Attention: Plan Administrator

This page is for instructional purposes only and should not be deemed as a required form for the participant.

When providing the loan paperwork to the participant, the PARTICIPANT LOAN PROGRAM, located in the plan document notebook should be copied and accompany these forms.

(End)

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Application For Participant Loan

I hereby apply for a loan from the Plan. In support of this loan application, I attach such information which the Plan Administrator may require to determine whether I qualify for the loan. I also authorize the Plan Administrator to secure any credit reports to determine my creditworthiness and ability to repay the loan.

In applying for this loan, I acknowledge that I have read the section of the Summary Plan Description governing Plan loans and have been furnished with a copy of the PARTICIPANT LOAN PROGRAM established by the Plan.

The amount of the loan is $_____ for a period of _____ months (if longer than 60 months, the purpose of the loan must be to acquire your principal residence).

Name: _____ Age: _____

( ) Married ( ) Single ( ) Divorced-Separated

I understand the Administrator will make any loan in reliance on the statements on this APPLICATION FOR PARTICIPANT LOAN which I certify are correct and complete. If any statement proves false, then the Plan may declare my indebtedness immediately due.

I hereby authorize the Plan Administrator to verify the statements in this application and to obtain any information the Plan or its authorized representative may require in connection with this application.

EXECUTED this _____ day of _____, 20 _____ .

_____
Print Name of Participant

_____
Signature of Participant

_____
Street Address (include apartment no.)

_____
Social Security Number

_____
City State Zip Code

Loan-05A
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Promissory Note and Federal Disclosures

(Fixed Interest Rate)

BORROWER: _____

HOLDER (Creditor): _____

Federal Truth-In-Lending Disclosures

Annual Percentage Rate The cost of your credit as a yearly rate.	**Finance Charge** The dollar amount the credit will cost you.	**Amount Financed** The amount of credit provided to you or on your behalf.	**Total of Payments** The amount you will have paid after you have made all payments as scheduled.
_____%	$_____	$_____	$_____

Your Payment Schedule will be:

Number of Months	Amount of Payments	When Payments are Due

Prepayment: If you pay your loan off early, you will not have to pay a penalty.
Security Interest: You are giving a security interest in your account in the plan.
See below for any additional information about non-payment and default.

Promissory Note

For value received, _____, the undersigned BORROWER, promises to pay the Plan's Trustee, or order, the sum of _____ dollars ($_____), together with interest on the unpaid balance at the rate of _____% per annum, payable in _____ equal monthly payments of $_____ each, including interest. The first payment is due on _____, with like payments due on the same date of each month thereafter until the BORROWER has made all payments under this Note.

The BORROWER will make all payments at _____ or such other place as the HOLDER designates in writing. If not sooner paid, this Note in any event is due and payable _____.

At the option of the HOLDER of this Note until payment in full or maturity, upon default, all monies payable under this Note are due and immediately payable. The Note is in default if any payment remains unpaid beyond the last day of the calendar quarter following the calendar quarter in which the BORROWER missed the scheduled payment. Also, all monies payable under this Note are due and immediately payable on the date of termination of employment (unless the BORROWER is a "party in interest" as defined in the Employee Retirement Income Security Act of 1974) or upon termination of the Plan.

The BORROWER may prepay the loan without penalty. Each payment first applies to the payment of accrued interest and the balance of each payment applies to the payment of principal.

The BORROWER secures this loan by a pledge and irrevocable assignment of his/her vested interest in the Plan.

If the BORROWER does not pay this Note when due, the BORROWER promises to pay all costs of collection and reasonable attorneys' fees incurred by the HOLDER of this Note on account of such collection, whether or not the HOLDER files suit on this Note.

EXECUTED this _____ day of _____ , 20_____ .

_____ _____

Witness Loan Applicant

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Promissory Note

(Fixed Interest Rate)

BORROWER: _____

HOLDER (Creditor): _____

Your Payment Schedule will be:

Number of Months	Amount of Payments	When Payments are Due

Prepayment: If you pay your loan off early, you will not have to pay a penalty.
Security Interest: You are giving a security interest in your account in the plan.
See below for any additional information about non-payment and default.

Promissory Note

For value received, _____, the undersigned BORROWER, promises to pay the Plan's Trustee, or order, the sum of _____ dollars ($_____), together with interest on the unpaid balance at the rate of _____% per annum, payable in _____ equal monthly payments of $_____ each, including interest. The first payment is due on _____, with like payments due on the same date of each month thereafter until the BORROWER has made all payments under this Note.

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If the BORROWER does not pay this Note when due, the BORROWER promises to pay all costs of collection and reasonable attorneys' fees incurred by the HOLDER of this Note on account of such collection, whether or not the HOLDER files suit on this Note.

EXECUTED this _____ day of _____ , 20_____ .

_____ _____

Witness Loan Applicant

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Irrevocable Pledge and Assignment

In consideration of a loan to me of $_____, by the Trustees of the Plan, as evidenced by a copy of the Promissory Note attached to this pledge, I hereby irrevocably pledge and assign to the Trustees of the Plan, or to their successor or successors, 50% of my vested account balances, at any time existing under the Plan, but not less than 50% of my vested account balances determined on the date of the loan which is subject to this pledge, to the extent necessary to satisfy such loan, any unpaid interest on such loan, all reasonable attorneys' fees necessary for collection of this obligation and all costs of collection. In the event failure by me to repay this loan when due or to pay any installment or interest when due, will authorize the Trustees to foreclose on this security or to bring a lawsuit to collect the outstanding indebtedness and interest on the indebtedness.

Should my employment terminate for any reason while this obligation is unpaid and under circumstances in which the Trustees would ordinarily make a distribution from the Plan to me or to my named beneficiary, I authorize the Trustees to reduce the amount otherwise distributable to me or to my named beneficiary, by this outstanding indebtedness, together with any accrued interest due on the indebtedness, unless, on the day after my termination of employment with the Employer, I am a "party in interest" with respect to the Plan.

This Irrevocable Pledge and Assignment shall bind my heirs, personal representatives or other legal representatives.

EXECUTED this _____ day of _____ , 20_____ .

Witness:

_____ _____

Loan Applicant

CONSENT OF SPOUSE

I, _____, spouse of _____, hereby consent to the pledge of 50% of my spouse's vested account balances as a condition to the receipt of a Participant loan. I certify I understand the execution by the Trustees on the pledge may reduce the amount, if any, distributable to me from my spouse's account balances under the Plan, if I survive my spouse.

EXECUTED this _____ day of _____ , 20_____ .

_____

Signature of Participant's Spouse

Witness by Plan Representative.
Signature of spouse witnessed this _____ day of _____ , 20_____ .

_____

Plan Representative

OR

Witness by Notary.

STATE OF _____

COUNTY OF _____

BEFORE ME, the undersigned, a Notary Public, personally appeared _____ who executed the above Consent of Spouse as a free and voluntary act.

IN WITNESS WHEREOF, I have signed my name and affixed my official notarial seal this _____ day of _____, 20____.

(SEAL) Notary Public _____

My Commission expires: _____

Loan-05A

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