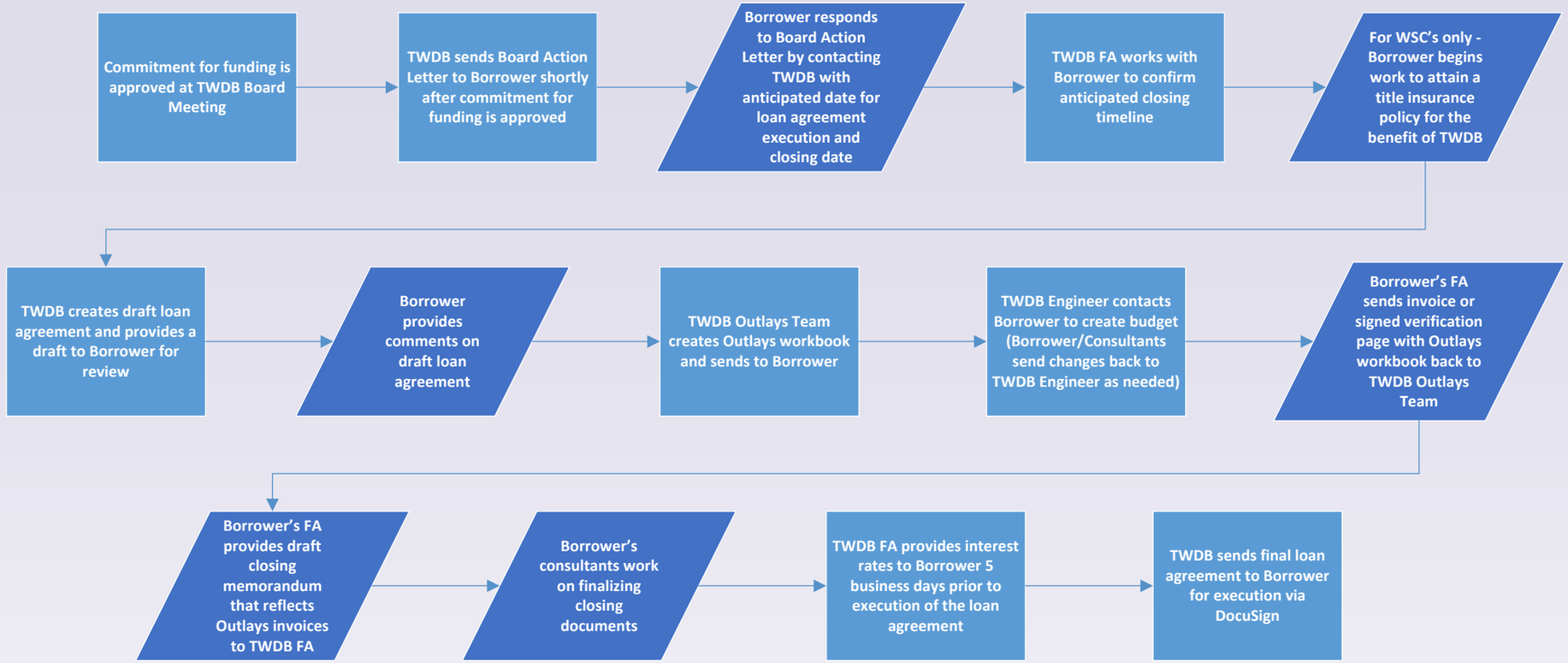
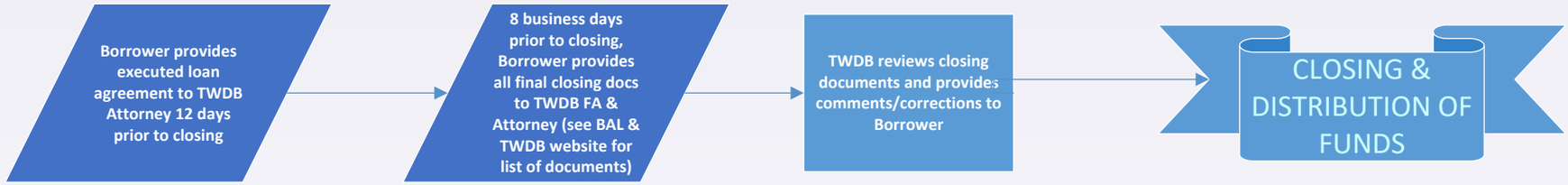
PRE-EXECUTION OF LOAN AGREEMENT



FINAL CLOSING STEPS