



September 1, 2010

OHIO HHF Revised Plan

With the addition of \$148 million in Hardest Hit Funds specifically to help unemployed homeowners, OHFA has revised the Program Terms Sheets and budget for the Ohio Hardest Hit Fund. The additional funds will be incorporated into the program approved by Treasury.

The major change in the HHF Term Sheets is to set a statewide, maximum benefit of \$15,000 for unemployed borrowers statewide. We propose to extend the maximum term of participation in the Partial Payment Assistance Program to 15 months. To be eligible, homeowners must currently be unemployed borrowers or must have exhausted their unemployment benefits within the last 12 months.

Ohio now projects that 70 per cent of the people assisted through HHF will be unemployed, and that 90 per cent of those participants will be in the Partial Mortgage Payment Assistance program. While all participants are eligible for the other programs—Rescue Payment Assistance, Mortgage Modification with Principal Reduction or Transition Assistance—only unemployed homeowners are eligible for Partial Mortgage Payment Assistance. Since unemployed homeowners are not usually eligible for loan modifications until they regain employment, we have reduced our projected allocation for the Loan Modification with Principal Reduction Program.

Based on the new assumptions, we project that the program will serve 26,000 homeowners as detailed below. Because homeowners may receive more than one type of assistance, however, the units of assistance total 30,550.

Program	Program Allocation	Units of Assistance
Rescue Payment Assistance	\$ 59,650,904	8,700
Partial Mortgage Payment Assistance	\$ 189,540,000	16,200
Mortgage Modification with Principal Reduction	\$ 22,717,635	2,350
Transition Assistance	\$ 13,263,462	3,300
Total	\$ 285,172,000	30,550

Category	Homeowners Assisted
Unemployed	18,000
Other Hardship	8,000
Total	26,000

Ohio's implementation time frame remains the same. We will begin accepting applications from homeowners, through approved housing counseling agencies, beginning September 27.



SERVICE SCHEDULE B-1

Ohio Housing Finance Agency (OHFA) Rescue Payment Assistance Program Summary Guidelines

1. Program Overview	<p>The Rescue Payment Assistance Program will provide funds to lenders/servicers on behalf of homeowners who are delinquent on their mortgage payments due to a delay in receiving unemployment benefits, insufficient income, or other unforeseen circumstances, by bringing them current on delinquent mortgage obligations.</p> <p>Allowable uses of the funds will include the following:</p> <ul style="list-style-type: none">• Delinquent mortgage payments;• Late fees, inspection fees, and attorney fees related to a successful/closed loan modification;• Delinquent property taxes or escrow shortage; and• Up to one year of standard homeowner’s insurance if a lender/servicer has previously imposed forced-placed insurance on the property. Forced-placed insurance is high cost insurance which serves only to protect the mortgagee’s interest in the property. <p>Assistance is subject to approval of the homeowner’s HHF Action Plan which is a plan relating solely to TARP-funded modification programs that will be developed by a housing counseling agency and approved by OHFA (the “HHF Action Plan”). Homeowners may receive assistance from one or more HHF Programs. The HHF Action Plan will determine the type(s) and amount of HHF assistance for each homeowner, up to the maximum total benefit amount for which the homeowner qualifies.</p>
2. Program Goals	<p>The goal of this program is to prevent avoidable foreclosure for homeowners who have experienced a temporary hardship by reinstating their past due first mortgage loans.</p>
3. Target Population/ Areas	<p>The Program will be available to eligible low- and moderate-income homeowners throughout Ohio, up to the maximum benefit of \$15,000.</p>
4. Program Allocation (Excluding Administrative Expenses)	<p>\$59,650,904</p>
5. Borrower Eligibility Criteria	<p>Homeowner must meet the following criteria:</p> <ul style="list-style-type: none">• Income at or below 115% of area median. Current household income is defined at time of submission of the HHF Action Plan as the 30 day average of all wages,

