Board Meeting: Thursday, 1/13/2011

AGENDA

1. Minutes
   o 10/14/2010
   o 2011 Meeting Calendar

2. Lawyers Alliance for New York
   o Corporate By-Laws
   o Employee Handbook (personnel policies)  [tabled]

3. Almeda Affordable Homes (Chait Properties)
   o AHC Award Letter
   o Marketing Services Agreement  [tabled]
   o NPC Certification of Eligibility

4. Weatherization Services
   o 2009 ARRA/WAP 2010 Monthly Production Report  [tabled]
   o 2011 State Plan (with allocations)
   o Service Territory and 2010 Census  [tabled]

5. Housing Services
   o Subprime Foreclosure Prevention Services
   o Center for NYC Neighborhoods (CNYCN)  [tabled]
   o NYC HPD Housing Preservation Initiative
   o 2010 HOME Program  [tabled]

6. Rehabilitation Services
   o 2009 Access to Home
   o 2010 RESTORE Program

7. Other Business
   o Annual Agency-wide Financial Audit
Minutes

Thursday, October 14, 2010


Excused: P. Gannon, H. Leroy

The meeting was called to order at 7:50 PM.

The minutes from the previous meeting were reviewed and accepted as read by Ms. Lawes.

Prior to opening the formal agenda, a revised annual operating budget forecast for FY 2010 - 2011 was presented and reviewed. The board reviewed and approved budget allocations for annual rent and storage costs.

Diocesan Assignments:

The new diocesan assignments, and their impact upon corporate governance, were discussed. It was agreed that the agency needs to re-new its efforts at board recruitment and development, and be properly prepared for the coming leadership transition.

Lawyers Alliance for New York:

The board unanimously accepted and approved the executive director's recommendation that we request legal assistance from the Lawyers Alliance for New York to update our by-laws and employee handbook, review our time clock and payroll policies, and verify prevailing wage and IRS compliance.

The retainer agreement with the Lawyers Alliance was unanimously approved.

Weatherization Services:

The WAP 2009 unaudited financial statements (UFS) were presented and reviewed. The board unanimously approved the submission.

The monthly production reports for WAP 2009, ARRA and WAP 2010 were presented and reviewed.
The board re-visited its review of Ms. Kavita Bindlish's résumé and qualifications for the position of WAP Data Manager. Mr. Barden presented the retainer agreement with our immigration counsel, John A. Nicelli, to handle the transfer of Ms. Bindlish's "special occupation" H1B Visa to Margert. A thorough discussion ensued regarding the agency's responsibilities as visa holder. The board unanimously approved both Ms. Bindlish's qualifications and the agency's petition to secure her H1B visa.

**Housing Services:**

The 2010 HOME award letter was presented and discussed.

The HSBC 2010 general operating support grant receipt and approval were presented. It was noted that the tax acknowledgement form and progress report were both submitted.

The Home Maintenance Training and Repair program (HM) was reviewed and discussed. The board unanimously approved a one-time payment of $5,000.00 for the space the program utilizes within the St. Gertrude's Auditorium.

Mr. Otero suggested that the agency provide both air and water seal up measures for the gym, to reduce our costs of heating the space used for the HM program.

**Rehabilitation Services:**

The agency's 2009 RESTORE program contract closeout report was presented and approved.

The 2010 RESTORE award letter was presented and discussed.

The 2010 Access to Home rejection letter was presented and discussed.

**Other Business:**

The agency's weatherization small home waiting list was discussed. The director indicated that our stated policy is that any 1 - 4 family home requesting assistance during this ARRA period would be weatherized.

The meeting was adjourned at 9:30 PM.
Memorandum

To: Margert Board of Directors
From: Joseph G. Barden, Executive Director
CC: Board Files
Date: 1/13/2011
Re: 2011 Meeting Calendar: Proposed

The following proposed 2011 meeting calendar is submitted for your review and approval:

Thursday, January 13, 2011
Thursday, February 10, 2011
Thursday, March 10, 2011
Thursday, April 14, 2011
Thursday, May 12, 2011
Thursday, June 9, 2011 - Annual Board / Staff Dinner Meeting
Thursday, September 8, 2011
Thursday, October 13, 2011
Thursday, November 10, 2011
Calendar of Events - 2011

January
Friday, December 31, 2010
New Year's Day (Observed) - Agency Holiday

Thursday, January 13, 2011
7:00 PM
Board of Directors Meeting
McKenna Conference Center

Monday, January 17, 2011
Martin Luther King, Jr. Day - Agency Holiday

February
Thursday, February 10, 2011
7:00 PM
Board of Directors Meeting
McKenna Conference Center

Friday, February 11, 2011
Lincoln's Birthday (Observed) - Agency Holiday

Monday, February 21, 2011
President's Day (Observed) - Agency Holiday

March
Wednesday, March 9, 2011
Ash Wednesday - First Day of Lent

Thursday, March 10, 2011
2:00 PM
Board of Directors Meeting
McKenna Conference Center

