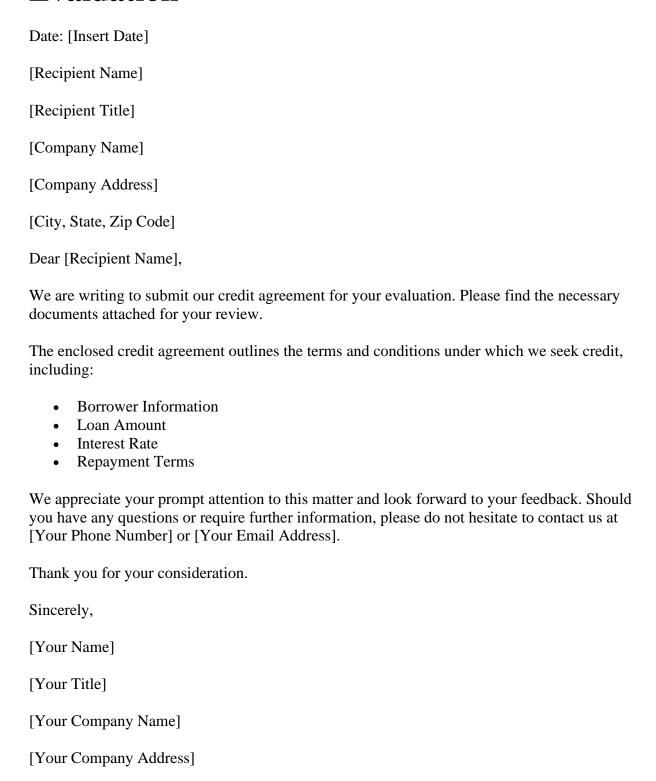
Letter of Submission for Credit Agreement Evaluation



[City, State, Zip Code]