALIFIED; OUR NOTES ON THE FILE ARE:**

**RESPONSE REQUIRED:**

No response required.

**PROCEDURAL ISSUES:** (Informational only)

The certification was completed late.

Unit: 1-214	Tenant: Strife, C	BR Size: 1	Rating: 1	Set Aside: 50%
Move In Date: 04/26/2013	# Adults: 1	TIC Income: \$ 28,489.00	Tenant Rent: \$ 910.00	
TIC Effective Date: 12/04/2020	# Minors: 0	Spectrum Income: \$ 28,489.20	U/A: \$ 57.00	
Initial/Recert: Recert	HH Size: 1	Income Limit: \$ 41,800	Gross Rent: \$ 967.00	
Oldest Document Expires On: 07/03/2021			Rent Limit: \$ 1,120.00	
			Subsidy: \$ 0.00	

**HOUSEHOLD/UNIT IS QUALIFIED; OUR NOTES ON THE FILE ARE:**

**RESPONSE REQUIRED:**

No response required.

**PROCEDURAL ISSUES:** (Informational only)

The certification was completed late.

Unit: 1-216	Tenant: Lockhart, T	BR Size: 1	Rating: 1	Set Aside: 50%
Move In Date: 04/26/2018	# Adults: 1	TIC Income: \$ 23,478.00	Tenant Rent: \$ 930.00	
TIC Effective Date: 12/04/2020	# Minors: 0	Spectrum Income: \$ 23,478.00	U/A: \$ 57.00	
Initial/Recert: Recert	HH Size: 1	Income Limit: \$ 41,800	Gross Rent: \$ 987.00	
Oldest Document Expires On: 05/26/2021			Rent Limit: \$ 1,120.00	
			Subsidy: \$ 0.00	

**HOUSEHOLD/UNIT IS QUALIFIED; OUR NOTES ON THE FILE ARE:**

**RESPONSE REQUIRED:**

No response required.

**PROCEDURAL ISSUES:** (Informational only)

The certification was completed late.

Unit: 1-217	Tenant: Gainsborough, A	BR Size: 1	Rating: 1	Set Aside: 50%
Move In Date: 02/27/1998	# Adults: 1	TIC Income: \$ 13,788.00	Tenant Rent: \$ 318.00	
TIC Effective Date: 12/04/2020	# Minors: 0	Spectrum Income: \$ 13,788.00	U/A: \$ 57.00	
Initial/Recert: Recert	HH Size: 1	Income Limit: \$ 41,800	Gross Rent: \$ 375.00	
Oldest Document Expires On: 06/04/2021			Rent Limit: \$ 1,120.00	
			Subsidy: \$ 527.00	

**HOUSEHOLD/UNIT IS QUALIFIED; OUR NOTES ON THE FILE ARE:**

**RESPONSE REQUIRED:**

No response required.

**PROCEDURAL ISSUES:** (Informational only)

The certification was completed late.



<b>Unit:</b> 1-218	<b>Tenant:</b> Wallace, B	<b>BR Size:</b> 1	<b>Rating:</b> 1	<b>Set Aside:</b> 50%
<b>Move In Date:</b> 12/21/2019	<b># Adults:</b> 1	<b>TIC Income:</b> \$ 22,687.00	<b>Tenant Rent:</b> \$ 875.00	
<b>TIC Effective Date:</b> 12/04/2020	<b># Minors:</b> 0	<b>Spectrum Income:</b> \$ 22,686.02	<b>U/A:</b> \$ 57.00	
<b>Initial/Recert:</b> Recert	<b>HH Size:</b> 1	<b>Income Limit:</b> \$ 41,800	<b>Gross Rent:</b> \$ 932.00	
<b>Oldest Document Expires On:</b> 05/26/2021			<b>Rent Limit:</b> \$ 1,120.00	
			<b>Subsidy:</b> \$ 0.00	

**HOUSEHOLD/UNIT IS QUALIFIED; OUR NOTES ON THE FILE ARE:**

**RESPONSE REQUIRED:**

No response required.

