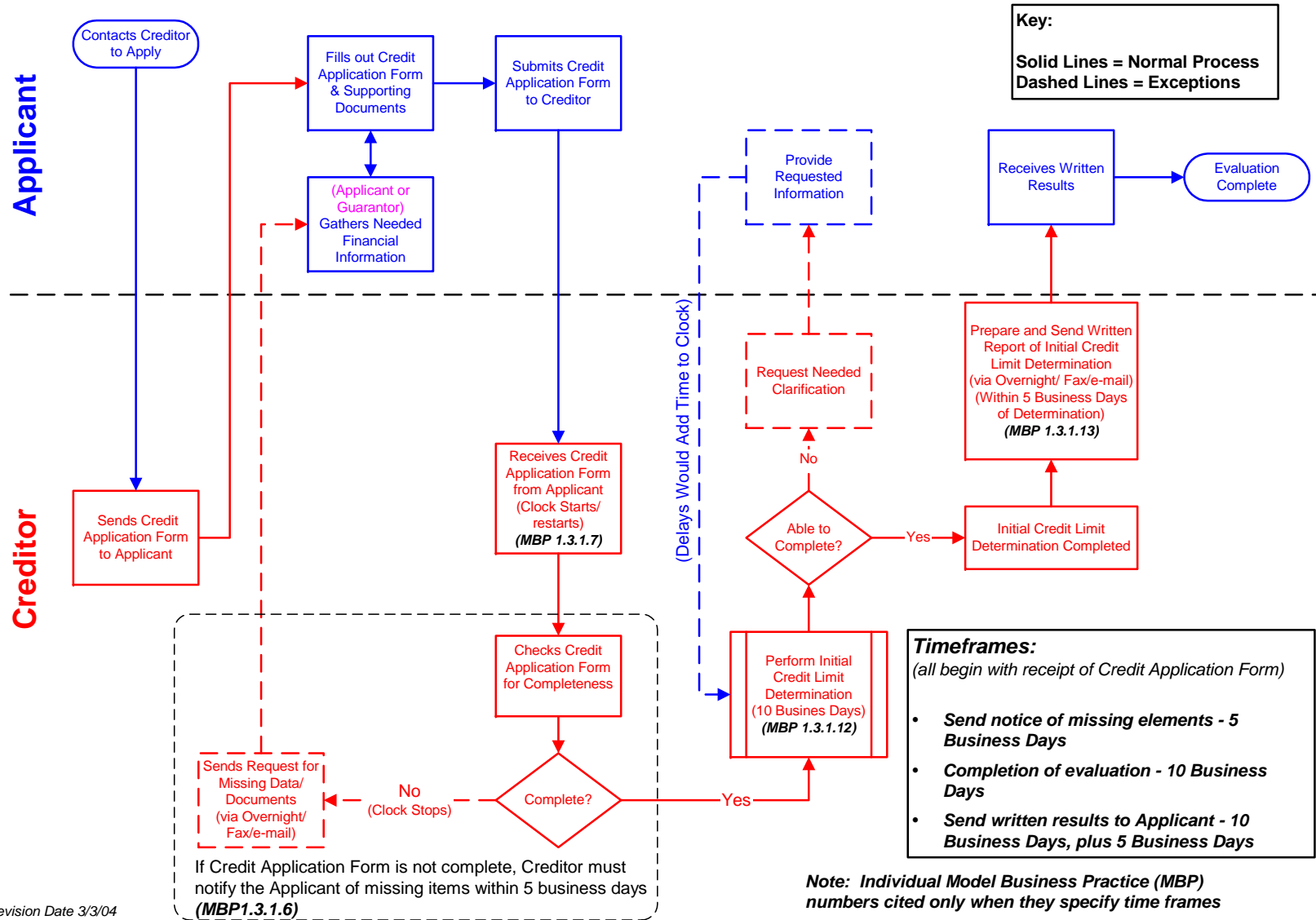


Creditworthiness Process Flow Diagrams for Final Review/**Vote** at March 18, 2004 SUIS Meeting