Sunday, March 13, 2011
Daylight Saving Time Begins

Thursday, March 17, 2011
St. Patrick's Day

Sunday, March 20, 2011
Spring Begins

April
Thursday, April 14, 2011
7:00 PM
Board of Directors Meeting
McKenna Conference Center

Sunday, April 17, 2011
Palm Sunday

Thursday, April 21, 2011
Holy Thursday

Friday, April 22, 2011
Good Friday - Agency Holiday

Sunday, April 24, 2011
Easter Sunday
<table>
<thead>
<tr>
<th>May</th>
<th></th>
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</thead>
<tbody>
<tr>
<td>Sunday, May 8, 2011</td>
<td>Mother's Day</td>
</tr>
<tr>
<td>Thursday, May 12, 2011</td>
<td>Board of Directors Meeting</td>
</tr>
<tr>
<td></td>
<td>The McKenna Conference Center</td>
</tr>
<tr>
<td>Monday, May 16, 2011</td>
<td>2011 LIFE Regional Meetings</td>
</tr>
<tr>
<td></td>
<td>New York City</td>
</tr>
<tr>
<td>Monday, May 30, 2011</td>
<td>Memorial Day - Agency Holiday</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>June</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Thursday, June 2, 2011</td>
<td>Ascension Thursday</td>
</tr>
<tr>
<td>Thursday, June 9, 2011</td>
<td>Annual Board / Staff Dinner Meeting</td>
</tr>
<tr>
<td></td>
<td>Venue to be determined</td>
</tr>
<tr>
<td>Sunday, June 12, 2011</td>
<td>Pentecost Sunday</td>
</tr>
<tr>
<td>Sunday, June 19, 2011</td>
<td>Father's Day</td>
</tr>
<tr>
<td>Tuesday, June 21, 2011</td>
<td>Summer Begins</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>July</th>
<th></th>
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</thead>
<tbody>
<tr>
<td>Monday, July 4, 2011</td>
<td>Independence Day - Agency Holiday</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>August</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Monday, August 15, 2011</td>
<td>Assumption of Mary</td>
</tr>
<tr>
<td>No agency events scheduled</td>
<td>Staff vacations scheduled</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>September</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Monday, September 5, 2011</td>
<td>Labor Day - Agency Holiday</td>
</tr>
<tr>
<td>Thursday, September 8, 2011</td>
<td>Board of Directors Meeting</td>
</tr>
<tr>
<td></td>
<td>The McKenna Conference Center</td>
</tr>
<tr>
<td>Sunday, September 11, 2011</td>
<td>St. Mary's Alumni Big Raffle</td>
</tr>
<tr>
<td></td>
<td>Sun 'n Surf Beach Club</td>
</tr>
<tr>
<td>Friday, September 23, 2011</td>
<td>Autumn Begins</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>October</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Monday, October 10, 2011</td>
<td>Columbus Day - Agency Holiday</td>
</tr>
</tbody>
</table>
Thursday, October 13, 2011
7:00 PM
Board of Directors Meeting
The McKenna Conference Center

Sunday, October 30, 2011
Weatherization Day

November

Tuesday, November 1, 2011
All Saints Day

Sunday, November 6, 2011
Daylight Saving Time Ends

Tuesday, November 8, 2011
Election Day

Thursday, November 10, 2011
7:00 PM
Board of Directors Meeting
The McKenna Conference Center

Friday, November 11, 2011
Veteran's Day - Agency Holiday

Thursday, November 24, 2011
Thanksgiving - Agency Holiday

Friday, November 25, 2011
Day after Thanksgiving - Agency Holiday

December

Thursday, December 8, 2011
Immaculate Conception

Thursday, December 22, 2011
Winter Begins

Friday, December 23, 2011
Christmas Eve (Observed) - Agency Holiday

Monday, December 26, 2011
Christmas Day (Observed) - Agency Holiday

Tuesday, December 27 - Friday, December 30, 2011
Christmas Break - Agency Holiday

Monday, January 2, 2012
New Year's Day (Observed) - Agency Holiday
Board Meeting: Thursday, 2/10/2011

AGENDA

1. Minutes
   o 1/13/2011

2. Corporate By-Laws
   o Review and discussion of revisions
   o Adoption or rejection of revisions

3. Finance Committee
   o Annual audited financial statements
   o IRS Form 990
   o NYS CHAR 500

4. Almeda Affordable Homes (Chait Properties)
   o AHC marketing services agreement
   o DSC marketing services agreement

5. Weatherization Services
   o 2009 ARRA/WAP 2010 Monthly Production Report
   o Internal tracking report
   o Quality control management

6. Housing Services
   o Center for NYC Neighborhoods (CNYCN)
   o Article 27 - Neighborhood Preservation Program
   o 2011 funding opportunities

7. Other Business
   o Corporate security issues
   o MOCS DYCD contract management training
Minutes

Thursday, January 13, 2011


Excused:   P. Gannon, H. Leroy

The meeting was called to order at 7:10 PM.

