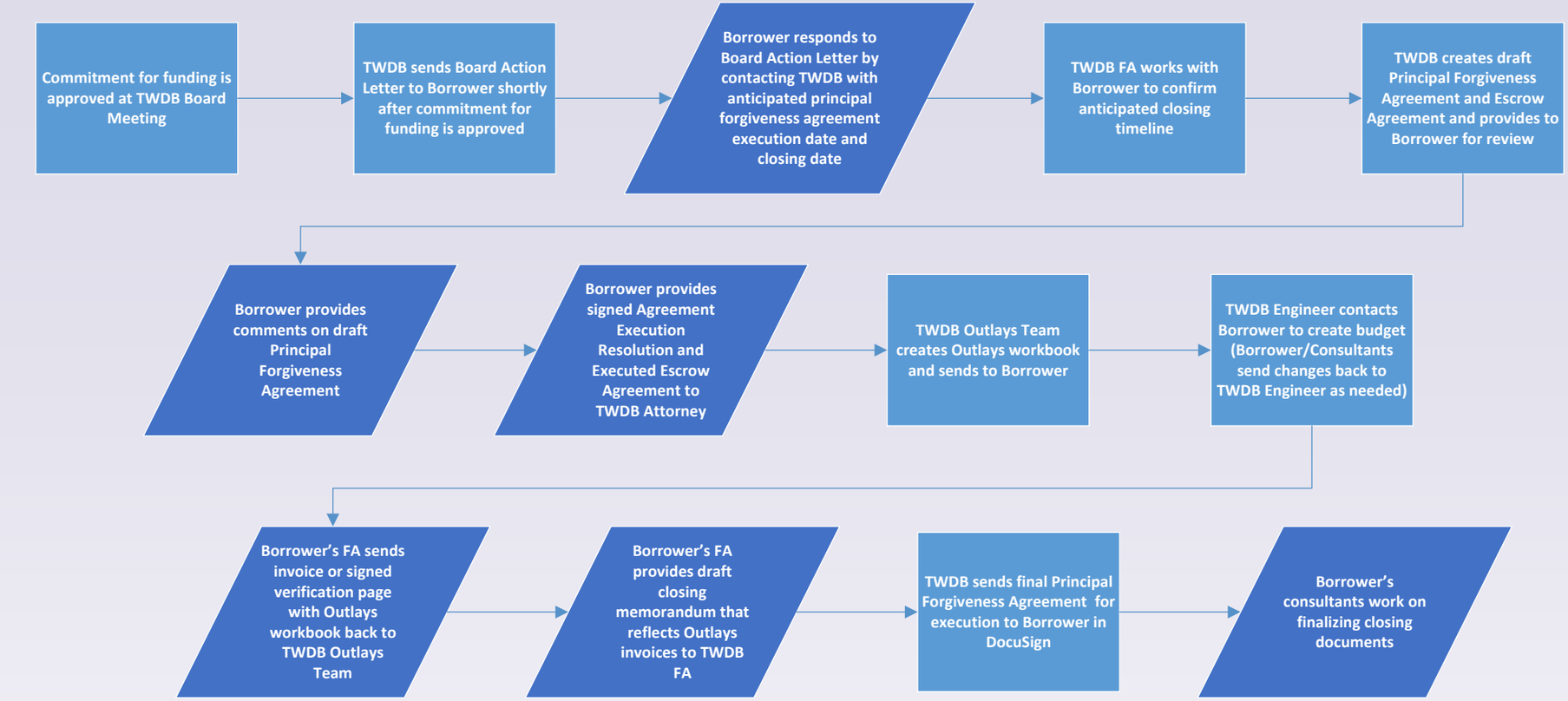
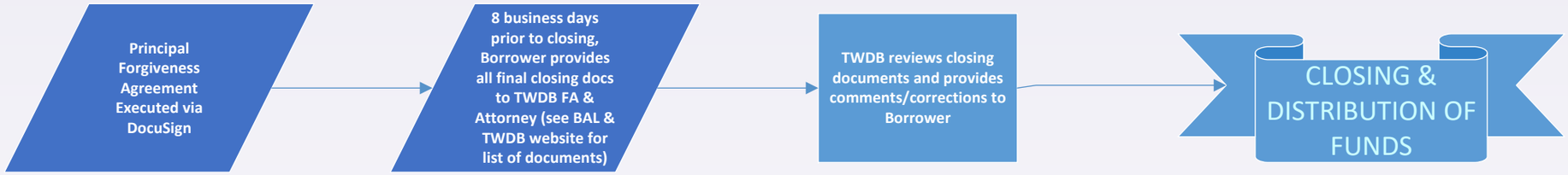
PRE-ADOPTION OF PRINCIPAL FORGIVENESS AGREEMENT



FINAL CLOSING STEPS