

- **“Determine Initial Credit Limits” Diagram**

1. On the Applicant side, "Gathers Needed Financial Information" block -- capture Section 1.3.1.11 of text to show that the guarantor may need to supply documentation which must be “gathered”. (Action by the Guarantor may be overlooked if not mentioned more specifically in this flow chart.)

Possible suggestion to re-label block: "Gathers Needed Financial Information" add parenthesis (from Finance Dept. and, if applicable, Guarantor)

2. In the text mention, in parenthesis, that a corresponding flow diagram is under **Models** (if that is where the diagrams end up).

- **“Reconsideration” Diagram:**

1. On the Creditor side, going down from the "Send Rejection Letter" block -- Add a "bubble" to reflect action in Section 1.5.1.4 of the text. Label it "Action to Reduce Exposure " - just to show that the Creditor may want to do something to cover himself.

2. Should this be labeled 1.4.3.1? It is a main heading.

3. In the text mention, in parenthesis, that a corresponding flow diagram is under **Models**, (if that is where the diagrams end up).

- **“Challenging Initial Credit Limit” Diagram**

1. Should this be labeled 1.4.3.2 instead of 1.4.3.1? In the text the "Challenge" is a subset under "Reconsideration".

2. In the text mention, in parenthesis, that a corresponding flow diagram is under **Models** (if that is where the diagrams end up).