The minutes from the previous meeting were reviewed and accepted as presented.

Prior to opening the formal agenda, a discussion ensued regarding the urgency of board recruitment and development. As previously noted, the Chair will serve until a new pastor is named to the parish, at which time we will need to implement our leadership succession plan and call new board elections.

The proposed meeting calendar for 2011 was presented and tentatively approved.

It was recommended that the staff stock the board meeting room with appropriate supplies to facilitate board meetings.

Lawyers Alliance for New York:

The board thoroughly reviewed the revisions to our by-laws proposed by our attorneys working pro bono through The Lawyers Alliance. A lively discussion ensued regarding the proposed changes. It was unanimously accepted and approved that the executive director edit the changes as instructed and publish a notice for the next board meeting that a vote will be called on the final edit of the revisions to the by-laws.

Discussion on the updated employee handbook was tabled, as we have not yet received the recommendations from our labor relations legal team.

Almeda Avenue Affordable Homes:

The AHC grant award letter for the Almeda Avenue homes was presented and reviewed.

The AHC marketing services agreement for the Almeda Avenue homes was tabled.

Margert's NPC Certification of Eligibility in connection with the above award was presented and reviewed. The board unanimously approved submission of same.
Weatherization Services:

The WAP 2010-11 income eligibility limits were presented and reviewed by the board.

The monthly production reports for ARRA and WAP 2010 were presented and reviewed.

Discussion on the WAP 2011 State Plan was tabled, as the plan has not yet been released.

The ARRA small homes MOU with CEC was presented, reviewed and approved. The director informed the board that we have obtained approval for a 50-unit CC/POP MF building in Bellerose in exchange.

Mr. Barden presented an overview of the ARRA funding landscape for Queens County, as best as we can determine at this time. It would appear that there is a significant amount of "Queens funding" not yet allocated to any of the Queens subgrantees.

Mr. Otero inquired as to the length of time a small homes (SHs) applicant spends on the waiting list before actually receiving services. The director agreed to present our new internal SHs wait list at the next meeting.

Housing Services:

The budget, work plan and ARRA jobs report for our new HCR / NEDAP Subprime Foreclosure Prevention Services contract were reviewed and approved.

Discussion on the Center for NYC Neighborhoods was tabled.

Outreach materials, budget and work plan for our 2010 HOME program were presented and reviewed. The board unanimously approved the budget as presented.

Mr. Otero suggested that the participants in the HM YouTube video be contacted and informed that the video was available on our channel.

Rehabilitation Services:

Discussion on the 2009 Access to Home program was tabled.

The work plan for our 2010 RESTORE program was presented.

Other Business:

Mr. Barden informed the board that the agency annual audit was submitted to the federal audit clearinghouse (FAC) prior to the deadline of 12/31/2010.
The agency's City Council FY 2011 budget allocation award letter from CM Sanders was presented and discussed.

Mr. Otero requested that management devise and implement a plan to conduct air sealing measures on the gymnasium to reduce our costs for the Home Maintenance program.

The meeting was adjourned at 8:50 PM.
Weatherization Assistance Program
2010-11 Income Eligibility Limits

The Weatherization Assistance Program (WAP) income eligibility limits for Program Year 2010-2011 are shown below. These limits are effective of October 1, 2010. These limits are based on 60% of state median income and family size.

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Monthly Income Must Not Exceed</th>
<th>Annual Income Must Not Exceed</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$2,129</td>
<td>$25,548</td>
</tr>
<tr>
<td>2</td>
<td>$2,784</td>
<td>$33,408</td>
</tr>
<tr>
<td>3</td>
<td>$3,439</td>
<td>$41,268</td>
</tr>
<tr>
<td>4</td>
<td>$4,094</td>
<td>$49,128</td>
</tr>
<tr>
<td>5</td>
<td>$4,749</td>
<td>$56,988</td>
</tr>
<tr>
<td>6</td>
<td>$5,404</td>
<td>$64,848</td>
</tr>
<tr>
<td>7</td>
<td>$5,527</td>
<td>$66,324</td>
</tr>
<tr>
<td>8</td>
<td>$5,650</td>
<td>$67,800</td>
</tr>
<tr>
<td>9</td>
<td>$5,773</td>
<td>$69,296</td>
</tr>
<tr>
<td>10</td>
<td>$5,896</td>
<td>$70,752</td>
</tr>
<tr>
<td>11</td>
<td>$6,029</td>
<td>$72,348</td>
</tr>
<tr>
<td>Households larger than 11 people</td>
<td>Add 468 for each additional household member</td>
<td></td>
</tr>
</tbody>
</table>
MARG Production Status Report

The following format is to be used to report all WAP production by Contract number. This information should cover the entire month, and should be emailed or faxed to me ON or BEFORE the 3rd of the following month. (For example, production report for May 31 is due by June 3rd).

The information is reported in units only and the units can only be listed ONCE in any category.

