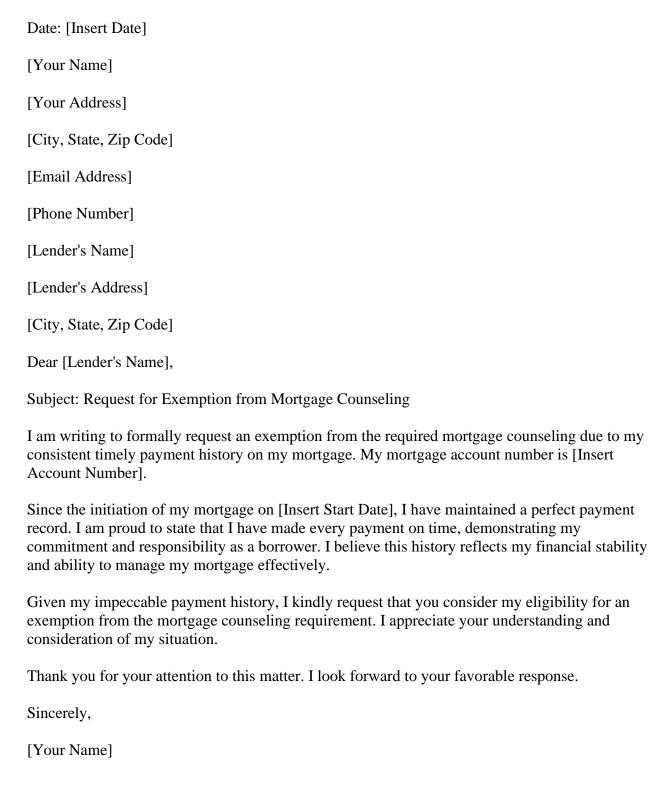
Letter of Justification for Exemption from Mortgage Counseling



[Signature (if sending a hard copy)]