

The National Industry Standards for Homeownership Education and Counseling

Application for Approval as a National Industry Standards for Homeownership Education and Counseling Professional Certification Provider

Introduction

The review of professional certification providers for approval under the National Industry Standards for Homeownership Education and Counseling (“National Industry Standards”) is a biennial, peer-directed, and independent process. The review provides an analysis of select curriculum from non-profit industry leaders providing professional certifications. The review team, in close consultation with the National Industry Standards Committee, will play a critical role in reviewing and affirming the current direction of industry best practices and benchmarks in homebuyer education and counseling.

Once approved, certification providers will have access to the Standards logo and may cite their approval status in their certification course(s) and any applicable marketing materials. In turn, agencies whose staff hold certifications from these approved providers and wish to adopt the Standards may do so by providing the approved certification information in their application. All Approved Certification Providers will be listed on the National Industry Standards website at www.homeownershipstandards.org.

The four curriculum areas planned for review during this round are as follows:

- Pre-purchase Homeownership Education
- Post-purchase Homeownership Education
- Homeownership Counseling
- Foreclosure Intervention Counseling

Application Eligibility

Certification providers seeking approval of their certification programs must meet the following eligibility requirements:

- Certification provider must be a 501(c)(3), non-profit organization
- Certification provider must have at least two years of demonstrated expertise in providing professional training and certification in the homeownership education and counseling field
- Certification provider must provide professional training and certification in one or more of the three National Industry Standards content areas (Homeownership Education, Homeownership Counseling and/or Foreclosure Intervention Counseling)
- Certification provider must deliver professional training via a facilitated method. Please note that online training will not be reviewed during this time.
- Certification provider must be able to exhibit that the certification curriculum requires at least 30 hours of facilitated instruction, an exam with a minimum of 100 questions and 80% pass score and 10 hours of continuing education annually in order to renew certification
- Certification provider must be able to demonstrate expertise of trainers in detail (staff and/or contracted) and describe evaluation process for evaluating trainer effectiveness
- Certification provider must be able to demonstrate capacity to provide quality professional training and certification including the tracking of training completion, certification records and continuing education requirements necessary to renew certification
- Certification provider must be able to demonstrate its’ ongoing process for updating curriculum to reflect changes in law, regulation and industry practice.
- Certification provider must have a functioning website



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National Industry Standards for Homeownership Education and Counseling

Application Checklist

The deadline for receipt of applications to this round of the National Industry Standards Certification Provider Review is **Friday, November 20th, 2015 at 8:00 p.m. Eastern Time.**

All of the following items must be submitted in full for an application to be considered a “complete” submission. Please read the entire application before submitting to identify requirements and costs and to ensure that all sections are completed. Application review may be delayed or denied if any of the required sections below are incomplete. Once a submission is received in entirety, including the required application fee, it will be queued for review.

This application has seven (7) required sections:

- I. Cover Sheet
- II. Applicant Background and Certification Program Information
- III. Curriculum Submission*
- IV. Adoption of the National Industry Standards Code of Ethics and Conduct for Homeownership Professionals
- V. Affirmations
- VI. Certifications, Consents, and Authorizations
- VII. Payment of Fees

*Separate curriculum submissions are required for applicants seeking approval in more than one professional certification content area. Each separate *Curriculum Submission* must be clearly notated and included in the overall application package.

Application Scoring

All sections of the application must be completed in order for an application to be considered.

The total possible score for an application is 100%. A passing score is 80%.

The *Curriculum Submission* (Section III) represents 95% of the overall score. The scoring of the *Curriculum Submission* will focus on the following:

- Curriculum must exhibit strong content, knowledge transferability, and rigor
- Curriculum must utilize quality core and supporting materials, and instructional methodologies
- Curriculum must enforce adoptability, applicability, and assessment
- Curriculum must embrace comprehensive alignment of program related functions
- Curriculum must address professionalism, interests, quality assurance, and integrity
- Curriculum must address standards for delivery, and recordkeeping and reporting

In addition, the *Affirmations* (Section V) represents 5% of the overall score. The affirmations are a series of verifications that the applicant provides. Alignment with the identified affirmations suggests observance, agreement, and conformity to the Standards' Benchmarks.

Note: Affirmations are crosschecked with other sections to confirm continuity.