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

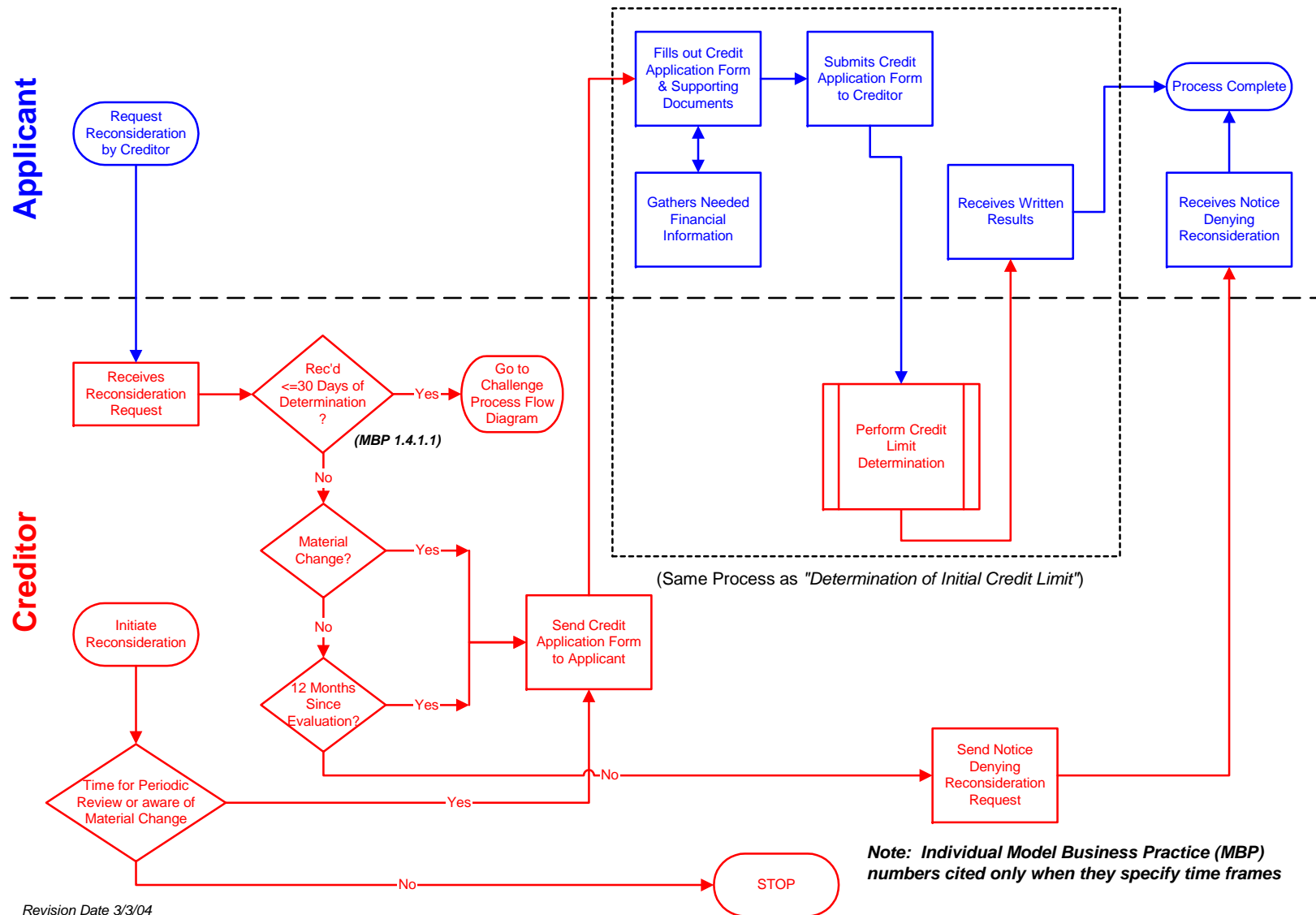
Determination of Initial Credit Limit - Process Flow

Creditworthiness Evaluation Process (Section 1.3)



