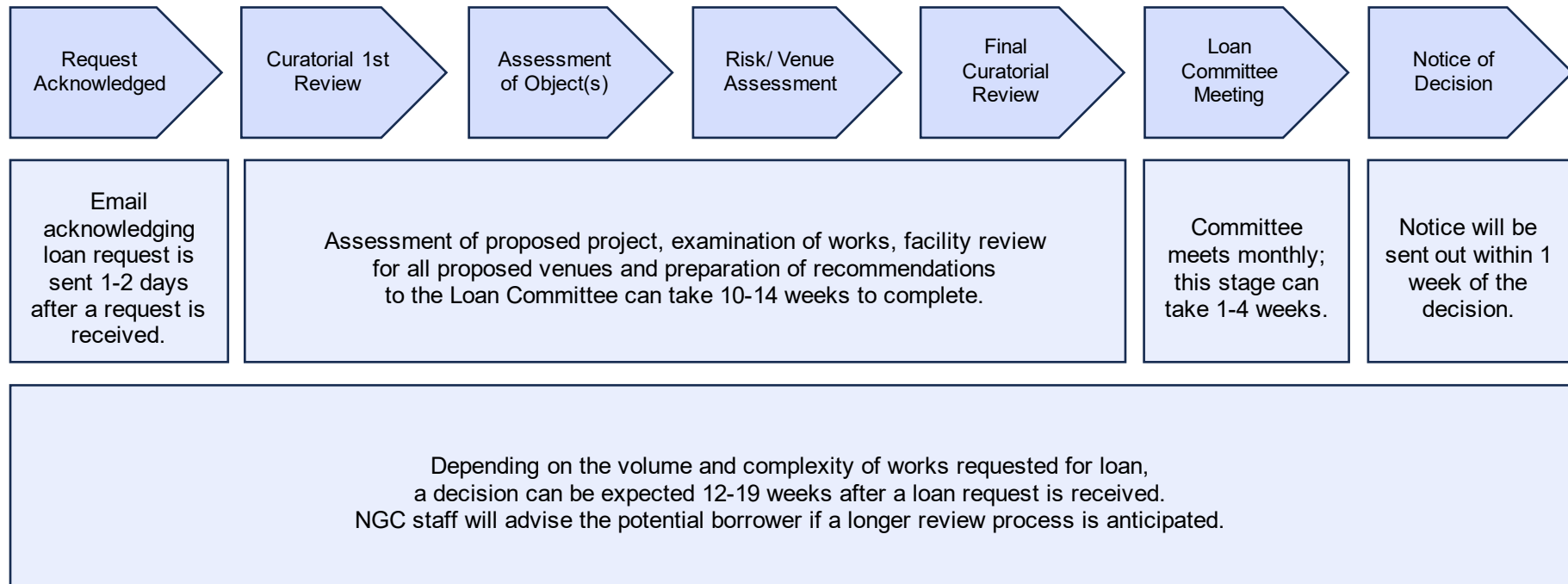


LOAN REVIEW PROCESS FLOWCHART



Rush loans will be reviewed by the Loans Committee to determine whether there is sufficient time and capacity to complete the loan review process and potential production requirements before the request is allowed to move forward for consideration. After this initial review, the loan may be refused outright. Works registered on the Restricted Loans List (RLL) require the additional approval of the Acquisitions Committee of the Board of Trustees, which meets quarterly.