**PROCEDURAL ISSUES:** (Informational only)

1. The certification was completed late.
2. The 5K affidavit was completed incorrectly.

<b>Unit:</b> 1-221	<b>Tenant:</b> Kisaragi, Y	<b>BR Size:</b> 1	<b>Rating:</b> 1	<b>Set Aside:</b> 50%
<b>Move In Date:</b> 07/01/2017	<b># Adults:</b> 1	<b>TIC Income:</b> \$ 28,499.00	<b>Tenant Rent:</b> \$ 990.00	
<b>TIC Effective Date:</b> 12/04/2020	<b># Minors:</b> 0	<b>Spectrum Income:</b> \$ 28,498.80	<b>U/A:</b> \$ 57.00	
<b>Initial/Recert:</b> Recert	<b>HH Size:</b> 1	<b>Income Limit:</b> \$ 41,800	<b>Gross Rent:</b> \$ 1,047.00	
<b>Oldest Document Expires On:</b> 05/26/2021			<b>Rent Limit:</b> \$ 1,120.00	
			<b>Subsidy:</b> \$ 0.00	

**HOUSEHOLD/UNIT IS QUALIFIED; OUR NOTES ON THE FILE ARE:**

**RESPONSE REQUIRED:**

No response required.

**PROCEDURAL ISSUES:** (Informational only)

The certification was completed late.

<b>Unit:</b> 1-223	<b>Tenant:</b> Fair, Z	<b>BR Size:</b> 1	<b>Rating:</b> 1	<b>Set Aside:</b> 50%
<b>Move In Date:</b> 10/19/2020	<b># Adults:</b> 2	<b>TIC Income:</b> \$ 23,692.00	<b>Tenant Rent:</b> \$ 849.00	
<b>TIC Effective Date:</b> 12/04/2020	<b># Minors:</b> 0	<b>Spectrum Income:</b> \$ 24,376.83	<b>U/A:</b> \$ 57.00	
<b>Initial/Recert:</b> Recert	<b>HH Size:</b> 2	<b>Income Limit:</b> \$ 47,800	<b>Gross Rent:</b> \$ 906.00	
<b>Oldest Document Expires On:</b> 01/06/2021			<b>Rent Limit:</b> \$ 1,120.00	
			<b>Subsidy:</b> \$ 0.00	

**HOUSEHOLD/UNIT IS QUALIFIED; OUR NOTES ON THE FILE ARE:**

**RESPONSE REQUIRED:**

1. Verification of the checking and savings accounts was not provided.
2. Dividends/interest was not verified for the Vanguard account. Are withdrawals being taken?

**RESPONSE 5/6/21:**

1. Verifications provided. ISSUE CLEARED.
2. Vanguard statement provided showing no withdrawals being taken. ISSUE CLEARED.

**PROCEDURAL ISSUES:** (Informational only)

The certification was completed late.

<b>Unit:</b> 1-224	<b>Tenant:</b> Sith, C	<b>BR Size:</b> 1	<b>Rating:</b> 1	<b>Set Aside:</b> 50%
<b>Move In Date:</b> 07/01/2019	<b># Adults:</b> 1	<b>TIC Income:</b> \$ 21,738.00	<b>Tenant Rent:</b> \$ 875.00	
<b>TIC Effective Date:</b> 12/04/2020	<b># Minors:</b> 0	<b>Spectrum Income:</b> \$ 21,738.00	<b>U/A:</b> \$ 57.00	
<b>Initial/Recert:</b> Recert	<b>HH Size:</b> 1	<b>Income Limit:</b> \$ 41,800	<b>Gross Rent:</b> \$ 932.00	
<b>Oldest Document Expires On:</b> 05/27/2021			<b>Rent Limit:</b> \$ 1,120.00	
			<b>Subsidy:</b> \$ 0.00	

**HOUSEHOLD/UNIT IS QUALIFIED; OUR NOTES ON THE FILE ARE:**

**RESPONSE REQUIRED:**

No response required.

**PROCEDURAL ISSUES:** *(Informational only)*

The certification was completed late.

