

**From:** [Kerry Banks](#)  
**To:** [Brenda Evans](#); [Robert McNeese](#)  
**Cc:** [QAP Comments](#)  
**Subject:** 2015 QAP  
**Date:** Monday, November 03, 2014 12:43:11 PM

---

How about adding some points for deals that “recycle” old HOME funds (pay off accrued interest – some/all of principal, etc.). Seems the Agency would want to encourage these type of transactions.

Thanks,

Kerry Banks  
104 E Mississippi, Ruston, La 71270  
PO Box 1310, Ruston, La 71273