The Honourable Dr. Ralph E. Gonsalves  
Prime Minister and Minister of Finance, National  
Security, Grenadines Affairs and Legal Affairs  
Office of the Prime Minister  
Administrative Center  
Bay Street  
Kingstown  
Saint Vincent and the Grenadines

Re: Saint Vincent and the Grenadines: IDA Financing 5450-VC and SCF-PPCR Grant No.  
TF016733; (Additional Financing for Regional Disaster Vulnerability Reduction Project)  
Additional Instructions: Disbursement Letter

Excellency:

I refer to the Financing Agreement between the International Development Association (the  
“Association”) and Saint Vincent and the Grenadines (the “Recipient”), the SCF-PPCR Grant Agreement  
between the Recipient and the International Bank for Reconstruction and Development (the “World  
Bank”), acting as an Implementing Entity of the Pilot Program for Climate Resilience (PPCR) under the  
Strategic Climate Fund (SCF) for the above-referenced Project, both dated August 14, 2014. The  
Financing Agreement and the SCF-PPCR Grant Agreement, respectively, provide that the Association  
and the World Bank, respectively, may issue additional instructions regarding the withdrawal of the  
proceeds of IDA financing 5450-VC (“Financing”) and the SCF-PPCR Grant No. TF016733,  
respectively. This letter (“Disbursement Letter”), as revised from time to time, constitutes the additional  
instructions.

The attached World Bank Disbursement Guidelines for Projects, dated May 1, 2006,  
(“Disbursement Guidelines”) (Attachment 1), are an integral part of the Disbursement Letter. The  
manner in which the provisions in the Disbursement Guidelines apply to the Financing is specified below.  
Sections and subsections in parentheses below refer to the relevant sections and subsections in the  
Disbursement Guidelines and, unless otherwise defined in this letter, the capitalized terms used have the  
meanings ascribed to them in the Disbursement Guidelines.

I. Disbursement Arrangements

(ii) Disbursement Methods (section 2). The following Disbursement Methods may be used under the  
Financing:

• Reimbursement  
• Advance  
• Direct Payment

(ii) Disbursement Deadline Date (subsection 3.7). The Disbursement Deadline Date is four (4) months  
after the Closing Date specified in section IV.B.3 of Schedule 2 to the Financing Agreement, and section
IV.B.2 of Schedule 2 to the SCF-PPCR Grant Agreement. Any changes to these dates will be notified by the Association/World Bank.

(iii) Disbursement Conditions (subsection 3.8). Please refer to the Disbursement Conditions in section IV.B.1 and IV.B.2 of Schedule 2 to the Financing Agreement, and section IV.B.1 of Schedule 2 to SCF-PPCR Grant Agreement.

II. Withdrawal of Financing Proceeds

(i) Authorized Signatures (subsection 3.1). An authorized signatory letter in the Form attached (Attachment 2a and 2b) should be furnished to the Association/World Bank at the address indicated below providing the name(s) and specimen signature(s) of the official(s) authorized to sign Applications:

1818 H Street, N.W.
Washington, DC 20433
United States of America
Attention: Sophie Sirtaine, Director
Caribbean Country Management Unit

(ii) Applications (subsections 3.2 - 3.3). Please provide completed and signed applications for withdrawal, together with supporting documents to the address indicated below:

The World Bank/ Banco Mundial
Setor Comercial Norte,
Quadra 02, Lote A
Edificio Corporate Finance Center
7º Andar
70712-900 Brasilia, D.F.
Brazil
Attention: Loan Department

(iii) Electronic Delivery (subsection 3.4) The Association/World Bank may permit the Recipient to electronically deliver to the Association/World Bank Applications (with supporting documents) through the Association’s Client Connection, web-based portal. The option to deliver Applications to the Association/World Bank by electronic means may be effected if: (a) the Recipient has designated in writing, pursuant to the terms of subparagraph (i) of this Section, its officials who are authorized to sign and deliver Applications and to receive secure identification credentials (“SIDC”) from the Association/World Bank for the purpose of delivering such Applications by electronic means; and (b) all such officials designated by the Recipient have registered as users of Client Connection. If the Association/World Bank agrees, the Association/World Bank will provide the Recipient with SIDC for the designated officials. Following which, the designated officials may deliver Applications electronically by completing Form 2380, which is accessible through Client Connection (https://clientconnection.worldbank.org). The Recipient may continue to exercise the option of preparing and delivering Applications in paper form. The Association/World Bank reserves the right and may, in its sole discretion, temporarily or permanently disallow the electronic delivery of Applications by the Recipient.

