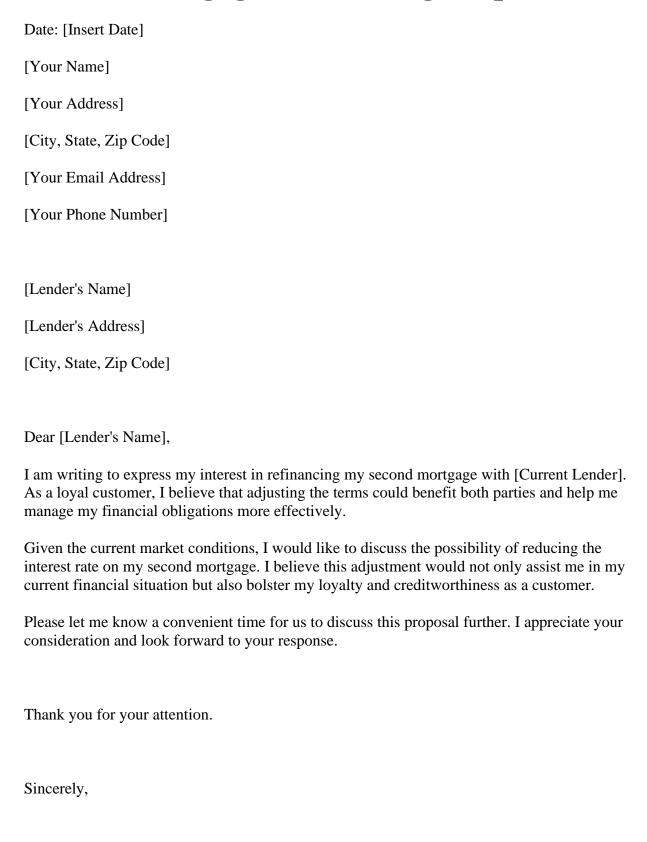
## **Second Mortgage Refinancing Proposal**



[Your Name]