

|   |                  | -----I N C O M E L I M I T S----- |          |          |          |          |          |          |          |
|---|------------------|-----------------------------------|----------|----------|----------|----------|----------|----------|----------|
|   | PROGRAM          | 1 PERSON                          | 2 PERSON | 3 PERSON | 4 PERSON | 5 PERSON | 6 PERSON | 7 PERSON | 8 PERSON |
| Ann Arbor, MI MSA                             |                  |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI:                                  | 82400 LOW-INCOME | 41700                             | 47700    | 53650    | 59600    | 64350    | 69150    | 73900    | 78650    |
| Battle Creek, MI MSA                          |                  |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI:                                  | 55200 LOW-INCOME | 32600                             | 37250    | 41900    | 46550    | 50300    | 54000    | 57750    | 61450    |
| Bay City, MI MSA                              |                  |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI:                                  | 55800 LOW-INCOME | 31250                             | 35700    | 40200    | 44650    | 48200    | 51800    | 55350    | 58950    |
| Detroit-Warren-Livonia, MI MSA                |                  |                                   |          |          |          |          |          |          |          |
| Detroit-Warren-Livonia, MI HUD Metro FMR Area |                  |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI:                                  | 69700 LOW-INCOME | 39150                             | 44750    | 50350    | 55900    | 60400    | 64850    | 69350    | 73800    |
| Livingston County, MI HUD Metro FMR Area      |                  |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI:                                  | 87800 LOW-INCOME | 41700                             | 47700    | 53650    | 59600    | 64350    | 69150    | 73900    | 78650    |
| Flint, MI MSA                                 |                  |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI:                                  | 57800 LOW-INCOME | 32400                             | 37000    | 41650    | 46250    | 49950    | 53650    | 57350    | 61050    |
| Grand Rapids-Wyoming, MI MSA                  |                  |                                   |          |          |          |          |          |          |          |
| Barry County, MI HUD Metro FMR Area           |                  |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI:                                  | 60400 LOW-INCOME | 33800                             | 38650    | 43450    | 48300    | 52150    | 56050    | 59900    | 63750    |
| Grand Rapids-Wyoming, MI HUD Metro FMR Area   |                  |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI:                                  | 61500 LOW-INCOME | 34800                             | 39750    | 44750    | 49700    | 53700    | 57650    | 61650    | 65600    |
| Ionia County, MI HUD Metro FMR Area           |                  |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI:                                  | 58600 LOW-INCOME | 32850                             | 37550    | 42250    | 46950    | 50700    | 54450    | 58250    | 62000    |
| Newaygo County, MI HUD Metro FMR Area         |                  |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI:                                  | 49400 LOW-INCOME | 28650                             | 32750    | 36850    | 40950    | 44250    | 47500    | 50800    | 54050    |
| Holland-Grand Haven, MI MSA                   |                  |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI:                                  | 69800 LOW-INCOME | 39100                             | 44700    | 50250    | 55850    | 60300    | 64800    | 69250    | 73700    |
| Jackson, MI MSA                               |                  |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI:                                  | 59200 LOW-INCOME | 33150                             | 37900    | 42600    | 47350    | 51150    | 54950    | 58700    | 62500    |
| Kalamazoo-Portage, MI MSA                     |                  |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI:                                  | 60600 LOW-INCOME | 33950                             | 38800    | 43650    | 48500    | 52400    | 56250    | 60150    | 64000    |
| Lansing-East Lansing, MI MSA                  |                  |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI:                                  | 64900 LOW-INCOME | 36350                             | 41500    | 46700    | 51900    | 56050    | 60200    | 64350    | 68500    |
| Monroe, MI MSA                                |                  |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI:                                  | 69600 LOW-INCOME | 39150                             | 44750    | 50350    | 55900    | 60400    | 64850    | 69350    | 73800    |