Payment of Fees

Application fees (Per Professional Certification Content Area)

- Fixed base price for a single certification review is \$2,500
- Extended curriculum review fee of \$500 (if the curriculum includes additional courses)

All applicants will be assessed a fee to cover the cost of the application review. A single review will not exceed \$3000. The total fee, if submitting an application to review all four certification areas, will be \$10,000-12,000.

Example: An applicant seeks approval as a Professional Certification Provider in both Homeownership Counseling and Foreclosure Intervention Specialty. They submit one course curriculum for Homeownership Counseling and bundle two or more course curricula under the Foreclosure Intervention Specialty. The application fee due will total \$5,500 (\$2,500 for Homeownership Counseling and \$3,000 for extended course review for Foreclosure Intervention Specialty).

For information regarding the payment collecting entity and reviewer reimbursement, see the *Curriculum Review Guidelines* – a separate document.

Application Submission

The deadline for receipt of applications to this round of the National Industry Standards Certification Provider Review is **Friday, November 20th, 2015 at 8:00 p.m. Eastern Time.**

Upon completion, please transmit all checklist items, excluding Payment of Fees, via one of the three methods below. For Payment of Fees, see *Payment of Fees* (Section VII) for acceptable transmission methods.

Choose one of the submission methods below:

- **By USPS Registered Mail** (note: three (3) hardcopies of curriculum, agendas, and tests must be included)

MitiGate, Inc.
PO Box 185
Liberty, TN 37095

- **By Dropbox (for files that exceed 10MB)**

To: <http://tinyurl.com/DropboxNIS>

- **By Email**

To: tasks@mitigate.us

While hard copy submissions are accepted, electronic submissions are preferred. One method of submission is sufficient.

Application for Approval as a National Industry Standards for Homeownership Education and
Counseling Professional Certification Provider

I. Cover Sheet

Organization / Applicant Name:

Applicant Mailing Address (Address and zip code):

Applicant Telephone:

Applicant Website:

Contact Person (Name):

Title:

Contact Person Telephone:

Email:

Professional Certification Content Area(s) for Which Approval is Being Sought (check all that apply):

- Pre-purchase Homeownership Education
- Post-purchase Homeownership Education
- Homeownership Counseling
- Homeownership Education and Counseling – Foreclosure Intervention Specialty

Note: separate curriculum submissions are required for applicants seeking approval in more than one professional certification content area. Each separate *Curriculum Submission* must be clearly notated and included in the overall application package. For additional instructions, see *Curriculum Submission* (Sections III) and *Payment of Fees* (Section VII).

II. Applicant Background and Certification Program Information

Please complete this section in its entirety. Incomplete applications will not be considered.

Please provide concise, accurate responses. If approved, your responses may be displayed (as submitted) on the National Industry Standards website as a descriptor of your agency.

Some of the answer boxes have response length limitations. Responses that exceed 500 words must be submitted via the Appendix: Supplemental Narrative.

1. Which of the following best describes your organization (please select all that apply)?

- Non-Profit Training/Certification Organization
- Community Development Organization (Local and/or Regional Non-Profit)
- Community Development Financial Institution
- Governmental Agency
- Housing Finance Agency
- National Homebuyer Education and Counseling Intermediary
- Trade Association
- Other:

2. When was your organization established (Year only)? Date:

3. Please insert hyperlinks to these identifiers: your organization's mission, purpose, and services offered. If you do not have electronic information (current hyperlinks) that can identify this, please indicate "N/A" and submit via your application hardcopy in the "Supplemental Narrative" area located at the end of the final Section.

Hyperlink to Mission:

Hyperlink to Purpose:

Hyperlink to Services:

4. Please describe the geographic area where your organization provides services (e.g. neighborhood(s), city, counties, state or nationwide). If applicable, provide the number of locations where your offices can be found. **(Limit 500 words)**

5. Please describe your organization's primary target audience(s). **(Limit 500 words)**

6. If your organization is a direct service provider, please indicate which housing industry-related services your organization provides (you may select more than one):

