

Confirmation of Process Flow Diagrams Approved by SUIS on 3/18/2004

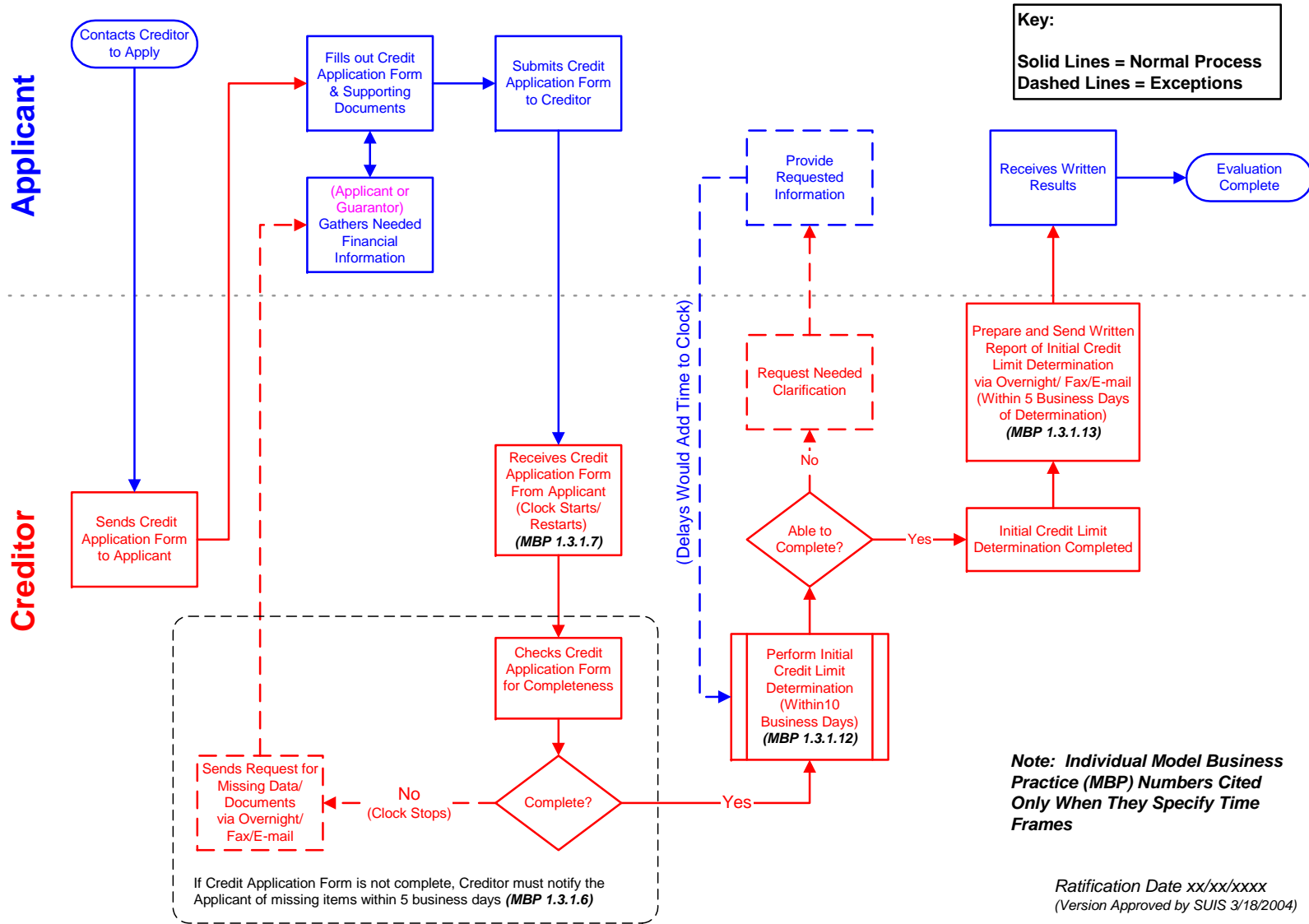
1. Determination of Initial Credit Limits – Process Flow
 - Approved as MBP 1.3.3.1
2. Reconsideration of Determination of Initial Credit Limit – Process Flow
 - Approved as MBP 1.4.3.1
3. Reconsideration of Determination of Initial Credit Limit – Challenge Process Flow
 - Approved as MBP 1.4.3.2
4. Disqualification/Remedies – Process Flow
 - Approved as MBP 1.5.3.1

Note:

Ratification Date added as “xx/xx/xxxx” with “Version Approved by SUIS 3.18.2004” added. This would be removed upon ratification and the ratification date would be inserted in the place of “xx/xx/xxxx”.

