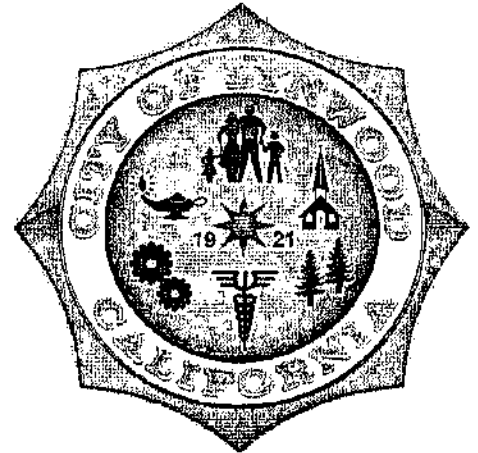
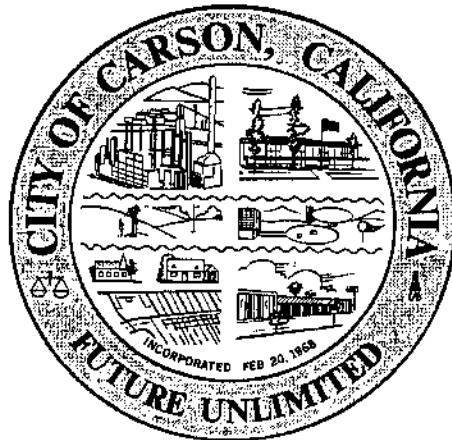
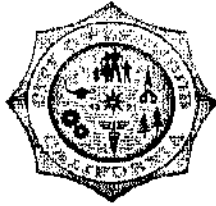


**CITY OF CARSON & CITY OF LYNWOOD
NEIGHBORHOOD STABILIZATION PROGRAM
ACQUISITION, REHABILITATION, AND RESALE PROGRAM**



**Homebuyer Selection Guidelines
2010**

City of Carson
Economic Development Workgroup
1 Civic Plaza, Suite 500
Carson, California 90745



**CITY OF CARSON & CITY OF LYNWOOD
NEIGHBORHOOD STABILIZATION PROGRAM**
Homebuyer Selection Process and
Program Eligibility Guidelines

HOMEBUYER SELECTION PROCESS

Through an award of funds provided by the United States Department of Housing and Urban Development (HUD) and the California Department of Housing and Community Development (HCD), the City of Carson (Carson), in partnership with the City of Lynwood (Lynwood) (together Cities), are administering the Neighborhood Stabilization Program (NSP) to assist neighborhoods that have been adversely affected by the foreclosure crisis. Under NSP, the Cities have purchased and rehabilitated previously foreclosed and abandoned properties within designated NSP Target Areas (see attachment A). As such, Carson and Lynwood anticipates acquiring up to 10 Single-Family, Condominium and Townhomes. NSP program information can be found on the City of Carson website at www.ci.carson.ca.us. This document and the related selection process pertain only to homes being acquired and rehabilitated through the Cities' NSP program. If additional below-market priced homes become available in the future, they will be offered through a separate communication process.

A. NSP Program Summary

The NSP homes will be sold to first-time buyers of moderate-income households only (i.e. households earning 120% of the Los Angeles County Area Median Income (AMI)). The floor plan and sales price will vary for each home based on the total approved and actually incurred costs associated with the acquisition and rehabilitation of the home. The Cities will not provide any direct financing and buyers must qualify independently for mortgage financing to purchase the home. To qualify to purchase one of the NSP homes, the buyer must meet the following summary requirements:

- The buyer must complete an Eligibility application and receive a pre-approval from NSP Eligible Lender within specified deadline.
- The buyer must be financially qualified and meet NSP eligibility criteria
- The buyer must occupy the NSP home as their primary residence for the duration of the 15-year affordability period.
- The buyer must enter into a NSP Affordable Housing Restrictive Covenant Agreement with Carson and/or Lynwood which establishes, in part, residency requirements and restrictions on the process for the resale of the home. (Document will available for viewing on our city web-site ci.carson.ca.us).

