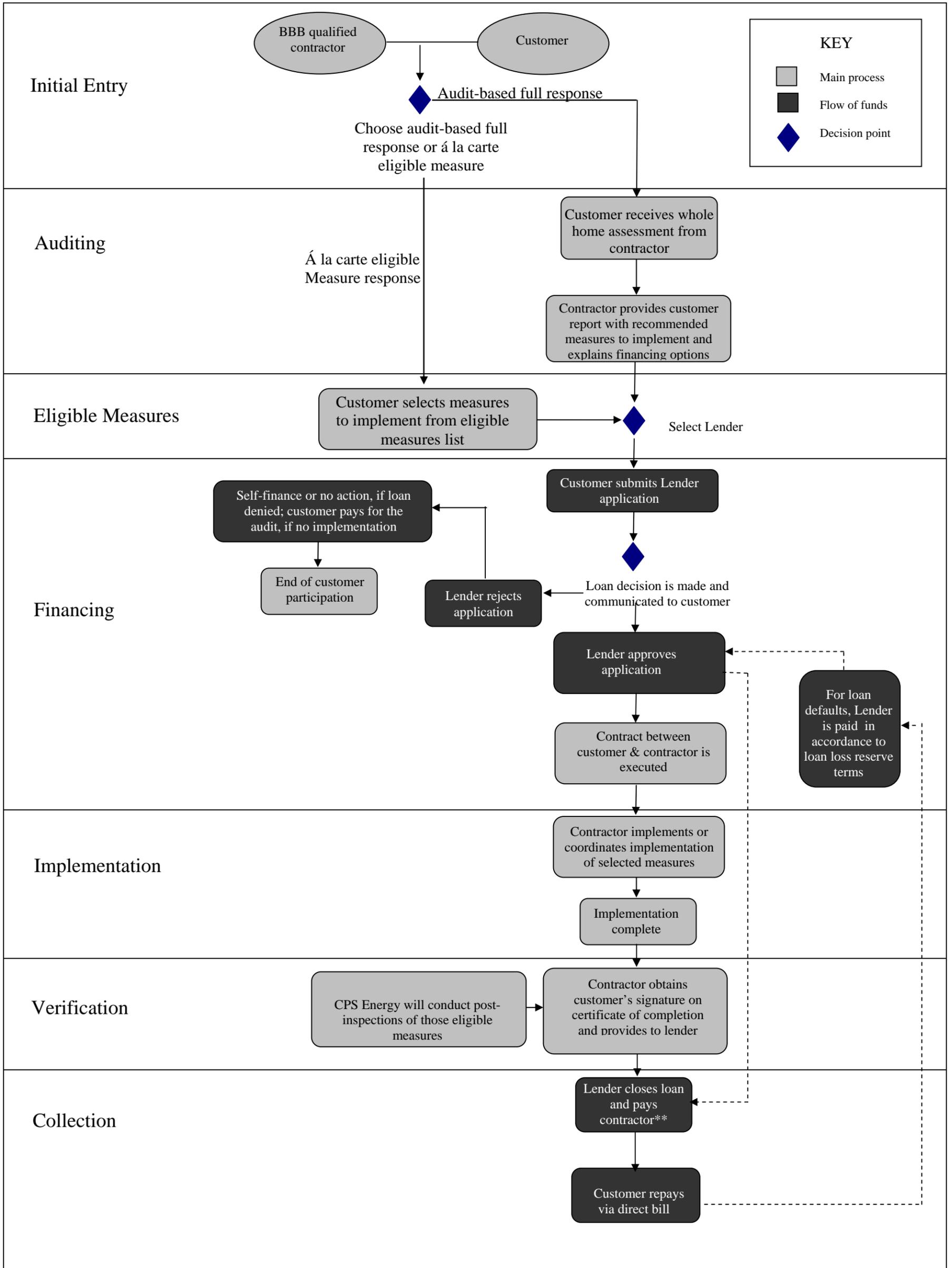


Residential Program Design



*The amount designated for loan loss reserve will be stipulated by the contract negotiated between the Lender and the City of San Antonio.