

Section 4: Participant Loan Request

I hereby apply for a loan for my vested account balance under the Plan in the amount and subject to the terms that I have elected above. I understand that:

- The amount of my loan may be less than the amount requested if the amount I have requested exceeds the maximum loan allowable under the Plan.
- My loan request may be denied if the requested loan would cause the number of my outstanding loans to exceed the Plan's limit of loans outstanding at a time or if the Administrator otherwise determines that making a loan would violate any other provision of the Plan, the Plan's loan policy, or applicable law.
- I will be asked to sign a promissory note that will describe the final terms and conditions for my loan, including the loan amount, applicable rate of interest, and events and consequences of default, any or all of which may be different from the terms and conditions described in this application.
- Until I sign the promissory note and any other loan-related documents (such as a federal truth in lending disclosure statement), no loan will actually be made, the Administrator will not have any obligation to make the loan, the terms of my loan will remain subject to change, and I will be free to decide whether to take out the loan.
- The amount distributed to me will be reduced to pay the Plan's administrative fee for processing plan loans. This fee includes: \$50.00 setup, \$65.00 distribution, \$15.00 wire fee and \$50.00 annual administration. If it can be done without exceeding the maximum tax-free loan allowable, the requested loan amount will be increased to cover that administrative fee.
- Loan payments will be deducted from my paychecks. I hereby approve those deductions.

Participant's Signature

Date

Section 5: Plan Sponsor Representative Authorization

The Plan Sponsor, acting through its duly authorized representative, hereby approves the loan requested above.

Plan Sponsor Representative – Name

Plan Sponsor Representative Signature

Plan Sponsor Representative – Title

Date

Plan Sponsor Representative: Envoy Plan Services 901 Calle Amanecer, Suite 200 San Clemente, CA
92637 800-248-8858 877-513-2272 Fax

Section 6: Direct Deposit Request

If you want your loan amount to be deposited directly to your bank account, please complete the information below or attach a voided check to your account here. If this section is not completed a paper check (upon approval of the loan) will be issued and mailed at the address listed at the top of this form.

Name of Bank: _____

Bank Account Number: _____

Routing Number: _____

Name on Account: _____

DATE STAMP