B. Income Eligibility Guidelines

To qualify for the purchase of a home under the City of Carson ("Carson") and the City of Lynwood ("Lynwood") (together, "Cities") Neighborhood Stabilization Program ("NSP"), the applicant must meet the following criteria.

- a. A first-time homebuyer with an annual household income that does not exceed the applicable percentage of the Area Median Income ("AMI"), adjusted for household size, as issued under the NSP income program guidelines by the California Department of Housing and Community Development for "Los Angeles County".

Household Size ¹	Moderate Income 120% of AMI
1 person	\$66,600
2 persons	\$76,150
3 persons	\$85,650
4 persons	\$95,150
5 persons	\$102,750
6 persons	\$110,400
7 persons	\$118,000
8 persons	\$125,600

- b. Under the NSP program, annual household income includes the income of all household members over the age of 18 years who will be residing in the home. Annual household income includes all income for the current calendar year to date (at the time of application submittal) plus the household's anticipated annual household income for the remainder of the current calendar year. In the event a household, and/or a household member recently experiences a significant increase in monthly income (generally defined as an increase of 20%), annual household income will be determined by projecting the new monthly income for a period of twelve months. Income shall include the following:²
- i. The gross amount, before any payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips and bonuses;
 - ii. The net income from the operation of a business or profession or from rental or real or personal property (for this purpose, expenditures for business expansion or amortization of capital indebtedness shall not be deducted to determine the net income from a business);
 - iii. Interest and dividends;
 - iv. The full amount of periodic payments received from social security, annuities insurance policies, retirement funds, pensions, disability or death benefits and other similar types of periodic receipts;
 - v. Payments in lieu of earnings, such as unemployment and disability compensation, worker's compensation and severance pay;
 - vi. Public Assistance. If the public assistance payment includes an amount specifically designated for shelter and utilities which is subject to adjustments by the public assistance agency in accordance with the actual cost of shelter and utilities, the amount of public assistance income to be included as income shall consist of:
 - a. The amount of the allowance or grant exclusive of the amount specifically designated for shelter and utilities, plus
 - b. The maximum amount which the public assistance agency could in fact allow for the family for shelter and utilities;

¹ Household members include all individuals who will reside in the affordable home.

² 24 CFR Part 5

- vii. Periodic and determinable allowances such as alimony and child support payments, and regular contributions or gifts received from persons not residing in the dwelling;
 - viii. All regular pay, special pay and allowances of a member of the Armed Forces (whether or not living in the dwelling) who is head of the family or spouse;
 - ix. In addition to the above, where a family has net assets in excess of \$25,000 (after subtracting any assets used as a down payment and closing costs to purchase the home), the applicants' annual income shall include the actual amount of income derived from the asset(s), or 10% of the value of the asset(s), whichever is greater. If the total assets are less than \$25,000, the actual amount of income derived from the asset will be included as income. For this section, assets is defined as equity in real property, savings, stocks, bonds or other investment instruments such as mutual funds, certificates of deposits, etc. Assets do not include recognized retirement plans such as IRA's, Keogh plans, and 401K plans.
- c. Owners must occupy the property as the principal place of residence for twelve (12) months of the each calendar year. The property and improvements must be maintained in good condition. The owner is responsible for all required repairs throughout the period of ownership. The property may not be subleased.
 - d. Buyers are required to demonstrate their ability to obtain mortgage financing within a specific time frame established by the Cities. The City of Carson Housing and Neighborhood Development Division will review the Loan application and supporting documentation for program eligibility and will forward the loan package to the NSP Eligible Lender. The Loan Officer will review the file and submit it to the Underwriting Department for loan approval. Failure to provide required financial information within the time frames established by the Cities will result in program disqualification.