| Muskegon-Norton Shores, MI MSA                |                  |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI:                                  | 53000 LOW-INCOME | 34800                             | 39750    | 44750    | 49700    | 53700    | 57650    | 61650    | 65600    |
| Niles-Benton Harbor, MI MSA                   |                  |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI:                                  | 54200 LOW-INCOME | 30850                             | 35300    | 39700    | 44100    | 47650    | 51150    | 54700    | 58200    |
| Saginaw-Saginaw Township North, MI MSA        |                  |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI:                                  | 53800 LOW-INCOME | 31250                             | 35700    | 40200    | 44650    | 48200    | 51800    | 55350    | 58950    |
| South Bend-Mishawaka, IN-MI MSA               |                  |                                   |          |          |          |          |          |          |          |
| Cass County, MI HUD Metro FMR Area            |                  |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI:                                  | 54300 LOW-INCOME | 30400                             | 34750    | 39100    | 43450    | 46950    | 50400    | 53900    | 57350    |
| Alcona County, MI                             |                  |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI:                                  | 41200 LOW-INCOME | 28650                             | 32750    | 36850    | 40950    | 44250    | 47500    | 50800    | 54050    |
| Alger County, MI                              |                  |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI:                                  | 48700 LOW-INCOME | 28650                             | 32750    | 36850    | 40950    | 44250    | 47500    | 50800    | 54050    |
| Allegan County, MI                            |                  |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI:                                  | 60300 LOW-INCOME | 34800                             | 39750    | 44750    | 49700    | 53700    | 57650    | 61650    | 65600    |
| Alpena County, MI                             |                  |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI:                                  | 49300 LOW-INCOME | 28650                             | 32750    | 36850    | 40950    | 44250    | 47500    | 50800    | 54050    |

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| Antrim County, MI         |            |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI: 50400        | LOW-INCOME | 28650                             | 32750    | 36850    | 40950    | 44250    | 47500    | 50800    | 54050    |
| Arenac County, MI         |            |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI: 44700        | LOW-INCOME | 28650                             | 32750    | 36850    | 40950    | 44250    | 47500    | 50800    | 54050    |
| Baraga County, MI         |            |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI: 49100        | LOW-INCOME | 28650                             | 32750    | 36850    | 40950    | 44250    | 47500    | 50800    | 54050    |
| Benzie County, MI         |            |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI: 50400        | LOW-INCOME | 29300                             | 33500    | 37650    | 41850    | 45200    | 48550    | 51900    | 55250    |
| Branch County, MI         |            |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI: 52400        | LOW-INCOME | 29350                             | 33500    | 37700    | 41900    | 45250    | 48600    | 51950    | 55300    |
| Charlevoix County, MI     |            |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI: 53800        | LOW-INCOME | 30150                             | 34450    | 38750    | 43050    | 46500    | 49950    | 53400    | 56850    |
| Cheboygan County, MI      |            |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI: 44700        | LOW-INCOME | 28650                             | 32750    | 36850    | 40950    | 44250    | 47500    | 50800    | 54050    |
| Chippewa County, MI       |            |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI: 48300        | LOW-INCOME | 28650                             | 32750    | 36850    | 40950    | 44250    | 47500    | 50800    | 54050    |
| Clare County, MI          |            |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI: 39900        | LOW-INCOME | 28650                             | 32750    | 36850    | 40950    | 44250    | 47500    | 50800    | 54050    |
| Crawford County, MI       |            |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI: 43100        | LOW-INCOME | 28650                             | 32750    | 36850    | 40950    | 44250    | 47500    | 50800    | 54050    |
| Delta County, MI          |            |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI: 52500        | LOW-INCOME | 29400                             | 33600    | 37800    | 42000    | 45350    | 48700    | 52100    | 55450    |