(iv) Terms and Conditions of Use of SIDC to Process Applications. By designating officials to use SIDC and by choosing to deliver the Applications electronically, the Recipient confirms through the authorized signatory letter its agreement to: (a) abide by the Terms and Conditions of Use of Secure Identification Credentials in connection with Use of Electronic Means to Process Applications and
Supporting Documentation ("Terms and Conditions of Use of Secure Identification Credentials") provided in Attachment 3; and (b) to cause such official to abide by those terms and conditions.

(v) Minimum Value of Applications (subsection 3.5). The Minimum Value of Applications is US$ 500,000 equivalent.

(vi) Advances (sections 5 and 6) to the Central Planning Division (CPD) of St. Vincent’s Ministry of Finance.

- **Type of Designated Account (subsection 5.3):** Pooled.

- **Currency of Designated Account (subsection 5.4):** United States Dollars.

- **Financial Institution at which the Designated Account Will Be Opened (subsection 5.5):** Bank of Saint Vincent and Grenadines.

- **Ceiling (subsection 6.1):** Variable per forecast for 2 quarters as provided in the quarterly Interim Financial Report.

III. Reporting on Use of Financing and Grant Proceeds

(i) Supporting Documentation (section 4). Supporting documentation should be provided with each application for withdrawal as set out below:

- **For requests for Reimbursement:**
  
  o Summary of Expenditures (Summary Sheet) in the form attached (Attachment 4) with Records evidencing eligible expenditures (e.g., copies of receipts, supplier invoices) for payments made:
    
    ˗ under contract for Works costing US$ 500,000 equivalent per contract or more;
    ˗ under contracts for Goods costing US$ 250,000 equivalent per contract or more;
    ˗ under contracts with Consulting Firms costing US$ 100,000 equivalent per contract or more; and
    ˗ under contracts with Individual Consultants costing US$ 50,000 equivalent per contract or more.

  o Statement of Expenditure in the form attached (Attachment 5) for payments that do not exceed the thresholds established above.

  o List of payments against contracts that are subject to the Association’s/World Bank’s prior review, in the form attached (Attachment 6)

- **For reporting eligible expenditures paid from the Designated Account:**

  o Summary of Expenditures (Summary Sheet) in the form attached (Attachment 4) with Records evidencing eligible expenditures (e.g., copies of receipts, supplier invoices) for payments made:
    
    ˗ under contract for Works costing US$ 500,000 equivalent per contract or more;
    ˗ under contracts for Goods costing US$ 250,000 equivalent per contract or more;
under contracts with Consulting Firms costing US$ 100,000 equivalent per contract or more; and
under contracts with Individual Consultants costing US$ 50,000 equivalent per contract or more.

- Statement of Expenditure in the form attached (Attachment 5) for payments that do not exceed the thresholds established above.
- List of payments against contracts that are subject to the Association’s/World Bank’s prior review, in the form attached (Attachment 6).
- Designated Account Bank Statement with a Designated Account Reconciliation Statement in the form attached (Attachment 7).

- For requests for Direct Payment: records evidencing eligible expenditures, e.g., copies of receipts, supplier invoices.

(ii) Frequency of Reporting Eligible Expenditures Paid from the Designated Account (subsection 6.3).
Minimum Frequency: Quarterly.

IV. Other Important Information


If you have not already done so, the Association/World Bank recommends that you register as a user of the Client Connection website (https://clientconnection.worldbank.org). From this website you will be able to prepare and deliver Applications, monitor the near real-time status of the Grant and Financing, and retrieve related policy, financial, and procurement information. All Recipient officials authorized to sign and deliver Applications for withdrawal by electronic means are required to register with Client Connection before electronic delivery can be effected. For more information about the website and registration arrangements, please contact the Association/World Bank by email at clientconnection@worldbank.org.

If you have any queries in relation to the above, please contact Victor Ordonez, Senior Finance Officer at vconde@worldbank.org (with copy to Tatiana de Abreu at tdeabreu@worldbank.org) using the above reference.