<b>Unit:</b> 1-225	<b>Tenant:</b> Highwind, C	<b>BR Size:</b> 1	<b>Rating:</b> 1	<b>Set Aside:</b> 50%
<b>Move In Date:</b> 05/19/2010	<b># Adults:</b> 1	<b>TIC Income:</b> \$ 15,300.00	<b>Tenant Rent:</b> \$ 970.00	
<b>TIC Effective Date:</b> 12/04/2020	<b># Minors:</b> 0	<b>Spectrum Income:</b> \$ 15,300.04	<b>U/A:</b> \$ 57.00	
<b>Initial/Recert:</b> Recert	<b>HH Size:</b> 1	<b>Income Limit:</b> \$ 41,800	<b>Gross Rent:</b> \$ 1,027.00	
<b>Oldest Document Expires On:</b> 05/27/2021			<b>Rent Limit:</b> \$ 1,120.00	
			<b>Subsidy:</b> \$ 0.00	

**HOUSEHOLD/UNIT IS QUALIFIED; OUR NOTES ON THE FILE ARE:**

**RESPONSE REQUIRED:**

No response required.

**PROCEDURAL ISSUES:** *(Informational only)*

The certification was completed late.

<b>Unit:</b> 1-226	<b>Tenant:</b> Tuesti, R	<b>BR Size:</b> 2	<b>Rating:</b> 1	<b>Set Aside:</b> 50%
<b>Move In Date:</b> 07/29/2019	<b># Adults:</b> 1	<b>TIC Income:</b> \$ 36,749.00	<b>Tenant Rent:</b> \$ 940.00	
<b>TIC Effective Date:</b> 12/04/2020	<b># Minors:</b> 0	<b>Spectrum Income:</b> \$ 36,749.03	<b>U/A:</b> \$ 73.00	
<b>Initial/Recert:</b> Recert	<b>HH Size:</b> 1	<b>Income Limit:</b> \$ 41,800	<b>Gross Rent:</b> \$ 1,013.00	
<b>Oldest Document Expires On:</b> 05/27/2021			<b>Rent Limit:</b> \$ 1,343.00	
			<b>Subsidy:</b> \$ 0.00	

**HOUSEHOLD/UNIT IS QUALIFIED; OUR NOTES ON THE FILE ARE:**

**RESPONSE REQUIRED:**

No response required.

**PROCEDURAL ISSUES:** *(Informational only)*

The certification was completed late.

<b>Unit:</b> 1-302	<b>Tenant:</b> Arts, A	<b>BR Size:</b> 2	<b>Rating:</b> 1	<b>Set Aside:</b> 50%
<b>Move In Date:</b> 02/16/2012	<b># Adults:</b> 1	<b>TIC Income:</b> \$ 36,594.00	<b>Tenant Rent:</b> \$ 1,060.00	
<b>TIC Effective Date:</b> 12/04/2020	<b># Minors:</b> 0	<b>Spectrum Income:</b> \$ 36,593.31	<b>U/A:</b> \$ 73.00	
<b>Initial/Recert:</b> Recert	<b>HH Size:</b> 1	<b>Income Limit:</b> \$ 41,800	<b>Gross Rent:</b> \$ 1,133.00	
<b>Oldest Document Expires On:</b> 05/29/2021			<b>Rent Limit:</b> \$ 1,343.00	
			<b>Subsidy:</b> \$ 0.00	

**HOUSEHOLD/UNIT IS QUALIFIED; OUR NOTES ON THE FILE ARE:**

**RESPONSE REQUIRED:**

Statement used to verify the Ivy investment does not show if there is an RMD, what the \$75.00/\$100.00 monthly withdrawal is for, what the annual dividends are or if this is really a trust account.

**RESPONSE 5/6/21:**

Clarification provided stating that there is no RMD, and clarifying the distribution of assets. ISSUE CLEARED.

**PROCEDURAL ISSUES:** *(Informational only)*

The certification was completed late.