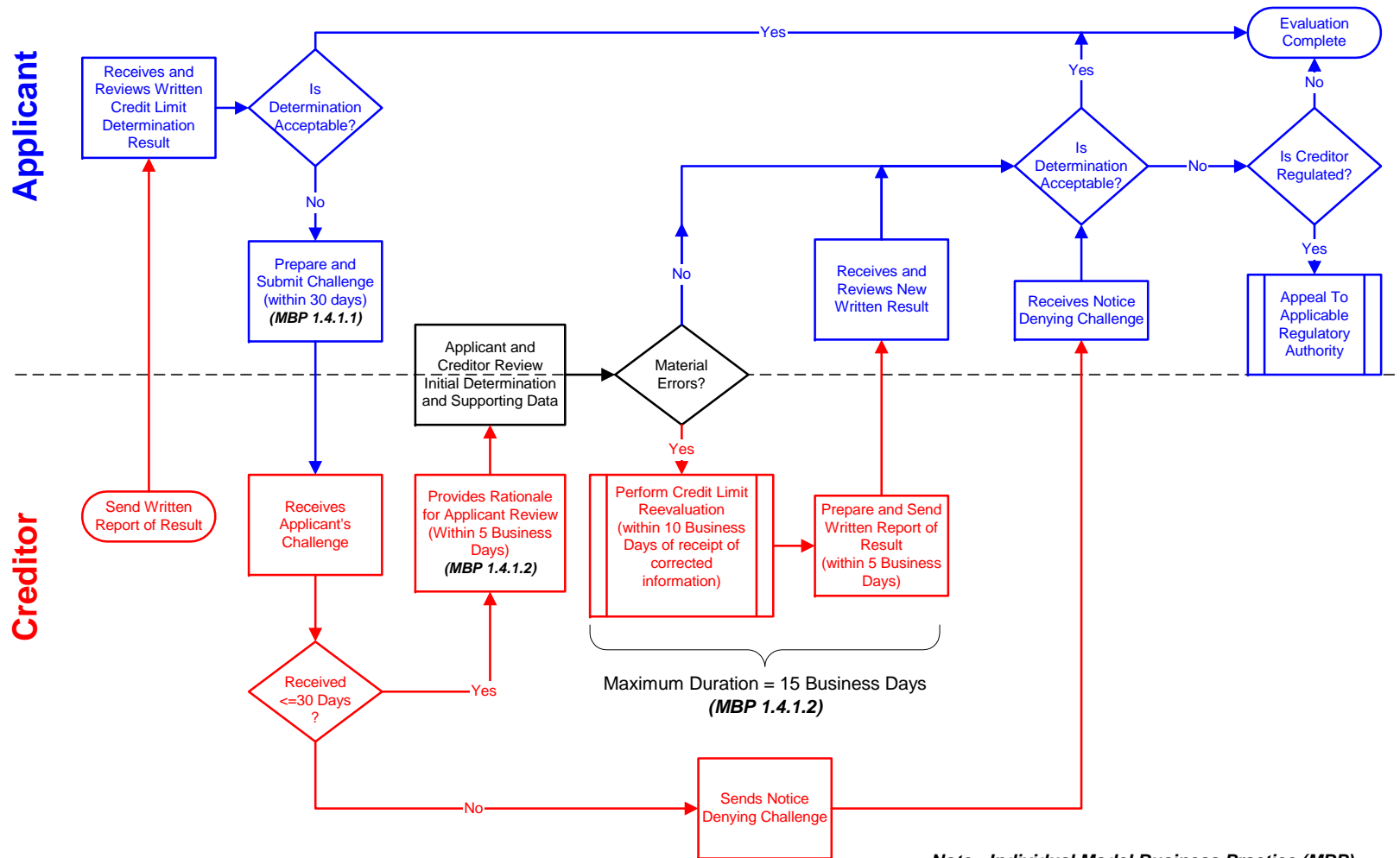
Reconsideration of Determination of Initial Credit Limit - Process Flow

Creditworthiness Evaluation Process (Section 1.4)



Reconsideration of Determination of Initial Credit Limit - Challenge Process Flow

Creditworthiness Evaluation Process (Section 1.4)



Note: Individual Model Business Practice (MBP) numbers cited only when they specify time frames

Disqualification/Remedies - Process Flow

Disqualification/Remedies (Section 1.5)