Yours sincerely,

By

Sophie Sirtaine
Director
Caribbean Country Management Unit
Latin America and the Caribbean Region
Attachments
1. World Bank Disbursement Guidelines for Projects, dated May 1, 2006
2. A - Form for Authorized Signatures-Financing
   B - Form for Authorized Signatures-Grant
3. Terms and Conditions of Use of Secure Identification Credentials in connection with Use of
   Electronic Means to Process Applications and Supporting Documentation, dated March 1, 2013
4. Summary Sheet
5. Statement of Expenditures
6. Form of Payments Against Contracts Subject to the Bank’s Prior Review
7. Designated Account Reconciliation Statement

FOR OFFICIAL USE ONLY

Prepared by:
Victor Ordonez (Sr. Finance Officer) and Tatiana de Abreu (Finance Analyst), CTRLD

Cleared with and cc:
Edith Ruguru Mwenda, LEGLE
Justin Locke, LCSDU

With copy to:
Mozammal Hoque (Sr. Financial Management Specialist), LCSFM
Form of Authorized Signatory Letter

[Letterhead]

Ministry of Finance
[Street address]
[City] [Country]

[DATE]

The World Bank
1818 H Street, N.W.
Washington, D.C. 20433
United States of America

Attention: Sophie Sirtaine, Director

Re: Financing No. 5450-VC
(Additional Financing for Regional Disaster Vulnerability Reduction Project)

Dear Ms. Sirtaine:

I refer to the Financing Agreement ("Agreement") between the International Development Association (the "Association") and Saint Vincent and the Grenadines (the "Recipient"), dated ______, providing the above Financing. For the purposes of Section 2.03 of the General Conditions as defined in the Agreement, any 1[one] of the persons whose authenticated specimen signatures appear below is authorized on behalf of the Recipient to sign applications for withdrawal [and applications for a special commitment] under this Financing.

For the purpose of delivering Applications to the Association, 2[each] of the persons whose authenticated specimen signatures appears below is authorized on behalf of the Recipient, acting 3[individually] 4[jointly], to deliver Applications, and evidence in support thereof on the terms and conditions specified by the Association.

5[This confirms that the Recipient is authorizing such persons to accept Secure Identification Credentials (SIDC) and to deliver the Applications and supporting documents to

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1 Instruction to the Recipient: Stipulate if more than one person needs to sign Applications, and how many or which positions, and if any thresholds apply. Please delete this footnote in final letter that is sent to the Association.

2 Instruction to the Recipient: Stipulate if more than one person needs to jointly sign Applications, if so, please indicate the actual number. Please delete this footnote in final letter that is sent to the Association.

3 Instruction to the Recipient: Use this bracket if any one of the authorized persons may sign; if this is not applicable, please delete. Please delete this footnote in final letter that is sent to the Association.

4 Instruction to the Recipient: Use this bracket only if several individuals must jointly sign each Application; if this is not applicable, please delete. Please delete this footnote in final letter that is sent to the Association.
the Association by electronic means. In full recognition that the Association shall rely upon such representations and warranties, including without limitation, the representations and warranties contained in the Terms and Conditions of Use of Secure Identification Credentials in connection with Use of Electronic Means to Process Applications and Supporting Documentation ("Terms and Conditions of Use of SIDC"), the Recipient represents and warrants to the Association that it will cause such persons to abide by those terms and conditions.

This Authorization replaces and supersedes any Authorization currently in the Association records with respect to this Agreement.

[Name], [position] Specimen Signature: __________________

[Name], [position] Specimen Signature: __________________

[Name], [position] Specimen Signature: __________________

Yours truly,

/ signed /

Minister of Finance

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5 Instruction to the Recipient: Add this paragraph if the Recipient wishes to authorize the listed persons to accept Secure Identification Credentials and to deliver Applications by electronic means; if this is not applicable, please delete the paragraph. Please delete this footnote in final letter that is sent to the Association.
Form of Authorized Signatory Letter
[Letterhead]
Ministry of Finance
[Street address]
[City] [Country]

[DATE]

The World Bank
1818 H Street, N.W.
Washington, D.C. 20433
United States of America

Attention: Sophie Sirtaine, Director

Re: SCF-PPCR Grant No. TF016733
(Additional Financing for Regional Disaster Vulnerability Reduction Project)

Dear Ms. Sirtaine:

I refer to the Grant Agreement ("Agreement") between the International Bank for Reconstruction and Development (the "World Bank"), acting as an Implementing Entity of the Pilot Program for Climate Resilience (PPCR) under the Strategic Climate Fund (SCF), and Saint Vincent and the Grenadines (the "Recipient"), dated _______, providing the above Grant. For the purposes of Section 3.04 (b) of the Standard Conditions, as defined in the Agreement, any [one] of the persons whose authenticated specimen signatures appear below is authorized on behalf of the Recipient to sign applications for withdrawal [and applications for a special commitment] under this Grant.

