



## ANDP NSP SECOND MORTGAGE PROGRAM FORMS

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## ANDP NSP SECOND MORTGAGE LOAN PROGRAM Underwriting Package Checklist

SHIP ALL FILES TO:  
ANDP  
ATTN: CHRISTIE CADE  
235 PEACHTREE STREET, SUITE 2000, 20<sup>TH</sup> FLOOR  
ATLANTA, GEORGIA 30303

**Fasten COPIES of all applicable items in the order below:**

|    |   |  |
|----|---|--|
| 1  | Loan Application Profile  |  |
| 2  | Reservation Confirmation (Provide by ANDP)  |  |
| 3  | Copy of Lenders Interest rate Commitment on First Mortgage  |  |
| 4  | Cover Letter from Processor/Underwriter   |  |
| 5  | Total Household Income Worksheet, completed for applicant(s) and adult (over age of 18) non-applicant(s)  |  |
| 6  | Borrower NSP Loan Agreement (Fully executed)  |  |
| 7  | Final 1003 Loan Application   |  |
| 8  | Fully executed "Application Affidavit (Form NSP-2)  |  |
| 9  | "Affidavit of Adult (18 yrs or older) Non-Applicant Household Member," (Form NSP-3), if applicable<br>Signed by non-applicant and notarized<br>Documentation for all sources of income: current pay stub or similar third party documentation   |  |
| 10 | Copy of the applicable:<br>a. FHA Form 92900.LT: "FHA Loan Underwriting and Transmittal Summary" and "Direct Endorsement Approval" HUD Form 92900-A, page 3 (must be signed/dated by Lenders Underwriter)<br>b. VA form 26-6393: "Loan Analysis" (must be signed/dated by Lenders Underwriter)<br>c. The final findings report approved through AUS (must be signed/dated by Lenders Underwriter) |  |
| 11 | Internal Underwriting Approval with conditions listed   |  |
| 12 | Scratch application, signed and dated by Lender and Borrower(s)   |  |
| 13 | Copy of First Mortgage Good Faith Estimate ( <i>Signed by borrower</i> )  |  |
| 14 | Federal Tax returns for each Borrower for the most recent year or IRS Filing Status Verification (IRS Letter 1722 with printouts) and current years W-2 form. <b>(State tax returns not required)</b><br>Signed by Borrower(s)<br>Number of dependents consistent with loan application?  |  |
| 15 | Verbal Verification of Employment or documentation required from DU or LP (Program Guide Pages 25-28)   |  |
| 16 | Verification of Income dated within forty five (45) days of your underwriting decision<br>Copy of most recent pay stub for borrower and co-borrower, must reflect year-to-date earnings<br>Other sources of income such as child support, SSI, etc.   |  |

|    |  |  |
|----|--|--|
| 17 | <p>Bank Statement(s) for the most recent 30 day period dated within forty- five (45) days of your underwriting decision</p> <p>_____ Explanation for non-payroll deposits greater than \$300 over a 1010 warning (attached)</p> <p>_____ Assets on bank statement(s) must agree with figures on 1003 and Automated Underwriting Findings. Program Guide Page 14)</p>   |  |
| 18 | <p>Sales Contract and applicable Addenda signed by all parties</p> <p>_____ a. Copy of Current Market Appraisal with legible photos</p> <p>_____ b. Addendum referencing disclosure of Lead-Based paint and Lead-Based paint hazards if property built prior to 1978</p> <p>_____ c. Copy of title work w/chain of title</p>   |  |
| 19 | <p>Uniform Residential Appraisal Report and all attachments including legible photographs (interior &amp; exterior) with one of the following, if applicable:</p> <p>_____ a. If VA Loan, VA Form 26-1843: “Certificate of Reasonable Value” or VA Notification of Value Letter (must be signed/dated by Lenders Underwriter) along with the VA Case Number Assignment and CAIVRS</p> <p>_____ b. If FHA Loan, FHA Form 92800.5B: “Conditional Commitment/Direct Endorsement Statement of Appraised Value” (must be signed/dated by Lenders Underwriter) along with the FHA Case Number Assignment, CAIVRS, LDP/GSA Appraisal can be emailed.</p> <p>_____ c. Market Appraisal must have five year sales history and Certificate of Appraiser to meet NSP guidelines.</p> <p>_____ d. Copy of all invoices from Appraiser(s), HQS Inspection(s), and Final Inspection(s)</p> |  |
| 20 | <p>FEMA Flood Certification (<i>If Applicable</i>)</p>   |  |
| 21 | <p>Home Buyer Education Certificate of Completion must be within 12 months of date of commitment date from contract</p>  |  |