	<p>compensation and/or public benefits in the homeowner's household over the prior 60 days.</p> <ul style="list-style-type: none"> • First mortgage debt less than the FHA maximum loan amount; • Liquid assets equal to or less than three months of mortgage payments, excluding retirement accounts; • Hardship due to involuntary loss or reduction in income, divorce, disability, or illness resulting in a loss of income or significant medical expenses, which shall be documented by a financial hardship affidavit signed by the homeowner, and supporting documents which may include documents from the state unemployment department, a letter from the previous employer, divorce decree, medical bills, or disability forms; and • Demonstrate ability to sustain mortgage payments, if assistance under the Program is received, for six months or more. Unemployment compensation or assistance under the Partial Mortgage Payment Assistance Program will be considered in evaluating sustainability, if assistance is expected to continue for at least six months.
6. Property/Loan Eligibility Criteria	One to four unit owner-occupied primary residences located in Ohio, including condominiums. Manufactured homes are eligible only if the mortgage is recorded as real property and the home is permanently affixed to the land.
7. Program Exclusions	Homeowners who cannot demonstrate the ability to sustain mortgage payments for at least six months are not eligible. Other HHF programs may be used to demonstrate sustainability. Sustainable Monthly Payment is equal to 38% or less of current household income. Homeowners participating in or eligible for HAMP are excluded.
8. Structure of Assistance	Assistance will take the form of a non-recourse, non-amortizing, zero-percent interest, five-year loan secured by the property and repayable only from equity proceeds of a refinance or sale. The loan will be recorded as a subordinate lien. Twenty percent of the loan balance will be forgiven each year on the anniversary of the closing, and any remaining balance will be forgiven on December 31, 2017. Loan repayments will be recycled back into the program and used to provide assistance to additional homeowners until December 31, 2017.
9. Per Household Assistance	<p>Maximum amount available per homeowner:</p> <p>Unemployed homeowner: \$15,000</p> <p>Other Hardship:</p> <p>Standard benefit counties: \$12,000</p> <p>Targeted counties: \$15,000</p> <p>Estimated average assistance provided per homeowner: \$6,856</p>
10. Duration of Assistance	Assistance will be provided in a one-time lump sum payment to

	the homeowner's lender/servicer.
11. Estimated Number of Participating Households	It is expected that that 8,700 households will be assisted under the Program.
12. Program Inception/ Duration	The Program will begin September 27, 2010 and is expected to continue until December 31, 2017 or when available funds are exhausted.
13. Program Interactions with Other Programs (e.g. other HFA programs)	Homeowners may access the Partial Mortgage Payment Assistance Program and/or the Mortgage Modification with Principal Reduction Assistance Program, if approved as part of the homeowner's HHF Action Plan. If homeowners are unable to sustain homeownership after receiving assistance under the Program, they may be approved for the Transitional Assistance Program if they have not exhausted their maximum benefit.
14. Program Interactions with HAMP	Homeowners will be first screened for eligibility for HAMP before being considered for the Program, until the expiration of HAMP. Homeowners participating in or eligible for HAMP are excluded.
15. Program Leverage with Other Financial Resources	The Program will strongly encourage the lenders/servicers to consider waiving late fees or any other expenses that are not paid to a third party. Lenders/servicers will not be required to match Program funds.

SERVICE SCHEDULE B-2

**Ohio Housing Finance Agency (OHFA)
Partial Mortgage Payment Assistance Program
Summary Guidelines**

1. Program Overview	<p>The Partial Mortgage Payment Assistance Program will support unemployed homeowners by assisting with their mortgage payments for up to 15 months while they search for a new job and/or participate in a job training program.</p> <p>Full mortgage payments will be made to the homeowner's lender/servicer as long as the homeowner remains eligible for assistance. To remain eligible for assistance, the homeowner must pay their Affordable Monthly Payment, as calculated and in their approved HHF Action Plan (hereinafter defined), to the Ohio HHF servicer, a special third-party servicer selected by Ohio Housing Finance Agency (the "Ohio HHF Servicer") to receive homeowners' partial payments under the Ohio HHF program. Affordable Monthly Payment is equal to 31% of current household income. The Affordable Monthly Payment must be at least 25% of homeowner's monthly mortgage principal, interest taxes and insurance (PITI) payment, to qualify for this Program.</p> <p>Homeowners will resume their regular payments at the end of the term approved in their HHF action plan or two months after resuming employment, whichever occurs first.</p> <p>Assistance is subject to approval of the homeowner's HHF action plan which is a plan relating solely to TARP funded modification programs that will be developed by a housing counseling agency and approved by OHFA (the "HHF Action Plan"). Homeowners may receive assistance from one or more HHF Programs. The HHF Action Plan will determine type(s) and amount of HHF assistance for each homeowner, up to the maximum total benefit amount for which the homeowner qualifies.</p>
2. Program Goals	<p>The goal of the program is to assist unemployed homeowners to remain in their homes and make on-time, monthly payments on their mortgages during unemployment so that they may avoid delinquency and foreclosure; and to assist homeowners with obtaining a sustainable loan modification after they have regained employment.</p>
3. Target Population/ Areas	<p>The Program will be available to eligible unemployed low- and moderate-income homeowners throughout Ohio, up to \$15,000.</p>
4. Program Allocation (Excluding Administrative Expenses)	<p>\$189,540,000</p>