The Cities of Carson and Lynwood will only distribute an Application to interested applicants during the mandatory NSP Homebuyer Interest Workshop. Each application will be identified with a number and City (Lynwood or Carson). The purpose of the application number is to identify eligible applicants throughout the NSP home selection process. Application numbers may not be transferred or assigned to other parties. Changes in households as a result of divorce, marriage or other life changes are permissible only if one of the applicants of the final sale documents was an applicant to the NSP application.

The purpose of the Application is to: (i) determine if the applicant meets the Cities' eligibility requirements; (ii) verify the application meets the criteria for the receipt of additional Lottery Tickets as part of the Cities' local initiative; and (iii) determine the applicants ability to obtain mortgage financing or other financial resources required to purchase a home based upon the program eligibility requirements.

As part of the application process, applicants will be required to provide the following:

1. 2007, 2008 and 2009 Federal Income Tax Form 1040 (all schedules)
2. W-2's for all household members over the age of 18; proof of all current income received by any member of your household over the age of 18.
3. Documentation of all financial assets as defined in the attached "Eligibility Guidelines"; quarterly financial/activity statements from your bank, credit union, brokerage accounts, 401K or retirement account for the past three (3) months.
4. Proof of residency; and the address where you have been employed for the past two years.
5. Applicant must obtain and submit a completed pre-approval from a NSP Eligible Lender (See Attachment B)

E. NSP Loan Pre-Approval Process

All households are required to work with a NSP Eligible Lender who has received training and has entered into a Loan Program Participation Agreement with the City of Carson and the City of Lynwood. NSP Eligible Lenders will process the applicant's pre-approval loan using standard underwriting procedures and taking into account the NSP program guidelines.

Applicants may be required to provide additional supplemental information to the NSP Eligible Lender, its agent and affiliated lenders which may be in addition to information requested as part of the initial Application. Failure to provide supplemental information within the specified time frame will result in the application being disqualified.

Failure to provide loan pre-approval within the required timelines will result in the applicant being disqualified.

Applicants must adhere to the following mortgage financing criteria:

- a. Eligible Purchasers must have sufficient creditworthiness to qualify for a first mortgage and maintain a minimum FICO credit rating of 620 points. At the discretion of the City of Carson Housing and Neighborhood Development Division this minimum credit rating may be adjusted if the Eligible Purchaser's down payment exceeds the 3% minimum requirement.
- b. Eligible Purchaser's must provide a minimum 3% of the purchase price of their own funds for use as a down payment:
 - i. In general, lending institutions require that funds must be seasoned (on deposit in a financial institution) for a minimum of three months prior to the initial date of the application with documentation showing these funds are available for use as down payment.
 - ii. Funds must be placed into escrow prior to close of escrow and proof of availability of funds provided to the City of Carson Housing and Neighborhood Development Division before the close of escrow.

- c. The Eligible Purchaser is responsible for all closing costs related to the purchase which may include title fees, escrow fees, loan origination fees, etc. (approximately 2%-3% of the purchase price). Eligible Purchasers may be "gifted" funds to be used toward closing costs.
- d. The Eligible Purchaser must obtain a conventional fixed rate mortgage loan; a Federal Housing Administration ("FHA") loan, a California Housing Financing Agency ("CHFA") loan, or a Teachers California Housing Financing Agency loan. First mortgages with negative amortization, interest only payments, or balloon payments are not acceptable.
- e. All homes purchased under NSP are required to sign a NSP Affordable Housing Restrictive Covenant Agreement to maintain 15 year affordability covenant.

F. NSP Applicant Eligibility Review Process

The NSP team staff will review all Applications for program eligibility. Households that do not meet NSP eligibility guidelines, or households that provide false information, will be notified of their disqualification from further consideration of the NSP program.

Applications that are eligible for the Homebuyer will be notified by mail or phone.

G. NSP Homebuyer Selection

Selection is on a first-come first-served basis. Preference will be provided to persons who reside and work in the City of Lynwood and Carson.