<table>
<thead>
<tr>
<th>Contract Number:</th>
<th>PY 2009 C091057</th>
<th>ARRA C092257</th>
<th>PY 2010 C091057</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contract Unit Total:</td>
<td>354</td>
<td>1162</td>
<td>250</td>
</tr>
<tr>
<td>Unit Goal To Date:</td>
<td>354</td>
<td>765</td>
<td>72</td>
</tr>
<tr>
<td>Units Completed To Date:</td>
<td>373</td>
<td>523</td>
<td>0</td>
</tr>
</tbody>
</table>

1-4 Family units deemed eligible but not audited:

<table>
<thead>
<tr>
<th></th>
<th>PY 2009</th>
<th>ARRA</th>
<th>PY 2010</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0</td>
<td>116</td>
<td>27</td>
</tr>
</tbody>
</table>

*1-4 Family units audited but not in progress:

<table>
<thead>
<tr>
<th></th>
<th>PY 2009</th>
<th>ARRA</th>
<th>PY 2010</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

***1-4 Family units in progress (under construction):

<table>
<thead>
<tr>
<th></th>
<th>PY 2009</th>
<th>ARRA</th>
<th>PY 2010</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0</td>
<td>55</td>
<td>2</td>
</tr>
</tbody>
</table>

MF units deemed eligible but not audited:

<table>
<thead>
<tr>
<th></th>
<th>PY 2009</th>
<th>ARRA</th>
<th>PY 2010</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0</td>
<td>520</td>
<td>0</td>
</tr>
</tbody>
</table>

*MF units audited but not in progress:

<table>
<thead>
<tr>
<th></th>
<th>PY 2009</th>
<th>ARRA</th>
<th>PY 2010</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0</td>
<td>76</td>
<td>0</td>
</tr>
</tbody>
</table>

**MF units where owner investment is in place, bids awarded:

<table>
<thead>
<tr>
<th></th>
<th>PY 2009</th>
<th>ARRA</th>
<th>PY 2010</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0</td>
<td>80</td>
<td>0</td>
</tr>
</tbody>
</table>

***MF bids awarded and subcontract agreement signed:

<table>
<thead>
<tr>
<th></th>
<th>PY 2009</th>
<th>ARRA</th>
<th>PY 2010</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

***MF units in progress (under construction):

<table>
<thead>
<tr>
<th></th>
<th>PY 2009</th>
<th>ARRA</th>
<th>PY 2010</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0</td>
<td>71</td>
<td>221</td>
</tr>
</tbody>
</table>

(*) means that these unit are not part of the units listed above category

(**) means that these units are not part of the units listed above categories and would be units considered for the incentive award invitation.

(*** ) means that these units are not part of the units listed in the above categories and would be considered when recommending a payment.
# EXHIBIT B
## HTFC
## GRANT BUDGET SUBMISSION FORM

<table>
<thead>
<tr>
<th>Description</th>
<th>Applicant Name: Margert Community Corporation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date: 7/30/2010</td>
<td></td>
</tr>
<tr>
<td>Enter the amount of request for each category for the grant period. If none leave blank.</td>
<td></td>
</tr>
<tr>
<td>A. Total Foreclosure Services Budget: All Funds (HTFC &amp; Other Sources)</td>
<td>B. HTFC Grant Requested</td>
</tr>
<tr>
<td>Personal Services</td>
<td></td>
</tr>
<tr>
<td>Direct Service Staff Salaries</td>
<td>$126,000.00</td>
</tr>
<tr>
<td>Fringe for Direct Service</td>
<td>$37,800.00</td>
</tr>
<tr>
<td>Administration Salaries</td>
<td></td>
</tr>
<tr>
<td>Fringe for Administration</td>
<td></td>
</tr>
<tr>
<td><strong>Total Personal Service</strong></td>
<td><strong>$163,800.00</strong></td>
</tr>
<tr>
<td>Non Personal Service</td>
<td></td>
</tr>
<tr>
<td>Staff Travel, Auto Reimbursement, Lodging</td>
<td></td>
</tr>
<tr>
<td>Fidelity Bond/Insurance</td>
<td>$1,000.00</td>
</tr>
<tr>
<td>Training, Conference Attendance, Workshops</td>
<td>$5,000.00</td>
</tr>
<tr>
<td>Website Development, Maint., Web Hosting, etc.</td>
<td>$1,500.00</td>
</tr>
<tr>
<td>Audit, Financial Mgmt., Monitoring, Analysis</td>
<td>$1,500.00</td>
</tr>
<tr>
<td>Rent, Utilities, Phone, Fax, Internet, etc.</td>
<td>$1,050.00</td>
</tr>
<tr>
<td>Equipment Purchase/Lease</td>
<td>$4,400.00</td>
</tr>
<tr>
<td>Marketing/Advertising</td>
<td>$2,770.00</td>
</tr>
<tr>
<td>Office Supplies, Postage, Shipping, etc.</td>
<td>$4,000.00</td>
</tr>
<tr>
<td>Other *** Must explain on separate sheet</td>
<td></td>
</tr>
<tr>
<td><strong>Total Non Personal Service (not exceed 12% of total award)</strong></td>
<td><strong>$19,720.00</strong></td>
</tr>
<tr>
<td><strong>Total Personal &amp; Non Personal Service</strong></td>
<td><strong>$183,520.00</strong></td>
</tr>
</tbody>
</table>