## ANDP NSP LOAN APPLICATION

**Please carefully review and complete all sections of this application. Incomplete applications will not be processed.** Please type or print legible in ink. The mortgage originator must assist with answering questions of the application and make sure ALL documents are signed by ALL parties, before submitting the application and documents to:

\_\_\_\_\_ **DeKalb County**                      \_\_\_\_\_ **Douglas County**  
 \_\_\_\_\_ **City of Atlanta**                      \_\_\_\_\_ **Fulton County**

### PART I. GENERAL INFORMATION

|  |  |
|--|--|
| BORROWER NAME  |  |
| CO-BORROWER NAME   |  |
| SOCIAL SECURITY NUMBER   |  |
| PRESENT ADDRESS  |  |
| HOME TELEPHONE   |  |
| WORK TELEPHONE/E-MAIL ADDRESS                                    |  |
| ADDRESS OF PROPERTY TO BE PURCHASED<br>Include city and zip code |  |
| PRIMARY LENDER   |  |
| LOAN OFFICER/TELEPHONE/FAX #<br>E-MAIL                           |  |

### PART II. - FINANCING INFORMATION (To be completed by the Lender)

|                                     |   |
|-------------------------------------|---|
|                                     |   |
| TOTAL ANNUAL HOUSEHOLD INCOME       | \$ _____  |
| NUMBER OF PERSONS IN HOUSEHOLD      | _____   |
| PURCHASE PRICE                      | \$ _____  |
| APPRAISED VALUE                     | \$ _____  |
| FIRST MORTGAGE                      | \$ _____  |
| INTEREST RATE & TERM                | _____   |
| ORIGINATION FEE & POINTS            | _____   |
| IS PMI REQUIRED? IF YES, STATE COST | _____   |
| TOTAL CLOSING COSTS & PREPAIDS      | _____   |
| TOTAL DOWNPAYMENT REQUIRED          | \$ _____  |
| AMOUNT OF NSP LOAN REQUESTED        | Down payment \$ _____<br>Closing Cost \$ _____<br>Pre-Paids \$ _____<br>Total: \$ _____ |

**TERMS AND CONDITIONS**

**PART II.**

I/We understand and fully agree to the following terms and conditions of the ANDP NSP Homeownership Program:

1. I am/We are a First-Time Homebuyer who have not owned a home in the past three years, or qualify as a displaced homemaker, single parent or mobile home owner ( \_\_\_\_\_yes/ \_\_\_\_\_no)
2. My/Our gross household income does not exceed the median family income adjusted for family size for the Atlanta Metropolitan Statistical Area as established by HUD for the selected jurisdictions program; See Chart below:

| <b>Family Size</b> | <b>50% AMI</b> | <b>80% AMI</b> | <b>120% AMI</b> |
|--------------------|----------------|----------------|-----------------|
| 1                  | \$25,150       | \$40,250       | \$60,300        |
| 2                  | \$28,750       | \$46,000       | \$68,950        |
| 3                  | \$32,350       | \$51,750       | \$77,550        |
| 4                  | \$35,900       | \$57,450       | \$86,150        |
| 5                  | \$38,800       | \$62,050       | \$93,050        |
| 6                  | \$41,650       | \$66,650       | \$99,950        |

3. The housing unit to be purchased is an ANDP property.
4. I/We will occupy the property as my/our principal residence after mortgage closing. I/We understand that if the purchaser (I/We) does not continue to occupy the residence on a full-time basis, the total loan is immediately due and payable. We may not rent the property to others.
5. I/We have completed a Homebuyer Education or Pre-Purchase Counseling program and a copy of the Certificate is attached.