5. Borrower Eligibility Criteria	Homeowner must meet the following criteria: <ul style="list-style-type: none"> • Income at or below 115% of area median. Current household income is defined at time of submission of the HHF Action Plan as the 30 day average of all wages, compensation and/or public benefits in the homeowner’s household over the prior 60 days; • First mortgage debt less than the FHA loan limit. • Liquid assets equal to or less than three months mortgage payments, excluding retirement accounts; • Hardship due to involuntary loss or reduction in income, which shall be documented by a financial hardship affidavit signed by the homeowner, and supporting documents which may include a form from the state unemployment department, or a letter from the previous employer documenting involuntary unemployment; • At least one wage earner in the household must be receiving unemployment compensation or must have exhausted unemployment compensation benefits within the last twelve months; • Homeowner must make the partial mortgage payment on time; and • Homeowner must actively seek reemployment during the assistance period.
6. Property/Loan Eligibility Criteria	One to four unit owner-occupied primary residences located in Ohio, including condominiums. Manufactured homes are eligible only if the mortgage is recorded as real property and the home is permanently affixed to the land.
7. Program Exclusions	Homeowners with a total PITI payment of less than 31% of current income are not eligible. Homeowners whose Affordable Monthly Payment is less than 25% of PITI are not eligible.
8. Structure of Assistance	Assistance will take the form of a non-recourse, non-amortizing, zero-percent interest, five-year loan secured by the property and repayable only from equity proceeds of a refinance or sale. The loan will be recorded as an open-ended subordinate lien. Twenty percent of the current loan balance will be forgiven each year on the anniversary of the closing, and any remaining balance will be forgiven on December 31, 2017. Loan repayments will be recycled back into the program and used to provide assistance to additional homeowners until December 31, 2017.
9. Per Household Assistance	Maximum amount available per homeowner: \$15,000 Estimated average assistance provided per homeowner: \$11,700
10. Duration of Assistance	Homeowners may receive assistance up to a maximum of 15 months. Should a homeowner become reemployed within the 15 month period, the homeowner may continue receiving assistance for up to an additional 2 months after reemployment.

11. Estimated Number of Participating Households	It is expected that 16,200 households will be assisted under the Program.
12. Program Inception/ Duration	The Program will begin September 27, 2010 and is expected to continue until December 31, 2017 or when available funds are exhausted.
13. Program Interactions with Other Programs (e.g. other HFA programs)	Homeowners who participate in the Program will work with their lender/servicer to enter into a modified, affordable loan payment when the homeowner is re-employed. Homeowners may access the Rescue Payment Assistance Program and/or the Mortgage Modification with Principal Reduction Assistance Program, if approved as part of the homeowner's HHF Action Plan. If homeowners are unable to sustain homeownership after receiving assistance from the Program, they may be approved for the Transitional Assistance Program if they have not exhausted their maximum benefit.
14. Program Interactions with HAMP	The Program may precede the Home Affordable Unemployment Program (UP) forbearance or may be used to extend it.
15. Program Leverage with Other Financial Resources	The Program will strongly encourage the lenders/servicers to consider waiving late fees or any other expenses that are not paid to a third party. Lenders/servicers will not be required to match Program funds.

