

**Exhibit 3:**

**LISTING OF ELIGIBLE MINISTERIAL HOUSING ALLOWANCE EXPENSES**

Generally, any expense incurred to provide or maintain the home can be used as a housing allowance expense. Expenses for groceries, paper products, personal toiletries, and maid service cannot be used.

Mortgage principle paid

Mortgage interest paid

Property taxes paid

Insurance on the home and contents, including renter's insurance

Utilities: including electric, gas, water, sewer, trash service

Furniture, appliances, dishes and cookware

Furnishings and decorating items, including rugs, pictures, curtains, bedspreads, sheets, towels, etc.

Phone service: the "basic" charge only

Cable television service: the "basic" plan only

Down payment on a home

Home repairs

Home remodeling costs paid (not out of a loan)

Yard maintenance and equipment, snow removal

Landscaping

Homeowners' association dues

Maintenance and cleaning items: including paper towels, cleaners, pest control, rags, light bulbs, etc