H. Home Availability

It is anticipated the Cities of Carson and Lynwood will purchase up to ten single family homes (e.g. single-family detached dwelling, single-family attached dwelling, townhome and/or condominium) during the periods of **May 1, 2010 through September 30, 2011.**

I. Additional Information

For additional information on NSP and the application process, please call the City of Carson Housing and Neighborhood Development Division at (310) 233-4800. General information on this program can be found on the Cities' website at www.ci.carson.ca.us and www.lynwood.ca.us. Due to the expected high level of interest in this program, the Cities anticipate receiving many requests for additional information. Therefore, to assure that your questions can be answered in a reasonable time period, please review all of attached information carefully before requesting additional information.

J. Attachments

- A. NSP Eligibility Application
- B. NSP Eligible Lenders
- C. NSP Target Area (Carson)
- D. NSP Target Area (Lynwood)



City of Carson • City of Lynwood



ELIGIBILITY & FINANCIAL APPLICATION

Maximum Annual Gross Household Income Limits • Moderate Income up to 120% of Median Income

I. PERSONAL INFORMATION

Applicant:

Address: _____

City: _____ State: _____ Zip: _____

Phone: Home: _____ Work: _____

Date of Birth: _____ Age: _____ Sex: _____ Disabled: Yes _____ No _____

SSN: _____

Employer: _____

Address: _____

City: _____ State: _____ Zip: _____

Job Title: _____ Phone: _____

Co-Applicant #1:

Address: _____

City: _____ State: _____ Zip: _____

Phone: Home: _____ Work: _____

Date of Birth: _____ Age: _____ Sex: _____ Disabled: Yes _____ No _____

SSN: _____

Employer: _____

Address: _____

City: _____ State: _____ Zip: _____

Job Title: _____ Phone: _____

Co-Applicant #2:

Address: _____

City: _____ State: _____ Zip: _____

Phone: Home: _____ Work: _____

Date of Birth: _____ Age: _____ Sex: _____ Disabled: Yes _____ No _____

SSN: _____

Employer: _____

Address: _____

City: _____ State: _____ Zip: _____

Job Title: _____ Phone: _____

II. HOUSEHOLD INFORMATION

Total number of people who live in the household (including yourself): _____

No. #	Name	Relationship	Age
1		Head	
2			
3			
4			
5			
6			
7			
8			

III. INCOME INFORMATION

Source of income (Before Taxes)		Applicant		Co-Applicant #1		Co-Applicant #2
Wages	\$		\$		\$	
Social Security	\$		\$		\$	
Retirement/Pension	\$		\$		\$	
AFDC	\$		\$		\$	
Child Support	\$		\$		\$	
Other	\$		\$		\$	
Total Monthly:	\$		\$		\$	
Total Annual:	\$		\$		\$	
Total Annual Combined Income:						\$

IV. OTHER INFORMATION

- | | Yes | No |
|---|-------|-------|
| 1. Have you owned a home in the past three (3) years | _____ | _____ |
| 2. Will you use your new home as your primary residence? | _____ | _____ |
| 3. Do you have savings for a down payment? (Minimum of 3% of purchase price is required.) | _____ | _____ |
| 4. Are you a US Citizen? | _____ | _____ |
| If not, do you have a Resident Alien Card? | _____ | _____ |

The following information on this sheet will be CONFIDENTIAL and is only used for government reporting purposes to monitor compliance with equal opportunity laws. Please note that self-identification of race/ethnicity is voluntary.