SERVICE SCHEDULE B-3

Ohio Housing Finance Agency (OHFA) Mortgage Modification with Principal Reduction Program Summary Guidelines

1. Program Overview	<p>The Mortgage Modification with Principal Reduction Program will provide assistance to homeowners who do not qualify for existing loan modification programs due to severe negative equity. Funds will be used to incentivize lenders/servicers to reduce homeowners' mortgage principal balance to the level necessary to achieve a loan modification with a target of 115% of loan to value or less, and to achieve an Affordable Payment for the homeowner. Affordable Monthly Payment is equal to 31% or less of current household income.</p> <p>Lenders/servicers will provide principal forbearance or forgiveness equal to or greater than the Program payment. If principal forgiveness is permissible by the lender/servicer, it must be offered to the homeowner before any principal forbearance could occur and qualify for the Program. This option should increase the number of loan modifications that are approved and will be available to both HAMP-eligible and non-HAMP eligible borrowers.</p> <p>Assistance is subject to approval of the homeowner's HHF action plan which is a plan relating solely to TARP funded modification programs that will be developed by a housing counseling agency and approved by OHFA (the "HHF Action Plan"). Homeowners may receive assistance from one or more HHF Programs. The HHF Action Plan will determine type(s) and amount of HHF assistance for each homeowner, up to the maximum total benefit amount for which the homeowner qualifies.</p>
2. Program Goals	<p>The goals of the Program are to:</p> <ul style="list-style-type: none">• Help homeowners obtain mortgage loan modifications to achieve an affordable monthly loan payment;• Reduce the probability of re-default after the loan modification by incentivizing lenders/servicers to include principal reduction as part of a modification when that reduction is necessary to achieve an affordable monthly payment; and• Reduce the risk of re-default due to severe negative equity.
3. Target Population/ Areas	<p>The Program will be available to eligible low- and moderate-income homeowners throughout Ohio, up to the maximum benefit amount listed on Exhibit 1.</p>
4. Program Allocation (Excluding	<p>\$22,717,635</p>

Administrative Expenses)	
5. Borrower Eligibility Criteria	<p>Homeowner must meet the following criteria:</p> <ul style="list-style-type: none"> • Income at or below 115% of area median. Current household income is defined at time of submission of the HHF Action Plan as the 30 day average of all wages, compensation and/or public benefits in the homeowner's household over the prior 60 days; • First mortgage debt less than the FHA maximum loan amount; • Liquid assets equal to or less than three months of mortgage payments; • Hardship due to involuntary loss or reduction in income, divorce, disability, or illness resulting in a loss of income or significant medical expenses, which shall be documented in part by a financial hardship affidavit signed by the homeowner; and • Homeowner must have been turned down for a loan modification due to the failure of the lender/servicer's Net Present Value (NPV) calculation.
6. Property/Loan Eligibility Criteria	<p>One to four unit owner-occupied primary residences located in Ohio, including condominiums. Manufactured homes are eligible only if the mortgage is recorded as real property and the home is permanently affixed to the land.</p> <p>To qualify for modification with principal reduction assistance, must have a loan to value ratio of 115% or more.</p>
7. Program Exclusions	Homeowners currently participating in HAMP are not eligible.
8. Structure of Assistance	Assistance will take the form of a non-recourse, non-amortizing, zero-percent interest, five-year loan secured by the property and repayable only from equity proceeds of a refinance or sale. The loan will be recorded as a subordinate lien. Twenty percent of the loan balance will be forgiven each year on the anniversary of the closing, and any remaining balance will be forgiven on December 31, 2017. Loan repayments will be recycled back into the program and used to provide assistance to additional homeowners until December 31, 2017
9. Per Household Assistance	<p>Maximum amount available per homeowner:</p> <p>Unemployed homeowner: \$15,000</p> <p>Other Hardship:</p> <p>Standard benefit counties: \$12,000</p> <p>Targeted counties: \$15,000</p> <p>Estimated average assistance provided per homeowner: \$9,667</p>
10. Duration of Assistance	Assistance will be provided in a one-time lump sum payment to the homeowner's lender/servicer.
11. Estimated Number of	It is expected that that 2,350 homeowners will receive assistance