Proposed term of grant award (12 or 18 months): 18
Number of FTE to be supported by HTFC grant award: 1
Total number of persons to be served during grant period: 525
Ratio of total budget by number of persons served: $235.28
August 25, 2010

Margert Community Corporation
Mr. Joseph Barden
Executive Director
325 Beach 37th Street
Far Rockaway, NY 11412

Dear Mr. Barden:

It is with great happiness that I write to inform you that your organization has received $99,250 from my FY11 budget.

Martin Luther King Jr. once said, "A nation that continues year after year to spend more money on military defense than on programs of social uplift is approaching spiritual doom." For this very reason, I am honored to continue to support organizations such as yours.

I thank you for your continued hard work to ensure our youth and seniors can reach heights they never imagined. I look forward to working with you as always. If you have any questions/ or concerns, please contact Donovan Richards at (718) 527-4356 or drichards@council.nyc.gov.

P.S. - In the near future I will host a seminar with city agencies to discuss how you can access your funding in a timely fashion. Please RSVP with Donovan Richards if you would like to attend.

Yours in Struggle,

J. Sanders Jr.

Councilman James Sanders Jr.
Agency Mission

Margert Community Corporation was founded in 1980 by the R.C. parishes of St. Mary, Star of the Sea, in Far Rockaway, and St. Gertrude's, in Edgemere, Queens.

The purpose of the corporation is to enable these parishes to serve their communities in the areas of housing, senior citizens, and youth concerns.

The focus of our work is to assist poor and lower income individuals and families, and in this way to bring good news, in a practical manner, to the poor.

We are currently involved in study and plans that hope to see new, decent and affordable housing built in our communities.

Faithful to our mission, we seek housing that will indeed be good news for both homeowners and tenants, and a sign of hope for others.

In our plans, we want to be faithful in serving lower-income persons by offering decent and affordable housing in an environment that provides the dignity and services that enable them to improve their lives and the lives of their children and families.

MCC First HOME Program

Working with Margert is the best - and safest - way to find the KEY to your new home!

The MCC First HOME program is designed as homeownership purchase assistance without rehabilitation. Eligible activities include down payment and closing costs assistance.
MCC FIRST HOME Program

Margert's First HOME program funds are used to provide a first time homebuyer purchase assistance subsidy, in the form of a deferred payment (forgivable) loan.

Home must be occupied for a minimum of 10 years to avoid recapture provisions.*

Our HOME program typically sets aside a pre-determined number of units for VETERANS, the ELDERLY and persons with DISABILITIES.

MCC housing counselors are available to assist homebuyers throughout the home buying process.

How to apply for the deferred payment loan?

Applicants should request an application, complete and submit for processing and review.

Once the applicant is approved for the deferred payment loan, the applicant has a total of 90 days to find a home, execute a sales contract, get a loan commitment and close on the property.

Applicants may contact a mortgage lender to be pre-approved for a loan or apply directly through Margert Community Corporation for special mortgage incentives.

Pre-purchase assistance ONLY available with loan products obtained through NYC HPD Participating Lenders.

Eligibility Requirements:

◊ Be a first time Homebuyers, (all applicants may not have owned a home within the last 3 years).
◊ The purchase price for a Coop, Condo or One family home shall not exceed FHA loan limits.
◊ Home must be located in Queens County, NY.
◊ Home purchased must be the homebuyer’s principal residence for at least 10 years.
◊ Homebuyer must be a Resident of New York State with proof of residency required.
◊ Must attend & complete MCC’s Homebuyer Education & Learning Program.
◊ Must contribute a minimum of 3% toward the purchase of the home.
◊ First mortgage must be a fixed rate, no ARMS, no prepayment penalty, no negative amortization or balloon note.
◊ Owner financing is not allowed.
◊ Home purchased must meet NYS HTFC rehab standards.
◊ Sub prime mortgage products are ineligible for assistance.

Household Income Limits

<table>
<thead>
<tr>
<th>Family Size</th>
<th>Max. Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$ 44,350</td>
</tr>
<tr>
<td>2</td>
<td>$ 50,700</td>
</tr>
<tr>
<td>3</td>
<td>$ 57,050</td>
</tr>
<tr>
<td>4</td>
<td>$ 63,350</td>
</tr>
<tr>
<td>5</td>
<td>$ 68,450</td>
</tr>
<tr>
<td>6</td>
<td>$ 73,500</td>
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<td>7</td>
<td>$ 78,600</td>
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<td>8</td>
<td>$ 83,650</td>
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</table>

Family size and household income based on area median income (AMI) established by HUD effective as of May 14, 2010. Income limits adjusted for family size.