Name of Program/Sponsor: \_\_\_\_\_

Date Completed: \_\_\_\_\_

6. I/We have a valid real estate sales contract on an ANDP NSP single family residential property located in one of the jurisdictions checked above.

BORROWER (S) INITIAL HERE \_\_\_\_\_

Today's Date: \_\_\_\_\_

**Please read all the statements below carefully before signing this application. Contact your loan officer, if you have any questions.**

- **I/We have read all pages of this application and represent that all information provided is true and accurate.**
- **I/We understand the terms and conditions stated on page two. My/Our signature(s) below attest that I/we are in compliance with all terms set forth herein.**
- **I/We understand that any misrepresentations can be grounds for denial of a NSP homeownership loan.**
- **I/We understand that approval of the loan application made to the primary lender in no way constitutes approval of the “NSP” loan application. The mortgage company has no authority to make representations to me/us that a NSP Homeownership loan is approved or will be approved until an approval letter is issued by ANDP on behalf of the jurisdiction selected.**

\_\_\_\_\_  
**Applicant’s Signature**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Co-Applicant’s Signature**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Loan Officer’s Signature**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Name of Financial Institution**

\_\_\_\_\_  
**Date**



## ANDP NSP NSP SECOND MORTGAGE LOAN PROGRAM

### APPLICATION AFFIDAVIT

*(Submit with Underwriting Package)*

ANDP NSP Second Mortgage Loan Number:

Applicant:

Co-Applicant:

Subject Property Address:

Number and Street

City, County, Zip Code

The ANDP NSP Second Mortgage Program offers a loan for a portion of your down payment, principal reduction and closing cost. ANDP is a non-profit corporation of the State of Georgia whose funding is administered by ANDP. In administering ANDP NSP Second Mortgage loans, ANDP acts on behalf of ANDP with respect to any loan you might receive under the Program. Federal laws, State law, ANDP NSP regulations, impose a number of requirements upon recipients of these loans. In this document, "Program" means the ANDP NSP Second Mortgage Program.

The ANDP NSP Second Mortgage Program is not a grant. It is a Loan. No payments are due until you (1) sell or transfer your home, (2) refinance your first mortgage, or (3) if, you no longer occupy your home as your principal residence. No interest is charged while you have the ANDP NSP Second Mortgage Program.

#### PROGRAM REQUIREMENTS

1. **Your household income must be within 120% of HUD's area media income limits.** If your loan application is approved, at the loan closing you will be required to certify that your household income remains within these income limits. If your income changes before loan closing and exceeds the income limits, you will be disqualified from the Program(s) and you will not be entitled to receive a mortgage loan through ANDP NSP Program(s).

Household Annual Income includes, but is not limited to the list below. Your lender can describe the exclusions from household income.

- a) full amount, before any payroll deductions, of wages and salaries, overtime, commissions, fees, tips, bonuses and other compensation for personal services (including raises expected to take effect prior to closing);
- b) net income from operation of a business or profession;
- c) income from trusts, investments, interest, dividends, royalties, net rental income and other net income from real or personal property;
- d) periodic payments from Social Security (including that received on behalf of children), annuities, insurance policies, retirement funds, pensions, disability or death benefits and other similar types of periodic payments;

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- e) payments in lieu of earnings, such as unemployment and disability compensation, worker's compensation and severance pay;
- f) Welfare Assistance, where payments include amounts specifically designated for shelter and utilities; periodic and determinable allowances such as alimony and child support, and regular contributions or gifts received from organizations or persons not residing in the dwelling;
- g) all housing allowances and similar allowances which are not reimbursement for job-related expenses;
- h) all regular and special pay, and allowances of members of the Armed Forces (whether or not living in the dwelling) who are the head of the family or spouse;
- i) relocation payments; undocumented non-payroll deposits to bank accounts, extrapolated to an annualized amount;
- j) earnings up to \$480 annually for each full-time student 18 years or older (excluding the head of household and spouse); and
- k) adoption assistance payments up to \$480 annually per adopted child.

2. You will be required to certify that you intend to use the house for which you are applying for a loan as your principal place of residence. The First Mortgage loan cannot be used to finance the cost of additional land, rental property, a second home, or the expenses of a trade or business.