**THE FOLLOWING 5 FILE(S) ARE RATED '0' SUBMITTING CORRECTIONS TO SPECTRUM IS NOT REQUIRED**

<b>Unit:</b> 1-115	<b>Tenant:</b> Blaskowitz, B	<b>BR Size:</b> 1	<b>Rating:</b> 0	<b>Set Aside:</b> 50%
<b>Move In Date:</b> 10/08/2019	<b># Adults:</b> 2	<b>TIC Income:</b> \$ 14,602.00	<b>Tenant Rent:</b> \$ 890.00	
<b>TIC Effective Date:</b> 12/04/2020	<b># Minors:</b> 0	<b>Spectrum Income:</b> \$ 14,601.78	<b>U/A:</b> \$ 57.00	
<b>Initial/Recert:</b> Recert	<b>HH Size:</b> 2	<b>Income Limit:</b> \$ 47,800	<b>Gross Rent:</b> \$ 947.00	
<b>Oldest Document Expires On:</b> 03/24/2021			<b>Rent Limit:</b> \$ 1,120.00	
			<b>Subsidy:</b> \$ 0.00	

**HOUSEHOLD/UNIT IS QUALIFIED; OUR NOTES ON THE FILE ARE:**

No issues.

<b>Unit:</b> 1-128	<b>Tenant:</b> Larusso, D	<b>BR Size:</b> 2	<b>Rating:</b> 0	<b>Set Aside:</b> 50%
<b>Move In Date:</b> 10/20/2017	<b># Adults:</b> 1	<b>TIC Income:</b> \$ 9,882.00	<b>Tenant Rent:</b> \$ 213.00	
<b>TIC Effective Date:</b> 12/04/2020	<b># Minors:</b> 0	<b>Spectrum Income:</b> \$ 9,881.61	<b>U/A:</b> \$ 73.00	
<b>Initial/Recert:</b> Recert	<b>HH Size:</b> 1	<b>Income Limit:</b> \$ 41,800	<b>Gross Rent:</b> \$ 286.00	
<b>Oldest Document Expires On:</b> 03/30/2021			<b>Rent Limit:</b> \$ 1,343.00	
			<b>Subsidy:</b> \$ 870.00	

**HOUSEHOLD/UNIT IS QUALIFIED; OUR NOTES ON THE FILE ARE:**

No issues.

<b>Unit:</b> 1-135	<b>Tenant:</b> Stark, T	<b>BR Size:</b> 1	<b>Rating:</b> 0	<b>Set Aside:</b> 50%
<b>Move In Date:</b> 11/25/2013	<b># Adults:</b> 1	<b>TIC Income:</b> \$ 24,954.00	<b>Tenant Rent:</b> \$ 870.00	
<b>TIC Effective Date:</b> 12/04/2020	<b># Minors:</b> 0	<b>Spectrum Income:</b> \$ 24,953.40	<b>U/A:</b> \$ 57.00	
<b>Initial/Recert:</b> Recert	<b>HH Size:</b> 1	<b>Income Limit:</b> \$ 41,800	<b>Gross Rent:</b> \$ 927.00	
<b>Oldest Document Expires On:</b> 03/13/2021			<b>Rent Limit:</b> \$ 1,120.00	
			<b>Subsidy:</b> \$ 0.00	

**HOUSEHOLD/UNIT IS QUALIFIED; OUR NOTES ON THE FILE ARE:**

No issues.

<b>Unit:</b> 1-209	<b>Tenant:</b> Allen, B	<b>BR Size:</b> 1	<b>Rating:</b> 0	<b>Set Aside:</b> 50%
<b>Move In Date:</b> 10/01/2020	<b># Adults:</b> 1	<b>TIC Income:</b> \$ 27,396.00	<b>Tenant Rent:</b> \$ 949.00	
<b>TIC Effective Date:</b> 12/04/2020	<b># Minors:</b> 0	<b>Spectrum Income:</b> \$ 27,396.00	<b>U/A:</b> \$ 57.00	
<b>Initial/Recert:</b> Recert	<b>HH Size:</b> 1	<b>Income Limit:</b> \$ 41,800	<b>Gross Rent:</b> \$ 1,006.00	
<b>Oldest Document Expires On:</b> 01/09/2021			<b>Rent Limit:</b> \$ 1,120.00	
			<b>Subsidy:</b> \$ 0.00	

**HOUSEHOLD/UNIT IS QUALIFIED; OUR NOTES ON THE FILE ARE:**

**RESPONSE REQUIRED:**

A social security award letter was not provided.