- | | |
|--|--|
| <input type="checkbox"/> Pre-Purchase Counseling (one-on-one) | <input type="checkbox"/> Pre-Purchase Education (group workshops) |
| <input type="checkbox"/> Credit Counseling | <input type="checkbox"/> Financial Capability |
| <input type="checkbox"/> Delinquency/Foreclosure Prevention Counseling | <input type="checkbox"/> Post-Purchase Education (group workshops) |
| <input type="checkbox"/> Post Purchase Counseling | <input type="checkbox"/> Home Maintenance |
| <input type="checkbox"/> Rental Housing Counseling | <input type="checkbox"/> Individual Development Accounts |
| <input type="checkbox"/> Reverse Mortgage Counseling (HECM) | <input type="checkbox"/> Mortgage Lending |
| <input type="checkbox"/> Homeless Services | <input type="checkbox"/> Real Estate Appraisal |
| <input type="checkbox"/> Housing Choice Voucher/Section 8 Programs | <input type="checkbox"/> Real Estate Broker |
| | <input type="checkbox"/> Other |

7. If your organization is an indirect service provider, please indicate how your organization supports housing industry-related services or functions: **(Limit 500 words)**

8. Please describe the target audience for your organization's professional certification training program (e.g., members of your own network, those in your state, all housing counseling practitioners, specific affiliation, etc.). **(Limit 500 words)**

9. How many years has your organization provided training to housing counseling and education practitioners (in the areas that you are seeking approval)?

- Pre-purchase Homeownership Education
- Post-purchase Homeownership Education
- Homeownership Counseling
- Homeownership Education and Counseling – Foreclosure Intervention Specialty

10. How many practitioners has your organization trained in the areas of homeownership education, homeownership counseling, foreclosure counseling in the last 3 years?

- Pre-purchase Homeownership Education
- Post-purchase Homeownership Education
- Homeownership Counseling
- Homeownership Education and Counseling – Foreclosure Intervention Specialty

11. Does your organization provide training on any of the key Dodd-Frank areas as related to the HUD Office of Housing Counseling? If so, please indicate which (select all that apply):
- Financial management / capability
 - Property maintenance
 - Responsibilities of homeownership and tenancy
 - Fair housing laws and requirements
 - Housing affordability
 - Avoidance of, and responses to, rental and mortgage delinquency and avoidance of eviction and mortgage default
12. Briefly describe how you deliver your homeownership education and/or counseling professional certification training (e.g., where, to which practitioner networks, in the classroom, via video, web-based, etc.) **(Limit 500 words)**
13. Identify up to 10 of your trainers (name, title, affiliation, and their credentials for providing certification training). Are they on staff or do you contract with them to provide the training (attach to Supplemental Narrative Page or provide separate PDF attachment to Section II, if needed). **(Limit 500 words)**
14. Describe the process your organization uses to recruit new trainers and evaluate the effectiveness of existing trainers. **(Limit 500 words)**
15. Describe your training management system for tracking practitioners' training completion and satisfying continuing education requirements, including your ability to transmit data electronically. **(Limit 500 words)**

16. Describe your organization's ongoing process for updating your curriculum to reflect changes in law, regulation, and industry practice. **(Limit 500 words)**

17. Briefly describe why your organization is interested in having its certification curriculum approved by the Standards Committee? **(Limit 500 words)**

18. Has your organization formally endorsed or adopted the Standards?

Endorsed OR Adopted

19. Is your organization willing to contribute to the visibility of the National Industry Standards for Homeownership Education and Counseling through the use of the Standards logo and tagline? Yes No

III. Curriculum Submission

Please complete this section in its entirety. Incomplete applications will not be considered.

This section represents 95% of your overall score. The scoring of the *Curriculum Submission* will focus on the following:

- Curriculum must exhibit strong content, knowledge transferability, and rigor
- Curriculum must utilize quality core and supporting materials, and instructional methodologies
- Curriculum must enforce adoptability, applicability, and assessment
- Curriculum must embrace comprehensive alignment of program related functions
- Curriculum must address professionalism, interests, quality assurance, and integrity
- Curriculum must address standards for delivery, and recordkeeping and reporting

Curriculum Submission Requirements

The following curriculum items are to be included in your application package. Please submit your application package through your preferred method per the delivery instructions identified on page 3. **If seeking approval in more than one professional certification content area, please submit separate and clearly notated curricula within the overall application package.** Submissions that are transmitted with insufficient labeling are subject to delays.