RACE / ETHNICITY

<input type="radio"/> White	<input type="radio"/> American-Indian or Native Alaskan and White
<input type="radio"/> African-American	<input type="radio"/> African American and White
<input type="radio"/> Asian	<input type="radio"/> Asian and White
<input type="radio"/> American Indian or Native Alaskan	<input type="radio"/> American Indian/Native Alaskan and African-American
<input type="radio"/> Native Hawaiian or Pacific Islander	<input type="radio"/> Other _____

HISPANIC / LATINO ETHNICITY

<input type="radio"/> Yes, Mexican / Chicano	<input type="radio"/> Yes, Puerto Rican
<input type="radio"/> Yes, Cuban	<input type="radio"/> Other Hispanic/Latino: _____

I/We certify that all information in this application is true and complete to the best of my/our knowledge. Falsification of information provided in any manner whatsoever shall render the application null and void and cause disqualification to participate in the NSP program.

1.	Signature of Applicant		Date
	Please Print Name		
2.	Signature of Applicant		Date
	Please Print Name		
3.	Signature of Applicant		Date
	Please Print Name		

OFFICE USE ONLY

ACCEPTED: _____ DENIED: _____ REASON: _____

REVIEWED BY: _____ DATE: _____

[]
APPLICANT AFFIDAVIT

NOTE: ALL BLANKS ON THIS FORM MUST BE COMPLETED. THERE ARE IMPORTANT LEGAL CONSEQUENCES TO THIS AFFIDAVIT, READ IT CAREFULLY BEFORE SIGNING.

Note: Singular references (I, my, am) will, for the purpose of clarity, also apply to plural references (we, our, are) in this document.

1. I/WE the undersigned, as part of my application for the Neighborhood Stabilization Homebuyer Selection Process and as a material inducement to the Neighborhood Stabilization Program (NSP) (the Cities) to issue such assistance to the undersigned, being first duly sworn, state the following:

I certify that the following are:

Applicant Legal Name _____
Social Security No.(s) _____
Current Residence _____
Phone Numbers _____
Home _____ Work/Cell _____

Co-Applicant Legal Name _____
Social Security No.(s) _____
Current Residence _____
Phone Numbers _____
Home _____ Work/Cell _____

Co-Applicant Legal Name _____
Social Security No.(s) _____
Current Residence _____
Phone Numbers _____
Home _____ Work/Cell _____

1. The Residence being purchased is a single-family home, condominium or townhome located in the City of Carson/Lynwood at the following address: (if already known)

2. I/WE certify that the Residence will be occupied and used as my principal place of residence within forty-five (45) days after close of escrow the date. I/WE certify that the Residence will not be used as an investment property, vacation home, or recreational home and that no more of the area of the Residence will be used in a trade or business than allowed by the Carson/Lynwood Municipal Code. I/WE certify that I/WE will notify the city in writing if the residence ceases to be my principal residence.



3. I/WE understand that I am not eligible to participate under this NSP, if I/WE individually or together had a present ownership interest in a principal residence within three years prior to date of application. I/WE also understand that I cannot have had an ownership interest in a principal residence between the date of application and closing. For this purpose, a principal residence includes a single family residence, condominium, share in a housing cooperative, and a manufactured home (as defined under federal and state law), or occupancy in a multi-family residence owned by me. For this purpose, present ownership interest means ownership by any means, whether outright or partial, including property subject to a mortgage or other security interest. An ownership interest also means a fee simple ownership interest by joint tenancy, tenancy in common, a tenancy by the entirety, or a life estate interest. I/WE certify that I have listed below all places of residence, whether owned or not, for a three-year period from date of application.

4. Previous Residences (Over the Preceding three-year Period):
Note: All answers of "Other" must be fully explained; use additional paper if necessary.

Address of Residence	Indicate Below	Beginning & Ending Dates of Residence
	<input type="checkbox"/> Owned <input type="checkbox"/> Rented Other _____	Beginning: _____ Ending: _____
	<input type="checkbox"/> Owned <input type="checkbox"/> Rented Other _____	Beginning: _____ Ending: _____
	<input type="checkbox"/> Owned <input type="checkbox"/> Rented Other _____	Beginning: _____ Ending: _____

5. Name, Address, and Telephone of the Owner or Landlord who can verify each residence listed above which were not owned by the Applicant:

Landlord Name	Address	Telephone

6. I/WE certify that I am required to, and will submit, true and complete copies of my actual signed federal tax returns as filed for the preceding three (3) tax years or such other written verification that is acceptable to the Cities NSP.