FHA Loan Limits

Queens County:

1 Unit/ Coops/ Condos - $ 418,000
2 Unit - $ 535,000

Home must appraise at or below the above FHA loan limit for Queens County.

*Recapture provision details available at: http://www.dhcr.state.ny.us

The New York State HOME Program is administered by the New York State Housing Trust Fund Corporation (HTFC). The program uses federal HOME Investment Partnership Program funds to expand the supply of decent, safe, and affordable housing within the State.

www.margert.org

Margert Community Corporation

325 Beach 37th Street
Far Rockaway, NY 11691
Phone: 718-471-3724
Fax: 718-471-5342
E-mail: julissaarias@nyct.net
Exhibit C  
Program Budget  

A. Program Costs  

<table>
<thead>
<tr>
<th>Costs</th>
<th>HOME</th>
<th>Other Funds</th>
<th>Total Funds</th>
<th>Cost/Unit</th>
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<tbody>
<tr>
<td>PROGRAM COSTS:</td>
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<td></td>
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<td></td>
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<tr>
<td>1. Acquisition</td>
<td>207,000</td>
<td>990,000</td>
<td>1,197,000</td>
<td>239,400</td>
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<td>2. Professional Fees (explanation below)</td>
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<td>3. Financing Fees</td>
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<td>4. Permits/Legal Fees</td>
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<tr>
<td>5. Fair Housing/Affirmative Marketing</td>
<td>143,125</td>
<td>143,125</td>
<td>28,625</td>
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<td>6. Relocation (explanation below)</td>
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<td>7. Staff Costs (explanation below)</td>
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<td>8. Lead Hazard Testing</td>
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<tr>
<td>9. Construction/Repair Labor Costs</td>
<td>93,000</td>
<td>93,000</td>
<td>18,600</td>
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<tr>
<td>10. Construction/Repair Materials Costs</td>
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<td>139,500</td>
<td>27,900</td>
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<tr>
<td>11. Other (explanation below)</td>
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<td>12. Rental Assistance</td>
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<td>13. TOTAL PROGRAM COSTS (lines 1-12)</td>
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<td>1,365,625</td>
<td>1,572,625</td>
<td>314,525</td>
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<td>ADMINISTRATIVE/OPERATING COSTS:</td>
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<td></td>
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<td>14. Salaries/Fringe</td>
<td>13,995</td>
<td>13,500</td>
<td>2,700</td>
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<td>15. OTPS</td>
<td>4,005</td>
<td>4,500</td>
<td>900</td>
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<td>16. TOTAL ADMIN COSTS (lines 14 + 15)</td>
<td>18,000</td>
<td>18,000</td>
<td>3,600</td>
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<td>17. TOTAL ALL COSTS (lines 13 + 16)</td>
<td>225,000</td>
<td>1,365,625</td>
<td>1,590,625</td>
<td>318,125</td>
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</tbody>
</table>

Cost Explanations (for items above):

2. Professional Fees:  
6. Relocation:  
7. Staff Costs:  
11. Other:  

B. HOME Program Costs Per Unit  

1. Total Number of HOME Units: 5  
2. HOME Non-Administrative Cost Per Unit: $41,400  
3. HOME Total Cost Per Unit: $45,000  
4. Regulatory Term: 15 years
Exhibit A
Program Summary and Description of Target Area

Program Detail Information

Name of Local Program: **MCC 2010 RESTORE Program**
County to be served by this Program: **Queens** (County wide)

Total number of units to be assisted with RESTORE funds: **10**

<table>
<thead>
<tr>
<th>Income Target Groups</th>
<th>No. of Units</th>
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<tbody>
<tr>
<td>Public Assistance (&lt;30% of Median Income)</td>
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</tr>
<tr>
<td>31% through 40% of Median Income</td>
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</tr>
<tr>
<td>41% through 50% of Median Income</td>
<td>2</td>
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<tr>
<td>51% through 60% of Median Income</td>
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</tr>
<tr>
<td>61% through 70% of Median Income</td>
<td>2</td>
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<tr>
<td>71% through 80% of Median Income</td>
<td>2</td>
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</tbody>
</table>

**Target Populations**

00 – No Target Population
01 – Persons with AIDS/HIV Related Illness
03 – Persons with Psychiatric Disabilities
04 – Persons who are Elderly
05 – Families who are Homeless
06 – Persons who are Homeless
07 – Persons with Physical Disabilities
11 – Persons and Families who are in Long Term Recovery from Substance Abuse
12 – Persons who are Veterans
13 – Persons who are Victims of Domestic Violence
14 – Persons with Mental Retardation/Developmental Disabilities
15 – Persons who are First-Time Home Buyers
16 – Persons on Public Assistance
19 – Persons who are Frail Elderly

**Population Code(s)**

<table>
<thead>
<tr>
<th>Population Code(s)</th>
<th>No. of Units</th>
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<tr>
<td>04 07 19</td>
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</table>

SHARS ID: 20103062
Single Audit Form SF-SAC Submission to FAC

The Federal Audit Clearinghouse has received your A-133 Submission.