3. By signing this form you acknowledge and agree that the information and/or documentation submitted in connection with the ANDP NSP Second Mortgage Loan Programs may be subject to public disclosure.

4 The maximum purchase price of the house you are intending to buy under these Programs is restricted by law and by Program regulations.

5. In the event that you receive a loan(s) under these Programs and it is subsequently discovered that you made a false statement, misrepresentation or misstatement, you may be required to make an immediate and full repayment of the loan(s) and you may also be subject to criminal prosecution.

6. **DUE ON SALE CONSENT.** The following events are payment events under this Program (a) a Transfer before the end of the Affordability Period; (b) at any time during the Affordability Period, Borrower or borrower's family does not occupy the Property as its principal residence; or (c) the filing of a bankruptcy petition by or against Borrower; (d) Lender declares a default under the Deed.

Therefore, having read and understood the above, each of the undersigned being duly sworn, deposes and says under oath and seal, I (we) certify that this information is true and correct:

\_\_\_\_\_  
**BORROWER**

\_\_\_\_\_  
**DATE**

\_\_\_\_\_  
**PRINT NAME**

Sworn to and subscribed before me this \_\_\_\_ day of \_\_\_\_\_, 20\_\_.

\_\_\_\_\_  
**Notary Public**

My Commission expires on \_\_\_\_\_ (Notary Seal Affixed Here)



## ANDP NSP SECOND MORTGAGE LOAN PROGRAM

### Affidavit of Non-Applicant Household Member

(Submit with Underwriting Package)

This form is to be completed and sworn to by any adult (including the applicant's spouse) who will not sign the Note but will live in the property. Co-signers not intending to live in the property need not execute this form.

#### CURRENT ANNUAL HOUSEHOLD INCOME

Indicate the total annual income for any adult (18 years of age or older) who will live in the property, but who is not an applicant:

**Name of Non-Applicant:** \_\_\_\_\_

Gross full-time salary including overtime and bonuses (including all regular and special pay  
And allowances of members of the Armed Forces, whether or not living in the dwelling, who  
Are the head of the family or spouse) \$ \_\_\_\_\_

Gross part-time salary \$ \_\_\_\_\_

Dividends and interest; income from royalties, trusts, and investments \$ \_\_\_\_\_

Net business or rental income, or other net income from real or personal property \$ \_\_\_\_\_

Periodic payments from Social Security (including that received on behalf of children)  
annuities, insurance policies, retirement funds, pensions, disability or death benefits, and  
other retirement benefits \$ \_\_\_\_\_

All housing allowances and similar allowances which are not reimbursement for job-related  
expenses \$ \_\_\_\_\_

Payments in lieu of earnings, such as unemployment and disability compensation, worker's  
compensation and severance pay \$ \_\_\_\_\_

Alimony and child support, and regular contributions or gifts from persons not residing in  
the household \$ \_\_\_\_\_

Public assistance and welfare payments; relocation payments \$ \_\_\_\_\_

**TOTAL ANNUAL INCOME\*** \$ \_\_\_\_\_

\* Transfer this amount to Form DG NSP-2, "Application Affidavit," page 3.

I have reviewed all of the statements made in this Affidavit. Nothing has come to my attention that would lead me to believe that any of the statements made in this Affidavit are inaccurate or incomplete.

The undersigned being duly sworn deposes and says under oath and seal:

By affixing my signature below, I certify that I have read and understood the definition of annual income above and have disclosed all my income.

I fully understand that the above statements and the information set forth in this Affidavit are material to the application for a mortgage loan from Douglas County and the Atlanta Neighborhood Development Partnership, Inc. (ANDP), are public information and may be subject to public disclosure and/or verification by ANDP, and I declare under penalty of perjury, which is a felony offense in the State of Georgia, that the above statements and information are true, correct and complete.

*I understand that Section 1010 of Title 18 U.S.C. Federal Housing Administration, states that "Whoever, for the purpose of influencing, in any way, the action of such Administration...makes, passes, or publishes, any statement, knowing the same to be false, shall be fined not more than \$5000 or imprisoned not more than two years or both."*

\_\_\_\_\_  
**Signature of Non-Applicant**

\_\_\_\_\_  
**Date**

Sworn to and subscribed before me this \_\_\_\_ day of \_\_\_\_\_, 20 \_\_\_\_.