Detailed certification curriculum (including peripheral presentation tools such as PowerPoint, handouts, workbooks, etc.) demonstrating that content meets or exceeds the Standards requirements for the specific content area for which approval is being sought (see the table below for the relevant pages within the “National Industry Standards Homeownership and Education Guide” which can be found at www.homeownershipstandards.org/Home/Standards.aspx.)

Standards Content Areas	Pages
Homeownership Education (Pre and/or Post)	7-14
Homeownership Counseling	15-19
Foreclosure Intervention Specialty	20-26

Detailed agenda(s) demonstrating that the curriculum meets or exceeds the minimum Standards requirement of 30 hours of facilitated instruction

Copy of certification exam(s) and answers (as applicable). Exam(s) are required to have at least 100 questions with a minimum passing score of 80%

Copy of minimum certification requirements for participants

Description of continuing education requirements (whether training is provided in-house or through other providers; time allocations aligning to 10 hour annualized benchmark, identification of core-related training content; process for approving continuing education) **(Attached through the Appendix: Supplemental Narrative)**

A brief outline of the professional certification renewal process (Attach through the Appendix: Supplemental Narrative)

Copy of professional certification issued to participants (must clearly state the delineated content area of certification (i.e. Homeownership Counseling) and include issuance and expiration dates reflecting deadline by which continuing education requirements must be met in order to renew).

A Signed Copy (by an authorized agent of your organization) of the “Adoption of the National Industry Standards Code of Ethics and Conduct for Homeownership Professionals” document (see section IV). The complete Standards Code of Ethics and Conduct document and form can be found at <http://homeownershipstandards.org/Home/Standards.aspx>

**IV. Adoption of the National Industry Standards
Code of Ethics and Conduct for Homeownership Professionals**

Please complete this section in its entirety. Incomplete applications will not be considered.

I attest that I have the authority to act on behalf of my organization. I affirm that – should my organization’s curriculum be approved as meeting the requirements within the National Industry Standards for Homeownership Education and Counseling - my organization will require all participants receiving certification to sign and date the National Industry Standards Code of Ethics and Conduct for Homeownership Professionals.

Signature of Owner, Director, CEO or Board Chair

Date



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V. Professional Certification Content Area(s) Affirmations

Please complete this section in its entirety. Incomplete applications will not be considered.

These statements represent the benchmarks of the Standards and represent 5% of your overall score.

Check only the affirmations below that are clearly exhibited in your certification curriculum submission(s) and/or supporting documents. If more information is needed, the full guidelines can be found at www.homeownershipstandards.org/Home/Standards.aspx under the “National Industry Standards Homeownership and Education Guide”.

General Affirmations

*The following Affirmations relate to all Standards content areas. All applicants **must** respond to the general affirmations. Check all statements that align with the content and/or supporting materials in your curriculum submission:*

- Individuals new to the field should obtain appropriate orientation, introductory level training and prerequisite curricula during the initial six months of employment.
- Certification must be completed no later than within 18 months from the start of employment;
- Effective program operations skills can be obtained through training and experience.
- Content, delivery and format of the education and counseling is tailored to meet the needs of the participants.
- At a minimum, upon request clients should receive acknowledgement of inquiry within two business days (or 48 hours) of initial contact; and intake appointment within one week or delivery of education within a two-week timeframe; unless risk dictates advanced prioritization.
- Customer satisfaction surveys are used to evaluate the effectiveness of the education and/or counseling.
- A checklist is utilized to ensure files maintained are consistent and meet reporting standards and quality assurance.
- An intake form should be completed and collected with client profile information to include contact information, services sought/provided, household size, household income, and if applicable, date, type, and format of workshop attended.
- Files should be maintained in secured file cabinets in order to protect client privacy. Scanned documents or electronic files should maintain the highest level of client security.
- Files should be maintained for a minimum of three years. Longer file retention requirements may be required if the household has received grant or loan assistance through state or federal subsidy programs. At the time of disposal, files should be shredded.
- An electronic method in place for collecting reporting data may be as basic as an Excel spreadsheet or Access database application that captures needed data fields from each client, but preferably should be a software application compliant with HUD’s CMS vendor list or equivalent. Visit www.hud.gov to view HUD’s CMS vendor list.
- Providers of specialty services such as reverse mortgage counseling, foreclosure prevention and delinquency counseling should seek the appropriate training to provide these services.

