

MEMORANDUM

To: Participation Program Lenders

From: Tiffany Janssen

Commercial Finance Director

Date: October 26, 2022

Subject: Changes After Application Submission

Dear Participating Lender,

Effective November 1, 2022, upon submission of a loan application to AIDEA, all financial information related to the borrower and guarantors (including the Lender's approved interest rate) cannot be changed. If the Lender wishes to change any financial information (including the Lender's approved interest rate) after submission, the loan will need to be subsequently underwritten and again follow AIDEA's standard approval process.

If you have any questions, please contact our Loan Participation department at (907) 771-3038.

Best Regards,

Tiffany Janssen

Commercial Finance Director