Print Archive Copy of Form SF-SAC

Main Menu

EXIT
**Data Collection Form for Reporting on Audits of States, Local Governments, and Non-Profit Organizations for Fiscal Year Ending Dates in 2010, 2011, or 2012**

### PART I

**GENERAL INFORMATION (To be completed by auditee, except for Items 6, 7, and 8)**

1. Fiscal period ending date for this submission
   - **Month**: 03 / **Day**: 31 / **Year**: 2010

2. Type of Circular A-133 audit
   - [ ] Single audit
   - [ ] Program-specific audit

3. Audit period covered
   - [ ] Annual
   - [X] Biennial
   - [ ] Other
   - **Months**: [ ]

4. Auditee Identification Numbers
   - **a.** Primary Employer Identification Number (EIN)
     - 112534700
   - **b.** Are multiple EINs covered in this report?
     - [ ] Yes
     - [X] No
   - **c.** If Part I, Item 4a = "Yes," complete Part I, Item 4c on the continuation sheet on Page 4.

5. **AUDITEE INFORMATION**
   - **a.** Auditee name
     - MARGARET COMMUNITY CORPORATION
   - **b.** Auditee address (Number and street)
     - 333 ROCKAWAY 33TH STREET
   - **c.** Auditee contact
     - **Name**: JOSEPH G. BARRIS
     - **Title**: EXECUTIVE DIRECTOR
   - **d.** Auditee contact telephone
     - (718) 471 - 3724
   - **e.** Auditee contact FAX
     - (718) 471 - 5342
   - **f.** Auditee contact E-mail
     - JOB@NYCT.NET

6. **PRIMARY AUDITOR INFORMATION**
   - **a.** Primary auditor name
     - TOSKI, S. SCHAEFER & CO., P.C.
   - **b.** Primary auditor address (Number and street)
     - 555 INTERNATIONAL DRIVE
   - **c.** Primary auditor contact
     - **Name**: RONALD C. TOSKI, CPA
     - **Title**: MANAGING DIRECTOR
   - **d.** Primary auditor contact telephone
     - (716) 634 - 0700
   - **e.** Primary auditor contact FAX
     - (716) 634 - 0764
   - **f.** Primary auditor contact E-mail
     - RTOSKI@SCHAEFER.COM

7. **AUDITOR CERTIFICATION STATEMENT**
   - This is to certify that, to the best of my knowledge and belief, the auditee has: 1) engaged an auditor to perform an audit in accordance with the provisions of OMB Circular A-133 for the period described in Part I, Items 1 and 3; 2) the auditor has completed such audit and presented a signed audit report which states that the audit was conducted in accordance with the provisions of the Circular; and 3) the information included in Parts I, II, and III of this data collection form is accurate and complete. I declare that the foregoing is true and correct.

8. **AUDITOR STATEMENT**
   - The data elements and information included in this form are limited to those prescribed by OMB Circular A-133. The information included in Parts II and III of the form, except for Part III, Items 8, 9, and 9a, was transferred from the auditor's report(s) for the period described in Part I, Items 1 and 2, and is not a substitute for such reports. The auditor has not performed any auditing procedures since the date of the auditor's report(s), a copy of the reporting package required by OMB Circular A-133, which includes the complete auditor's report(s), is available to its entirety from the auditee at the address provided in Part I of this form. As required by OMB Circular A-133, the information in Parts II and III of this form was entered in this form by the auditor based on information included in the reporting package. The auditor has not performed any additional auditing procedures in connection with the completion of this form.

9. **AUDITOR CERTIFICATION**
   - **Name of certifying official**: [Not for submission]
   - **Title of certifying official**: [Not for submission]
   - **Date**: [Not for submission]
PART II FINANCIAL STATEMENTS (To be completed by auditor)

1. Type of audit report
   Mark either: 1 X Unqualified opinion OR
   any combination of: 2 □ Qualified opinion 3 □ Adverse opinion 4 □ Disclaimer of opinion

2. Is a "going concern" explanatory paragraph included in the audit report? 1 □ Yes 2 X No

3. Is a significant deficiency disclosed? 1 X Yes 2 □ No

4. Is a material weakness disclosed? 1 □ Yes 2 X No

5. Is a material noncompliance disclosed? 1 □ Yes 2 X No

PART III FEDERAL PROGRAMS (To be completed by auditor)

1. Does the auditor's report include a statement that the auditee's financial statements include departments, agencies, or other organizational units expending $500,000 or more in Federal awards that have separate A-133 audits which are not included in this audit? (AICPA Audit Guide, Chapter 13) 1 □ Yes 2 X No