For the purpose of delivering Applications to the World Bank, [each] of the persons whose authenticated specimen signatures appears below is authorized on behalf of the Recipient, acting [individually] [jointly], to deliver Applications, and evidence in support thereof on the terms and conditions specified by the World Bank.

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6 Instruction to the Recipient when sending this letter to the World Bank: Stipulate if more than one person needs to sign Applications, and how many or which positions, and if any thresholds apply. Please delete this footnote if more than one person needs to sign Applications, and how many or which positions, and if any thresholds apply. Please delete this footnote in final letter that is sent to the World Bank.

7 Instruction to the Recipient: Stipulate if more than one person needs to jointly sign Applications, if so, please indicate the actual number. Please delete this footnote in final letter that is sent to the World Bank.

8 Instruction to the Recipient: Use this bracket if any one of the authorized persons may sign; if this is not applicable, please delete. Please delete this footnote in final letter that is sent to the World Bank.

9 Instruction to the Recipient: Use this bracket only if several individuals must jointly sign each Application, if this is not applicable, please delete. Please delete this footnote in final letter that is sent to the World Bank.
This confirms that the Recipient is authorizing such persons to accept Secure Identification Credentials (SIDC) and to deliver the Applications and supporting documents to the World Bank by electronic means. In full recognition that the World Bank shall rely upon such representations and warranties, including without limitation, the representations and warranties contained in the Terms and Conditions of Use of Secure Identification Credentials in connection with Use of Electronic Means to Process Applications and Supporting Documentation ("Terms and Conditions of Use of SIDC"), the Recipient represents and warrants to the World Bank that it will cause such persons to abide by those terms and conditions.

This Authorization replaces and supersedes any Authorization currently in the World Bank records with respect to this Agreement.

[Name], [position] Specimen Signature: ____________________

[Name], [position] Specimen Signature: ____________________

[Name], [position] Specimen Signature: ____________________

Yours truly,

/ signed /

_______________________________
Minister of Finance

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10 Instruction to the Recipient: Add this paragraph if the Recipient wishes to authorize the listed persons to accept Secure Identification Credentials and to deliver Applications by electronic means; if this is not applicable, please delete the paragraph. Please delete this footnote in final letter that is sent to the World Bank.
Terms and Conditions of Use of Secure Identification Credentials in connection with Use of Electronic Means to Process Applications and Supporting Documentation

March 1, 2013

The World Bank (Bank)\textsuperscript{1} will provide secure identification credentials (SIDC) to permit the Borrower\textsuperscript{2} to deliver applications for withdrawal and applications for special commitments under the Agreement(s) and supporting documentation (such applications and supporting documentation together referred to in these Terms and Conditions of Use as Applications) to the Bank electronically, on the terms and conditions of use specified herein.

SIDC can be either: (a) hardware-based (Physical Token), or (b) software-based (Soft Token). The Bank reserves the right to determine which type of SIDC is most appropriate.

A. Identification of Users.

1. The Borrower will be required to identify in a completed Authorized Signatory Letter (ASL) duly delivered to and received by the Bank each person who will be authorized to deliver Applications. The Bank will provide SIDC to each person identified in the ASL (Signatory), as provided below. The Borrower shall also immediately notify the Bank if a Signatory is no longer authorized by the Borrower to act as a Signatory.

2. Each Signatory must register as a user on the Bank’s Client Connection (CC) website (https://clientconnection.worldbank.org) prior to receipt of his/her SIDC. Registration on CC will require that the Signatory establish a CC password (CC Password). The Signatory shall not reveal his/her CC Password to anyone or store or record the CC Password in written or other form. Upon registration as a CC user, the Signatory will be assigned a unique identifying account name.

B. Initialization of SIDC.

1. Prior to initialization of SIDC by a Signatory, the Signatory will acknowledge having read, understood and agreed to be bound by these Terms and Conditions of Use.