End General Affirmations

Homeownership Education Standards Affirmations

The following Affirmations relate **only** to the Homeownership Education Standards content areas (Pre-and/or-Post Purchase Education). Respond to this section **only** if seeking approval as a Homeownership Education certification provider. Check all statements that align with the content and/or supporting materials in your curriculum submission:

- Homeownership education should occur before a purchase contract is signed.
- Homeownership educators should use a training manual, and make materials available to attendees.
- Individual counseling should be offered and encouraged in conjunction with the provision of all group education.
- A code of ethics is utilized for all volunteer trainers, coupled with an orientation regarding the mission, philosophy and delivery of the training.
- A certificate of completion is provided to customers who successfully complete the training.
- Curricula must contain the components of the Performance Standards and Exhibit A and/or Exhibit B of the Standards.
- Specialty topics, such as financial literacy, reverse mortgage lending, individual development accounts (IDAs) and foreclosure prevention, may also at times be delivered as group education.
- Optimally, the time allocated for comprehensive, effective delivery of pre-purchase curriculum to achieve a desired expected outcome and cover content adequately is eight hours of education. In some circumstances (e.g., based on pre-assessment of learners' needs) hours may vary, but in no case would less than four hours be sufficient.
- Aggregate information for group education and counseling should be maintained including total number of persons served and other demographic information.

End Homeownership Education Affirmations

Homeownership Counseling Standards Affirmations

The following Affirmations relate ***only*** to the Homeownership Counseling Standards content areas. Respond to this section ***only*** if seeking approval as a Homeownership Counseling certification provider. Check all statements that align with the content and/or supporting materials in your curriculum submission:

- Homeownership counseling should occur before a purchase contract is signed.
- Group education should be offered and encouraged in conjunction with the provision of all individual counseling.
- Aggregate information for group education and counseling should be maintained including total number of persons served and other demographic information.
- Comprehensive, effective delivery should be determined based upon the individual need of the client to reach the desired outcome. The minimum standard for delivery of individual counseling should be at least one session of at least 30-60 minutes, utilizing either face-to-face or telephone counseling.
- Homeownership counselors must complete a formal intake, needs assessment and develop a written action plan.
- Active, open client files should be closely monitored, with timely follow-up in accordance with the stated action plan. When no contact from the client has taken place for six consecutive months, the file may be classified as inactive.
- Where appropriate, Homeownership Counselors should review and analyze a client's credit report.

End Homeownership Counseling Affirmations

Foreclosure Intervention Standards Affirmations

The following Affirmations relate ***only*** to the Foreclosure Intervention Standards content areas. Respond to this section ***only*** if seeking approval as a Foreclosure Intervention certification provider. Check all statements that align with the content and/or supporting materials in your curriculum submission:

- Comprehensive, effective delivery should be determined based upon the individual need of the client to reach the desired outcome. The minimum standard for delivery of individual counseling should be at least one session of at least 30-60 minutes, utilizing either face-to-face or telephone counseling.
- Those counselors new to foreclosure intervention and default counseling should (prior to seeing clients) be involved in an on-the-job training/ coaching/mentoring program for at least 90 days.
- To best meet the client's needs in this highly specialized field, facilitated training in foreclosure intervention and default counseling should be completed within six months and no later than one year to obtain the competency and skills listed under the Core Operating Standards.
- Content and delivery should be done in a culturally competent manner and in the preferred language of the client. Use of a translator or referral to an agency that provides adequate service in the appropriate language is recommended.
- Foreclosure intervention counselors must provide a comprehensive written action plan (see Exhibit E) to the client summarizing a statement of the problem, steps to be taken by the client, steps to be taken by the counselor and the timeline necessary to accomplish these tasks.
- Active, open client files should be closely monitored, with timely follow-up in accordance with the stated action plan. When no contact from the client has taken place for six consecutive months, the file may be classified as inactive.
- Where appropriate, Homeownership Counselors should review and analyze client's credit report.
- Foreclosure intervention counselors should always instruct the client of the importance of making and keeping contact with the lender. Where possible, the counselor should attempt to contact the lender on behalf of the client to assess status and to further inform the lender of the proposed recommendations as specified in the written action plan (see Exhibit E).
- Where there is no mortgage delinquency, foreclosure intervention counselors should provide basic financial management or credit counseling and encourage further homeownership education as a deterrent to future mortgage default.
- Foreclosure intervention counselor should collect pertinent information as outlined in Exhibit D.
- The Department of Housing and Urban Development (HUD) maintains a list of organizations and corresponding services (www.hud.gov). In addition, legal aid, tax professionals and other state or local agencies that may provide needed services aligned with foreclosure intervention including rescue funds should be sought.