2. What is the dollar threshold to distinguish Type A and Type B programs? (OMB Circular A-133 § 3.520(b))
   $300,000

3. Did the auditee qualify as a low-risk auditee? (§ .530) 1 X Yes 2 □ No

4. Is a significant deficiency disclosed for any major program? (§ .510(a)(1)) 1 X Yes 2 □ No

5. Is a material weakness disclosed for any major program? (§ .510(a)(1)) 1 □ Yes 2 X No

6. Are any known questioned costs reported? (§ .510(a)(3) or (4)) 1 □ Yes 2 X No

7. Were Prior Audit Findings related to direct funding shown in the Summary Schedule of Prior Audit Findings? (§ .315(b)) 1 □ Yes 2 X No

8. Indicate which Federal agencies have current year audit findings related to direct funding or prior audit findings shown in the Summary Schedule of Prior Audit Findings related to direct funding. (Mark X all that apply or None)

   98 X U.S. Agency for International Development
   10 □ Agriculture
   23 □ Appalachian Regional Commission
   11 □ Commerce
   94 □ Corporation for National and Community Service
   12 □ Defense
   84 □ Education
   81 □ Energy
   66 □ Environmental Protection Agency
   39 □ General Services Administration
   93 □ Health and Human Services
   97 □ Homeland Security
   14 □ Housing and Urban Development
   03 □ Institute of Museum and Library Services
   15 □ Interior
   16 □ Justice
   17 □ Labor
   09 □ Legal Services Corporation
   43 □ National Aeronautics and Space Administration
   69 □ National Archives and Records Administration
   60 □ National Endowment for the Arts
   61 □ National Endowment for the Humanities
   47 □ National Science Foundation
   07 □ Office of National Drug Control Policy
   59 □ Small Business Administration
   94 □ Social Security Administration
   19 □ U.S. Department of State
   20 □ Transportation
   21 □ Treasury
   64 □ Veterans Affairs
   63 □ None
   □ Other Specify:
### PART III  FEDERAL PROGRAMS – Continued

#### 9. FEDERAL AWARDS EXPENDED DURING FISCAL YEAR

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<tr>
<th>CFDA Number</th>
<th>Extension ²</th>
<th>Research and development</th>
<th>Name of Federal program</th>
<th>Amount expended</th>
<th>Direct award</th>
<th>Major program</th>
<th>Type(s) of compliance requirement(s) ⁶</th>
<th>Audit finding reference number(s) ⁶</th>
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<td>9</td>
<td>3</td>
<td>Y</td>
<td>LOW-INCOME HOME ENERGY ASSISTANCE</td>
<td>$1,470,476.00</td>
<td>Y</td>
<td>N</td>
<td>O</td>
<td>N/A</td>
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<tr>
<td>9</td>
<td>3</td>
<td>Y</td>
<td>LOW-INCOME HOME ENERGY ASSISTANCE - SPECIAL PROJECTS</td>
<td>$200,000.00</td>
<td>Y</td>
<td>N</td>
<td>O</td>
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<td>N</td>
<td>WEATHERIZATION ASSISTANCE FOR LOW-INCOME PERSONS</td>
<td>$980,317.00</td>
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<td>I</td>
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<td>ARRANGEMENT FOR WEATHERIZATION ASSISTANCE FOR LOW-INCOME PERSONS</td>
<td>$1,434,169.00</td>
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<td>N</td>
<td>HOUSING COUNSELING ASSISTANCE PROGRAM</td>
<td>$5,005.00</td>
<td>Y</td>
<td>N</td>
<td>O</td>
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**TOTAL FEDERAL AWARDS EXPENDED**

$4,089,966.00

---

⁶ A. Activities allowed or unallowed
B. Allowable costs/cost principles
C. Cash management
D. Davis – Bacon Act
E. Eligibility
F. Equipment and real property management
G. Matching, level of effort, earmarking
H. Period of availability of Federal funds
I. Procurement and suspension and debarment
J. Program income
K. Real property acquisition and relocation assistance
L. Reporting
M. Subrecipient monitoring
N. Special tests and provisions
O. None
P. Other

⁶ N/A for NONE

---

³ See Appendix 1 of instructions for valid Federal Agency two-digit prefixes.
⁴ Or other identifying number when the Catalog of Federal Domestic Assistance (CFDA) number is not available. (See Instructions)
⁶ If major program is marked "Yes," enter only on letter (U = Unqualified opinion, Q = Qualified opinion, A = Adverse opinion, D = Disclaimer of opinion) corresponding to the type of audit report in the adjacent box. If major program is marked "No," leave the type of audit report box blank.

---

³ See Appendix 1 of instructions for valid Federal Agency two-digit prefixes.
**PART I  Item 5 Continuation Sheet**

c. List the multiple Employer Identification Numbers (EINs) covered in this report.

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</table>
### PART I  GENERAL INFORMATION – Continued

8. Part I, Item 8, Secondary Auditor’s Contact Information. *(List the Secondary Auditor’s Contact information)*

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<thead>
<tr>
<th></th>
<th>Secondary Auditor name</th>
<th>Secondary Auditor name</th>
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<td><strong>b.</strong> Secondary Auditor address (Number and street)</td>
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