7. I/WE certify that no portion of the financing of the acquisition of the Residence is, or will be, provided from the proceeds of a qualified mortgage bond or a qualified veteran's mortgage bond. No person related to me (as defined by applicable federal or state laws and regulations) has, or is expected to have, an interest as a creditor in the mortgage loan being acquired for the Residence.

8. I/WE understand and agree that if I/WE purchase a home through the NSP and a loan is issued to ME/US, it may not be transferred without the express written permission of the Agency.
9. I/WE understand and agree that I may seek financing from any NSP Eligible Lender of my choosing from the NSP Eligible Lenders List.
10. I/WE understand that I am not eligible for a NSP loan if my gross annual household income (as defined in the Homebuyer Selection Guidelines) exceeds the stated limits for my household size.
11. I/WE certify that the current gross annual household income, including the income of all adult persons intending to occupy the Residence, is \$_____.
12. I/WE understand that the decision to make a first trust deed mortgage loan is completely within the discretion of the lender to whom I apply for a loan. The Cities play no role in the decision to make a first trust deed mortgage loan nor the amount of that loan.
13. I/WE acknowledge and understand that this Affidavit will be relied upon for the purpose of determining my eligibility for the NSP. I/WE acknowledge that a material misstatement, fraudulently or negligently made in this affidavit, or in any statement made by me in connection with an application for NSP, may constitute a federal violation punishable by a fine and/or denial of my application to participate in the NSP.

1.	_____ Signature of Applicant	_____ Date
	_____ Please Print Name	
2.	_____ Signature of Applicant	_____ Date
	_____ Please Print Name	
3.	_____ Signature of Applicant	_____ Date
	_____ Please Print Name	

NOTIFICATION

Watch Out for Lead-Based Paint Poisoning

If this property was constructed before 1978, there is a possibility it contains lead-based paint. Please read the following information concerning lead-based paint poisoning.

Sources of Lead-Based Paint

The interiors of older homes and apartments often have layers of lead-based paint on the walls, ceilings, window sills, doors and door frames. Lead-based paint and primers may also have been used on outside porches, railings, garages, fire escapes and lamp posts. When the paint chips, flakes or peels off, there may be a real danger for babies and young children. Children may eat paint chips or chew on painted railings, window sills or other items when parents are not around. Children can also ingest lead even if they do not specifically eat paint chips. For example, when children play in an area where there are loose paint chips or dust particles containing lead, they may get these particles on their hands, put their hands into their mouths, and ingest a dangerous amount of lead.

Hazards of Lead-Based Paint

Lead poisoning is dangerous especially to children under the age of seven (7). It can eventually cause mental retardation, blindness and even death.

Symptoms of Lead-Based Paint Poisoning

Has your child been especially cranky or irritable? Is he or she eating normally? Does your child have stomachaches and vomiting? Does he or she complain about headaches? Is your child unwilling to play? These may be signs of lead poisoning. Many times though, there are no symptoms at all. Because there are no symptoms does not mean that you should not be concerned if you believe your child has been exposed to lead-based paint.

Advisability & Availability of Blood Lead Level Screening

If you suspect that your child has eaten chips of paint or someone told you this, you should take your child to the doctor or clinic for testing. If the test shows that your child has an elevated blood lead level, treatment is available. Contact your doctor or local health department for help or more information. Lead screening and

treatment are available through the Medical Program for those who are eligible. If your child is identified as having an elevated blood lead level, you should immediately notify the Community Development or other agency to which you or your landlord is applying for rehabilitation assistance so the necessary steps can be taken to test your unit for lead-based paint hazards. If your unit does have lead-based paint, you may be eligible for assistance to abate that hazard.