\_\_\_\_\_  
**Notary Public**

My Commission expires on \_\_\_\_\_ (Notary Seal Affixed Here)



# Income Worksheet

Input totals income for applicant, use separate sheet for co-applicant, and adult non-applicant pursuant to “Household” Income Section.

First Mortgage Income Limit:

*See Section “Household”*

Second Mortgage Income Limit:

*See Appendix B*

**Employment Income (use only one Method for each employer)**

Name of Person Employed

Company Name

**Method A**

*Each paycheck is the same and is consistent with current year’s VOE.*

|                            |    |
|----------------------------|----|
| 1) Enter current base pay: | \$ |
| 2) Enter bonus:            | \$ |
| 3) Total:                  | \$ |

**Method B**

*Gross pay varies and variable income is shown separately from gross pay*

|                                   |    |
|-----------------------------------|----|
| 1) Enter current base pay:        | \$ |
| 2) Enter pay periods per year:    | \$ |
| 3) Multiply line 1 times line 2:  | \$ |
| 4) Enter YTD variable pay:*       | \$ |
| 5) Enter number of days in YTD:** | \$ |
| 6) Divide line 4 by line 5:       | \$ |
| 7) Multiply line 6 by 365:        | \$ |
| 8) Add line 3 and line 7:         | \$ |
| 9) Total:                         | \$ |

**Method C**

Gross pay varies and variable income is ***not*** shown separately from gross pay.

|                                   |    |
|-----------------------------------|----|
| 1) Enter YTD gross pay:*          | \$ |
| 2) Enter number of days in YTD:** | \$ |
| 3) Divide line 1 by line 2:       | \$ |
| 4) Multiply line 3 by 365:        | \$ |
| 5) Total:                         | \$ |

**Other Income and Non-Applicant Income**

| Recipient | Source | Multiply Amount Received by Number of Periods in the Year | Total |
|-----------|--------|---|-------|
|           |        |   |       |
|           |        |   |       |
|           |        |   |       |
|           |        |   |       |

**Non-Payroll Deposits**

| Bank Name & Account Number | Total of Deposits Not Included Above | Divide Total "Other" Deposits by Number of Monthly Statements and Multiply by 12 | Total |
|----------------------------|--------------------------------------|--|-------|
|                            |                                      |  |       |
|                            |                                      |  |       |

**Total of All Numbers in Bold** \_\_\_\_\_

*\*If paystub(s) dated prior to July 1, use previous year variable pay + year to date variable pay*

*\*\*If paystubs(s) dated prior to July 1, use 365 + year to date*

\_\_\_\_\_  
**Loan Officer/Processor/Underwriter**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**PRINT NAME**

Property Address: \_\_\_\_\_

\_\_\_\_\_ (Initial) I/We intend to occupy the above referenced property as my/our primary residence within 30 days of closing the sale of this house.

\_\_\_\_\_ (Initial) I/We have not owned a home in the last three years.

The total number of people living in my/our household is \_\_\_\_\_ and the total household income is \$\_\_\_\_\_.



## ANDP NSP SECOND MORTGAGE PROGRAM

### Reservation Form

\_\_\_\_\_ City of Atlanta \_\_\_\_\_ DeKalb County \_\_\_\_\_ Douglas County \_\_\_\_\_ Fulton County  
(Check the appropriate box to select the jurisdiction in which funds are requested)

(Email to [ccade@andpi.org](mailto:ccade@andpi.org) [clydespeaks2u@gmail.com](mailto:clydespeaks2u@gmail.com) and [kbentley@andpi.org](mailto:kbentley@andpi.org))

**Lender Name:**

**Contact Person:**

**Phone Number:**

**Fax Number:**

**E-Mail Address:**

**Property Address:**  
(Number, Street)

(City, County, Zip Code)