2. Where a Physical Token is to be used, promptly upon receipt of the Physical Token, the Signatory will access CC using his/her account name and CC Password and register his/her Physical Token and set a personal identification number (PIN) to be used in connection with the use of his/her Physical Token, after which the Physical Token will be initialized for use by the Signatory exclusively for purposes of delivering Applications. Where a Soft Token is to be used, the Signatory will access CC using his/her account name and CC Password and set a personal identification number (PIN) to be used in

\textsuperscript{1}“Bank” includes IBRD and IDA.
\textsuperscript{2}“Borrower” includes the borrower of an IBRD loan, IDA credit, or Project Preparation Facility advance and the recipient of a grant.
connection with the use of his/her Soft Token, after which the Soft Token will be initialized for use by the Signatory exclusively for purposes of delivering Applications. Upon initialization of the SIDC, the Signatory will be a “SIDC User”. The Bank will maintain in its database a user account (Account) for each SIDC User for purposes of managing the SIDC of the SIDC User. Neither the Borrower nor the SIDC User will have any access to the Account.

3. Prior to first use of the SIDC by the SIDC User, the Borrower shall ensure that the SIDC User has received training materials provided by the Bank in use of the SIDC.

C. Use of SIDC.

1. Use of the SIDC is strictly limited to use in the delivery of Applications by the SIDC User in the manner prescribed by the Bank in the Agreement(s) and these Terms and Conditions. Any other use of the SIDC is prohibited.

2. The Bank assumes no responsibility or liability whatsoever for any misuse of the SIDC by the SIDC User, other representatives of the Borrower, or third parties.

3. The Borrower undertakes to ensure, and represents and warrants to the Bank (such representation and warranty being expressly relied upon by the Bank in granting SIDC) that each SIDC User understands and will abide by, these Terms and Conditions of Use, including without limitation the following:

4. Security

4.1. The SIDC User shall not reveal his/her PIN to anyone or store or record the PIN in written or other form.

4.2. The SIDC User shall not allow anyone else to utilize his/her SIDC to deliver an Application to the Bank.

4.3. The SIDC User shall always logout from CC when not using the system. Failure to logout properly can create a route into the system that is unprotected.

4.4. If the SIDC User believes a third party has learned his/her PIN or has lost his/her Physical Token he/she shall immediately notify clientconnection@worldbank.org.

4.5. The Borrower shall immediately notify the Bank at clientconnection@worldbank.org of any lost, stolen or compromised SIDC, and take other reasonable steps to ensure such SIDC are disabled immediately.

5. Reservation of Right to Disable SIDC

5.1. The Borrower shall reserve the right to revoke the authorization of a SIDC User to use a SIDC for any reason.
5.2. The Bank reserves the right, in its sole discretion, to temporarily or permanently disable a SIDC, de-activate a SIDC User’s Account or both.

6. **Care of Physical Tokens**

6.1. Physical Tokens will remain the property of the Bank.

6.2. The Bank will physically deliver a Physical Token to each Signatory designated to receive one in a manner to be determined by and satisfactory to the Bank.

6.3. Physical Tokens contain delicate and sophisticated instrumentation and therefore should be handled with due care, and should not be immersed in liquids, exposed to extreme temperatures, crushed or bent. Also, Physical Tokens should be kept more than five (5) cm from devices that generate electromagnetic radiation (EMR), such as mobile phones, phone-enabled PDAs, smart phones and other similar devices. Physical Tokens should be carried and stored separate from any EMR device. At close range (less than 5 cm), these devices can output high levels of EMR that can interfere with the proper operation of electronic equipment, including the Physical Token.

6.4. Without derogating from these Terms and Conditions of Use, other technical instructions on the proper use and care of Physical Tokens are available at http://www.rsa.com.

7. **Replacement**

7.1. Lost, damaged, compromised (in terms of 4.5, above) or destroyed Physical Tokens will be replaced at the expense of the Borrower.