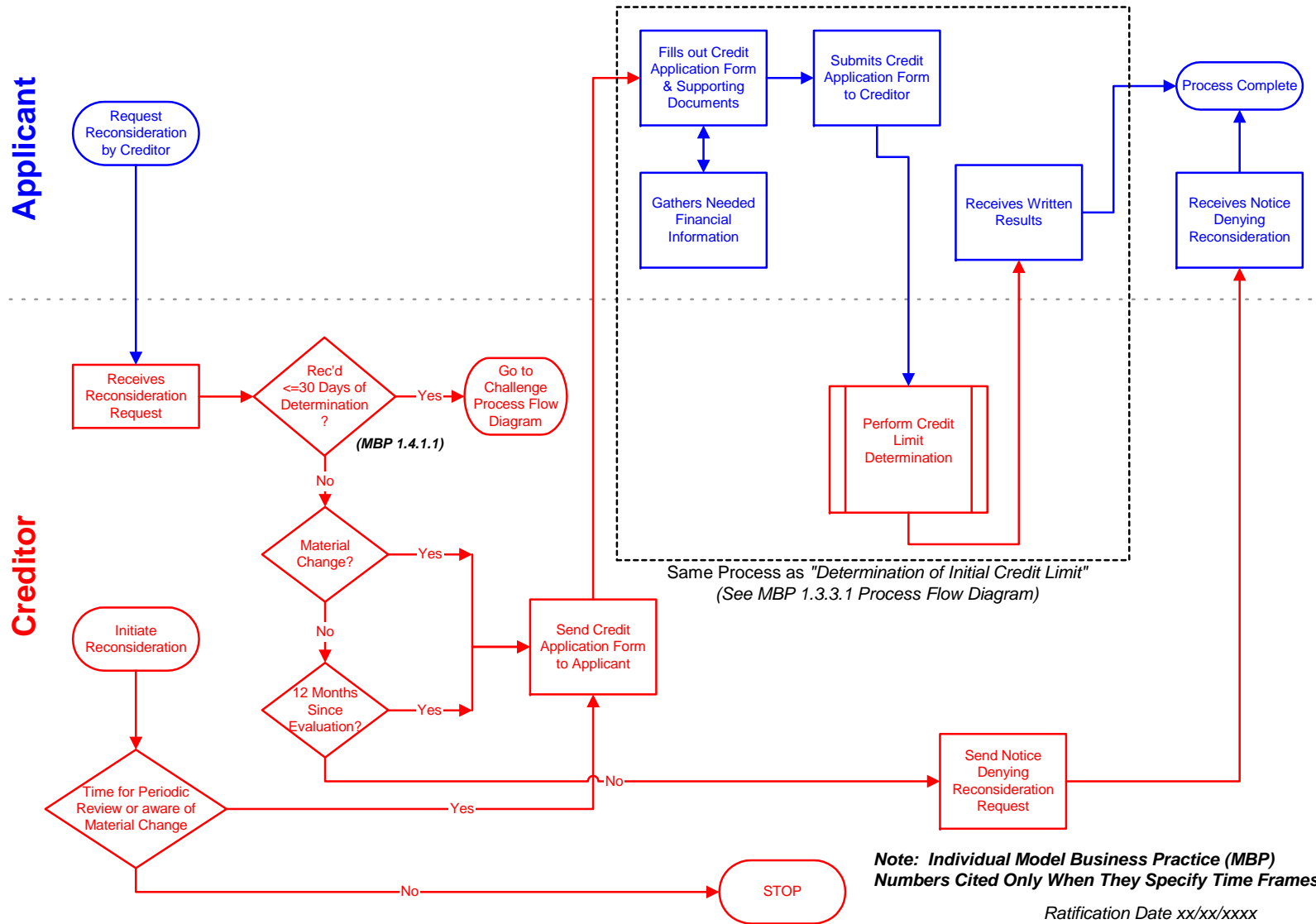
Determination of Initial Credit Limit - Process Flow

Creditworthiness Evaluation Process (Section 1.3.3.1)