**Program Type:**

**First Mortgage:**

**Second Mortgage:**

**Loan Type:**

*(circle/highlight one that applies)*

**FHA**

**Fannie Mae**

**Conventional**

**Freddie Mac**

**First Mortgage Loan Amount**  
\$

**Interest Rate Requested**  
%

**Second Mortgage Loan Amount**  
\$

**Borrower's Name :**

**Borrower's SS#:**

**Borrower's Age:**

**Borrower's Sex:**

*(circle/highlight one that applies)*

**Male    Female**

**Ethnicity:**

*(circle/highlight one that applies)*

**White Hispanic**

**Native American**

**Black**

**Asian/Islander**

**Marital Status:**

*(circle/highlight one that applies)*

**Married**

**Unmarried**

**Separated**

**Single Parent:**

*(circle/highlight one that applies)*

**Yes No**

**Co-Borrower's Name :**

**Co-Borrower's SS#:**

**Co-Borrower's Age:**

**Co-Borrower's Sex:**

*(circle/highlight one that applies)*

**Male Female**

**Co-Borrower's Ethnicity:**

*(circle/highlight one that applies)*

**White Hispanic**

**Native American**

**Black**

**Asian/Islander**

**Marital Status:**

*(circle/highlight one that applies)*

**Married**

**Unmarried**

**Separated**

**Single Parent:**

*(circle/highlight one that applies)*

**Yes No**

**Purchase Price: \$**

**Housing Type**

*(circle/highlight one that applies)*

**Detached**

**Townhouse**

**New**

**Existing**



## ANDP NSP SECOND MORTGAGE PROGRAM

### Reservation Cancellation

(Email to [ccade@andpi.org](mailto:ccade@andpi.org) [clydespeaks2u@gmail.com](mailto:clydespeaks2u@gmail.com) and [kbentley@andpi.org](mailto:kbentley@andpi.org))

Lender Name

Contact Name

Fax Number

Email Address

ANDP NSP Second Mortgage Reservation #

NSP Second Mortgage Reservation #

Borrower Name

#### **Reason for Cancellation by Lender**

Submitted by:

#### **Reason for Cancellation**

Underwriting Package Not Received by Deadline

Expired Commitment

The cancellation of the above referenced Loan will be effective on \_\_\_\_\_ unless you contact us prior to this date.

Issued by:

Date:



## ANDP NSP SECOND MORTGAGE PROGRAM

### Extension Form

(Email to [ccade@andpi.org](mailto:ccade@andpi.org) [clydespeaks2u@gmail.com](mailto:clydespeaks2u@gmail.com) and [kbentley@andpi.org](mailto:kbentley@andpi.org))

This is a request to:

Extend the Reservation/Commitment Period for 30 days  
NSP Second Mortgage Reservation #:

Borrower Name:

Reason for Extension Request:

Requested by: Name:

Phone:

Fax:

Email:

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**To be completed by ANDP**

**Reservation/Commitment Period Extension** Approved Denied

Original Reservation Deadline

New Reservation Deadline

Extension Fees Accrued\*

By:

Date:

\* Extension Fees Accrued will be deducted from the lenders origination fee when loan is closed. If this Loan is cancelled, Extension Fees accrued up to the cancellation date will be billed.



## ANDP NSP SECOND MORTGAGE PROGRAM

### Reservation Change Form

(Email to [ccade@andpi.org](mailto:ccade@andpi.org) [clydespeaks2u@gmail.com](mailto:clydespeaks2u@gmail.com) and [kbentley@andpi.org](mailto:kbentley@andpi.org))

Original Reservation Number:

Lender Name:

Requested by:

Phone #:

Fax #:

Email Address:

ANDP Second Mortgage Reservation #

Please change the information on the above reference reservation to the following (only mark the information that changed):

Borrower's Name

Borrower's SS #

Co-Borrower's Name

Co-Borrower's SS #

Property Address

City

Zip

County

Property Type:

New Existing Target Non-Target Fannie Mae

Purchase Price \$

First Mortgage Loan Amount \$ Second Mortgage Loan Amount \$

# Persons in Household # of Persons Employed

Borrower's Gross Annual Income \$

Co-Borrower's Gross Annual income \$

Borrower's Age # of Dependents

Ethnicity White Black Hispanic Asian/Islander Native American

Prior Homeowner Yes No

Household Type: Single/Non-Elderly Elderly Related/Single Parent

ANDP Use:

**Changed By:**

**Date:**