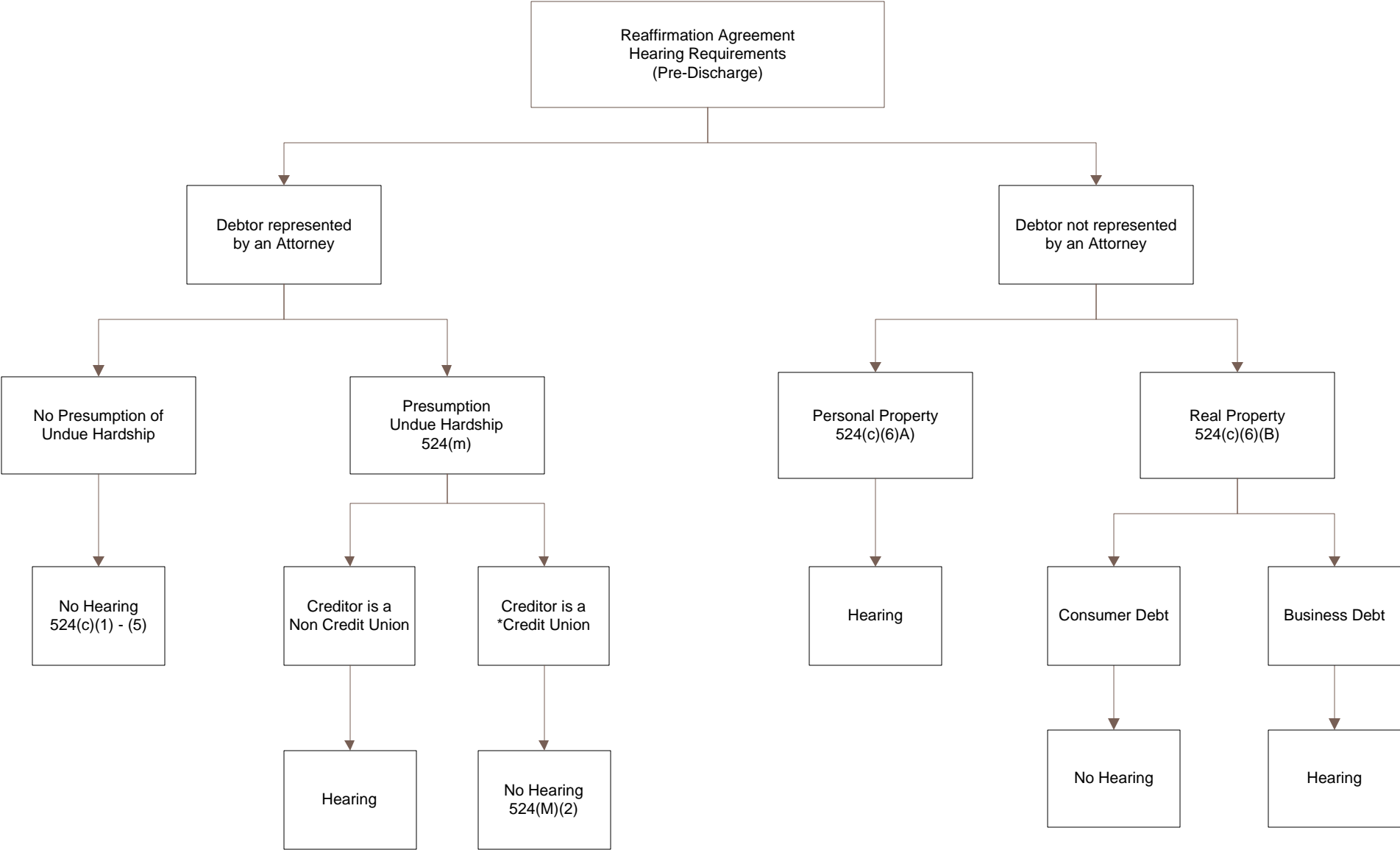


Reaffirmation Agreement – Hearing Requirements

01/26/2011



*Credit Union as defined in section 19(b)(1)(A)(iv) of the Federal Reserve Act