Reconsideration of Determination of Credit Limit - Process Flow

Creditworthiness Evaluation Process (Section 1.4.3.1)

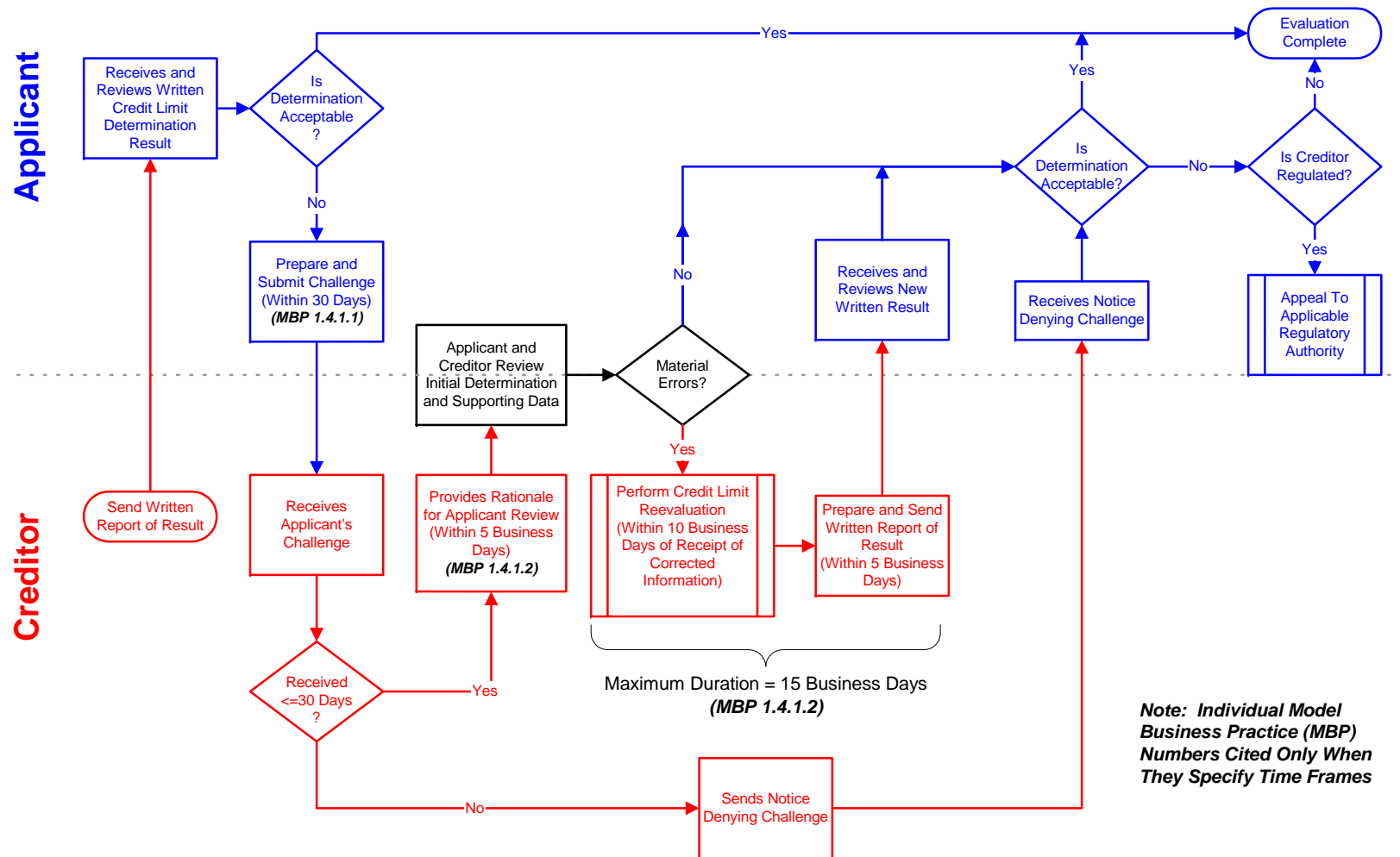


Note: Individual Model Business Practice (MBP) Numbers Cited Only When They Specify Time Frames

Ratification Date xx/xx/xxxx
(Version Approved by SUIS 3/18/2004)

Reconsideration of Determination of Initial Credit Limit - Challenge Process Flow

Creditworthiness Evaluation Process (Section 1.4.3.2)

