

CHART B -- LEVERAGING

Chart B: Leveraged Resources

Instructions: Only include the amount of funds that are exclusively allocated for the housing counseling program and that are available during the grant period.

	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Lind Contributions and Point of Contact (with phone number and/or email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
1	ABC Intermediary	ABC Intermediary	Program Income	Pre-purchase Counseling	\$100,000.00
3	Housing Affiliate	Jane Dough Foundation/ John Dough 213-555-1212 Jane.Dough@janedoughfoundation.com	Cash	Mortgage Delinquency and Default Resolution Counseling	\$10,000.00
4	Housing Affiliate	Chase Bank Foundation/ Sally Clams 213-555-1213 Sally.Clams@chasebankfoundation.com	Cash	Pre-purchase Counseling	\$7,500.00
5	Housing Resources	City of Siever/ Pat Culver 213-555-1214 Pat.culver@Sievercity.gov	Cash	Pre-purchase Counseling	\$12,000.00
6	Housing Resources	ABC Legal Services/Suzy Council 213-555-1215 Suzy.Council@abclegal.com	In-kind	Legal services for housing counseling	\$5,000.00
7	<b>EXAMPLE</b>				
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12					
<b>TOTAL</b>					\$134,500.00

CHART B -- LEVERAGING

	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
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	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	TOTAL				\$0.00
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	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	TOTAL				\$0.00
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	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	TOTAL				\$0.00
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	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	TOTAL				\$0.00
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	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	TOTAL				\$0.00
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	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	TOTAL				\$0.00
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	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	TOTAL				\$0.00
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	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	TOTAL				\$0.00
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	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	TOTAL				\$0.00
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	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	TOTAL				\$0.00
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	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	TOTAL				\$0.00
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	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	TOTAL				\$0.00
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	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	TOTAL				\$0.00
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	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	TOTAL				\$0.00
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	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	TOTAL				\$0.00
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	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	TOTAL				\$0.00
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	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	TOTAL				\$0.00
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	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	TOTAL				\$0.00
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	TOTAL				\$0.00
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	TOTAL				\$0.00
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	TOTAL				\$0.00
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	A	B	C	D	E
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	TOTAL				\$0.00
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	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	TOTAL				\$0.00
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	A	B	C	D	E
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	<b>TOTAL</b>				\$0.00
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	A	B	C	D	E
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	TOTAL				\$0.00
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	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	TOTAL				\$0.00
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	A	B	C	D	E
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	TOTAL				\$0.00
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	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	TOTAL				\$0.00
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	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	<b>TOTAL</b>				\$0.00
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CHART B -- LEVERAGING

	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	<b>TOTAL</b>				\$0.00
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CHART B -- LEVERAGING

	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	<b>TOTAL</b>				\$0.00
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CHART B -- LEVERAGING

	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	<b>TOTAL</b>				\$0.00
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CHART B -- LEVERAGING

	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	TOTAL				\$0.00
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CHART B -- LEVERAGING

	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	TOTAL				\$0.00
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CHART B -- LEVERAGING

	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	TOTAL				\$0.00
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CHART B -- LEVERAGING

	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	TOTAL				\$0.00
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CHART B -- LEVERAGING

	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	TOTAL				\$0.00
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CHART B -- LEVERAGING

	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	TOTAL				\$0.00
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CHART B -- LEVERAGING

	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	<b>TOTAL</b>				\$0.00
469					
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CHART B -- LEVERAGING

	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	TOTAL				\$0.00
481					
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CHART B -- LEVERAGING

	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	<b>TOTAL</b>				\$0.00
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CHART B -- LEVERAGING

	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	TOTAL				\$0.00
505					
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CHART B -- LEVERAGING

	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	TOTAL				\$0.00
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CHART B -- LEVERAGING

	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	TOTAL				\$0.00
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CHART B -- LEVERAGING

	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	TOTAL				\$0.00
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CHART B -- LEVERAGING

	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	TOTAL				\$0.00
553					
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CHART B -- LEVERAGING

	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	TOTAL				\$0.00
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CHART B -- LEVERAGING

	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	TOTAL				\$0.00
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CHART B -- LEVERAGING

	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	<b>TOTAL</b>				\$0.00
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CHART B -- LEVERAGING

	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	TOTAL				\$0.00
601					
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CHART B -- LEVERAGING

	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	TOTAL				\$0.00
613					
614					
615					
616					
617					
618					
619					
620					
621					
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624					

CHART B -- LEVERAGING

	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	TOTAL				\$0.00
625					
626					
627					
628					
629					
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CHART B -- LEVERAGING

	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	TOTAL				\$0.00
637					
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CHART B -- LEVERAGING

	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	TOTAL				\$0.00
649					
650					
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CHART B -- LEVERAGING

	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	TOTAL				\$0.00
661					
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CHART B -- LEVERAGING

	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	TOTAL				\$0.00
673					
674					
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677					
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CHART B -- LEVERAGING

	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	TOTAL				\$0.00
685					
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CHART B -- LEVERAGING

	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	TOTAL				\$0.00
697					
698					
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CHART B -- LEVERAGING

	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	TOTAL				\$0.00
709					
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CHART B -- LEVERAGING

	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	TOTAL				\$0.00
721					
722					
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CHART B -- LEVERAGING

	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	TOTAL				\$0.00
733					
734					
735					
736					
737					
738					
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CHART B -- LEVERAGING

	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	TOTAL				\$0.00
745					
746					
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748					
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750					
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CHART B -- LEVERAGING

	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	TOTAL				\$0.00
757					
758					
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CHART B -- LEVERAGING

	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	TOTAL				\$0.00
769					
770					
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CHART B -- LEVERAGING

	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	TOTAL				\$0.00
781					
782					
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784					
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CHART B -- LEVERAGING

	A	B	C	D	E
	Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)	Type of Contribution	Use of Funds - Describe In-Kind Contributions	Amount of Funds from this Resource
	TOTAL				\$0.00
793					
794					
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799					
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CHART B -- LEVERAGING

A	B	C	D	E
<b>Names of Applicant, Sub-Grantees/Branch Offices Proposed to be Funded</b>	<b>Organization Providing Leveraged Funds/In-Kind Contributions and Point of Contact (with phone number/ email)</b>	<b>Type of Contribution</b>	<b>Use of Funds - Describe In-Kind Contributions</b>	<b>Amount of Funds from this Resource</b>
<b>TOTAL</b>				<b>\$0.00</b>

OMB Number: 2502-NEW

Expiration Date:

**Burden Statement:**

Public reporting burden for this collection of information is estimated to average 40 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. The information is being collected for a housing counseling agency to participate in HUD's Housing Counseling program and is required to obtain or retain benefits. No confidentiality is assured. The information will be used by HUD to ensure that Counselors provide guidance and advice to help families and individuals improve their housing conditions and meet the responsibilities of tenancy and homeownership. Counselors also help borrowers avoid predatory lending practices, such as inflated appraisals, unreasonably high interest rates, unaffordable repayment terms, and other conditions that can result in a loss of equity, increased debt, default, and foreclosure. This agency may not collect this information, and you are not required to complete this form, unless it displays a valid OMB control number.