RESPONSE 5/6/21:

Social security award letter provided. ISSUE CLEARED.

**PROCEDURAL ISSUES:** (Informational only)

No procedural issues.

<b>Unit:</b> 1-312	<b>Tenant:</b> Wigham, R	<b>BR Size:</b> 1	<b>Rating:</b> 0	<b>Set Aside:</b> 50%
<b>Move In Date:</b> 11/03/2017	<b># Adults:</b> 1	<b>TIC Income:</b> \$ 12,819.00	<b>Tenant Rent:</b> \$ 283.00	
<b>TIC Effective Date:</b> 12/04/2020	<b># Minors:</b> 0	<b>Spectrum Income:</b> \$ 12,819.65	<b>U/A:</b> \$ 57.00	
<b>Initial/Recert:</b> Recert	<b>HH Size:</b> 1	<b>Income Limit:</b> \$ 41,800	<b>Gross Rent:</b> \$ 340.00	
<b>Oldest Document Expires On:</b> 03/16/2021			<b>Rent Limit:</b> \$ 1,120.00	
			<b>Subsidy:</b> \$ 637.00	

**HOUSEHOLD/UNIT IS QUALIFIED; OUR NOTES ON THE FILE ARE:**

No issues.

## EXHIBIT B: -Sample Apartments

### SPECTRUM ENTERPRISES LIHTC COMPLIANCE REPORTING

Total Number of Files Reviewed: 51

*Refer to Cover Letter for Explanation of Ratings Used*

Unit ID	H/Hold Name	HH Size	# BR	AMI%	MI Date	TIC Date	TIC Income	Audit Income	Income Limit	Tenant Rent	UA	Gross Rent	Rent Limit	Rtg	Eligible?
1-102	Smith, S	1	2	50	11/8/06	12/4/20	\$23,754.00	\$23,754.00	\$41,800	\$1,010	\$73	\$1,083	\$1,343	1	Yes
1-103	Simpson, H	1	2	50	6/13/11	12/4/20	\$36,485.00	\$36,484.68	\$41,800	\$1,090	\$73	\$1,163	\$1,343	1	Yes
1-104	Jones, R	1	2	50	4/29/15	12/4/20	\$10,098.00	\$10,098.00	\$41,800	\$175	\$73	\$248	\$1,343	1	Yes
1-106	Chase, M	2	1	50	9/14/20	12/4/20	\$33,625.00	\$27,914.40	\$47,800	\$949	\$57	\$1,006	\$1,120	1	Yes
1-107	Anderson, L	1	1	50	7/1/19	12/4/20	\$24,718.00	\$26,630.56	\$41,800	\$890	\$57	\$947	\$1,120	1	Yes
1-108	Lu, L	1	1	50	3/2/07	12/4/20	\$23,154.00	\$23,154.00	\$41,800	\$860	\$57	\$917	\$1,120	2	?
1-109	Myers, M	1	1	50	10/30/20	12/4/20	\$13,469.00	\$13,468.85	\$41,800	\$849	\$57	\$906	\$1,120	1	Yes
1-110	Adams, F	1	1	50	2/23/15	12/4/20	\$38,370.00	\$38,220.00	\$41,800	\$940	\$57	\$997	\$1,120	1	Yes
1-112	Munster, H	1	1	50	5/1/17	12/4/20	\$17,484.00	\$17,484.02	\$41,800	\$346	\$57	\$403	\$1,120	1	Yes
1-113	Fry, P	1	1	50	11/25/20	12/4/20	\$24,449.00	\$24,418.99	\$41,800	\$849	\$57	\$906	\$1,120	2	?
1-115	Blaskowitz, B	2	1	50	10/8/19	12/4/20	\$14,602.00	\$14,601.78	\$47,800	\$890	\$57	\$947	\$1,120	0	Yes
1-118	England, G	1	1	50	12/1/08	12/4/20	\$22,350.00	\$22,350.00	\$41,800	\$515	\$57	\$572	\$1,120	1	Yes
1-119	Frost, J	1	1	50	5/17/19	12/4/20	\$23,574.00	\$23,574.00	\$41,800	\$843	\$57	\$900	\$1,120	1	Yes
1-120	Kringle, K	1	1	50	11/23/15	12/4/20	\$23,756.00	\$22,888.74	\$41,800	\$885	\$57	\$942	\$1,120	1	Yes
1-121	Main, C	1	1	60	6/9/20	6/9/20	\$39,379.00	\$37,274.33	\$50,160	\$999	\$57	\$1,056	\$1,344	1	Yes
1-122	Warren, A	1	1	50	9/10/18	12/4/20	\$20,574.00	\$20,574.00	\$41,800	\$880	\$57	\$937	\$1,120	1	Yes