Precautions to Take to Prevent Lead-Based Paint Poisoning

You can avoid lead-based paint poisoning by performing some preventive maintenance. Look at your walls, ceilings, doors, door frames & window sills. Are there places where the paint is peeling, flaking, chipping, or powdering? If so, there are some things you can do immediately to protect your child: (a) Cover all furniture & appliances; (b) Get a broom or stiff brush and remove all loose pieces of paint from walls, woodwork, window wells & ceilings; (c) Sweep up all pieces of paint and plaster & put them in a paper bag or wrap them in newspaper. Put these packages in the trash can. DO NOT BURN THEM. (d) Do not leave paint chips on the floor in window wells. Damp mop floors and window sills in & around the work area to remove all dust and paint particles. Keeping these areas clear of paint chips, dust & dirt is easy and very important, and (e) Do not allow loose paint to remain within your children's reach since children may pick loose paint off the lower part of the walls.

Homeowner Maintenance & Treatment of Lead-Based Paint Hazards

As a homeowner, you should take the necessary steps to keep your home in good shape. Water leaks from faulty plumbing, defective roofs & exterior holes or breaks may admit rain & dampness into the interior of your home. These conditions damage walls & ceilings & cause paint to peel, crack or

flake. These conditions should be corrected immediately. Before repainting, all surfaces that are peeling, cracking, chipping or loose should be thoroughly cleaned by scraping or brushing the loose paint from the surface, then repainted with two coats of non-lead paint. Instead of scraping and repainting, the surface may be covered with other material such as wallboard, gypsum, or paneling. Beware that when lead-based paint is removed by scraping or sanding, a dust is created, which may be hazardous. The dust can enter the body either by breathing it or swallowing it. The use of heat or paint removers could create a vapor or fume which may cause poisoning if inhaled over a long period of time. Whenever possible, the removal of lead-based paint should take place when there are no children or pregnant women on the premises. Simply painting over defective lead-based paint surfaces does not eliminate the hazard. Remember that you as an adult play a major role in the prevention of lead poisoning. Your actions and awareness about the lead problem can make a big difference.

Tenant and Homeowner Responsibility

You should immediately notify the management office or the agency through which you are purchasing your home if the unit has flaking, chipping, powdering or peeling paint, water leaks: from plumbing, or a defective roof. You should cooperate with that office's effort to repair the unit.

I have received a copy, of the Notice entitled "Watch Out for Lead Paint Poisoning."

Signature

Date



City of Carson • City of Lynwood

ELIGIBLE LENDERS LIST



The following have been approved as eligible lenders for the Neighborhood Stabilization Program and have signed a Lender Participation Agreement with the Carson/Lynwood Redevelopment Agencies. This list is to be used in conjunction with the Neighborhood Stabilization Program to obtain mortgage financing.

Bank of America

Carl D. Brackens 310-792-3263
 John Sousa 310-386-8416
 Pia Braud 323-997-6238
 Nicholas Costa 310-370-4633 x234
 Joann Brady 310-529-7652
 Tamer Abouelezz 562-602-5237
 Steve Hageman 562-626-8718
 Valencia Perine 562-688-7390

Edward Jones Mortgage & Investments

Jeremy Brown 310-847-7415

Golden Empire

Roger Berkley 562-989-4091

International City Mortgage, Inc.

Eddicia J. Lewis 424-264-4198
 J. "Norma" Chacon 310-480-0551
 Cynthia Leal 310-720-5309

Pacific Mercantile Bank

Mayra G. Torres 310-614-7534

Prospect Mortgage

Tom Barnett 310-918-0725

South Pacific Financial Corp.

