

Hi Vicki,

Thanks for your comments. I accepted virtually all of them, with exception of the changes you requested in various "authorized official" sections. We thought your suggestions in this area made the text more difficult to follow/understand and that the use of the second person could work for both borrowers and authorized officials.

I also accepted the various language tweaks, again with a few exceptions that mostly related to my inability to add text due to space constraints. If you have specific questions about why we did not accept a particular "language tweak", please don't hesitate to follow-up.

Attached are the forms as they will be finalized. After we receive OMB approval, as you know, we will undergo the very-long accessibility testing process.

Ian