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Unit ID	HHold Name	HH Size	# BR	AMI%	MI Date	TIC Date	TIC Income	Audit Income	Income Limit	Tenant Rent	UA	Gross Rent	Rent Limit	Rtg	Eligible?
1-123	Fonzeralli, A	1	1	50	5/31/14	12/4/20	\$21,078.00	\$21,078.00	\$41,800	\$930	\$57	\$987	\$1,120	1	Yes
1-125	Ball, L	1	1	50	4/1/15	12/4/20	\$19,158.00	\$19,158.01	\$41,800	\$885	\$57	\$942	\$1,120	1	Yes
1-127	Griffin, P	1	1	50	4/24/17	12/4/20	\$29,700.00	\$29,700.75	\$41,800	\$855	\$57	\$912	\$1,120	1	Yes
1-128	Larusso, D	1	2	50	10/20/17	12/4/20	\$9,882.00	\$9,881.61	\$41,800	\$213	\$73	\$286	\$1,343	0	Yes
1-129	Madison, B	1	1	50	6/9/16	12/4/20	\$15,018.00	\$15,018.36	\$41,800	\$695	\$57	\$752	\$1,120	1	Yes
1-131	Wayne, B	1	1	50	9/10/19	12/4/20	\$27,174.00	\$27,174.00	\$41,800	\$843	\$57	\$900	\$1,120	1	Yes
1-133	Parker, P	1	1	50	2/1/21	2/1/21	\$27,883.00	\$29,203.92	\$41,800	\$1,063	\$57	\$1,120	\$1,120	1	Yes
1-135	Stark, T	1	1	50	11/25/13	12/4/20	\$24,954.00	\$24,953.40	\$41,800	\$870	\$57	\$927	\$1,120	0	Yes
1-137	Banner, B	1	2	50	7/1/17	12/4/20	\$35,593.00	\$35,592.72	\$41,800	\$1,070	\$73	\$1,143	\$1,343	1	Yes
1-139	Kent, C	2	2	50	11/14/18	12/4/20	\$23,947.00	\$23,947.32	\$47,800	\$990	\$73	\$1,063	\$1,343	2	?
1-201	Gray, J	1	2	50	11/22/13	12/4/20	\$33,704.00	\$33,487.69	\$41,800	\$1,040	\$73	\$1,113	\$1,343	1	Yes
1-202	Richards, R	1	2	50	9/30/97	12/4/20	\$23,370.00	\$23,370.00	\$41,800	\$1,010	\$73	\$1,083	\$1,343	1	Yes
1-203	Danvers, C	1	2	50	7/29/16	12/4/20	\$22,362.00	\$22,362.00	\$41,800	\$1,040	\$73	\$1,113	\$1,343	1	Yes
1-204	Prince, D	2	2	50	2/5/18	12/4/20	\$36,524.00	\$36,685.22	\$47,800	\$990	\$73	\$1,063	\$1,343	2	?
1-205	Barton, C	2	1	50	7/14/17	12/4/20	\$19,764.00	\$19,764.00	\$47,800	\$910	\$57	\$967	\$1,120	1	Yes
1-206	Jordan, H	1	1	50	9/21/11	12/4/20	\$24,191.00	\$23,059.03	\$41,800	\$945	\$57	\$1,002	\$1,120	1	Yes
1-207	Rogers, S	1	1	50	9/1/16	12/4/20	\$14,628.00	\$14,818.16	\$41,800	\$284	\$57	\$341	\$1,120	1	Yes
1-209	Allen, B	1	1	50	10/1/20	12/4/20	\$27,396.00	\$27,396.00	\$41,800	\$949	\$57	\$1,006	\$1,120	0	Yes
1-210	Murdock, M	2	1	50	10/14/20	12/4/20	\$33,685.00	\$33,784.25	\$47,800	\$949	\$57	\$1,006	\$1,120	2	?