Stephanie Dillard 310-217-2351
 Mario Martinez 310-217-2351

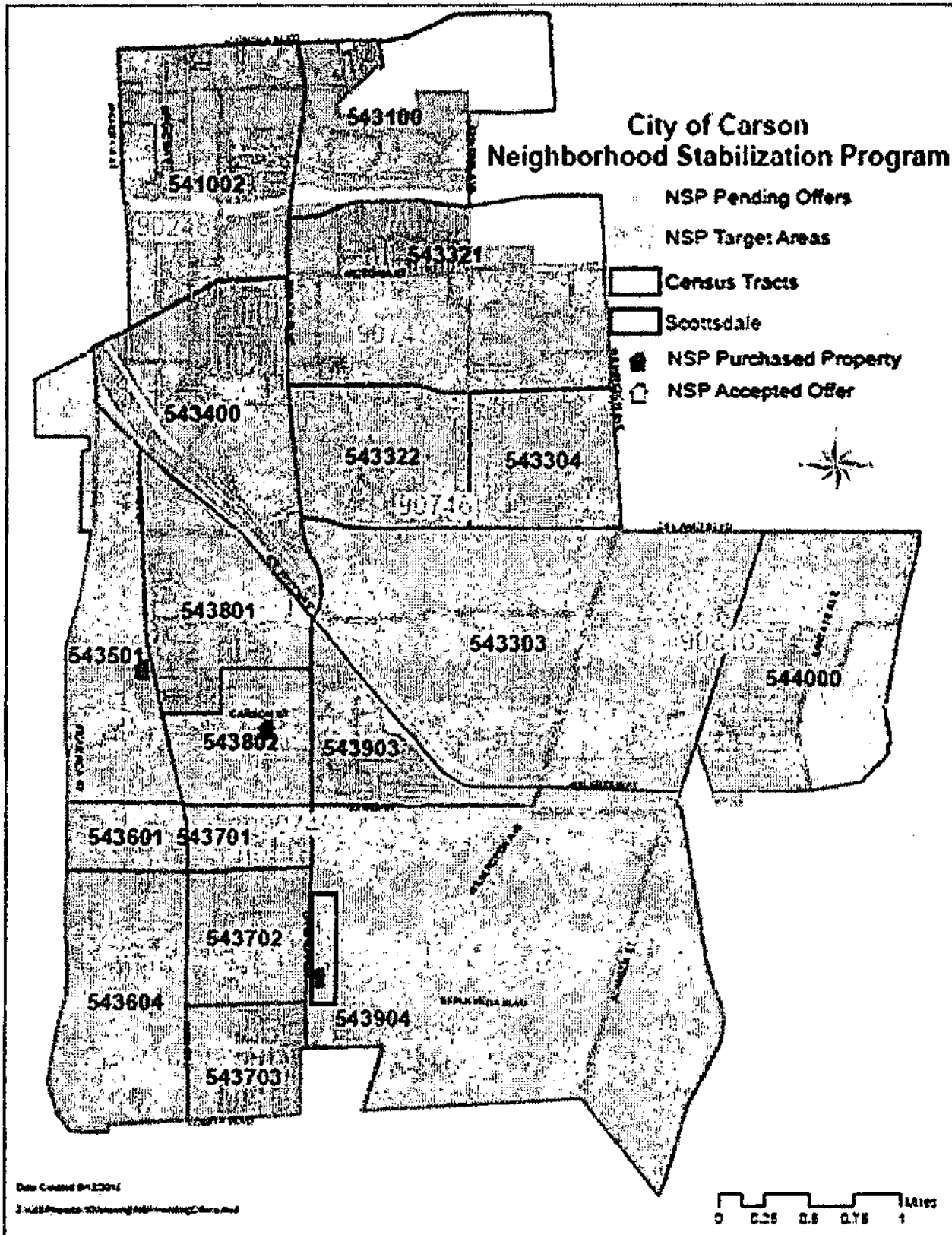
Trec Lending Inc.

Raymond Bennett 310-339-1056

Wells Fargo Home Mortgage

Andrea Johnson 310-663-6551
 Venita Jackson 562-622-1507

Attachment C



Attachment D

City of Lynwood NSP Foreclosed Homes