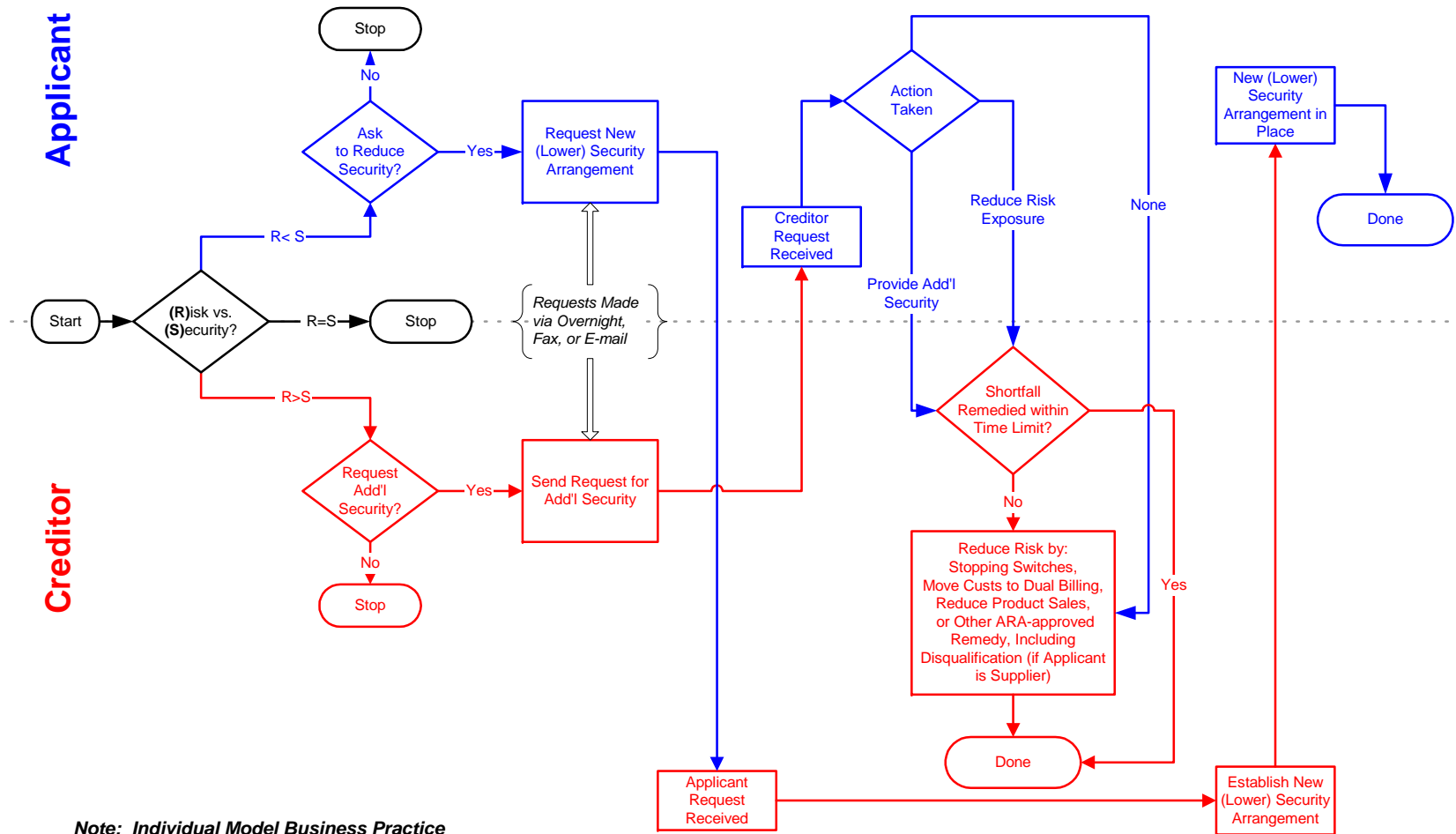


Note: Individual Model Business Practice (MBP) Numbers Cited Only When They Specify Time Frames

Ratification Date xx/xx/xxxx
(Version Approved by SUIS 3/18/2004)

Disqualification/Remedies - Process Flow

Disqualification/Remedies (Section 1.5.3.1)



Note: Individual Model Business Practice (MBP) Numbers Cited Only When They Specify Time Frames

*Ratification Date xx/xx/xxxx
(Version Approved by SUIS 3/18/2004)*