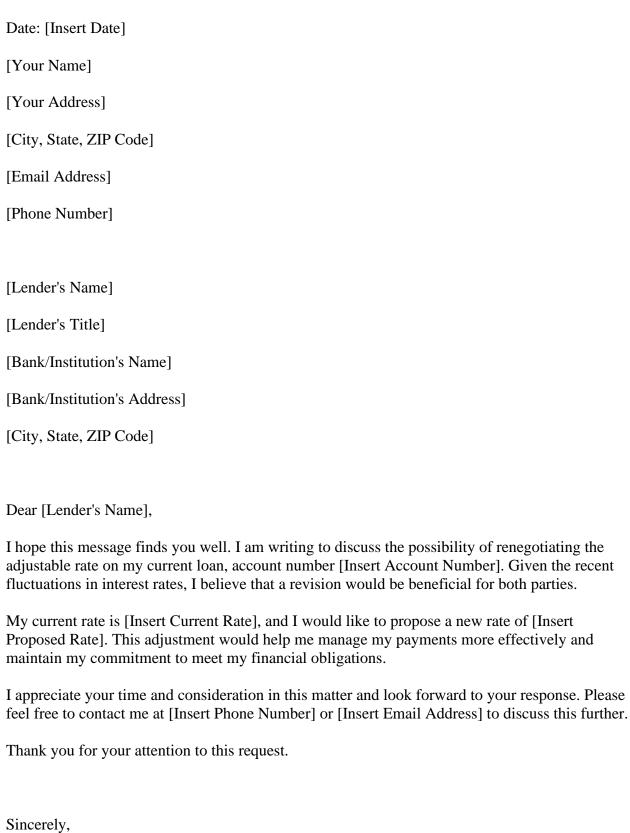
Adjustable Rate Renegotiation Letter



[Your Signature (if mailing)]

[Your Printed Name]