| Dickinson County, MI      |            |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI: 50100        | LOW-INCOME | 28650                             | 32750    | 36850    | 40950    | 44250    | 47500    | 50800    | 54050    |
| Emmet County, MI          |            |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI: 56400        | LOW-INCOME | 32850                             | 37550    | 42250    | 46950    | 50700    | 54450    | 58250    | 62000    |
| Gladwin County, MI        |            |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI: 42900        | LOW-INCOME | 28650                             | 32750    | 36850    | 40950    | 44250    | 47500    | 50800    | 54050    |
| Gogebic County, MI        |            |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI: 41400        | LOW-INCOME | 28650                             | 32750    | 36850    | 40950    | 44250    | 47500    | 50800    | 54050    |
| Grand Traverse County, MI |            |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI: 59600        | LOW-INCOME | 33400                             | 38150    | 42950    | 47700    | 51500    | 55350    | 59150    | 62950    |
| Gratiot County, MI        |            |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI: 50900        | LOW-INCOME | 28650                             | 32750    | 36850    | 40950    | 44250    | 47500    | 50800    | 54050    |
| Hillsdale County, MI      |            |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI: 53800        | LOW-INCOME | 30150                             | 34450    | 38750    | 43050    | 46500    | 49950    | 53400    | 56850    |
| Houghton County, MI       |            |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI: 45000        | LOW-INCOME | 28650                             | 32750    | 36850    | 40950    | 44250    | 47500    | 50800    | 54050    |
| Huron County, MI          |            |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI: 49000        | LOW-INCOME | 28650                             | 32750    | 36850    | 40950    | 44250    | 47500    | 50800    | 54050    |
| Iosco County, MI          |            |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI: 43700        | LOW-INCOME | 28650                             | 32750    | 36850    | 40950    | 44250    | 47500    | 50800    | 54050    |
| Iron County, MI           |            |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI: 43400        | LOW-INCOME | 28650                             | 32750    | 36850    | 40950    | 44250    | 47500    | 50800    | 54050    |
| Isabella County, MI       |            |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI: 53600        | LOW-INCOME | 30050                             | 34300    | 38600    | 42900    | 46350    | 49750    | 53200    | 56650    |
| Kalkaska County, MI       |            |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI: 46200        | LOW-INCOME | 28650                             | 32750    | 36850    | 40950    | 44250    | 47500    | 50800    | 54050    |
| Keweenaw County, MI       |            |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI: 41800        | LOW-INCOME | 28650                             | 32750    | 36850    | 40950    | 44250    | 47500    | 50800    | 54050    |

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| Lake County, MI         |            |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI: 38000      | LOW-INCOME | 28650                             | 32750    | 36850    | 40950    | 44250    | 47500    | 50800    | 54050    |
| Leelanau County, MI     |            |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI: 62400      | LOW-INCOME | 35650                             | 40750    | 45850    | 50950    | 55050    | 59100    | 63200    | 67250    |
| Lenawee County, MI      |            |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI: 62100      | LOW-INCOME | 41700                             | 47700    | 53650    | 59600    | 64350    | 69150    | 73900    | 78650    |
| Luce County, MI         |            |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI: 42600      | LOW-INCOME | 28650                             | 32750    | 36850    | 40950    | 44250    | 47500    | 50800    | 54050    |
| Mackinac County, MI     |            |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI: 46900      | LOW-INCOME | 28650                             | 32750    | 36850    | 40950    | 44250    | 47500    | 50800    | 54050    |
| Manistee County, MI     |            |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI: 48500      | LOW-INCOME | 28650                             | 32750    | 36850    | 40950    | 44250    | 47500    | 50800    | 54050    |
| Marquette County, MI    |            |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI: 53600      | LOW-INCOME | 30050                             | 34300    | 38600    | 42900    | 46350    | 49750    | 53200    | 56650    |