7.2. The Bank reserves the right, in its sole discretion, not to replace any Physical Token in the case of misuse, or not to reactivate a SIDC User’s Account.
(Supporting Documentation Required)
SUMMARY SHEET

Payments made during the period from __________ to __________

<table>
<thead>
<tr>
<th>Item No.</th>
<th>Supplier's Name</th>
<th>Contract Number</th>
<th>Type of Expenditure Service (CW/GO/ NON-CS OS/OP/1RG)</th>
<th>Currency and Amount of Contract (Including Amendments)</th>
<th>Payment/ Invoice Number</th>
<th>Currency and Amount of Invoice Covered in this Application (Net of Retention)</th>
<th>Date of Payment</th>
<th>% Financed by IBRD/ IDA/TF</th>
<th>Amount Eligible in this Application (Col 7 x 9)</th>
<th>Exchange Rate</th>
<th>Date of Withdrawal from Designated Account</th>
<th>Amount Withdrawn from Designated Account (Col 10 x 11)</th>
</tr>
</thead>
<tbody>
<tr>
<td>10-Totals</td>
<td></td>
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</tr>
</tbody>
</table>

(*) A separate SOE form should be used for retroactive financing
(**) Items should be grouped by category; or alternatively, a separate SOE form may be use
## Statement of Expenditures

(Please list all contractors/payers) Payments made during the period from __________ to __________.

<table>
<thead>
<tr>
<th>Item No.</th>
<th>Supplier’s Name</th>
<th>Contract Number</th>
<th>Type of Expenditure Service (C/W/GO/ NON-CS CS/OIP/MSQ)</th>
<th>Currency and Amount of Contract (Including Amendments)</th>
<th>Payment/Invoice Number</th>
<th>Currency and Amount of Invoice Covered in this Application (Net of Retention)</th>
<th>Date of Payment</th>
<th>% Financed by IBRD/IDA/TF</th>
<th>Amount Eligible in this Application (Col 7 x 9)</th>
<th>Exchange Rate</th>
<th>Date of Withdrawal from Designated Account</th>
<th>Amount withdrawn from Designated Account (Col 10/11)</th>
</tr>
</thead>
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</table>

18-Totals 0.00 0.00 0.00

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Although we do not require supporting documentation, all SOEs must be submitted electronically.

(Insert Location)

(*) A separate SOE form should be used for retroactive financing.

(**) Items should be grouped by category, or alternatively, a separate SOE form may be used for each category.
<table>
<thead>
<tr>
<th>Contract Number</th>
<th>Contract Type</th>
<th>Contract Amount</th>
<th>Days of Work</th>
<th>Description of Work</th>
<th>Work Commenced</th>
<th>Work Completed</th>
</tr>
</thead>
</table>
DESIGNATED ACCOUNT RECONCILIATION STATEMENT

LOAN/CREDIT/PPF/COFINANCIER NUMBER ____________
ACCOUNT NUMBER ____________ WITH (BANK) ____________

1. TOTAL ADVANCED BY WORLD BANK (OR COFINANCIER) $ ________________

2. LESS: TOTAL AMOUNT DOCUMENTED BY WORLD BANK - $ ________________

3. EQUALS PRESENT OUTSTANDING AMOUNT ADVANCED TO THE DESIGNATED ACCOUNT (NUMBER 1 LESS NUMBER 2) = $ ________________

4. BALANCE OF DESIGNATED ACCOUNT PER ATTACHED BANK STATEMENT AS OF DATE ________________ $ ________________

5. PLUS: TOTAL AMOUNT CLAIMED IN THIS APPLICATION NO. ____________ + $ ________________ *

6. PLUS: TOTAL AMOUNT WITHDRAWN AND NOT YET CLAIMED REASON: ____________________________________________________________________________ + $ ________________ *

7. PLUS: AMOUNTS CLAIMED IN PREVIOUS APPLICATIONS NOT YET CREDITED AT DATE OF BANK STATEMENTS

<table>
<thead>
<tr>
<th>APPLICATION NO.</th>
<th>AMOUNT *</th>
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<tbody>
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</tbody>
</table>

SUBTOTAL OF PREVIOUS APPLICATIONS NOT YET CREDITED + $ ________________

8. MINUS: INTEREST EARNED - $ ________________ *

9. TOTAL ADVANCE ACCOUNTED FOR (NO. 4 THROUGH NO. 9) = $ ________________

10. EXPLANATION OF ANY DIFFERENCE BETWEEN THE TOTALS APPEARING ON LINES 3 AND 9: ____________________________________________________________________________

11. DATE: ________________ SIGNATURE: ________________

TITLE: ________________