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Unit ID	H/Hold Name	HH Size	# BR	AMI%	MI Date	TIC Date	TIC Income	Audit Income	Income Limit	Tenant Rent	UA	Gross Rent	Rent Limit	Rtg	Eligible?
1-211	MacGyver, A	1	1	50	10/4/19	12/4/20	\$25,800.00	\$25,066.36	\$41,800	\$840	\$57	\$897	\$1,120	1	Yes
1-212	Aran, S	1	1	50	7/29/11	12/4/20	\$9,987.00	\$10,227.00	\$41,800	\$239	\$57	\$296	\$1,120	1	Yes
1-213	Lee, B	1	1	50	5/17/05	12/4/20	\$11,215.00	\$11,215.08	\$41,800	\$835	\$57	\$892	\$1,120	1	Yes
1-214	Strife, C	1	1	50	4/26/13	12/4/20	\$28,489.00	\$28,489.20	\$41,800	\$910	\$57	\$967	\$1,120	1	Yes
1-216	Lockhart, T	1	1	50	4/26/18	12/4/20	\$23,478.00	\$23,478.00	\$41,800	\$930	\$57	\$987	\$1,120	1	Yes
1-217	Gainsboroug	1	1	50	2/27/98	12/4/20	\$13,788.00	\$13,788.00	\$41,800	\$318	\$57	\$375	\$1,120	1	Yes
1-218	Wallace, B	1	1	50	12/21/19	12/4/20	\$22,687.00	\$22,686.02	\$41,800	\$875	\$57	\$932	\$1,120	1	Yes
1-221	Kisaragi, Y	1	1	50	7/1/17	12/4/20	\$28,499.00	\$28,498.80	\$41,800	\$990	\$57	\$1,047	\$1,120	1	Yes
1-222	Valentine, V	1	1	50	8/14/15	12/4/20	\$13,280.00	\$13,276.51	\$41,800	\$660	\$57	\$717	\$1,120	2	?
1-223	Fair, Z	2	1	50	10/19/20	12/4/20	\$23,692.00	\$24,376.83	\$47,800	\$849	\$57	\$906	\$1,120	1	Yes
1-224	Sith, C	1	1	50	7/1/19	12/4/20	\$21,738.00	\$21,738.00	\$41,800	\$875	\$57	\$932	\$1,120	1	Yes
1-225	Highwind, C	1	1	50	5/19/10	12/4/20	\$15,300.00	\$15,300.04	\$41,800	\$970	\$57	\$1,027	\$1,120	1	Yes
1-226	Tuesti, R	1	2	50	7/29/19	12/4/20	\$36,749.00	\$36,749.03	\$41,800	\$940	\$73	\$1,013	\$1,343	1	Yes
1-228	Yuna, R	1	2	50	11/1/17	12/4/20	\$9,984.00	\$9,984.00	\$41,800	\$204	\$73	\$277	\$1,343	2	?
1-302	Arts, A	1	2	50	2/16/12	12/4/20	\$36,594.00	\$36,593.31	\$41,800	\$1,060	\$73	\$1,133	\$1,343	1	Yes
1-312	Wigham, R	1	1	50	11/3/17	12/4/20	\$12,819.00	\$12,819.65	\$41,800	\$283	\$57	\$340	\$1,120	0	Yes

