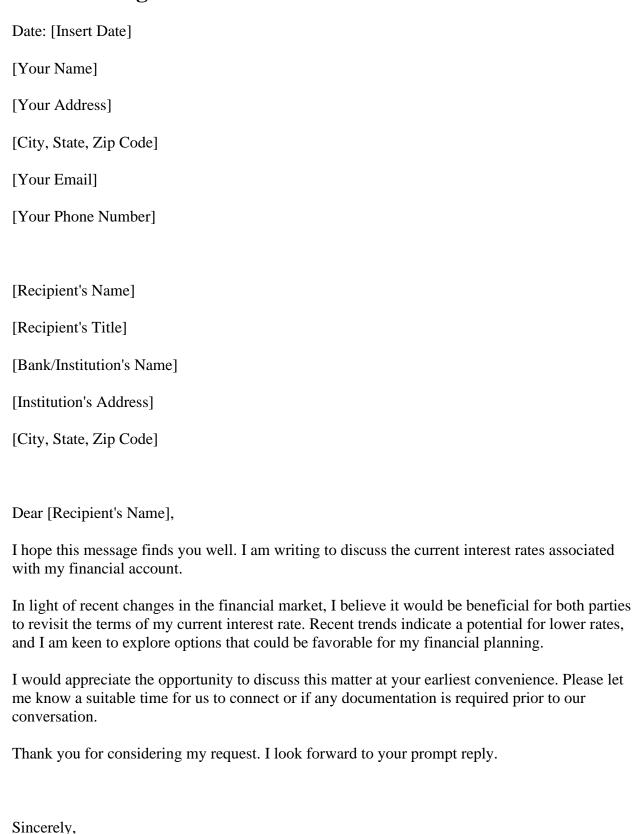
Letter of Negotiation for Interest Rates



[Your Name]