

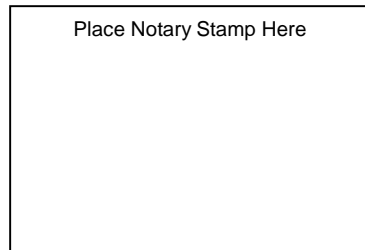
SHEET METAL WORKERS' LOCAL NO. 292 ANNUITY FUND
LOAN CONSENT FORM
(PARTICIPANT)

I, _____, a Participant in the Sheet Metal Workers' Local No. 292 Annuity Fund, acknowledge that my Accrued Benefit Account will be reduced by the amount of my loan and that my repayments of principal and interest (but not late payment assessments or NSF charges) will be credited to my Account as they are made, after validity of payment has been confirmed. I further acknowledge that in order to satisfy my obligations to the Sheet Metal Workers' Local No. 292 Annuity Fund to repay the loan granted to me, if I default by failing to make a full scheduled monthly payment on or before the 15th day of third month following the month in which such full scheduled monthly payment was due, deem the total amount of the unpaid principal and interest a distribution to me and report the amount of such distribution to the Internal Revenue Service, which may result in serious tax consequences for me.

Participant Signature

Date

NOTARY PUBLIC:



Subscribed to and sworn to before me,
This _____ day of _____, 20____.

Signature of Notary

Notary Public, _____ County

State of _____

My Commission expires _____



***Notice to Notaries:** Federal Law (i.e., the Retirement Equity Act of 1984) requires that the above Form must be executed in the presence of an authorized Plan representative or a Notary Public. Accordingly, it is most important that you not only witness the actual signatures identified above, but also examine their credentials to satisfy yourself that they are, in fact, the same persons as the ones identified."