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**PROPERTY SUMMARY**

<b>Total # LIHTC Units:</b>	51
<b># LIHTC Units Reviewed:</b>	51
<b>Total # Files Submitted:</b>	51
<b>Files Rated 3:</b>	0
<b>Files Rated 2:</b>	7
<b>Files Rated 1:</b>	39
<b>Files Rated 0:</b>	5

**UNIT MIX SUMMARY**

<b>Number of Units</b>	<b>Bedroom Size</b>	<b>AMI%</b>
37	1 BR	50%
1	1 BR	60%
13	2 BR	50%

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## EXHIBIT C: Summary of Tenant File Procedures

Spectrum Auditor: Your Spectrum Analyst  
Client: Sample Client  
Property: Sample Apartments  
Property City: Anytown  
Property State: Washington

1. Scope of work:

- Lease Up
- Acquisition Rehab
- Resyndication
- Annual Compliance Audit

2. The following documents were submitted for review:

- Tenant Files # \_\_\_\_\_
- Tenant File Corrections # 20
- Regulatory Agreement\Extended Use Agreement
- Utility Allowance Verification
- Rent Roll
- Form 8609s
- Other: \_\_\_\_\_

3. Briefly describe the contents of each file:

**Application, certification, verifications, student status affidavit, REA.**

4. Are files uniformly set up?

Yes

No

Other: \_\_\_\_\_

5. How are applicants screened for eligibility (include any suggestions):

**REA**

6. What self-certification forms are used (include any suggestions):

**REA, student status affidavit.**

7. How is student status being documented (include any suggestions)?

**Student status affidavit.**

8. Briefly describe the income/asset verification process (include any suggestions):

**The REA is being used as a 5K affidavit.**

9. Are state forms being used (include any suggestions)?

**Yes. WSHFC Student Certification form is required as is the WSHFC Tax Credit Lease Rider.**

10. Do files show all income/asset math used by leasing staff (include any suggestions)?

**Yes.**

11. Is leasing staff testing income using a variety of methods (i.e. YTD)?

Yes

No

Other: \_\_\_\_\_

12. Are the correct income/rent limits used?

Yes

No

Other: \_\_\_\_\_

13. Is the correct utility allowance used?

Yes

No

Other: \_\_\_\_\_

14. Final thoughts or suggestions:

**The files were well organized. Management should not date tenant's signatures.**

## EXHIBIT D: Sample Apartments

<b>Placed in service date:</b>	<b>12/4/2020</b>
<b>State:</b>	<b>Washington</b>
<b>County/City/Town:</b>	<b>Anytown</b>

### Income/Rent Limits - Effective Date: 4-1-2020

HH Size	1	2	3	4	5	6	7	8
<b>20%</b>	16720	19120	21500	23880	25800	27720	29620	31540
<b>30%</b>	25080	28680	32250	35820	38700	41580	44430	47310
<b>40%</b>	33440	38240	43000	47760	51600	55440	59240	63080
<b>50%</b>	<b>41800</b>	<b>47800</b>	<b>53750</b>	<b>59700</b>	<b>64500</b>	<b>69300</b>	<b>74050</b>	<b>78850</b>
<b>60%</b>	50160	57360	64500	71640	77400	83160	88860	94620
<b>70%</b>	58520	66920	75250	83580	90300	97020	103670	110390
<b>80%</b>	66880	76480	86000	95520	103200	110880	118480	126160
Rent Limit	0-BR	1-BR	2-BR	3-BR	4-BR	5-BR		
<b>20%</b>	418	448	537	621	693	764		
<b>30%</b>	627	672	806	931	1039	1146		
<b>40%</b>	836	896	1075	1242	1386	1529		
<b>50%</b>	1045	1120	1343	1552	1732	1911		
<b>60%</b>	1254	1344	1612	1863	2079	2293		
<b>70%</b>	1463	1568	1881	2173	2425	2675		
<b>80%</b>	1672	1792	2150	2484	2772	3058		
<b>UA</b>		57	73	90	115			