Participating Households	from the Program.
12. Program Inception/ Duration	The Program will begin September 27, 2010 and is expected to continue until December 31, 2017 or when available funds are exhausted.
13. Program Interactions with Other Programs (e.g. other HFA programs)	Homeowners may access the Rescue Payment Assistance Program and/or the Partial Mortgage Payment Assistance Program, if approved as part of the homeowner's HHF Action Plan. If homeowners are unable to sustain homeownership after receiving assistance under the Program, they may be approved for the Transitional Assistance Program if they have not exhausted their maximum benefit.
14. Program Interactions with HAMP	Homeowners will be first screened for eligibility for HAMP before being considered for the Program until the expiration of HAMP. Homeowners currently participating in HAMP are not eligible.
15. Program Leverage with Other Financial Resources	<p>The following modification options leverage other financial resources:</p> <p>Principal Reduction Matched Assistance (HAMP Eligible)</p> <p>Contributions will be made to the homeowner's principal reduction with the goal of reducing the LTV to at least 115%. For every dollar of principal forbearance or forgiveness offered by the lender/servicer, one dollar of Program funds will be contributed. All late fees and other non-out-of-pocket collections costs must be waived by the lender/servicer and cannot be capitalized.</p> <p>Principal Reduction Matched Assistance (Non HAMP Eligible)</p> <p>Contributions will be made to the homeowner's principal reduction with the goal of reducing the LTV. For every dollar of principal forgiveness granted by the lender/servicer, one dollar of Program funds will be contributed. All late fees and other non-out-of-pocket collections costs must be waived by the lender/servicer and cannot be capitalized.</p>

SERVICE SCHEDULE B-4

Ohio Housing Finance Agency (OHFA) Transition Assistance Program Summary Guidelines

1. Program Overview	<p>The Transition Assistance Program will assist homeowners whose current mortgage payment exceeds the Affordable Monthly Payment, and/or who must relocate to gain meaningful employment. Affordable Monthly Payment is equal to 31% or less of current household income.</p> <p>The Program requires the lender/servicer to consider a Short Sale or Deed-In-Lieu option and waive any rights to deficiency judgments.</p> <p>The Program allows an incentive to the lender/servicer and a stipend to borrowers to relocate while leaving the property in saleable condition.</p> <p>Assistance is subject to approval of the homeowner's HHF action plan which is a plan relating solely to TARP funded modification programs that will be developed by a housing counseling agency and approved by OHFA (the "HHF Action Plan"). Homeowners may receive assistance from one or more HHF Programs. The HHF Action Plan will determine type(s) and amount of HHF assistance for each homeowner, up to the maximum total benefit amount for which the homeowner qualifies.</p>
2. Program Goals	To allow homeowners to achieve a "graceful exit" from their current situation and avoid foreclosure.
3. Target Population/ Areas	The Program will be available to eligible low- and moderate-income homeowners throughout Ohio, up to the maximum benefit amount listed on Exhibit 1.
4. Program Allocation (Excluding Administrative Expenses)	\$13,263,462
5. Borrower Eligibility Criteria	<p>Homeowner must meet the following criteria:</p> <ul style="list-style-type: none">• Income at or below 115% of area median. Current household income is defined at time of submission of the HHF Action Plan as the 30 day average of all wages, compensation and/or public benefits in the homeowner's household over the prior 60 days;• First mortgage debt less than the FHA maximum loan amount;• Liquid assets equal to or less than three months of mortgage payments;

	<ul style="list-style-type: none"> • Hardship due to involuntary loss or reduction in income, divorce, disability, or illness resulting in a loss of income or significant medical expenses, which shall be documented in part by a financial hardship affidavit signed by the homeowner; and • Homeowners who must relocate for employment should meet the requirements of IRS Publication 521 which states “the new main job is at least 50 miles farther from former residence than old main job.” The new residence must be located in the United States of America, except for active duty military personnel.
6. Property/Loan Eligibility Criteria	One to four unit owner-occupied primary residences located in Ohio, including condominiums. Both HAMP and non-HAMP eligible loans will be considered for the Program. Manufactured homes are eligible only if the mortgage is recorded as real property and the home is permanently affixed to the land.
7. Program Exclusions	If net sales proceeds of the sale of the home are sufficient to pay off the mortgage balance, the borrower is not eligible for assistance.
8. Structure of Assistance	Assistance will not be structured as a loan.
9. Per Household Assistance	<p>Maximum amount available per homeowner:</p> <p>Unemployed homeowner: \$15,000</p> <p>Other Hardship:</p> <p>Standard benefit counties: \$12,000</p> <p>Targeted counties: \$15,000</p> <p>Estimated average assistance provided per homeowner: \$4,000</p>
10. Duration of Assistance	<p>Assistance is in the form of a one-time payment, and could consist of:</p> <ul style="list-style-type: none"> • A \$3,000 payment to the lender/servicer, \$1,500 of which will be passed through to the borrower, and \$1,500 of which will be an inducement to the servicer. • Payments will also be made to secondary lien holders, if any, in the amount of 10% of the second lien balance, up to \$2,500, if a recordable “Satisfaction of Lien” is issued and they agree not to pursue a deficiency judgment for any remaining balance. • Homeowners will receive relocation assistance up to \$1,500, passed through from the lender/servicer, which will be paid as a reduction from net proceeds at a real estate closing on a short sale or as funds from the servicer in a deed-in-lieu situation. Relocation assistance will be conditional on the homeowner leaving the home in “broom swept” condition. The lender/servicer is responsible for inspection.