End Foreclosure Intervention Affirmations

VI. Certifications, Consents, and Authorizations

Please complete this section in its entirety. Incomplete applications will not be considered.

I certify that all information given in the application and in supporting documentation is true and correct to the best of my knowledge. I certify, to the best of my knowledge, that none of the materials are plagiarized, except where use by specific granted or acknowledged permission, or open or public source is accepted. I certify that I have no known familial relationship to, nor does any representative of the reviewing entity tasked to this application employ me.

I authorize the independent third-party reviewer to receive and review my training curriculum and program materials for the purpose of consideration in obtaining approval as a National Industry Standards for Homeownership Education and Counseling Professional Certification Provider. I authorize my materials to be shared with assigned reviewers only, and understand that only the principal reviewer will maintain any copy of my application materials on behalf of the Standards Committee. I authorize the reviewer to maintain copies during the evaluation period, and if approved maintain the submission during the agreed upon period of approval designation. I agree to authorize, or give permission to the National Industry Standards representative convening source to make public my status, if approved, on their website and in their literature for the period of approval. I understand that proprietary information submitted by my organization will not be shared, copied, held, or given rights of ownership with other training providers, NeighborWorks America, or the NeighborWorks Center for Homeownership Education and Counseling (NCHEC), or reviewers.

I consent that the contracted reviewer represents a sound and just curriculum review resource and I will comply with their observations of all reviews, notwithstanding any appropriate allowable appeal or inquiry related to my own submission. I consent that receipt, internal reviewer distribution, and holding of my materials does not fully ensure safeguarding of materials. I consent that any false information, omissions or misrepresentations of facts called for in this application may disqualify, or result in denial of, my application, and nullify any option for partial or full refund.

I understand should I wish to provide copies of my application materials to representatives of the Standards Committee that I will have to consent to that transmission separately. I further hold harmless the Standards Committee, its subcommittees, conveners, and/or its contractors in this endeavor of requesting approval as a Professional Certification Provider.

(Check one) Our agency has / has not engaged the services of the curriculum reviewer, MitiGate, Inc.

Signature of Owner, Director, CEO or Board Chair

Date

VII. Payment Submission

Receipt of fee is required before the application review is initiated.

Application fees (Per Professional Certification Content Area)

- Fixed base price for a single certification review is \$2,500
- Extended curriculum review fee of \$500 (if the curriculum includes additional courses)

All applicants will be assessed a fee to cover the cost of the application review. A single review will not exceed \$3000. The total fee, if submitting an application to review all four certification areas, will cost \$10,000-12,000.

Example: An applicant seeks approval as a Professional Certification Provider in both Homeownership Counseling and Foreclosure Intervention Specialty. They submit one course curriculum for Homeownership Counseling and bundle two or more course curricula under the Foreclosure Intervention Specialty. The application fee due will total \$5,500 (\$2,500 for Homeownership Counseling and \$3,000 for extended course review for Foreclosure Intervention Specialty).

For information regarding the payment collecting entity and reviewer reimbursement, see the *Curriculum Review Guidelines*.

Payment Submission:

Please send a check payable to **NeighborWorks America** to the following address and note **National Industry Standards Committee** on the check:

- **By United States Postal Service (USPS) Delivery:**
NEIGHBORHOOD REINVESTMENT CORPORATION
PO Box 418218
Boston, MA 02241-8218
- **By UPS and FedEx Delivery:**
Bank of America Merrill Lynch Lockbox Services
418218
MA5-527-02-07
2 Morrissey Blvd
Dorchester, MA 02125

Appendix: Supplemental Narrative

If you are submitting narrative that exceeds 500 words, please reference the Section and Question being addressed along with your response. Additionally, if a document has been created that expresses the intended response, it may be referenced here by file name and attached as an addendum. If attaching files to the submission, please label the document in a manner that will identify its purpose. Where possible, please limit individual question responses to under 1-page.

End of Application File