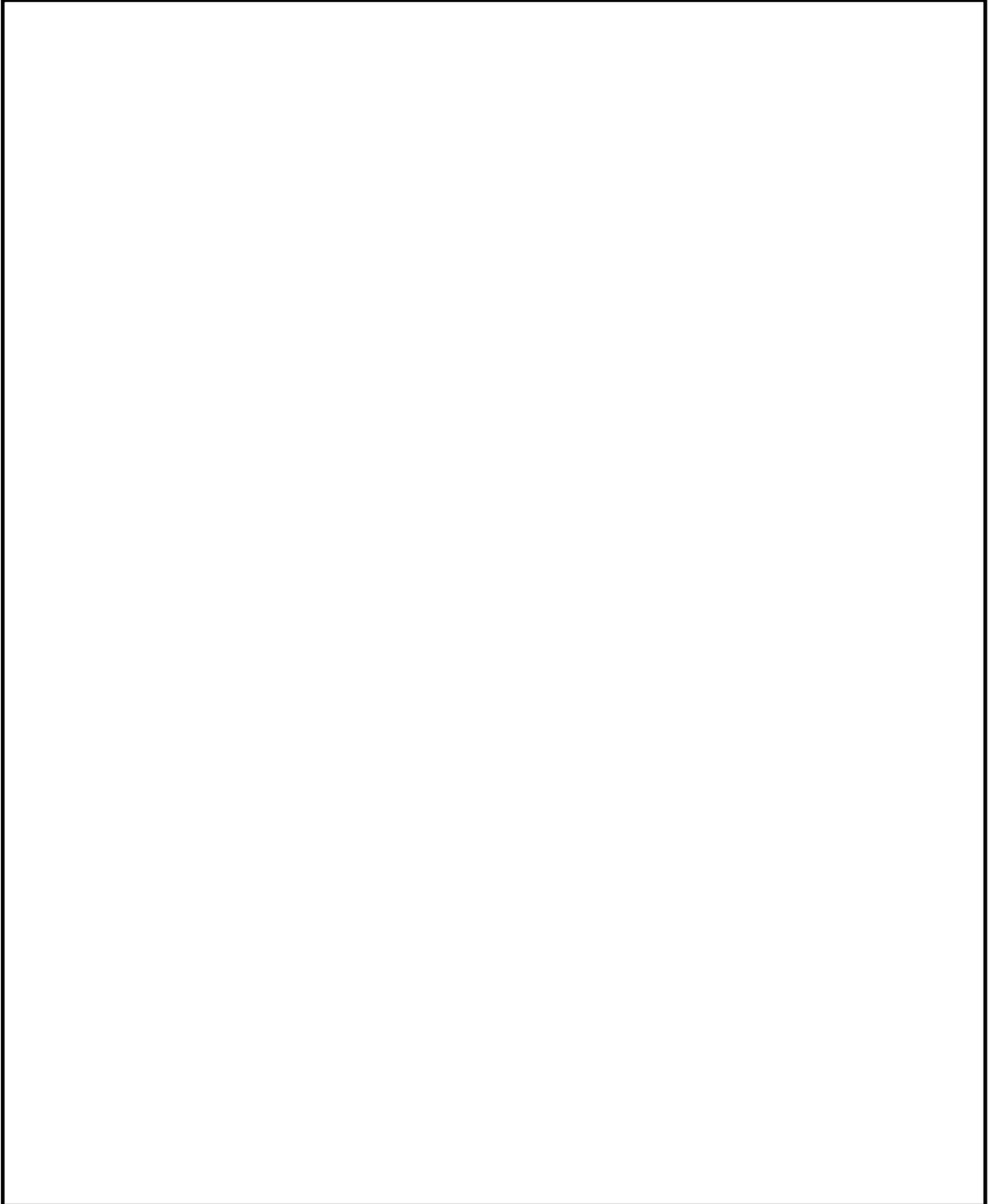


LOAN DEFAULT EXPLANATION – SUPPLEMENTAL FORM

ATTACH THIS FORM TO THE BACK OF PAGE 11 OF THE APPLICATION

A large, empty rectangular box with a black border, occupying most of the page below the text. It is intended for the user to provide a loan default explanation.