Exhibit 10-F

INCOME VERIFICATION FOR DIRECT BENEFICIARIES OF CDBG REHAB FUNDS

The following information is necessary to be eligible for assistance under the Community Development Block Grant (CDBG) Non-competitive housing rehabilitation program. CDBG is a federal program intended to assist households at or below 80% of Area Median Income or low and moderate income households. All information collected will be kept confidential and will not be available to the general public. Providing false information is a serious matter and may constitute fraud under federal law.

It is important to understand the federal definition of "annual income" which are all payments from all sources received by the family head (even if temporarily absent) and each additional member of the family household who is not a minor (a minor is defined as a person under age 18). Further information is found in the Income Eligibility Standards from the U.S. Housing Act of 1937 (pages 4 & 5). Income includes:

1. The gross amount, before any payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips and bonuses;

2. The net income from operation of a business or profession or from rental or real or personal property (this includes gross receipts, minus operating expenses, received from the operation of an unincorporated farm or ranch);

3. Interest and dividends;

4. The full amount of periodic payments received from social security, annuities, insurance policies, retirement funds, pensions, disability or death benefits and other similar types of periodic receipts;

5. Payments in lieu of earnings, such as unemployment and disability compensation, worker's compensation and severance pay;

6. Public assistance;

7. Periodic and determinable allowances, such as alimony and child support payments, and regular contributions or gifts received from persons not residing in the dwelling; and

8. All regular pay, special pay and allowances of a member of the armed forces (whether or not living in the dwelling) who is head of the family or spouse.

Please complete the following information to verify income and eligibility of the potential CDBG beneficiary. The following information is broken into four parts and must be completed by the sub-recipient/developer and the CDBG beneficiary.

Additionally, all income must be verified by comparing the beneficiary’s income with the most current HUD approved income limit tables for the appropriate county. These tables are
available on the CDBG website: http://comdev.mt.gov or by contacting the program at DOCCDBG@mt.gov or 406.841.2770.
FOUR PART INCOME AND ELIGIBILITY VERIFICATION PROCESS & CHECKLIST

PART 1. INCOME TYPE
Please select the income type used to determine income eligibility of the beneficiary:
(completed by sub-recipient or developer)

1. ____ Adjusted Gross Income
2. ____ Gross Income

PART 2. INCOME DOCUMENTATION
Please select the income documentation used to determine income eligibility:
(completed by sub-recipient or developer)

1. ____ Copy of past year taxes
2. ____ Copy of past three months of wage stubs
3. ____ Other forms of income documentation
   a. Narrative describing what other forms of income documentation was used
to determine income eligibility:
   __________________________________________________________
   __________________________________________________________
   __________________________________________________________
   __________________________________________________________.

PART 3. ELIGIBILITY VERIFICATION OF BENEFICIARY
Please mark items that have been received and verified
(completed by sub-recipient or developer)

1. ____ Signature of Certification provided (Part 4: completed by beneficiary)
2. ____ Copy of Beneficiary(s) Driver’s License
   (copy retained by sub-recipient or developer)
3. ____ Documentation of Income (Part 2: completed by sub-recipient or developer)
4. ____ Verification of Income and Eligibility (completed by sub-recipient or developer)
   a. County: ___________
   b. Number in Household ___________
   c. Total Household Annual Income ___________
   d. Percent of Median Income ___________
   e. Income Calculation Notes:
   __________________________________________________________
   __________________________________________________________
   __________________________________________________________
   __________________________________________________________
   __________________________________________________________
   __________________________________________________________.

PART 4. SIGNATURE OF CERTIFICATION BY CDBG BENEFICIARY
(completed by beneficiary)

I / we, __________________________________, have received a copy of the definition of income. Additionally I / we, as a CDBG-assisted beneficiary certify that my/our family’s annual income of $___________________ is correct and complete to the best of my/our knowledge. Documentation of my family’s income was provided to ______________________(sub-recipient/developer) for the purposes of determining income eligibility for the CDBG Non-competitive housing rehabilitation program.

________________________________________
Beneficiary #1 Signature

________________________________________
Beneficiary #2 Signature (if applicable)

________________________________________
Date

NOTE: Anyone who knowingly provides false or incomplete income information may be subject to penalties for fraud under federal law.
INCOME ELIGIBILITY STANDARDS FROM THE U.S. HOUSING ACT OF 1937
for CDBG Beneficiaries

Section 889.103 Determination of income for eligibility.

For purposes of determining whether a family is income eligible, income shall be determined in accordance with Section 889.104, except that where a family has net family assets in excess of $5,000, income shall include the actual amount of income, if any, derived from all of the net family assets or 10 percent of the value of all such assets, whichever is greater. For purposes of this section, net family assets means value of equity in real property, savings, stocks, bonds, and other forms of capital investment. The value of necessary items such as furniture and automobiles shall be excluded.

Section 889.104 Computation of annual income.

(a) Except as provided in paragraph (b) of this section, all payments from all sources received by the family head (even if temporarily absent) and each additional member of the family household who is not a minor shall be included in the annual income of a family. Income shall include, but not be limited to:

1. The gross amount, before any payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips and bonuses;

2. The net income from operation of a business or profession or from rental or real or personal property (for this purpose, expenditures for business expansion or amortization of capital indebtedness shall not be deducted to determine the net income from a business);

3. Interest and dividends;

4. The full amount of periodic payments received from social security, annuities, insurance policies, retirement funds, pensions, disability or death benefits and other similar types of periodic receipts;

5. Payments in lieu of earnings, such as unemployment and disability compensation, workmen's compensation and severance pay (see paragraph (b) (3) of this section).

6. Public Assistance. If the public assistance payment includes an amount specifically designated for shelter and utilities which is subject to adjustment by the public assistance agency in accordance with the actual cost of shelter and utilities, the amount of public assistance income to be included as income shall consist of:

   (i) The amount of the allowance or grant exclusive of the amount specifically designated for shelter and utilities, plus

   (ii) The maximum amount that the public assistance agency could in fact allow for the family for shelter and utilities.

7. Periodic and determinable allowances, such as alimony and child support payments, and regular contributions or gifts received from persons not residing in the dwelling:
(8) All regular pay, special pay and allowances of a member of the armed forces (whether or not living in the dwelling) who is head of the family or spouse (see paragraph (b) (5) of this section).

(b) The following items shall not be considered as income:

(1) casual, sporadic or irregular gifts;

(2) amounts that are specifically for or in reimbursement of the cost of medical expenses;

(3) lump-sum additions to family assets, such as inheritances, insurance payments (including payments under health and accident insurance and workmen's compensation), capital gains and settlement for personal or property losses;

(4) amounts of educational scholarships paid directly to the student or to the educational institution, and amounts paid by the government to a veteran for use in meeting the costs of tuition, fees, books and equipment. Any amounts of such scholarships, or payments to veterans, not used for the above purposes of which are available for subsistence are to be included in income;

(5) the special pay to a serviceman head of a family away from home and exposed to hostile fire;

(6) payments received pursuant to participation in the following volunteer programs under the ACTION Agency:

   (i) National Volunteer Antipoverty Programs that include VISTA, Service Learning Programs and Special Volunteer Programs.

   (ii) National Older American Volunteer Programs for persons aged 60 and over which include Retired Senior Volunteer Programs, Foster Grandparent Program, and National Volunteer Program to Assist Small Business Experience, Service Corps of Retired Executive (SCORE) and Active Corps of Executives (ACE).