| Mason County, MI        |            |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI: 48400      | LOW-INCOME | 28650                             | 32750    | 36850    | 40950    | 44250    | 47500    | 50800    | 54050    |
| Mecosta County, MI      |            |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI: 47100      | LOW-INCOME | 28650                             | 32750    | 36850    | 40950    | 44250    | 47500    | 50800    | 54050    |
| Menominee County, MI    |            |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI: 46900      | LOW-INCOME | 28650                             | 32750    | 36850    | 40950    | 44250    | 47500    | 50800    | 54050    |
| Midland County, MI      |            |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI: 64600      | LOW-INCOME | 36200                             | 41350    | 46550    | 51700    | 55850    | 59950    | 64100    | 68250    |
| Missaukee County, MI    |            |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI: 45500      | LOW-INCOME | 28650                             | 32750    | 36850    | 40950    | 44250    | 47500    | 50800    | 54050    |
| Montcalm County, MI     |            |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI: 50000      | LOW-INCOME | 28650                             | 32750    | 36850    | 40950    | 44250    | 47500    | 50800    | 54050    |
| Montmorency County, MI  |            |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI: 41000      | LOW-INCOME | 28650                             | 32750    | 36850    | 40950    | 44250    | 47500    | 50800    | 54050    |
| Oceana County, MI       |            |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI: 47600      | LOW-INCOME | 28650                             | 32750    | 36850    | 40950    | 44250    | 47500    | 50800    | 54050    |
| Ogemaw County, MI       |            |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI: 40800      | LOW-INCOME | 28650                             | 32750    | 36850    | 40950    | 44250    | 47500    | 50800    | 54050    |
| Ontonagon County, MI    |            |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI: 42800      | LOW-INCOME | 28650                             | 32750    | 36850    | 40950    | 44250    | 47500    | 50800    | 54050    |
| Osceola County, MI      |            |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI: 46600      | LOW-INCOME | 28650                             | 32750    | 36850    | 40950    | 44250    | 47500    | 50800    | 54050    |
| Oscoda County, MI       |            |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI: 37400      | LOW-INCOME | 28650                             | 32750    | 36850    | 40950    | 44250    | 47500    | 50800    | 54050    |
| Otsego County, MI       |            |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI: 53900      | LOW-INCOME | 30150                             | 34500    | 38800    | 43100    | 46550    | 50000    | 53450    | 56900    |
| Presque Isle County, MI |            |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI: 43800      | LOW-INCOME | 28650                             | 32750    | 36850    | 40950    | 44250    | 47500    | 50800    | 54050    |
| Roscommon County, MI    |            |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI: 42000      | LOW-INCOME | 28650                             | 32750    | 36850    | 40950    | 44250    | 47500    | 50800    | 54050    |
| Sanilac County, MI      |            |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI: 49300      | LOW-INCOME | 28650                             | 32750    | 36850    | 40950    | 44250    | 47500    | 50800    | 54050    |
| Schoolcraft County, MI  |            |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI: 43200      | LOW-INCOME | 28650                             | 32750    | 36850    | 40950    | 44250    | 47500    | 50800    | 54050    |
| Shiawassee County, MI   |            |                                   |          |          |          |          |          |          |          |
| FY 2006 MFI: 57700      | LOW-INCOME | 32300                             | 36900    | 41550    | 46150    | 49850    | 53550    | 57250    | 60900    |

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|-----------------------|------------|----------|----------|----------|----------|----------|----------|----------|----------|
| St. Joseph County, MI |            |          |          |          |          |          |          |          |          |
| FY 2006 MFI: 54000    | LOW-INCOME | 30250    | 34550    | 38900    | 43200    | 46650    | 50100    | 53550    | 57000    |
| Tuscola County, MI    |            |          |          |          |          |          |          |          |          |
| FY 2006 MFI: 53500    | LOW-INCOME | 30700    | 35100    | 39450    | 43850    | 47350    | 50850    | 54350    | 57900    |
| Wexford County, MI    |            |          |          |          |          |          |          |          |          |
| FY 2006 MFI: 46500    | LOW-INCOME | 28650    | 32750    | 36850    | 40950    | 44250    | 47500    | 50800    | 54050    |