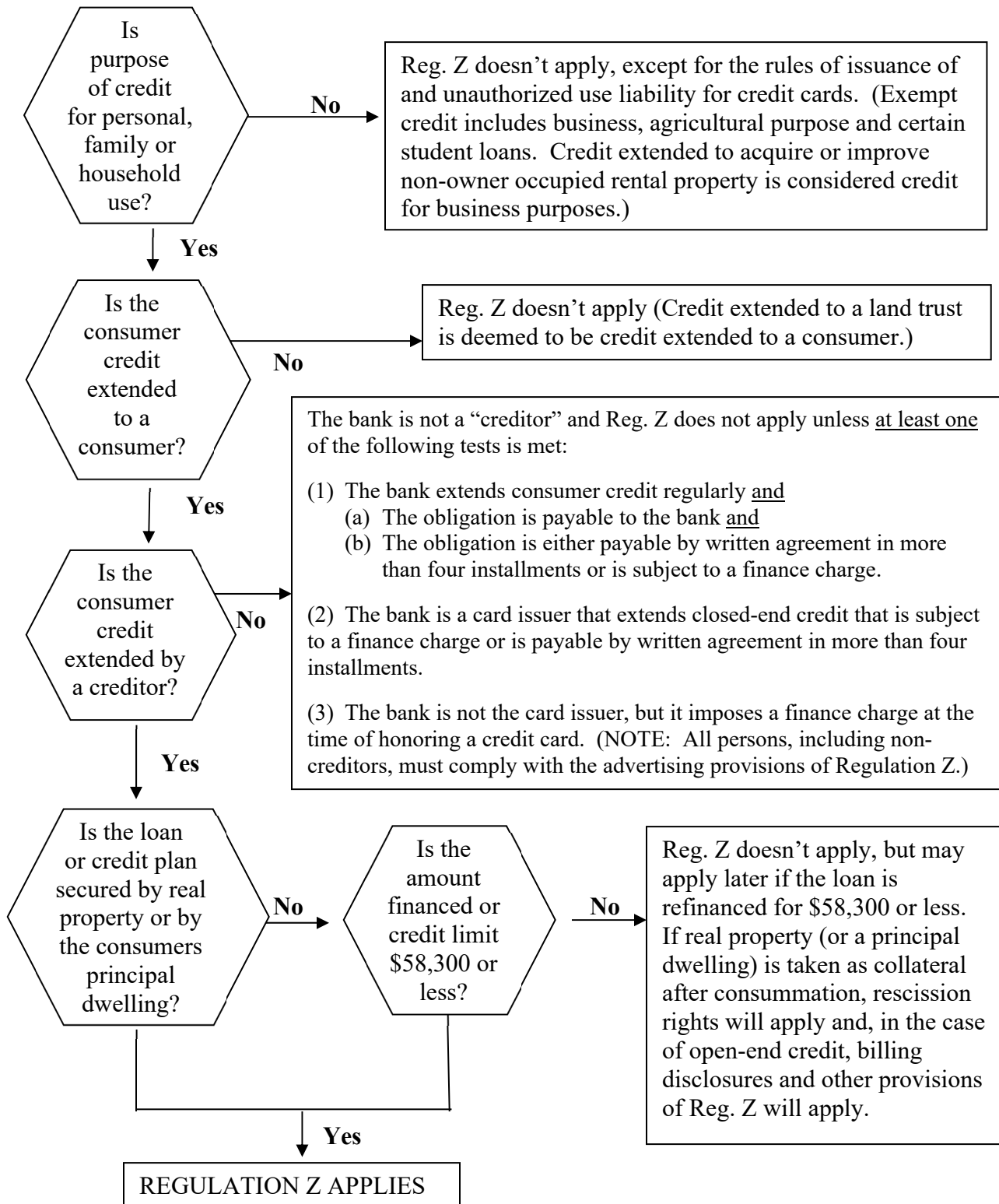


REGULATION Z (TRUTH IN LENDING) COVERAGE CONSIDERATIONS FLOW CHART



NOTE: Adopted from the Comptroller Manual for Consumer Compliance Examinations.