	No payments may be made to the lender/servicer until a short sale, or deed-in-lieu agreement is executed.
11. Estimated Number of Participating Households	It is expected that that 3,300 households will be assisted under the Program.
12. Program Inception/ Duration	The Program will begin September 27, 2010 and is expected to continue until December 31, 2017 or when available funds are exhausted.
13. Program Interactions with Other Programs (e.g. other HFA programs)	Homeowners may have previously received assistance from the Rescue Payment Assistance Program and/or the Mortgage Modification with Principal Reduction Program prior to using the Program. Homeowners may have previously received or may currently receive assistance from the Partial Mortgage Payment Assistance Program. Homeowners may be approved for assistance under the Program only if they have not exhausted their maximum benefit.
14. Program Interactions with HAMP	HFAFA may not be combined with any element of the Program. The homeowner must first apply for HFAFA and either be denied or have no response from the lender/servicer within 30 days to be eligible for the Program.
15. Program Leverage with Other Financial Resources	Lenders/servicers must agree to release homeowners from future obligations or judgments as part of the process of approving a short sale, cash for keys, or deed-in-lieu agreement. First and second mortgage holders must accept less than full payoff.

Exhibit 1.

County	Maximum Benefit Amount	County	Maximum Benefit Amount
Adams County	\$15,000	Licking County	\$15,000
Allen County	\$12,000	Logan County	\$12,000
Ashland County	\$12,000	Lorain County	\$15,000
Ashtabula County	\$15,000	Lucas County	\$15,000
Athens County	\$12,000	Madison County	\$15,000
Auglaize County	\$12,000	Mahoning County	\$15,000
Belmont County	\$12,000	Marion County	\$15,000
Brown County	\$15,000	Medina County	\$15,000
Butler County	\$15,000	Meigs County	\$15,000
Carroll County	\$15,000	Mercer County	\$12,000
Champaign County	\$12,000	Miami County	\$12,000
Clark County	\$15,000	Monroe County	\$12,000
Clermont County	\$15,000	Montgomery County	\$15,000
Clinton County	\$15,000	Morgan County	\$15,000
Columbiana County	\$12,000	Morrow County	\$15,000
Coshocton County	\$15,000	Muskingum County	\$12,000
Crawford County	\$15,000	Noble County	\$15,000
Cuyahoga County	\$15,000	Ottawa County	\$15,000
Darke County	\$15,000	Paulding County	\$12,000
Defiance County	\$15,000	Perry County	\$15,000
Delaware County	\$15,000	Pickaway County	\$12,000
Erie County	\$15,000	Pike County	\$15,000
Fairfield County	\$15,000	Portage County	\$15,000
Fayette County	\$15,000	Preble County	\$12,000
Franklin County	\$15,000	Putnam County	\$12,000
Fulton County	\$15,000	Richland County	\$15,000
Gallia County	\$12,000	Ross County	\$12,000
Geauga County	\$12,000	Sandusky County	\$12,000
Greene County	\$15,000	Scioto County	\$12,000
Guernsey County	\$12,000	Seneca County	\$12,000
Hamilton County	\$15,000	Shelby County	\$15,000
Hancock County	\$12,000	Stark County	\$15,000
Hardin County	\$15,000	Summit County	\$15,000
Harrison County	\$12,000	Trumbull County	\$15,000
Henry County	\$15,000	Tuscarawas County	\$12,000
Highland County	\$15,000	Union County	\$12,000
Hocking County	\$12,000	Van Wert County	\$15,000
Holmes County	\$12,000	Vinton County	\$12,000
Huron County	\$15,000	Warren County	\$15,000
Jackson County	\$12,000	Washington County	\$12,000
Jefferson County	\$12,000	Wayne County	\$12,000
Knox County	\$12,000	Williams County	\$15,000
Lake County	\$15,000	Wood County	\$12,000
Lawrence County	\$12,000	Wyandot County	\$15,000